

Information for Prospective Employers of Students on Work Placement (unpaid)

The following information is provided to assist prospective employers in gaining an understanding of the extent of cover provided under various insurance policies in conjunction with students undertaking work placement (unpaid) with the knowledge and consent of the University.

Personal Accident

The University's personal accident policy administered by The Guild covers students injured while undertaking work placement (unpaid) with the knowledge and consent of the University.

Public Liability

This class of insurance covers liability for bodily injury or property damage caused to others due to the negligence of "the insured".

If students are injured due to their own carelessness, they cannot hold the host organisation responsible for their injury, nor are they likely to be covered under any of the host organisation's insurance policies

If the student's injury arose as a result of the host organisation's carelessness or negligence, the host organisation's public liability policy should respond to any claim lodged by the student.

The University's public liability policy includes students undertaking work placement (unpaid) with the knowledge and consent of the University. The policy would cover instances where injury to or damage to property of others (including property of the host organisation) occurred as the result of the negligence of a student.

WorkCover

As students undertaking work placement (unpaid), with the knowledge and consent of the University are not employees of either the University or the host organisation, they would not be covered by WorkCover. Notwithstanding that the host organisation **does not pay** a student whilst undertaking work placement (unpaid), if a student should be injured and the host organisation's WorkCover insurer accepted the claim, the University has insurance to reimburse the host organisation for any extra premium they may have to pay as a result of that claim.

However, if the host organisation pays the students, then the students would be covered under the host organisation's WorkCover arrangement.

Motor Vehicle

If a student using their own vehicle is involved in an accident, then damage to their vehicle and to vehicles of others are the student's responsibility. These costs may be covered under an insurance policy arranged by the student on the vehicle.

Where an accident occurs while the student is driving a host organisation's vehicle, the host organisation's insurance should respond to damage to the host organisation's vehicle and also to damage to other vehicles.

Medical, hospital and similar costs for drivers, passengers or pedestrians arising from accidents involving registered motor vehicles are covered by the Transport Accident Commission (TAC).

The University does not have any motor vehicle insurance to cover any of the circumstances detailed above.

Insurance Period: 31 October 2008 – 1 November 2009 (renewed annually)

La Trobe University Insurance Office

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