



Victorian Work Experience Public Liability Insurance

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.
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.

A second resource is ExperienceWorx, found at www.experienceworx.com.au. Prices start at \$96 and can cover high school students, tertiary students, volunteers and interns for flexible time periods.

Please note the Task Force do not openly recommend these firms – they are mentioned as information resources only.

RMIT University/ TAFE Tertiary students

1. **Unpaid Work experience as part of student's curriculum:**
 - i. Higher Education students are covered by RMIT's student accident insurance
 - ii. TAFE students are covered in the workplace by Skills Victoria's WorkCover policy

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.



Melbourne University

1. **Unpaid work experience as part of student's curriculum:** Students are covered by the University's Personal Accident, Public Liability and Professional Indemnity insurance policies if their Work Experience activity is undertaken with the knowledge and consent of the University.

Note: This cover applies to higher education students if the work experience is a compulsory component of their University course.

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.

Goulburn Ovens Institute of Tafe

1. **Work experience as part of student's curriculum:** Students are covered by Goulburn Ovens TAFE workers compensation insurance. Employers must pay you \$5.00 per day.