



INSURANCE OFFICE

INSURANCE POLICIES TO PROTECT STUDENTS

The cover under the public and products liability and professional liability protections applies to claims arising as a result of authorised University on-campus activities and also while students are involved in outside, clinical, practical or community placement (practicum), fieldwork or other work undertaken off-campus with the knowledge and consent of the University.

PUBLIC & PRODUCTS LIABILITY

Claims for bodily injury or property damage occurring as a result of an occurrence in connection with the business anywhere in the world during the period of insurance

PROFESSIONAL LIABILITY

Claims which are notified to the Insured and Insurer during the policy period for breach of professional duty by reason of any act, error or omission, together with costs and expenses incurred in settlement of such claims.

This is a “claims made” policy, which means the policy responds to claims notified to the insured **and Insurer** during the policy period. For example, if a claim should be lodged in one year for an incident which occurred in a prior year, Insurers may be able to deny liability, so it is vital that the Insurance Office be notified as soon as possible of all claims, and also of all incidents which may give rise to a claim in the future.

LIABILITY TO HOST EMPLOYERS

Liability to reimburse Host organisations for any extra premium they may have to pay as a result of students being injured while on outside/clinical/practical/community placement and/or practicum, work experience or off-campus field assignments (undertaken with the knowledge and consent of the University) and entitled to benefits under WorkCover.

Major Exclusion - If the host organisation pays the student

PERSONAL INJURY

All full and part time students of La Trobe University are insured whilst on official University activities.

The insurance provided under this policy shall only apply whilst on Campus and / or engaged in University / Course / Sport / Club related activities and / or practical placement or community placement activities and /or voluntary work and / or unpaid work placement undertaken with the knowledge and consent of the University including Your necessary direct travel to and from such activities within Australia. Cover is provided world wide with the exception of Non- Medical Medical Expenses which are covered only if incurred in Australia and Overseas Medical Expenses are covered only if outside the territorial limits of Australia.

Students on campuses other than Bundoora should consult with their local Student Association, but note that the policy is the same for all campuses.

NOTE: This is only a summary and various policy terms, conditions and exclusions apply. Contact the University Insurance Office if further information is required.

INSURANCE PERIOD: 31 October 2009 – 1 November 2010 (renewed annually)

DATE: 2 November 2009