

## Student Placement Insurance Policy

### Introduction

It is important to understand what could go wrong during a Placement to ensure the appropriate measures are in place to effectively respond. Failure to undertake sufficient checks could leave the student and/or the University significantly exposed in the event of an accident.

This document has been prepared to help manage the risks of student placements both within the UK and overseas.

This document should be read in conjunction with the University of East Anglia's Policy on Placements.

### Insurance

1. **Public liability** - (liability for injury or damage sustained by third party person/s or their property caused by the Placement Student – non-motor)

a) Placements within the UK

It is essential that all Placement Co-ordinators obtain confirmation that the Placements Provider's insurance will cover the Placement Student and meet the following criteria:

- Limit of Indemnity (Minimum £5,000,000)
- Operative Period of Insurance

Any injury, loss or damage that a Placement Student may cause to a third party is the responsibility of the Placement Provider. The Placement Provider should possess adequate Public Liability insurance to protect them in this regard and we recommend that all reputable firms have a minimum Public Liability Indemnity Limit of £5,000,000.

Criminal acts committed by the Placement Student are not covered under any insurance arrangements.

b) International Placements

Insurance terminology overseas can differ however first and foremost the Placement Provider must still provide confirmation that there is an equivalent policy or scheme in place which covers the Placement Student for the above liability.

Placement organisers should ask providers the following questions:

*Do you hold current Public Liability insurance?*

Yes/No

*What is the Limit of Indemnity?*

£.....

"No" answers will need to be referred to the University Insurance Officer with details of the placement.

**2. Employers Liability** - (liability for injuries or illness sustained by the Placement Student)

a) Placements within the UK

It is essential that all Placement Co-ordinators obtain confirmation that the Placements Provider's insurance will cover the Placement Student and meet the following criteria:

- Limit of Indemnity (Minimum £10,000,000)
- Operative Period of Insurance

Any injury, loss or damage sustained by the Placement Student is the responsibility of the Placement Provider. Any firm in the UK employing students on placement are required as per the Employers' Liability (Compulsory Insurance) Act 1969 to possess Employers Liability Insurance and most insurers provide a minimum Indemnity Limit of £10,000,000.

b) International Placements

Placement Providers overseas must provide information of their insurance arrangements to cover injuries or illness sustained by the Placement student arising out of their duties. Countries have separate arrangements in place to deal with this risk and it is therefore important that you become familiar with the particular arrangement. If you are unable to obtain cover then please note you would not be entitled to any compensation in the event of an injury or illness. For example, an injury or illness could mean that you are unable to carry out the remainder of your course and you would not be able to claim any compensation from your Placement Provider.

Placement organisers should ask providers the following questions:

*Do you hold current Employer's Liability insurance?*

*Yes/No*

*What is the Limit of Indemnity?*

*£.....*

*If so, does the definition of employee in the policy include work experience trainees?*

*Yes/No*

"No" answers will need to be referred to the University Insurance Officer with details of the placement.

If you arrange Health / Travel Insurance for your trip then this will pay for any medical expenses associated with an accident but not compensation.

### 3. Professional Indemnity / Medical Malpractice

A Placement Student working for a service provider may be held liable for professional risks e.g. inadequate advice, service or design that causes a third party financial loss. Once again, insurance for the Placement Student's professional risks should be covered by the Placement Provider's Professional Indemnity insurance. Liability arising out of the provision of or failure to provide medical treatment of any kind is known as medical malpractice insurance. This can also be referred to as clinical negligence, or errors and omissions insurance.

#### a) Placements within the UK

It is essential that all Placement Co-ordinators obtain confirmation that the Placements Provider's insurance will cover the Placement Student and meets the following criteria:

- Limit of Indemnity (no recommended minimum)
- Operative Period of Insurance

Placement Students working within NHS hospitals in the UK should be covered for professional risks and medical malpractice under the Clinical Negligence Scheme for Trusts.

If the placement is in a private hospital, general practice, hospice or nursing home, the placement organiser needs to again ensure the Placement Provider's Professional Indemnity & Medical Malpractice policy covers the professional & treatment risks of the Placement Student.

#### b) International Placements

Placements Providers overseas must be able to provide confirmation that they are able to cover the Placement Student for Professional Risks.

If the placement is within a service provider, the placement organiser needs to ask the provider the following question:

*Will your insurance cover the liability of the student for financial loss to third parties, including clinical errors, negligent advice/design?*

*Yes/No*

*Will your insurance cover the liability of the student for provision of or failure to provide medical treatment of any kind?*

*Yes/No*

If the provider answers "No" to this question the placement should be referred to the Insurance Officer for further advice.

If this is not the case then cover may be provided through the student's membership of their professional body, if applicable. A short guide to the Professional Indemnity provided by the particular professional bodies can be found here: <https://portal.uea.ac.uk/finance/insurance/professional-indemnity>

**4. Health / Travel Insurance** – where liability doesn't attach, a Travel policy can provide the following cover:

- Free emergency assistance and advice,
- Emergency medical expenditure cover (N.B. an emergency means anything that is unexpected (as opposed to regular treatment for an existing condition));
- Emergency repatriation expenses.
- Loss of personal belongings, baggage and money.
- Cancellation and curtailment costs.
- Personal liability.

This cover can be provided by the University or the Placement Providers existing insurance arrangements or sourced direct by the Placement Student.

For more information regarding University Travel insurance for Placement Students, please visit: <https://portal.uea.ac.uk/finance/insurance/travel?doAsUserId=frHNYbcz3ms%253D>

## **5. Motor**

We recommend against Placement Students using their own private vehicles for business activities of the Placement Provider. If necessary, it is imperative that the Placement Student checks that their existing insurance policy or their Placement Provider, will cover them. Please find more information regarding Driving Own Vehicles and arranging rental vehicles, here: <https://portal.uea.ac.uk/finance/insurance/motor?doAsUserId=frHNYbcz3ms%253D>

Please note, overseas vehicle rentals will not be insured by the Universities Motor Insurance policy and should be sourced direct with the Rental Agency.

## **6. Summary**

We would emphasise that this document is for guidance use only for representatives of the University of East Anglia. The information contained herein is presented in summary form only and intended to provide a broad understanding and knowledge of insurance issues. The information should not be considered complete and in the event of any doubt, please contact UEA Insurance [insurance@uea.ac.uk](mailto:insurance@uea.ac.uk) or 01603 592729.