

## Student Personal Injury Insurance Claim Procedure

*Your Personal Injury claim must first be made against any other private health insurance or health fund insurance that you may have.*

1. **To determine if you have a claim under this insurance you will need to refer to the Chubb Personal Injury Insurance Policy, Policy Schedule and Endorsements. It is available at <http://www.latrobe.edu.au/sara/uni-com/acci/acci.htm> or from your Student Association.**
2. **Contact your Student Association** and advise them that you would like to make a claim for personal injury and the date of your accident. You will be required to make an appointment so that a claim form may be partially completed. Bring your student card to this appointment as this must be photocopied for proof of claim eligibility. Non-students will have their eligibility verified via the computer membership system.
3. **Details on the Chubb Personal Injury Insurance, the cover provided, the terms, conditions and exclusions as well as the compensation benefits, financial limits and time limits are set out in the Chubb Personal Injury Insurance Policy, Policy Schedule and Endorsements at <http://www.latrobe.edu.au/sara/uni-com/acci/acci.htm> or from your Student Association.**

*Sickness or Disease is not covered by this insurance.*

4. **See a physician (doctor) as soon as you are able for the treatment of your injury.** *Note: physiotherapy or chiropractic treatment will require a doctor's referral plus the insurer might require the physiotherapist or chiropractor to outline their suggested treatment for you.*
5. **Return your claim for personal injury to the Student Association within 30 days of your accident.** Your claim is checked and sent to Chubb Insurance Company of Australia Ltd in Sydney. Chubb will determine if your claim is accepted.
6. **Obtain receipts, itemised accounts and any other documentation to support your claim.** Photocopy all documentation before submitting it to the Student Association.

If Chubb accepts your claim, you may continue to lodge the claim in stages by sending receipts/documentation to your contact at the Student Association.

Advise your contact at the Student Association if your treatment is ongoing or has been finalised and whether to expect further receipts/documentation. Keep in touch with your contact at your Student Association until your accepted claim has been completely finalised.

***Remember to refer to the Chubb Personal Injury Insurance Policy, Policy Schedule and Endorsements in conjunction with above claim procedure.***