

# The University's Insurance Cover

The University obtains insurance to provide protection (indemnity) to the University in the event of a claim made by a third party. Students undertaking approved work experience placements are provided with:

- **Public Liability Insurance** to a limit of \$20M per any one event for an act, error or omission on the part of the student that results in injury loss or damage to the Host Organisation.
- **Travel Insurance** while undertaking approved University travel.
- **Personal Accident Insurance.**

**Please note that the University's insurance cover does not extend to students working in paid employment.**

## Steps to obtain cover

1. The student must complete Part A of the guide – the *Student Placement Agreement*.
2. The student is asked to complete Part B, and note the conditions in Part C, and to return the completed *Student Placement Agreement* to the University. The University will then issue a *Student Placement Agreement* to the student. The University will also issue a *Student Placement Agreement* to the Host Organisation.
3. The Head of School (or delegate) must complete Part E approving the student placement with the Host Organisation and retain the documentation on file.
4. To ensure cover remains valid the student or School must report any adverse or notifiable events as soon as they occur – the steps to do this are outlined on the next page.

## Reporting adverse or notifiable events

A Notifiable Event is any incident that could result in a claim made against the University. It may be a consequence, fact, situation, error, omission, occurrence, activity or failure to do something.

### Examples:

- Threat of legal action
- Fraud or fraudulent activity
- Accidental release of toxic vapour in a laboratory
- Injury to a patient during treatment
- Damage or vandalism of property or equipment

THE UNIVERSITY MUST NOTIFY  
OUR INSURERS OF EVERY  
NOTIFIABLE EVENT TO ENSURE  
WE REMAIN INSURED

It is essential that notifiable events are reported to the Legal & Risk Branch as soon as they occur or become evident. Any change in the circumstances of a previously reported notifiable event must also be reported.

**A failure to report may mean the denial of a claim.**

## How to make a report

To report a notifiable event, please complete the report form in Part F at the end of this guide and email it to [helpdesklegal@adelaide.edu.au](mailto:helpdesklegal@adelaide.edu.au).

Alternatively, please ring the Legal & Risk Branch on (08) 8313 4539 to discuss the matter.

# Student Placement Agreement

## **Part C – Conditions**

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We (the Host Organisation) agree to accept the named student on work experience and to plan an appropriate program for their placement, providing suitably qualified and experienced personnel to supervise the student.

We agree to provide the student with a workplace induction that will prepare them to undertake the tasks and duties of the work placement safely. All reasonable precautions will be taken to ensure the workplace is non-discriminatory and harassment free.

The University/School Administration Office will be notified by our organisation in the case of a student's illness, injury or unexplained absence. The student will not receive any form of reward or stipend for work performed during the placement and will not be used to replace paid workers or be used during any form of industrial dispute. The student is not to be required to undertake any task prohibited by the University, Legislation or insurance requirements.

It is understood by all parties that the University, the Host Organisation or the student may, without notice, cancel the work placement.

## **Part D - Insurance**

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The University maintains a Public Liability insurance policy that will indemnify the Host Organisation for any negligent act, error or omission by the student during the period of the work experience placement. Certificates of Currency for Public Liability, Personal Accident and Travel Insurance are attached to this Placement Agreement.

It is the Host Organisation's responsibility to ensure that the placement does not give rise to an employment relationship. The Host Organisation understands and agrees that the insurance coverage provided by the University for the Student for the placement will not apply in the event the placement is determined at law to give rise to an employment relationship.

The Host Organisation agrees to indemnify the University and the student for any negligent act, error or omission by its employees, agents or contractors that results in any injury, loss or damage to the student or to University property being used by agreement with the Host Organisation.

The Host Organisation's liability to indemnify the University or the student is reduced proportionately to the extent that any negligent act, error or omission by the University or the student contributed to the injury, loss or damage.

# Student Placement Agreement

## Part D – Insurance

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The Host Organisation is required to provide the University/School Administration Office with proof of Public Liability insurance.

**A copy of a valid Certificate of Currency is attached**

(please tick)

## Signed by the Host Organisation's Authorising Officer

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

## Part E – University of Adelaide's School of Education Authorisation

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I grant permission for the above named student to undertake the placement with the above named Host Organisation in accordance with the conditions and guidelines above.

## Signed by the University of Adelaide's Head of School (or delegate)

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

### ***Distribution***

1. School Administration Office
2. Host Organisation
3. Student

# Reporting Adverse Events

## Part F – Notifiable Event Summary

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To report a notifiable event, the student or School should complete this report form and email it to [helpdesklegal@adelaide.edu.au](mailto:helpdesklegal@adelaide.edu.au)

Alternatively, please ring the Legal & Risk Branch on (08) 8313 4539 to discuss the matter.

NAME OF STUDENT		
STUDENT NUMBER		
DATE OF EVENT		
LOCATION OF EVENT		
NAME OF HOST ORGANISATION		
ADDRESS OF HOST ORGANISATION		
HOST ORGANISATION CONTACT	Name:	
	Title:	Email: Phone:
BACKGROUND / DESCRIPTION OF EVENT		
ENQUIRIES / INVESTIGATIONS UNDERTAKEN		
CURRENT STATUS		
ASSESSMENT OF RISK		

Attention: Ms A Hill

To Whom It May Concern,

**MEMORANDUM OF INSURANCE**

This Memorandum is to confirm that, as the appointed insurance broker to The University of Adelaide, the following contract of insurance has been arranged as at the date of this Memorandum.

**CLASS OF INSURANCE:** Public & Product Liability

**INSURED:** The University of Adelaide and its Controlled Entities, Associated Entities and Businesses

**PERIOD OF INSURANCE:** From: 31 December 2015 to: 4:00pm 31 December 2016

**INTEREST INSURED:** Legal liability for bodily injury and/or property damage limited to \$20,000,000 any one loss, unlimited in the aggregate in regard to Public Liability and any one loss and in the aggregate in regard to Products Liability

**SITUATION** World Wide

**INSURER:** Newline Underwriting Management Limited, Lloyds Syndicate 1218 & ots

**POLICY NO:** B1262 16515 - 1 & ots

**INTERESTED PARTY:** Various parties as declared from time to time

**\*\*IMPORTANT NOTICE\*\***

This Memorandum is issued as a matter of information only and does not confer any rights upon the Memorandum holder. This Memorandum does not alter or override the terms and conditions of the contract of insurance. You must consult the policy wording for the terms, conditions and exclusions of the contract of insurance.

Issued on 31 December 2015  
By ARTHUR J. GALLAGHER  
A Division of Arthur J. Gallagher & Co (Aus) Limited



**David Clarke**  
Client Manager - Corporate

Attention: Ms A Hill

To Whom It May Concern,

### MEMORANDUM OF INSURANCE

This Memorandum is to confirm that, as the appointed insurance broker to The University of Adelaide, the following contract of insurance has been arranged as at the date of this Memorandum.

**CLASS OF INSURANCE:** Corporate Travel

**INSURED:** The University of Adelaide and its Controlled Entities, Associated Entities and Businesses

**PERIOD OF INSURANCE:** From: 31 December 2015 to: 4:00pm 31 December 2016

**INTEREST INSURED:** Loss in accordance with the sections of the policy while travelling anywhere in the World limited as per policy terms and conditions

**SITUATION** World Wide

**INSURER:** AIG Australia Limited

**POLICY NO:** 2300110171

**INTERESTED PARTY:** Various staff, students and other parties as declared from time to time are Insured Persons for the purpose of this cover

**\*\*IMPORTANT NOTICE\*\***

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By ARTHUR J. GALLAGHER  
A Division of Arthur J. Gallagher & Co (Aus) Limited



**David Clarke**  
Client Manager - Corporate

Attention: Ms A Hill

To Whom It May Concern,

### MEMORANDUM OF INSURANCE

This Memorandum is to confirm that, as the appointed insurance broker to The University of Adelaide, the following contract of insurance has been arranged as at the date of this Memorandum.

**CLASS OF INSURANCE:** Group Personal Accident

**INSURED:** The University of Adelaide and its Controlled Entities, Associated Entities and Businesses

**PERIOD OF INSURANCE:** From: 31 December 2015 to: 4:00pm 31 December 2016

**INTEREST INSURED:** Bodily Injury (as defined) as a result of an accident and medical costs able to be indemnified at law based on schedule of benefits as per policy

**SITUATION** Anywhere in Australia

**INSURER:** AIG Australia Limited

**POLICY NO:** 2300110172

**INTERESTED PARTY:** Various Insured Persons as declared from time to time

**\*\*IMPORTANT NOTICE\*\***

This Memorandum is issued as a matter of information only and does not confer any rights upon the Memorandum holder. This Memorandum does not alter or override the terms and conditions of the contract of insurance. You must consult the policy wording for the terms, conditions and exclusions of the contract of insurance.

Issued on 31 December 2015  
By ARTHUR J. GALLAGHER  
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Client Manager - Corporate