

NO PUBLIC LIABILITY INSURANCE FOR WIL

MAKING AN INFORMED DECISION

If your Host Organisation has no public liability insurance to cover you when on Placement this has implications for you. This document gives you information to allow you to make an informed decision about whether to continue with this Placement.

What is Public Liability?

Liability refers to the responsibility a person or an organisation owes to the general public. For example if a wall falls down and someone is hurt or their property is damaged.

Public Liability Insurance is needed where there is negligence. The costs for bodily injury, property damage and all the legal fees etc are paid under an insurance policy rather than by the person or the organisation responsible for the injury or damage – this can range into hundreds of thousands if not millions of dollars.

What does it mean if your Organisation does not have this insurance?

If you are victim of your Host's negligence then any legal action that you take against them will be paid by the Host and not its insurance. This means that the Host will be paying you the awarded costs out of its own funds (not insurance) if you have a successful negligence claim against them. If the Host does not have money/assets to the value of the amount you may win at court they may apply for bankruptcy and you may receive no payout at all.

If you are injured and the Host doesn't have funds to pay you, you will need to rely on the public health system to pay for ongoing needs (not to mention costs associated with loss of earning potential and future income).

Will La Trobe University pay for my costs if the Organisation cannot?

LTU cannot do this. Our Public Liability policy will only be available if La Trobe has been negligent. We cannot insure for the responsibilities of the Host.

What are my options?

- 1. Do not proceed with the placement.**
Speak with your Subject Coordinator about finding an alternative Placement.
- 2. Find an alternative Placement with a host organisation that does have appropriate insurance in place.**
Speak with your Subject Coordinator about finding an alternative Placement. La Trobe International may be able to help you where you are looking for a Placement overseas.
- 3. Proceed and accept the risk that there is no Liability insurance to support the host organisation in the event of an incident.**
The University does not recommend this. Please consider all other options before taking this path.

Work Integrated Learning (WIL)

MORE INFORMATION

SUBJECT COORDINATOR

Please see your Subject Coordinator or ELT for more information about your Placement or finding an alternative

INSURANCE OFFICE

Go to LTU's Insurance Office site for more information about our insurance policies:
latrobe.edu.au/insurance

LEGAL ADVICE

You may be able to seek advice from the LTSU legal service or from your local community legal centre.
See:
latrobesu.org.au/legal
or
www.fclc.org.au

WHAT INSURANCE AM I COVERED FOR?

See form called "Insurance Cover on WIL Placements" on the insurance website
latrobe.edu.au/insurance

FURTHER INFORMATION

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www.latrobe.edu.au/students/opportunities/wil-placements/contact