# Student Placements – Points to consider from an insurance perspective

# Insurance

1. Different types of insurance apply to student placement activity. They are set out below. Each of these insurances will apply to student placement activity whether it has been arranged by the student or UoW. (Please note that student experiences, such as those arranged by organisations such as “Work the World” are not covered by UoW’s insurance policies.)
2. The University’s insurance cannot cover anything that is the legal liability or responsibility of someone else. As the placement provider has control of the student while they are on placement, many responsibilities are their legal liability.
3. Therefore any injury, loss or damage that the student may cause whilst they are under the supervision of the placement provider is the responsibility of the placement provider.
4. Similarly any injury, loss or damage suffered by the student while they are under the supervision of the placement provider is also the responsibility of the placement provider
5. Criminal acts committed by the student are not covered under any insurance arrangements.

# Public Liability

1. UoW holds **Public Liability** insurance cover up to the value of £25m. This insurance covers UoW in the event of a claim arising out of our own negligence. A claim could be brought by the student against UoW.
2. It also covers UoW, and the relevant student, for any claim made as a result of a negligent act carried out by our student whilst they are on placement. A claim could be brought by the placement provider against either the student or UoW.
3. Should placement providers require evidence that the University has Public Liability insurance in place for its students, a “To Whom it May Concern” letter can be downloaded from UoW’s Insurance tab of the Finance page of our Website <http://www.worc.ac.uk/finance/758.htm>

# Employer’s Liability

1. Host organisations providing student placements are asked by UoW to accept liability for the student for the duration of the placement as the student is directly under the control and supervision of the Host. This is evidenced by obtaining a copy of the **Employer’s Liability Certificate of Insurance,** so that we are aware of the policy number, limit of liability, date of expiry and insurance company.
2. Within the UK a reciprocal arrangement is in place within the Insurance sector and most Employer’s Liability insurance policies accept the student as a “temporary employee” within the Host Organisation.
3. From time to time the University may be asked to sign a contract with the placement provider that asks for the University to indemnify the placement provider against “all loss or damage” arising from the placement. **No-one from the University should sign such a term as our insurance cannot meet this requirement.**
4. There is an ABI agreement that confirms this is the responsibility of the placement provider’s insurer to provide an appropriate Duty of Care and be responsible for the health and safety of the student.

**Travel and Personal Accident Cover in relation to Overseas Travel**

1. UoW offers Comprehensive **Travel and Personal Accident Cover (Travel & PA)** to students on overseas placements. Please ensure that the student has reviewed the FCO travel advice [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice) before they incur any costs associated with the trip. If the FCO advise against travel to a country or region, the student should liaise with UoW Insurance Officer, in order to establish if the trip can proceed.
2. The student should complete the Overseas Travel Risk Assessment form at least one month before they are due to travel and forward it to UoW’s insurance team (contact details are the risk assessment form). The form will be reviewed and if the trip can proceed, insurance documentation issued. [www.worc.ac.uk/finance/documents/Overseas\_Travel\_Risk\_Assessment\_Form.docx](http://www.worc.ac.uk/finance/documents/Overseas_Travel_Risk_Assessment_Form.docx) .
3. Issues can arise when the host organisation either has inadequate liability insurance (**Employer’s Liability** or equivalent), or no liability insurance, in place, leaving the student and/or UoW exposed in the event of negligence. It is important that the student has been made aware of the insurance cover that is in place (in writing) ahead of travel, has acknowledged this fact and confirmed that they still want to proceed with the placement.
4. In the event that the student is unexpectedly taken ill, injured or killed whilst on an overseas placement then UoW’s **Travel & Personal Accident insurance** cover will apply.
5. In the event that the student is involved in an accident in the workplace arising from the host organisation’s negligence **UoW’s Travel & Personal Accident insurance** will still apply. However, there may not be any possibility of the student obtaining additional financial compensation for the injury from the host as they have no, or inadequate, insurance to cover this. In these circumstances the student may seek to obtain additional financial compensation from UoW but the claim would only be successful should UoW be proved to have been negligent in approving the placement. This is because UoW cannot be liable for the acts of the host organisation, but is liable for its own acts. The risk assessment process outlined in this code will provide evidence that UoW has undertaken due diligence.
6. It is acceptable for UoW to inform the student that they should not go on a particular placement for a variety of reasons including insurance, cultural, governmental advice, reputational or ethical reasons. It is also acceptable for UoW to permit a placement to take place in a country where the insurance arrangements are not comparable to the UK. This may be a low risk placement or a high risk placement. In any event, the decision to allow the placement to proceed, rests with the Head of Institute.
7. Placement providers overseas should be asked by the Placement Coordinator if their liability insurance includes cover the student for any damage arising from their duties within the organisation and injuries to third parties, including clinical errors. If the provider answers “No” to these questions, the placement must not go ahead without permission from the Head of Institute.
8. Further advice regarding overseas placements can be found in the attached flowchart [www.worc.ac.uk/finance/documents/Overseas\_flowchart.docx](http://www.worc.ac.uk/finance/documents/Overseas_flowchart.docx) .

**Medical Malpractice/Clinical Negligence/Professional Indemnity Insurance**

1. Students working within NHS hospitals in the UK are covered for professional risks under the Clinical Negligence Scheme for Trusts. If the placement is in a GP’s surgery, independent practice (such as a physiotherapy practice), private hospital, hospice or nursing home, the Placement Coordinator needs to ask the provider if their insurance covers the liability of the student for injuries to third parties, including clinical errors, or property damage arising from their duties within the organisation.
2. If such cover is not provided please liaise with UoW’s Insurance Officer for further advice. It may be necessary for the student to be a member of their professional body in order Clinical Negligence cover to be in place.
3. For further advice please contact the Placement Team in Health (wblso@worc.ac.uk) or the Insurance Officer (a.marshall@worc.ac.uk)

**Motor Insurance**

1. Students asked to use their private car whilst on placement for business purposes , other than driving to and from the placement, must check with their motor insurers to ensure that they have ‘business use’ on their policy, not just ‘social, domestic and pleasure’ use.
2. In limited circumstances UoW may agree to hire a car for a student and recharge the cost. In this instance the student would be covered by UoW’s motor insurance policy provided that the student has completed the Motor Driving Form, holds a driving license that enables them to drive the vehicle concerned and has not been disqualified from driving. For further information see [www.worc.ac.uk/finance/documents/Work\_Related\_Driving\_Drivers\_Questionnaire.docx](http://www.worc.ac.uk/finance/documents/Work_Related_Driving_Drivers_Questionnaire.docx)

Please contact Andrea Marshall on 01905 542634 or a.marshall@worc.ac.uk if you require further information.