

## School Student Accident Insurance

Policy summary and claims procedures

<b>Insurer:</b>	Berkshire Hathaway Specialty Insurance (BHSI)
<b>Broker:</b>	Willis Australia Limited (WAL)
<b>Policy no:</b>	47-ZAH-4202-01
<b>Period of insurance:</b>	From: 4.00pm October 31, 2017 to 4.00pm October 31, 2018, both local standard time
<b>Insured persons:</b>	All registered students of Mountains Christian College
<b>Cover option:</b>	Option 1
<b>Sums Insured:</b>	As per schedule of events and compensation
<b>Aggregate limits:</b>	\$10,000,000
<b>Scope of cover:</b>	24 hours, 365 days per year
<b>Situation:</b>	Worldwide

### Principal exclusions:

- Intentional self-injury or suicide
- Criminal or intentional illegal acts
- Training or participation in professional sports
- Air travel except as passenger in properly licensed aircraft
- Deliberate exposure to exceptional danger
- Driving or riding in any kind of race in or on any motor powered conveyance
- Sickness, disease or any kind of infection (except for as described in event 29, 31 and 34)
- Pregnancy, childbirth or miscarriage
- Sexually transmitted disease, AIDS or HIV infection
- Medical expenses prohibited by law and Medicare GAP expenses
- Non-Medicare medical expenses which are recoverable from other sources
- Radioactive contamination or radioactivity
- Various other exclusions and uninsured areas apply to all parts of this policy. Refer policy document for all details.