

INSURANCE COVER ON WIL PLACEMENTS

WHAT AM I COVERED FOR?

The University has a number of insurance policies to assist students if they are injured or cause injury when on an approved WIL placement. These insurances only apply to WIL placements undertaken with the knowledge and consent of the University – Students **MUST** complete and return their WIL Placement Forms prior to the placement commencing.

Public Liability Insurance

The University holds Public Liability Insurance to cover students who cause damage to property or to others when on placement. This cover does not cover students who are injured whilst on placement. The host organisation needs to hold Public Liability insurance for that purpose.

The University does have some cover for injuries to you (see opposite column).

Professional Indemnity Insurance

If the Student is giving out advice or provide services or designs while on placement and the advice, services or designs are wrong and cause harm, the Student will be covered by the University. Students should be supervised at all times when on placement, so this cover should not be needed as the supervisor will be responsible for all advice, services or designs and not the student.

Medical Malpractice Insurance

This is similar to Professional Indemnity but for medical matters. As with Professional Indemnity, this should not be an issue as students should not be undertaking medical procedures of any kind without supervision from a qualified professional.

Vehicle insurance

The personal vehicles of Students are not covered under any University insurance. It is the Student's responsibility to insure their own personal property including their vehicle.

Student Personal Accident and Sickness Insurance

If you are injured while on placement, you may be able to claim for some costs such as

- Fractured bones
- Injury resulting in surgery
- Sickness resulting in surgery
- Injury relating to damage of teeth
- Weekly loss of income
- Disablement

There is an excess payable (by the Student); waiting periods and caps on the above amounts. This cover will not pay for expenses where a Medicare benefit is payable and will not cover any gap payment between Medicare and private health insurance. It will not provide students with the equivalent of private health insurance.

What if a Student causes damage or is injured or threatened?

If a student causes damage or is injured the student must contact the subject coordinator immediately. The subject coordinator should provide appropriate support and then contact the Insurance Office on insurance@latrobe.edu.au or 9479 1238

An Incident and Hazard report will also need to be completed:

<https://www.latrobe.edu.au/incident-reporting/login.php>

Work Integrated Learning (WIL)

MORE INFORMATION

SUBJECT COORDINATOR

Please see your Subject Coordinator or ELT for more information or to report an incident when on WIL

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 IF THE HOST ORGANISATION HAS NO PUBLIC LIABILITY INSURANCE?

See form called "No public liability insurance for WIL" on the insurance website for more information latrobe.edu.au/insurance

FURTHER INFORMATION

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