



## PRINCIPAL

Louise Watson

107 Phillips Road  
PMB 9, MINNIPA SA 5654

PH: 86263077 FAX: 86263009

## EMAIL

dl.1123.info@schools.sa.edu.au

## WEBSITE

www.karcultas.sa.edu.au

FRONT OFFICE MOBILE

0409 684 164

## FORTHCOMING DATES:

Mon 12th Feb Technology info  
family session 6.30pm  
Governing Council AGM  
7.30pm

Fri 16th Feb Swimming carnival @  
Minnipa with Miltaburra

Wed 21st Feb 1500m run 9am

Mon 26th Feb Proposed  
partnership student free day

Tues 27th Feb Sports day with  
Miltaburra @ Karcultaby

Thurs 8th Mar Interschool Athletics  
@ Karcultaby

Mon 12th Mar Public holiday

Mon 19th Mar WASSAC  
@ Whyalla

Tues 20th Mar Student learning plan  
meetings, preschool -year 10

Great weather for getting into the pool this week! It was also very nice to see a range of children all playing games and interacting in the library together to 'beat the heat' at lunchtime. Even I had a Connect 4 contest with a new reception –and lost!

A **secondary camp** will be held in week 1 of term 2. The focus for the senior school students is careers and for the year 6-9 is 'broadening horizons/ cultural'. Itineraries are being developed with input from the students. We are aiming at keeping the cost low because it is expected that all students attend. It will be a great camp! More information will come out soon.

### Learning support

DECD provide a range of funding to help schools support students with their learning and we also add from school funds to be able to reach more students. Intervention happens all the time in our teaching –stretching students when needed, providing more scaffolding to help or explaining things in another way to help students understand. Students are identified from a range of data and teacher knowledge. We also have the QuickSmart numeracy program, speech support and literacy word, reading and comprehension support provided in conjunction with SSOs in-class, in small groups or individually. Targets for students receiving support will be made, so that progress can be monitored.

This term all the students in the 2/3 and 4/5 classes will receive support from Alicia Davis to develop reading comprehension skills. These targeted skills have been identified through PAT testing and include things such as vocabulary, inferring and summarising. Each week a total of four students will work individually with Alicia for one lesson. The students will be using Steve Parish Story Books and The Rascal Stories by Paul Jennings to complete a series of reading comprehension activities based on the work of Sheena Cameron. If your child is receiving support, a letter will come home early next week. There will be opportunities for more children to be involved in the programs throughout the year. We thank the SSOs and teachers for the individualised attention given to students –we certainly live the successes with them!

Thanks Wendy & Alicia for supporting PAT and also Michelle & Rachael for supporting SAT this year! We look forward to great things!

**HUGE thanks** Patrea Carey for taking on president of the Early Years committee and Ellyce Brace for doing the secretary role.

Louise Watson

### TECHNOLOGY session for families

Want to see how Office 365 is being used for learning?  
Monday 12th February 6.30pm. Meet in the Library

### Governing Council AGM

MONDAY 12th February 7.30pm in the staff room  
*Hope to see you there!*

## Canteen Roster

Fri 9th Feb

Heidii Coleman

Wed 14th Feb

Tamara Kirvan

Fri 16th Feb

SWIMMING CARNIVAL

Wed 21st Feb

Jeanette Morrow

Fri 23rd Feb

Sharyn Feltus



Please arrange your own swaps if necessary and let the front office know of any changes.

If you are dropping off or picking up your child, can you please do so at the front of the school, so that it is well away from the bus area.  
Thanks!



## KARCULTABY AREA SCHOOL - 2018

### PASSENGER TRANSPORT CARD ORDER FORM

Name .....

Class .....

\$7.00 each (please return by 16<sup>th</sup> February 2018)

PLEASE ENCLOSE THIS SLIP WITH PAYMENT

NOTE: THIS IS THE ONLY ORDER THE SCHOOL WILL BE PLACING

# MINNIPA & DISTRICTS SWIMMING POOL

## Karcultaby & Miltaburra Swimming Carnival 16th February 2018

### CANTEEN ROSTER

9:00-10:00	Fiona C, Karyn H
10:00-11:00	Lynda C, Kylee L (orders prep) Jacqui D (serving)
11:00-12:00	Bianca F, Karyn H (orders prep) Kerri-Ann G (serving)
12:00-1:00	Steph H, Karyn H (wraps) Cilla K, Fiona C (pies/pasties) Bec T (hot dogs) Janeen J (serving)
1:00-2:00	Bethany S
2:00-3:00	Bethany S
3:00-Close	Fiona C

Thankyou for helping out, it is much appreciated.

#### For the fridge

##### Karcultaby front office

08 86263 077

##### Alternative front office

(works in power outage unless Poochera  
exchange is out) 08 86263 028

##### Bushfire/invacuation refuge

(works in power outage unless Poochera  
exchange is out) 08 86263 097

##### Front office mobile

0409 684164

##### Principal's mobile

0419 467540

#### Student health support plan

If your child has a health care need –ie  
asthma, please provide the school with a  
current school support health plan which has  
been written with your GP.

Contact the front office to access the forms.

The information is important so that we can provide  
the necessary care for your child.

## FOR SALE



Glass cabinet



Trolley



Kitchen sink & cupboards



Bench with drawers

Put in an offer to the front office 86263 077 and highest bidder by Monday 12th Feb 3.30pm gets it. Pick up only.

### Technology session for families

If you want the technology student user agreement explained, or want to ask questions about LearnLink Office 365 and how it might affect home use and are interested to see a demonstration -this session will help.

**Monday 12th February 6.30pm. Meet in the Library**

**Grab a coffee and a book!**

### Governing Council AGM

**MONDAY 12th February 7.30pm in the staff room**

**All welcome to attend!**



**KARCULTABY AREA SCHOOL GOVERNING COUNCIL**  
**Nomination for election form**

I.....(full name)

of.....(address)

**Nominate**

.....(full name)

of.....(address)

**To be elected as a member of KAS Governing Council.**

I.....(full name)

of.....(address)

am a parent of students attending Karcultaby Area School and accept the nomination or volunteer for the position and hereby declare that:

- I have not been declared bankrupt and do not receive a benefit of a law for the relief of insolvent debtors
- I have not been convicted of any offence of dishonesty, or of a sexual nature involving a minor, or of violence against a person

I understand that should I be declared bankrupt, receive a benefit of law for the relief of insolvent debtors or be convicted of any of the offences listed my membership of KAS Governing Council will cease.

Signed.....Date.....

*Please forward to the front office by Thursday 8<sup>th</sup> February.*

## Dive In

The start of the school year sometimes feels like we are diving in. Have you ever dived into the water, not having felt the temperature? The water hits your hands, your head, your body as you break the surface. All your receptors in your skin start screaming at you that it is cold and your body goes from calm to panic as it works out if it is going to cope with this temperature. The answer is to mentally tell yourself to calm down, it will be okay and choose to swim fast for a while to warm up.....and get to the surface to make sure you can have that breath of air that seemed to be pushed out of you when the cold hit. If the start of the year feels like this .....or even the whole of term 1.....then there are some very calculated mental decisions that need to happen. As parents we need to make those decisions for our tired children too as we know when you get tired you sometimes don't make such good choices. Emotionally coach them, as well as ourselves, through situations as they arise. Stop and take time to have that breath as that teaches our kids that stopping and taking a breath is important. We copy each other so you as parents are being watched, then your actions and words are being repeated.

Some ways to be present for your child and connect with them are

- Carve out time for them—make those times for connecting with your children happen on a regular basis. At the tea table, having a hit of tennis, reading a book, in the garden.....
- Embrace the moment— seize the moment and enjoy it with them no matter what it may be doing. In all you do you are building their character and resilience as they learn with you, how you cope with situations.
- Let them be children— let them live a full life. Let them make a mess.

Through all the sports days and carnivals it is a challenge to teach children about doing their best in the sports but also to be able to recognise and encourage each other when someone has really tried hard. To make sure it is fun and to be supportive so they can still be children, laugh and feel like they are all winners for being an important part of the day.

This year I am doing toast mornings again on Tuesday and Thursday mornings before school. I am helping with social skills courses in classes, lego goes out at recess and lunch times. There are musical instruments for the students to use in the court yard.

If you would like to contact me about anything please ring the school or contact me on my phone 0448833985. I am very happy to talk with you and really appreciate any parent input into school life so we can make the environment here a safe and a very happy place for all students to achieve and feel successful.

Happy Birthday Cameron Tomney, Freddie Daniell, Kimberly Coleman, Toby Baker, Imogen Horgan and Sarah Cook. We hope you had a lovely day and you enjoy being uniquely you.

Heidi Coleman

Pastoral Care Worker



## PARENTS AND FRIENDS NEWS 2018

Our AGM was held in Week 1 with 9 attending. Katrina Brands officiated her last meeting as President and nearly all positions were filled. Tegan Mudge has volunteered as the new President for 2018 – congratulations Tegan. Janeen Jericho remains as Secretary and Karyn Hutchings has taken on Treasurer once again. We are still looking for a Governing Council Rep so if you have nominated for Council and are interested in joining in the fun of Parents and Friends then please let Tegan or Janeen know.

We are set for a busy Term 1 and will be catering both Sports Days which are being held at Karcultaby. Order forms for prepaid lunches will go out this week for our School Sports Day and will need to be returned by Wednesday 21<sup>st</sup> February. The same system will apply for Interschool and those order forms will go out at a later date.

For each Sports Day we are in need of volunteers to help us get food ready and run the tea/coffee/cake stall. More help will be needed at Interschool as we have some of our committee members away that week. We would also like families to donate cakes, slices etc for sale on both Sports Days. Please contact Janeen with your preferred day and time. Cakes can be brought on the day.

We look forward to a great year, some fundraising fun and remember all are welcome to our meetings. Check the newsletter for the dates and times.

Thank you.  
P and F

## WESTERN DISTRICTS NETBALL CLUB PRE SEASON MEETING

**Monday 19th February, 2018**

**7pm at the Poochera Complex**

Applications for Coaches for the 2018 season are now open.

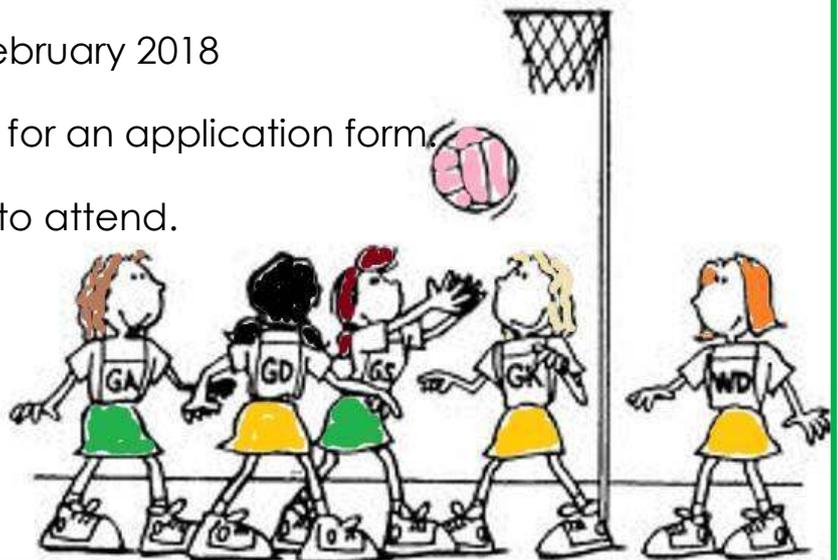
Applications close Sunday 18th February 2018

Contact Sharyn Feltus (Secretary) for an application form.

All players and parents are urged to attend.

Apologies to Sharyn Feltus

0404 015546



## **Mathematics 2018 Semester Overviews**

Students in Years 6-10 will be working from text books designed and written for the Australian Curriculum:Mathematics. These texts cover the key knowledge and skills required, encourage critical and creative thinking and introduce ways to tackle unfamiliar problems.

Work set caters for a range of student abilities and interests, and includes the use of graphics calculators.

Mathematics is taught with the three 'L's in mind (like, learn, laugh) in the hope that students will appreciate the many applications of this subject in our world.

In Year 6, Chelsea has begun work on whole numbers and other topics this term include polygons and solids, fractions, decimals and measurement.

The Year 7 students are currently working on number operations, and topics to be covered this term include angles and lines, number properties, positive and negative integers and fractions.

Year 8's have also started to work with number operations, reviewing and reinforcing basic facts from last year. They will then do work on such topics as Venn diagrams, fractions and decimals, algebraic operations, and percentage.

The Year 9 class has begun with algebra review, and they will soon move into work on indices, percentages and interest, sets and algebra expansion and factorisation. The latter topic is an abstract unit, but is crucial for higher level mathematics.

In Year 10, Cameron has begun with review of the essential skills needed to handle his quite demanding programme, and early units include number, equations, measurement and formulae. A focus in this course will be the use of mathematics in farming.

In Year 11, Kimberly and Josh are studying General Mathematics, which extends students mathematical skills in ways that apply to practical problem solving. The course prepares students for entry to tertiary courses requiring a non-specialised background in mathematics. Topics covered are Investing and Borrowing, Measurement, Statistical Investigation, Trigonometry, Linear and Exponential functions and matrices.

At Year 12, Murray and Baylee are doing Essential Mathematics which is designed for students intending to pursue careers in a range of trades or vocations. Topics include Scales, Plans and Models, Measurement, Business Applications, Statistics and Investment and Loans.

Bradley is studying General Mathematics, which prepares students for entry to tertiary courses. Topics include Modelling with Linear Relationships, Modelling with Matrices, Statistical Models, Financial Models and Discrete Models (e.g. finding shortest time to complete a task).

These three year 12 boys will have a 2 hour external (statewide) exam at the end of the year.

## 2018 Semester Overviews:

### **6/7 Health:**

Students will begin the year with a strong focus on further investigating their personal identity, strengths and strategies to promote positive wellbeing. This will lead into SMART goal setting in preparation for student learning plans. The Shine SA Relationships and Sexual Health curriculum will be covered throughout the semester, focusing on developing knowledge and understanding of healthy relationships, safety and wellbeing.

### **6/7 History:**

The initial weeks of term will see students recapping key skills within the curriculum, including differentiating primary and secondary sources, referencing, chronological timelines, key dates and terms. The Year 6 cohort will be studying Australian history, focusing on colonial Australia and the development of Australia as a nation. Year 7's will explore the Ancient World with topics including Ancient Rome and Ancient China.

### **6/7 Civics:**

This semester will see the 6/7's exploring the topic of 'citizenship, diversity and identity'. This involves developing students understanding of the importance of shared values and diversity within Australian society. Students will investigate issues regarding national identity while developing the skills to become active and informed citizens.

### **6/7 Home Economics:**

Semester 1 will begin with a sewing unit which will see all students recap key concepts and skills. The Year 6 students will be designing and producing a cooking apron, while the Year 7 cohort will be creating a decorative cushion cover. Cooking will take place in term 2 with students exploring key health messages and implementing these effectively into seasonal meals.

### **6/7 Digital Tech:**

Students will begin the semester with a skill development task using the key features of windows software. This will see students become more efficient and equipped when completing learning tasks across curriculum areas. The year 6 cohort will explore the fundamental components of digital systems, while increasing their ability to write and interpret code. Year 7's will explore the uses of algorithms and the role they play in everyday life. Students will all be further enhancing their ability to interpret and record code on a variety of platforms.

### **8/9 Health:**

Semester 1 will see students explore their personal identities, ambitions and aspirations. This will have a strong focus on the importance of goal setting, leading into student learning plans. Students will also partake in the Shine SA Relationships and Sexual Health curriculum, exploring key topics including puberty, body image, safety and relationships. This program aims to build knowledge, develop lifelong skills while exploring attitudes and values.

### **8/9/10 Digital Tech:**

This semester will begin with students exploring and utilizing key functions within commonly used software. This has been designed to ensure students become more efficient when completing learning tasks across curriculum areas. Students will explore a range of concepts this semester, including evaluating and improving online user experiences, safety and privacy requirements of digital systems and data compression. The functionality and organization of algorithms will be investigated with students planning and managing online projects in a collaborative nature.

## **Physical Education outcomes Semester 1 2018:**

Semester 1 in Physical Education, year 6 to 10 students will be practicing skills for both swimming and sports carnivals. Once all carnivals are completed, students will be doing football, playing the new AFLX in game situations (with no tackling). Students will be required to teach their peers skill components of football, as well as umpire game play. This will be a component of some of their assessment.

In term 2, pedal prix training will begin, all students will participate in the fitness component, which will consist of 5 minute sprints and 15 minute rides. From these results a final team of 12 to 14 riders will be selected to compete later in the year at Murray Bridge and they will continue to train during lunch and PE lessons – doing 20 to 30 minute rides. Whilst pedal prix training is occurring the other students, not scheduled to ride will participate in either touch rugby or t-ball/softball.

### **Year 6/7 Design & Technology**

Students will investigate the principles of aerodynamics and innovation in vehicle design before using their understanding to design and construct a timber dragster.

### **Year 8/9 Design & Technology**

The year 8 students will also investigate the principles of aerodynamics and design and make a dragster. They will investigate innovation in design and technology and time permitting construct a unique timber box.

The year 9s are using solid mild steel and will construct a collaborative project before designing and making their own product. They will also explore the importance of sustainability and consideration of the life cycle of products.

### **Year 10 Design & Technology**

Cameron's course will focus on metal and he has started with a skills task creating a 3D printed maze and RHS frame before designing and constructing a functional product using RHS which he will design in a folio.

### **Year 12 Design & Technology -Material Products**

Josh and Baylee design a major product which fulfills a 'need' and complete a comprehensive folio to design it. They complete skills tasks and a material investigation to develop their knowledge and skills for their major, then construct it. They also make a minor product.

### **Year 12 Design & Technology -Communication Products**

The structure for this course is the same as the previous description, but the focus area is in communication technologies. Bradley is using video as his choice and Baylee is using animation.

### **Year 12 Integrated Learning**

This is a flexible subject in which students can negotiate their assessment tasks under a program focus of 'developing practical skills for the future'. They complete practical tasks, a task where they must connect with another person or group and a 'personal endeavour' task to learn something new. Josh has chosen tasks to develop skills related to farming, Murray is continuing his interest of blacksmithing and introducing leatherwork and Bradley is focusing on data, statistics and financial skills.

### **Community Studies**

Josh and Murray negotiate and write a contract to do something within the community. They have to keep a folio of evidence of their planning and implementation, gain feedback and complete a reflection.

## **YEAR 6/7 ENGLISH**

We are currently reading the novel *Falling from Grace*. Students will examine the author's construction of the text and develop their ability to write a text response evaluating the novel. In preparation for NAPLAN, we will explore the conventions of narrative and persuasive writing. The semester will also include a study of the film *Rabbit-Proof Fence*, and students will create a range of texts, written and multi-modal. One lesson a week is a literacy lesson. The focus for this semester is grammar and punctuation. Year 6's will also focus on developing their spelling skills. They will have a spelling test each Monday. A homework requirement for both year levels is to read an independently selected text and complete a reading journal.

## **YEAR 8/9 ENGLISH**

Students will read the novel "Kill the Possum" by James Moloney. They will then study narrative and persuasive writing. In term two, they will study a wide range of Australian texts.

## **YEAR 10 ENGLISH**

The course is based around Cameron's ASBA and involves him responding to texts: a magazine or newspaper article and a television broadcast, and creating texts: an interview report and an instructional text.

## **STAGE 1 ESSENTIAL ENGLISH**

This course involves responding to texts (30%). This semester this includes: the verse novel *The Simple Gift*, analysing and evaluating a chosen celebrity interview in a car, and studying the film *When We Were Kings*. Murray will also create his own texts (40%). This semester this includes: a short story(s), an advocacy text and a biographical text.

## **STAGE 2 ENGLISH**

This course involves responding to texts (30%). This semester this includes: a comparative media task, responding to the novel *The Road* and the film *Gran Torino*. Bradley will also create texts (40%). This semester this includes: a digital story, a TED Talk, creating a blog and producing a writer's statement.

## **STAGE 2 MODIFIED ENGLISH**

Lyll will complete the following assessment tasks: a Photo Story, two responses to the film *Saving Private Ryan*, a vegetable garden project, a personal recount and an instructional task.

## **RESEARCH PROJECT**

Students explore an independently chosen area of interest and are required to produce a folio worth 30%, an outcome worth 40% and an evaluation or review worth 30%. Term one involves initiating and planning the research and developing the research. The folio will be due at the end of the term/early term two. Individual discussions will take place throughout the term with a formal update sent via email to parents advising them of their student's progress in weeks 7 and 11. Term two involves producing and substantiating the research outcome and reviewing or evaluating the research.

The modified research project involves Lyll choosing a topic of interest or area of need and producing a project around a theme.

## **YEAR 10 PERSONAL LEARNING PLAN**

Cameron will complete four summative assessment tasks. The first task is to produce a short video demonstrating his understanding of the capabilities. The second task is identifying personal and school goals and developing strategies to achieve them. The third task is a workplace learning task, and finally he will present a roundtable presentation where he will reflect on his learning.

## Science and Geography

**Year 6 Science** Semester I, course content will focus Biology and Earth Sciences; investigating the way in which growth and survival of living things are affected by physical conditions in their environment, and the ways geological changes and extreme weather events affect Earth's surface.

**Year 7 Science** Semester I, course content will focus Biology and Earth Sciences; studying Classification systems that help to understand the diversity of life on Earth, investigating interactions between organisms, including humans and therefore food chains/food webs, renewable and non-renewable resources on Earth, and how the relative positions of the sun, Earth and moon determine seasons.

**Year 8 Science** Semester I, course content will focus on Biology and Earth Sciences covering individual cell biology, multicellular organisms and specialized adaptations, the formation and mineralization of sedimentary, igneous and metamorphic rocks.

**Year 9 Science** Semester I course content will focus on Biology and Earth Sciences covering: the internal systems of multi-cellular organisms, communities of interdependent plant and animals that form ecosystems and the cycles within them, plate tectonics and global patterns of geological activity and continental movement.

**Year 10 Science** Semester I Course content will focus on Biology and Earth Sciences covering: transmission of inherited characteristics through DNA/genes and how it influences the diversity of living things on earth, how earth's global systems rely on interactions involving the *bio*, *litho*, *hydro* and *atmo* spheres, and how the Big Bang theory can be used to explain the features of the universe.

**Year 8 & 9 Agricultural Science** Semester I, course content will initially focus on Sustainability in Agricultural Production systems on upper Eyre Peninsula and move to wool production, sheep body confirmation and sheep husbandry pertaining to participation in the Led Wether Competition.

**Year 8 Geography** Semester I, course content will include: the forms of water as a resource, quantity and variability of Australia's water resources compared with other continents, how it connects communities, and it's economic, cultural, spiritual and aesthetic value to Australians and people of the Asia region.

**Year 9 Geography** Semester I course content will include: quantity and variability of Australia's water resources compared with other continents, its varying distribution in distinctive regions and connected challenges/effects in competing land uses, food production, land degradation, and climate change.



Government of  
South Australia

Are you applying pesticides or using agricultural chemicals in your business?  
Enrol into TAFE SA's **Chemical Card** course & learn how to prepare & apply  
chemicals, & transport, handle & store chemicals.

TAFE SA's accredited Chemical Card course will cover legislation, reading and understanding product labels, farm chemical formulations, personal safety, environmental safety, record keeping, risk assessment, integrated pest management and equipment calibration.

To successfully complete this course, you must be able to read and interpret information on chemical labels and have a basic understanding of mathematics. If you require assistance please advise the coordinator or lecturer who will be able to provide you with appropriate learning support where required.

Upon successful completion of this course participants will be issued with a TAFE SA Chemical Card and accreditation in prepare and apply chemicals (AHCCHM303) and transport, handle and store chemicals (AHCCHM304).

For more information & to enrol visit  
[tafesa.edu.au/shortcourses](http://tafesa.edu.au/shortcourses)

For more information, please contact Jackie Falland

Phone: 08 85620525

Email: [jackie.falland@tafesa.edu.au](mailto:jackie.falland@tafesa.edu.au)

#### COURSES STARTING SOON

- **Port Lincoln**  
20 - 22 Feb
- **Ceduna**  
14 - 16 Mar
- **Cummins**  
4 - 6 Apr
- **Streaky Bay**  
27 Feb - 1 Mar
- **Wudinna**  
27 - 29 Mar
- **Kimba**  
6 - 8 Mar
- **Cleve**  
20 - 22 Mar

Course dates are subject to change. Visit the website or contact us to confirm dates in your area.

Chemical Card courses are also run externally.

Expressions of interest are welcome for this course to be held at other locations.

**Cost:** \$380. External: \$300. Costs include workbook

**Duration:** 3 day course, 9am - 5pm

#### RE-ACCREDITED COURSES

Re-accreditation is required every 5 years to maintain current accreditation. Re-accreditation participants are required to provide written evidence of their previous chemical accreditation, i.e. previous card, spray records or calibration records.

Cost: \$300.00 (work book included)

RTO Code: 41026

CR-COS Code: 0092B

HEF Code: FRV14002

Information current as at January 2018

## **IMPORTANT NOTICE**



Dear Parent or Guardian:

Children being children accidents do happen and parents are too often surprised to learn just how little cover, if any, their children have when they suffer injuries either in or outside school hours.

**Unfortunately severe injuries can place parents and guardians under severe financial pressure.**

StudentCover accident insurance was developed to give parents and guardians a helping hand when they need it the most, at a very affordable price.

**The annual cost of a StudentCover policy is just \$29.00.**

The cover provides protection for your children 24 hours a day, seven days a week, anywhere in the world\* whether they are at school at the time of the accident or not, and includes almost every sport\*. (*\*some conditions apply*)

**Some of the features include (for more detail refer the Schedule of Benefits on reverse):**

- Compensation of \$500,000 for major injuries such as paraplegia and quadriplegia;
- Compensation for other major injuries such as loss of sight or loss of use of a limb and death;
- Compensation for common injuries included such as broken bones, fractures, dislocations or loss of teeth;
- Fee relief following the death of a parent or guardian; and
- Help with student tutoring expenses as a result of total disablement, to ensure a child's education suffers the least possible disruption.

### **How to apply**

StudentCover is only available online – making it quick and easy to protect your child or children. Payment can be made by credit card at the time of application, or by BPay once you receive your invoice.

To apply online simply go to [www.studentcover.com.au](http://www.studentcover.com.au) and click APPLY NOW.

With a new school year now upon us, we trust you will see the value in taking up this offer and in doing so enjoy just a little more peace of mind when protecting your children.

Kind regards

**Jonnie Gould** Cert III (Broker)  
PersonalCover Division Manager

*General Advice Notice - Our advice is provided for your general information and does not take into account your individual needs. StudentCover is underwritten by AIG Australia Limited (AIG) ABN 93 004 727 753 AFS Licence No. 381696.*



1300 783 828 | F: 1300 365 822 | [studentcover@ebm.com.au](mailto:studentcover@ebm.com.au) | [www.studentcover.com.au](http://www.studentcover.com.au)  
New South Wales | Victoria | Queensland | Western Australia | South Australia  
Global Broker Network | Asia Australasia Alliance | National Insurance Brokers Association  
Elkington Bobep Molinaro Insurance Brokers Pty Ltd | AFSLN 246986 | ABN 31 009 179 680 | Est 1975

**EBM StudentCover – Individual Personal Accident Insurance Policy**  
**SUMMARY OF BENEFITS AND COMPENSATION**



Please refer to the Product Disclosure Statement and Policy wording for complete details of the cover and benefits. You can obtain these documents by visiting [www.studentcover.com.au](http://www.studentcover.com.au) or calling us on 1300 783 878.

ARN 51 009 179-640 AFSL 240886

Event	Injury resulting in the following within 12 months from the date of the accident -	(each Insured)
1	Permanent Quadriplegia	\$ 500,000
2	Permanent Paraplegia	\$ 500,000
3	Permanent Total Loss of entire sight of one eye and loss of use of one limb	\$ 100,000
4	Death	\$ 20,000
5	Permanent and incurable loss of manual power resulting in total inability to work except in a sheltered workshop or in occupations reserved for mentally handicapped persons	\$ 100,000
6	Permanent Total Loss of entire sight of both eyes	\$ 100,000
7	Permanent Total Loss of entire sight of one eye	\$ 100,000
8	Permanent Total Loss of use of two limbs	\$ 100,000
9	Permanent Total Loss of use of two feet	\$ 100,000
10	Permanent Total Loss of use of both hands	\$ 100,000
11	Permanent Total Loss of use of one limb	\$ 50,000
12	Permanent Total Loss of use of one hand	\$ 50,000
13	Permanent Total Loss of use of one foot	\$ 50,000
14	Permanent Total Loss of hearing in both ears	\$ 50,000
15	Permanent Total Loss of hearing in one ear	\$ 25,000
16	Permanent Total Loss of use of one thumb of either hand	\$ 20,000
16.1	Both joints	\$ 20,000
16.2	One joint	\$ 10,000
17	Permanent Total Loss of use of fingers of either hand	\$ 20,000
17.1	Three joints	\$ 20,000
17.2	Two joints	\$ 10,000
17.3	One joint	\$ 5,000
18	Permanent Total Loss of use of toes of either foot	\$ 20,000
18.1	All - one foot	\$ 20,000
18.2	Great - both joints	\$ 15,000
18.3	Great - one joint	\$ 10,000
18.4	Other than great, each toe	\$ 5,000
19	Third degree burns and/or resultant disfigurement due to fire or chemical burns, which extend to more than 40% of the entire body	\$ 250,000
<b>Section B – Additional Benefits</b>		
20	Bed Care Patient Benefit for a period of more than 24 hours as a result of injury – Aggregate period for this Benefit is up to 52 weeks	\$ 200 per week
21	Injury Assistance Benefit - we will reimburse 100% of domestic help and/or child minding services and/or extra public transport expenses per week certified as necessary by the Insured Person's legally qualified and registered medical practitioner. Elimination period is seven (7) days per injury. Aggregate Period for this Benefit is up to fifty-two (52) weeks.	up to \$200 per week
22	Broken and/or fractured bones	
(a)	Finger or toe	\$ 50
(b)	Hand or foot	\$ 100
(c)	Arm, elbow, wrist, leg, ankle or knee	
(i)	Simple fractures	\$ 250
(ii)	Compound or complicated fractures	\$ 500
(d)	Collarbone	\$ 250
(e)	Shoulder	\$ 250
(f)	Rib (one or more)	\$ 250 total
(g)	Shoulder, shoulder blade or neck	\$ 250
(h)	Hip or jaw	\$ 750
(i)	Neck, skull, spine or groin	\$ 1,500
-	Maximum amount payable any one injury	\$ 2,000
23	Dislocation Benefit	
(a)	Hip	\$ 500
(b)	Knee	\$ 250
(c)	Shoulder Blade	\$ 250
(d)	Collarbone or jaw	\$ 250
(e)	Shoulder, elbow or wrist	\$ 100
24	Dental Cash Benefit Lump sum payment, provided The Event occurs within 12 calendar months from the date of injury to permanent or second tooth (No cover is provided for milk teeth, first teeth, dentures or fillings). Loss of tooth or crowning of damaged tooth with cast metal or porcelain or similar restorations. Maximum amount payable any one injury is	\$300 per tooth \$ 2,000 max.
25	Student Tuition Expenses incurred as a result of Total Disablement and certified necessary by the Insured Person's legally qualified medical practitioner. Elimination period is seven (7) days per injury. Aggregate Period for this Benefit is up to fifty-two (52) weeks.	Up to \$200 per week
26	Fee Relief - Following the death of the student's guardian, annual school tuition fees up to \$7500 will be paid for the remaining term of the current school year.	\$ 7,500 max in all
27	Overseas Medical Expenses - Reimbursement of medical expenses as a result of injury provided such expenses are incurred within ninety (90) consecutive days following an Insured Person's departure from Australia. Excess each and every foot is \$20.	\$ 5,000
28	Emergency Transport - Reimbursement of expenses actually incurred.	\$ 4,000 max per injury
29	Non-Medicare expenses - School Activities Only e.g. Physiotherapy and/or Chiropractic expenses as certified necessary by the attending medical practitioner - Excess of \$20.	\$ 4,500
30	Rehabilitation Expenses - We will pay after the happening of an Event 20 to 29 of this Policy, expenses incurred for tuition, advice and/or treatment from a licensed vocational school or occupational rehabilitation institution, provided such tuition, advice and/or treatment is undertaken with Our prior written agreement and the agreement of an Insured Person's attending legally qualified and registered medical practitioner. Elimination Period is seven (7) days per injury. Aggregate Period for this Benefit is up to fifty-two (52) weeks.	Up to \$200 per week

**EXCLUSIONS - This policy shall not apply to any event directly or indirectly arising out of:**

- (1)(a) War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- (b) the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- (c) any loss arising out of any Terrorist Act.
- (2) Any consequence of an Insured Person engaging in
  - (a) naval, military or air force operations
  - (b) racing in or on any motor propelled conveyance (whether as a driver, rider or passenger)
  - (c) any aerial activity, except as a passenger and not as a pilot or crewmember in any aircraft licensed to carry passengers
  - (d) hang gliding, sky diving or parachuting
- (3) Intentional self-injury, suicide, or criminal or illegal act of the Insured Person who is the subject of the claim.
- (4) A consequence of any kind of sickness or disease
- (5) Pregnancy, childbirth or miscarriage
- (6) Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection.
- (7) Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.

Underwritten by ANZ Australia Limited (AIG) ARN 93 004 727 753 AFSL No. 305686