

# Work experience placements for school students

## *Insurance information*

### **Insurance information for schools, parents and work experience providers**

The nature and location of a work experience placement activity makes it different from other school activities. The following information explains the insurance arrangements that the Department of Education has for students attending work experience placements.

### **Workers' Compensation (*WorkCover Queensland Policy No. SAA070676519*)**

#### **State school students**

The Department of Education insures students from state schools and approved home education attending an approved work experience placement under a Contract of Insurance with WorkCover Queensland. Students are insured against injuries, permanent impairment or death occurring while undertaking work with the approved provider or while travelling directly between their home or school and the site where the placement is provided. The insurance also covers payments for medical or hospital treatment associated with injuries, for rehabilitation or for artificial limbs. Parents who choose to take out personal accident insurance for their children should make private arrangements. The work experience provider (employer) has no responsibility for costs associated with this cover.

#### **Non-state school students**

The Queensland Catholic Education Commission and Independent Schools Queensland will purchase from WorkCover, on behalf of the students in Catholic and independent schools respectively, the prescribed workers' compensation insurance to cover injuries resulting in medical expenses, permanent impairment or death occurring while undertaking work with the approved provider or while travelling directly between the home or school and the site where the placement is provided. Contact the school for further information on the process for lodging a claim.

### **Liability Insurance (*QGIF Policy No. QG0037*)**

#### **State and non-state school students**

The Department of Education has an arrangement with an insurer to indemnify students from state and non-state schools and work experience providers (employers) on approved work experience placements.

#### ***Policy information***

The policy:

- indemnifies the work experience provider against liability in the event that a student is injured while on the premises of the work experience provider, or at another location, while carrying out work experience duties on behalf of the work experience provider
- indemnifies the student against liability if the work experience provider or an employee is injured, or the student damages property
- indemnifies the work experience provider and the student where injury or damage to the property of a third party arises out of the work experience.

Access to the two forms of protection is available only when the principal of a prescribed school has signed a written agreement with the work experience provider to place a particular student on work experience.

This cover is provided subject to the terms and conditions of the policy, which specifically exclude various activities.

**Excluded activities**

- driving of any watercraft exceeding 8 metres in length
- the repair, service, refuelling, maintenance, possession, operation, use or legal control of any aircraft by the Insured Agency, except for the participation in repair, service, maintenance by work experience students of the Insured Agency, who must be under the direct supervision of a Licensed Aircraft Maintenance Engineer or Australian Defence Force equivalent at all times
- air traffic control, except for the observation by Australian Defence Force work experience students of the Insured Agency who must be under direct supervision of a suitably qualified Australian Defence Force member at all times
- the driving of any vehicle on a public road or thoroughfare or any airport runway or tarmac
- activities associated with railway track laying, track upgrading or track maintenance
- construction or maintenance of railway locomotives or railway stock, except for the participation by work experience students of the Insured Agency at Queensland Rail workshops and Rollingstock Maintenance Depots, Aurizon workshops or Downer EDI Rail workshops where those work experience students must be under the direct supervision of a qualified and experienced Queensland Rail, Aurizon or Downer EDI Rail employee at all times
- underground mining
- oil and/or gas fields and oil and/or gas refineries; except for the participation by work experience and/or vocational placement students of the Insured Agency at Coal Seam Gas (CSG) industry and Liquefied Natural Gas (LNG) industry workplace sites where those work experience and/or vocational placement students must be under the direct supervision of a qualified and experienced CSG or LNG industry employee at all times
- the use, handling and storage of firearms and explosive devices
- abseiling
- rock and/or mountain climbing (with the exception of indoor rock wall climbing under the direct supervision of a qualified and experienced person at all times as per the minimum qualifications for supervisors outlined in the *Curriculum Activity Risk Assessment (CARA) activity guidelines for Climbing (artificial or rock) and Abseiling*)
- white water rafting and canoeing
- bungee jumping and its associated activities
- underwater diving using either scuba or snorkelling equipment, where the student is not participating in an activity fully supervised by an appropriately qualified instructor.