

## **INSURANCE OFFICE**

### **INSURANCE POLICIES TO PROTECT STUDENTS**

La Trobe University holds insurance cover for many different types of risk, but only some of them extend to include coverage for students.

Detailed below are policies that cover both our Undergraduate and Postgraduate students. Students must be enrolled at the University, and cover will only apply 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, fieldwork or other work undertaken off-campus with the knowledge and consent of the University.

#### **PUBLIC & PRODUCTS LIABILITY**

Protection provided for the legal liability of the student for third party injury or property damage arising from any product or service. La Trobe University requires students to take reasonable care when dealing with third parties and their property (including computer systems).

#### **PROFESSIONAL LIABILITY**

Protection provided for the legal liability of the student for third party injury or property damage arising from a breach of professional duty by way of any act, error or omission. Professional advice can be medical, dietary, legal, financial etc. La Trobe University requires students to provide professional advice only under the direct instruction of a qualified professional.

#### **PERSONAL INJURY (ACCIDENTAL BODILY INJURY INCLUDING SICKNESS)**

Provides cover for bodily injury to students whilst on campus, engaged in University Club related activities, practical placement, community placement, voluntary work or unpaid work placement with the consent of the University including direct travel to and from those activities. This insurance has a limited scope of cover provided and the compensation benefits payable. Cover does not include Medicare related expenses or the 'Medicare gap.' La Trobe University strongly recommends that students have their own Ambulance and Private Health Insurance.

#### **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. However, this reimbursement is not applicable if the host organisation pays the student.