

Student Placements

Insurance



This note is for students who are studying or working, as part of their degree or employment with the University in the UK and abroad.

**What insurance cover is provided by the University policies?**

Public liability insurance policy provides cover for the University’s legal liability for loss, damage or injury that occurs to a third party/property in the UK.

This insurance protects the students whilst they are on placement (for example, for loss or injury caused to the placement provider), if the University are found to be legally liable for the loss or injury.

The policy will also provide cover for the student in the event of loss, injury or damage they may themselves suffer if the University is found to be negligent and legally liable.

**What the University policy does not cover**

The University liability policy does not cover anything that it the legal liability or responsibility of someone else. As the placement provider (or employer) has ‘control’ of the student whilst they are on placement or working, they are legally liable for any loss, injury or damage.

Any loss, injury or damage that the student may cause whilst they are under the supervision of the placement provider is their responsibility.

Similarly any injury, loss or damage suffered by the student whilst they are under the supervision of the placement provider is also the responsibility of the placement provider.

**Please note that any criminal acts committed by the student will not be covered under the University or placement provider/employer insurance policies.**

**The Responsibilities of the University**

Not all legal responsibility for the placement lies with the University. For example students have a responsibility to act in an appropriate manner, keep in contact with the University to report any problems with the placement and check that indemnity is given to them by the placement provider.

Students who travel abroad on a placement are also required to take out travel insurance for the duration of their stay. The policy should provide cover for emergency medical expenses, loss or damage to personal belongings and cancellation/curtailment expenses, whilst on placement.

Students can arrange their own travel cover, ensuring that it provides cover for ‘business activities’ rather than personal travel. There is the option to take out travel insurance under the University travel policy. Further details can be found on the website - <https://www.ed.ac.uk/finance/about/sections/insurance>.

If a student is using their personal car for travel to and from placements or for the activity of the placement, then they should advise their motor insurers. **This is not covered under any of the University policies.**

**The Responsibilities of the Placement Providers**

Whilst the student is on placement or working, under a placement provider’s supervision and control the placement provider has a number of responsibilities.

They should provide an appropriate duty of care and be responsible for the health and safety of the student, as well as providing full supervision and alert the University of any potential problems with the placement when they arise. They also should provide adequate insurance liability cover.

All providers should be asked to provide confirmation of this cover. If they are unable to do this, then they should not be an approved provider/employer.

In some cases the University may be asked to sign a contract with the placement provider requesting that the University indemnify the provider against ‘all loss or damage’ arising from the placement. This term cannot be accepted as this indemnity is the responsibility of the placement provider. This is detailed under an ABI agreement placing the responsibility with the placement provider and their insurers.

**What Insurance do the University require from the placement provider?**

In the UK it is a legal requirement for employers to hold employers liability insurance and UK employer liability policies classify work experience or placement students as employees. This means that in the event of an accident at work arising from the placement provider’s negligence, the student has the same rights as the placement provider’s permanent staff. Sole traders are not legally required to have EL insurance but as soon as they offer a placement to a student they effectively become their employers. They should be asked to take out an EL policy.

It is not a legal requirement in the UK for organisations to have PL cover. However most reputable employers should have it. This insurance protects the student against claims brought against the placement provider by third parties in the event of negligence on the part of the student.

The University should ensure that all placement providers have EL and PL cover with an adequate indemnity limit. It is recommended that a minimum level of £5m be in place. Providers should also be asked to confirm the name of the insurers, the policy number, expiry date and any major exclusions before the placement is confirmed.

There are some organisations who self insure, ie do not buy insurance cover but hold a fund to pay claims. The main organisations who do this are the NHS, Government departments and the MOD. They should be asked to confirm that they have arrangements in place.

**Placements Abroad**

The above information relating to EL and PL insurance should also be requested from placements providers outwith the UK. Placements abroad are more complicated as different countries have different legal indemnity arrangements. For example some countries have voluntary or statutory workmans’ compensation schemes which are run by the state. These schemes offer compensation to people who are injured at work, irrespective of liability. However some countries do not offer this to visiting students.

If the placement providers can not provide confirmation that there is an equivalent policy or scheme in place to cover the student, then this must be explained to the student. If the student has personal accident insurance then this may provide some fixed benefit in the event of death or permanent disablement arising from an accident at work but without any employers scheme in place to protect them, the student is unlikely to receive any compensation from the company if they suffer an injury or loss at work.

The University’s liability policies will **not** provide cover for placements/working abroad in certain countries. Also the University has to have breached its legal liability in order for a claim to be successful. However for the reasons stated previously, relating to ‘supervision/custody or control’, the student could find themselves uninsured.

**Travel Insurance – What does it cover?**

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| Medical and Emergency Travel Expenses  (including repatriation and emergency evacuation)  | unlimited |
| Personal Baggage (includes laptops, mobile phones, digital cameras etc) (Single Article Limit 25% of sum insured or £1000, whichever is the greater), Inner limit for business equipment of £3500 | 10,000 |
| Delayed Baggage (if delayed more than 4 hours and only on the outward journey). Where an item is valued more than £2000, an excess of 25% applies | 2,000 |
| Money/Credit Cards (where the amount is more than £3000, an excess of 25% applies) | 10,000 |
| Cancellation/Curtailment | 10,000 |
| Personal Liability - any one event | 5,000,000 |
| Personal Accident - Death | 50,000 |
| Personal Accident - Permanent Disabling Injuries (Specified injuries)  | 50,000 |
| Personal Accident - Weekly Benefits - Temporary Total Disablement (up to 52 weeks) | 100 |
| Personal Accident- Temporary Partial Disablement  | 40 |

 Note - The information detailed above is only a brief summary of the policy cover and is provided for guidance only. The policy wording should be checked for full terms and conditions and it should be noted that this summary does not include all conditions and exclusions.

**What the Travel Policy Does Not Cover**

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| Travelling against medical advice or for the purpose of obtaining treatment |
| Personal holidays |

Please note that this not a health insurance policy although it does provide emergency medical expenses, emergency evacuation and repatriation under the medical expenses section. Some US placement providers require students to have health insurance and in some cases the US health insurance requirements can be met by the travel policy but in some cases anything other than their own cover will not be accepted. Health insurance does not cover loss or damage to personal items or money, so it is recommended that travel insurance also be arranged. Students at Universities who are prepared to accept the medical expenses section can obtain confirmation of cover from the Insuance Office. However it is the responsibility of the student to sign any waiver forms themselves.

All students on placements will be automatically covered under the University travel policy and will have to opt out if they have their own arrangements in place. There will also be no premium charged for this cover, unless the student is travelling to particularly hazardous destination which will attract a higher premium, or if the placement is longer than 12 months. This will be payable by the student. A summary of the cover and the insurer emergency contact details will be provided for reference.

One of the Insurance Company requirements when renewing the policy is a declaration by the University of all trips taken by staff and students, including the destination and duration of trips. It will therefore be essential that the Insurance Department receive details of all students travelling.

**Student Visas**

Students who require a visa or letter of confirmation that cover is in place should contact the Insurance Office who will arrange this.

**Student Safety**

The personal safety and security of all students is paramount so risk assessment form will require to be completed by anyone travelling. The form has to be signed off by the Head of School or Student Supervisor. The student should keep a copy of the form and one is kept by the School. The risk assessment is an essential part of the overall preparation for the trip and should be completed well in advance of travel.

**Personal Travel**

There is no cover under the University policy for personal travel so if the student intends to remain abroad at the end of the placement, they will need to arrange their own cover. For those students who have had to take out the placement provider’s mandatory health insurance cover, they should check whether medical cover is in place if they are outwith the city where their placement provider is based.

**Claims**

Anyone wishing to make a claim under the travel policy can download a form from the Insurance Office website. The additional documents required by Insurers are also listed. Completed forms should be emailed (or posted) to the Insurance Office. Claim payments are made to the University in the first instance and then remitted to the student bank account.

**Useful Websites**

The University has a number of websites which have useful information for anyone travelling.

Insurance Office

[https://www.wiki.ed.ac.uk/display/Finance/Insurance+Policy+-+Travel+Insurance](https://www.wiki.ed.ac.uk/display/Finance/Insurance%2BPolicy%2B-%2BTravel%2BInsurance)

Business Travel Page

<http://www.ed.ac.uk/staff-students/staff/business-travel>

Go Abroad (International Office)

<http://www.ed.ac.uk/schools-departments/international-office/go-abroad/home>

Foreign & Commonwealth Office Travel Advice Website

<https://www.gov.uk/government/organisations/foreign-commonwealth-office>

Travel Insurer Security Information

<https://www.red24.com/affiliates/aonprotect/> (code is 7797 and then set up your email address and password). There is also a facility to set up a text alert on your mobile which can be set up from the Red24 website.

Personal Travel Insurance

<https://help.endsleigh.co.uk/>

For further information, please contact the Insurance Office – insurance@ed.ac.uk, 50 9154.