



## Insurance for Student Placements

UniSA Students on placements are covered under the University of South Australia's insurance policy provided certain criteria are met. Please see below for this important information.

### Work Experience/ Field Trips/ Site Trips/ Exchanges

**STUDENTS PARTICIPATING IN PLACEMENTS DO NOT RECEIVE WORKERS COMPENSATION ENTITLEMENTS. MEDICAL EXPENSES SHOULD INITIALLY BE CLAIMED ON MEDICARE OR PRIVATE HEALTH INSURANCE AS APPLICABLE.**

### Conditions for Insurance Cover:

1. The Placement is relevant to a course of study within the students current Program.
2. The Placement is University approved (approval is given by signing the FS23 form).
3. FS23 form or Affiliation Agreement has been signed by the host organisation.
4. No payment for services is being received by the student.
5. The School authorising the Placement has declared the Placement activity on the Annual Insurance Questionnaire.

All completed FS23 forms are to be photocopied 4 times. The copies are to be distributed as follows:

1. Host organisation
2. Authoriser/ School/ Placement co-ordinator
3. Insurance Office
4. Student

The student must receive a copy so that he/ she is aware of the Insurance Cover they have been provided with. This way if an incident occurs, they have definitely been informed of what they will be covered for. As you will read on the FS23 form, the cover we provide to our students is detailed below.

***Please note that liability insurance policies have jurisdictional limitations regarding USA and Canada.***

- **Public Liability** - will insure covered students against their actions or negligence resulting in property damage, illness or injury of others, however excludes "professional services" (which is where Med Mal cover would be required.) eg: A student is on office placement and leaves their bag in the walkway. Someone trips over this and breaks their leg.
- **Professional Indemnity** - will insure covered students against their actions or negligence resulting in a claim in respect of civil liability (breach of professional duty and/ or the execution of professional activities by reason of act/ error or omission by the Uni.) eg: Advice or an example is provided by an academic staff member to a student who puts this to practical use, to the detriment of the student. Or course notes supplied to students make recommendations which prove damaging to property or cause subsequent injuries.

- **Student Personal Accident** - will insure covered students for a temporary total or permanent total disablement benefit, death benefit, or loss of income if injured while on Uni-approved placement or travelling to and from. Accidents or injuries overseas however will be covered by the Travel Insurance policy, so you may not be required to hold information on this P/A policy. eg: A student is on a nursing placement and trips over while running to the emergency room and, and fractures a bone. Or a student is involved in a fatal bike accident with a 4WD while riding to a teaching placement in a busy child drop-off zone. **Travel** - Will insure covered students required to travel more than 100kms to undertake their placement. The policy provides cover for emergency overseas medical expenses, loss/ theft or damage to baggage and belongings, electronic equipment, loss of deposits or travel documents, personal liability, etc. (Note: Electronic equipment such as laptops, mobile phones are only covered if carried as hand luggage onto the place. Existing medical conditions must be disclosed prior to departure to include or exclude from cover. Incidental private travel included in the business travel journey, or a journey longer than 120 days is to be approved for cover by the Insurance Officer prior to departure.) **Medical Malpractice** - will insure covered students against their actions or negligence relating to the provision of advice, therapy, treatment, medication etc. eg: A student is on a radiation placement and fails to assist a patient down from the x-ray table, resulting in a fall and injuries to the patient.

## Uninsurable Medical Expenses

Uninsurable medical expenses refers to any, or part of any, expenses for which a Medicare benefit is paid or payable including the balance of any monies due or payable by the patient after deduction of any Medicare benefit or rebate from the actual expenses incurred, commonly known as the Medicare Gap.

The National Health Act 1953 - Sect 67 "prohibits Insurers who are not a registered organisation, from making any payment or contribution for Medical expenses which are claimable through Medicare".