

What to do in the event of a claim

If your Son or Daughter has been involved in an incident that could give rise to a claim under the Student Accident Insurance Policy please follow these procedures:

- Submit invoices to Medicare and Private Health Fund (if applicable) and obtain statement detailing what benefits have been paid - this should be done before submitting the completed Claim Form and Physician Statement to Grange.
- Complete a Berkshire Hathaway Insurance Australia Student Accident Claim Form.
The claim forms are available from the School or can be downloaded from website – www.grangeeducation.com.au
- The claim form needs to be completed then signed off by the School. The Attending physicians Statement must also be completed.
- Once the remittance advice has been received from Medicare and the Private Fund (if applicable), please then submit the claim documentation to Grange Insurance Solutions Pty Ltd, P O Box 624, Mt Hawthorn WA 6915.
- DO NOT submit the claim directly to Berkshire Hathaway Insurance Australia.

Important Information

For your information, we outline some important information concerning the Student Accident Policy:

- The policy only responds to Non-Medicare related accounts. Any accounts that are covered by Medicare cannot be claimed.
- Non-Medicare Medical Expenses means:- Expenses that are not subject to any full or partial Medicare rebate, nor recoverable by an Insured Person from any other source.
- The “Medicare Gap” is not covered by the Student Cover policy in accordance with Government regulations.
- The “Private Health Gap” is covered only in respect of school activities or where they relate to overseas medical costs.
- You are responsible to have the Attending Physician’s Statement (APS) completed. The insurers will not reimburse you for any expense incurred.

For more information please refer to the Product Disclosure Statement.

Circumstances and documentation will vary from claim to claim – the above information is typical for an injury.

Should you have any queries please do not hesitate to contact:

Di Bond
Grange Insurance Solutions Pty Ltd
P: 08 9201 8012
E: claims@grangeinsurance.com.au

