Student Accident Insurance

We wish to remind you that the Department of Education does not provide accident insurance for students. Parents and Guardians are responsible for paying the cost of medical treatment for injured students, including transport costs. These costs may be recoverable where an injury is caused by the negligence (carelessness) of the Department, a school council or their employees or volunteers.

Student accident policies are available from some commercial insurers. These cover a range of medical expenses not covered by Medicare or private health insurers. Reasonably low insurance policies are available from commercial insurers.

The Department of Education cannot advise parents/guardians on whether to purchase a student accident policy or which policy to purchase. It is recommended that you seek assistance in this matter with your insurance broker or find a suitable personal accident insurer in the Yellow Pages or on the internet.

We strongly recommend that all students have Ambulance Cover in the event of an accident.