

# Insurance for UQ students

Any UQ student is covered by UQ insurance while undertaking UQ authorised activities, including Work Integrated Learning (WIL) and work experience.

WIL is a requirement of the course or program being studied. Unpaid Work Experience is not a course requirement, but may be approved by UQ, as it will assist the student with their studies.

A more detailed fact sheet about insurance for work-based learning experiences is available on our web page.

The main types of insurance cover held by UQ are also described on the next page.

## Reporting injuries, damage or potential claims

Incidents involving injuries, damage and other circumstances that could result in a claim against UQ or a student, should be reported to Insurance Services immediately after the event.

The following steps should be taken after an incident:

- Protect the person or property from further injury or damage.
- Notify your School and follow their current procedure for recording incidents.
- Ask your School to notify Insurance Services.
- Ensure any correspondence received from the injured parties is forwarded to Insurance Services with a copy of the incident report and other relevant documents as soon as possible.

Please note:

- No person should give an interview or make any statement to a loss adjuster or solicitor who is not acting on behalf of UQ or its' insurers.
- If necessary, UQ's insurers will appoint either a loss adjuster or solicitor to investigate the incident, obtain statements and represent the student if a claim is made.



## Taking UQ equipment home or off-campus

Insurance cover for UQ property extends to accidental loss or damage and theft when in use at a private residence (including transit to and from the residence). However the use of UQ property away from campus must be authorised in accordance with the School's procedures.

If equipment is being removed from UQ for authorised purposes other than UQ business, the person borrowing the equipment is required to take out their own insurance cover for all times when the equipment is in their care and to name UQ as beneficiary under the policy.

## 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 home contents insurance policy.

## Personal motor vehicles

UQ's Motor Vehicle insurance only covers UQ owned vehicles. If you have an accident while using your own private vehicle for WIL, field trips, work experience or other UQ authorised activities, you will need to claim through your private insurance provider.

## 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 Insurance policies will generally be payable by the student.

## Making an insurance claim

Claims relating to property damage, loss or travel should be emailed to [insuranceclaims@uq.edu.au](mailto:insuranceclaims@uq.edu.au).

## 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 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, field-trips or approved work experience.
Property	Covers the cost of replacing or repairing UQ property which is damaged or destroyed.

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:

The University of Queensland  
[insurance@uq.edu.au](mailto:insurance@uq.edu.au)  
[governance-risk.uq.edu.au](mailto:governance-risk.uq.edu.au)



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