

# Student accident insurance, ambulance cover arrangements and private property brought to school

The Department does not provide personal accident insurance or ambulance cover for students. Parents/carers of students, who do not have student accident insurance/ambulance cover, are responsible for paying the cost of medical treatment for injured students, including the cost of ambulance attendance or transport as well as any other transport costs.

In some circumstances, medical or other expenses will be paid by the Department where it is assessed that it is likely that the Department is liable for negligent acts or omissions of its staff or volunteers. More information about the claims process is available below.

If schools wish to purchase student accident insurance on behalf of students, they should contact the Victorian Managed Insurance Authority (VMIA) on (03) 9270 6900.

Please note that the coverage available through VMIA is only available on a whole of school basis.

Whilst not compulsory, the Department does recommend schools take steps to ascertain the views of school communities on whether or not to purchase a whole-of-school student accident policy or ambulance cover.

Where there is no whole-of-school policy in place, it is the responsibility of parents/carers to look into their preferred options in this regard. The Department cannot provide advice to parents/carers on the purchase of individual student accident policy or ambulance cover.

Private property brought to school by students, staff or visitors is not insured and the Department does not accept any responsibility for any loss or damage.

This can include mobile phones, calculators, toys, sporting equipment and cars parked on school premises. As the Department does not hold insurance for personal property brought to schools and has no capacity to pay for any loss or damage to such property, students and staff should be discouraged from bringing any unnecessary or particularly valuable items to school.

See [Policy and Advisory Library](#) (PAL) for policy and guidance for schools on:

- Mobile Phones
- Claims for property damage or medical expenses
- Legal claims, subpoenas and other legal documents.

## Actions Required

If there is whole-of-school student accident insurance cover in place, it is recommended that Principals remind parents/carers about the existence of such a policy on an annual basis at the commencement of Term 1

If there is no whole-of-school policy, Principals should remind parents/carers that:

- Parents/carers of students, who do not have student accident insurance, are responsible for paying the cost of medical treatment for injured students, including

the cost of ambulance attendance or transport as well as any other transport costs; and

- Parents/carers can purchase insurance policies from commercial insurers.

Principals can remind parents/carers and staff that the Department does not hold insurance for personal property brought to schools and it has no capacity to pay for any loss or damage to such property.

### Consulting and purchasing a whole-of-school policy

It is not compulsory for schools to purchase whole-of-school policies. It is recommended that the views of school communities be sought on whether to purchase a whole-of-school student accident policy/ambulance cover from VMIA, taking into account the lower cost per head of student for whole-of-school policies compared to individual policies, and whether premium for such a policy should be paid from general funds or obtained through special levies from parents/carers.

### Further information

For more information about the claims process, please see: [Legal Claims, Subpoenas, Summonses and other Legal Documents](#)

For further information, please contact:

- Michael Roleff – [roleff.michael.j@edumail.vic.gov.au](mailto:roleff.michael.j@edumail.vic.gov.au)
- Ph. 7022 2309 – regarding purchasing a whole-of-school policy from VMIA, or
- Legal Division – [legal.services@edumail.vic.gov.au](mailto:legal.services@edumail.vic.gov.au)
- Ph. (03) 9637 3146