

## StudentCover giving parents piece of mind

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Every parent knows that children are natural risk takers, but many would be surprised to learn just how little insurance cover their children have when they are at school.

In fact, the vast majority of Australia's 3,500,000 full-time school students in Australia have no accident cover at all. And accidents and injuries do happen.

According to the Child Accident Prevention Foundation of Australia (Kidsafe), each day in Australia, 5,000 children require medical attention, 170 are admitted to hospital and one child dies – all as a result of unintentional injury.

Despite this, the range of insurance options specifically designed to cover school-aged children in Australia lags behind the insurance options available for adults.

EBM Managing Director Ward Dedman said having adequate cover in the event of a child being injured is becoming increasingly important to parents.

“EBM developed StudentCover in 1995 to give parents and guardians absolute piece of mind, whether they are at school, playing down the street or on the other side of the world,” Mr Dedman said.

EBM's StudentCover is a low-cost accident insurance policy that provides 24/7 cover. Cover can be provided for a total cost of just \$29 per year.

The real benefit of StudentCover is that it provides substantial cover when it is needed most – such as \$500,000 for paraplegia or quadriplegia.

The policy also includes:

- Compensation for other major injuries such as loss of sight or use of a limb;
- Emergency transport costs, including ambulance; and
- Fee relief if a parent or guardian dies.

The list of benefits is extensive and covers a wide range of injuries such as broken bones, fractures and loss of teeth. In most cases, payments can be made independently of what might be recovered for actual expenses through Medicare or private health insurance.

Cover for almost every sport is included, with some extreme sport exceptions such as motor racing, hang gliding, parachuting and sky diving.



*Our advice about insurance is provided for your general information and does not take into account your individual needs. You should read the Product Disclosure Statement and Policy Wording prior to making a decision, these can be obtained directly from EBM.*

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