

# INSURANCE INFORMATION FOR PARENTS OF STATE SCHOOL STUDENTS

Your child has chosen to participate in a Work Experience placement.

The nature and location of this activity makes it different from other school activities. The purpose of this information sheet is to explain the insurance arrangements that Education Queensland has put into effect for students on work experience.

## Worker's Compensation

Education Queensland insures students from State schools, and approved work experience, under a Contract of Insurance with WorkCover Queensland, against 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 or while travelling directly between their home, school or the site where the placement is provided.

The insurance also covers payments for medical or hospital treatment, for rehabilitation or for artificial limbs. Parents who choose to take out personal accident insurance for their children should make private arrangements.

## Liability Insurance

Education Queensland has an arrangement with an insurer to indemnify students from State and Non-State Schools on approved work experience placements. Students are indemnified against costs for which the student may be liable if the work experience provider's property is damaged or injury is caused to the work experience provider or an employee at the work experience provider's premises or at another location while carrying out work experience duties on behalf of the work experience provider. The indemnity extends to students in instances where they may be liable for injury to the person or the property of a member of the public, arising out of the work experience.

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

The excluded activities are:

- 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;
- 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 and Downer EDI Rail workshops where those work experience students must be under the direct supervision of a qualified and experienced Queensland Rail or Downer EDI Rail employee at all times;
- underground mining;
- the use, handling and storage of explosive devices;
- oil and/or gas fields and refineries;
- abseiling;
- rock and/or mountain climbing;
- white water rafting and canoeing;
- bungee jumping and its associated activities; and
- underwater diving using either scuba or snorkelling equipment, where the student is not participating in an activity fully supervised by an appropriately qualified instructor.

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

Should you have any questions regarding this information or any other aspect of work experience please contact your school.

Education Queensland trusts that your child will benefit from participation in work experience.