

Guidelines for Employers

A Guide for prospective employers of students on unpaid work placements

The following information is for prospective employers to help them gain an understanding of the insurance policies held by La Trobe University that cover students undertaking work placement (unpaid) with the knowledge and consent of the University.

Personal Accident & Sickness

Cover provides for non-Medicare medical expenses for students injured whilst attending the work placement and includes the necessary travel to and from that place of work. Students are expected to access Medicare and/or any Private Health insurance prior to accessing this cover

Public Liability

Cover provides for the bodily injury and or property damage caused to others due to the negligence of the student.

It does not provide cover for the students' injuries following their own carelessness.

It does not provide cover for the negligence of the employer.

Workcover

If you pay the student, then the student may be eligible to claim under the employers Workers Compensation Insurance.

If you do not pay the student, but your Workers Compensation insurer accepts a claim, La Trobe holds insurance to reimburse the employer for any extra premium they may have to pay as a result of that claim.

There is no cover for the student under La Trobe University's Workers Compensation policy.

Motor Vehicle

There is no cover held by La Trobe University that will provide cover for either the students own vehicle or vehicles owned by the employer but driven by the student that is involved in a motor vehicle accident.

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) in Victoria, Australia.

Updated by Insurance Office Nov 2017