



NSW Work Experience Public Liability Insurance

Employers are responsible for providing safe work places. Insurance for unpaid work experience however is typically covered by the Institution or Department of Education. Please confirm insurance requirements before undertaking any work experience placement.

Secondary school students

1. **Work experience as part of the student's curriculum (public school) – usually undertaken in Yr 9 or 10:** Insurance covered by the Department of Education & Communities.
2. **Work experience as part of the student's curriculum (private school):**
 - a. Insurance covered by the school.
 - b. By the employer, with the insured being the employer and the student, if the principal of that school has advised the employer at least four (4) weeks prior to the student commencing work experience under the Arrangement that the school does not have public liability insurance.
3. **Work experience not part of student's curriculum:** Employers need to employ students on as casual workers to be covered under the company's insurance (minimum award rate during holiday periods).

One resource for work experience student cover is via Insurance Brokers, C Frith & Associates. Prices are approx. \$120.45 for up to 15 days of work experience under Classification 2 which allows students to undertake both office work and onsite visits. See www.icfrith.com.au. Please note the Task Force do not openly recommend this firm – it is mentioned as an information resource only.

Tertiary Students

1. **Unpaid Work experience as part of student's curriculum:**
 - i. Higher Education students are covered by the University's student accident insurance
 - ii. TAFE students are covered in the workplace by the Department of Education and Communities.

Note: This cover applies to higher education students while engaged on a practical placement that is an integral part of the student's program. The policies protect the University in the event of a claim from the student (as a result of bodily injury suffered while engaged in practical placement activities or during travel to or from such activities) or in the event of a claim by a third party (eg. host organisation) resulting from bodily injury or property damage arising out of the student's participation on the placement program.

2. **Paid work experience:** Students will be deemed to be employees of the host organisation and are covered under the employer's workers compensation policy.