

# Insurance for work-based learning experiences

Work-based learning experiences such as placements, work experience, internships and traineeships are split into two definitions under UQ's insurances:

1. Work Integrated Learning (WIL) - this is a work-based learning opportunity which is assessable by UQ or otherwise a requirement of an academic course or program;
2. Work Experience - this is not a course requirement but provides experience to students as part of their education under the *Education (Work Experience) Act 1996 (Qld)*.

To be covered by UQ insurance, the work-based learning opportunity must:

1. Comply with UQ policy on course placements; and
2. Have been approved by your school, faculty or institute or other UQ authorised approver as per their processes.

## Insurance cover

Students undertaking WIL or Work Experience opportunities authorised by UQ are covered by the following insurance:

- Public Liability
- Professional Liability
- Malpractice (if applicable)
- Student Personal Accident
- Travel (if applicable)
- WorkCover (Work Experience)

In some circumstances, students are also covered by the above insurance while travelling to and from the WIL or Work Experience premises.

If your WIL involves travel away from your usual campus, please visit our web page - [www.governance-risk.uq.edu.au](http://www.governance-risk.uq.edu.au).



UQ provides opportunities for its students to engage in experiential learning opportunities in a range of workplace settings to enhance employability, benefit their education and meet accreditation requirements.

### Personal property

Students' personal property is not covered under UQ's property insurance. It is recommended that students have their valuable equipment such as cameras and laptop computers insured under their personal house and contents insurance policies.

### Personal motor vehicles

UQ's motor vehicle insurance only covers UQ owned vehicles. If you have an accident while using your own private vehicle, you will need to make a claim through your private insurance provider.

### Paid work-based learning

If a student is in an employment relationship with the host organisation, it is unlikely they will be covered under UQ's insurance.

A student will be considered an employee of the host organisation if they:

- are covered under the host organisation's workers compensation policy; or
- will receive a group certificate from the organisation.

A student is also likely to be considered an employee of the organisation if they are being paid by the host organisation.

### Excess

All UQ insurance policies require payment of an excess for insurance claims. The applicable excess will depend on the policy and type of claim. The excess for claims by students under the Personal Accident and Travel policies will generally be payable by the student.

### Insurance policy descriptions

Policy type	Description
Public Liability	Covers liabilities of UQ or a covered person, arising from personal injury (including death) and property damage caused by an event in connection with UQ's business.
Professional Liability	Covers legal liability to pay damages for claims made against UQ or a covered person incurred in the conduct of UQ's professional business, for example, arising out of a negligent act, error or omission.
Malpractice	Covers legal liability to pay damages as a result of any claim made against UQ or a covered person for bodily injury (including death) arising from or relating to the provision of medical services.
Student Personal Accident	Provides lump sum benefits and reimburses non-Medicare medical expenses for accidental bodily injury. It excludes sporting activities unless related to a UQ course. No benefit is payable in respect of the Medicare gap. Reimbursement is less any recovery made from private health insurance.
WorkCover (Work Experience)	Provides lump sum compensation for permanent impairment and death only. Please note that this policy will not cover any claim for damages and does not reimburse medical expenses or provide weekly income benefits.
Travel	Covers students while they are undertaking authorised UQ travel for exchange, unpaid WIL, scholarships, grants, research, fieldtrips or approved work experience.

All UQ insurance policies are subject to their specific terms, conditions, exclusions and limitations. This summary has been prepared for general reference only.

### For further details, please contact:

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