

## INSURANCE INFORMATION FOR WORK EXPERIENCE PROVIDERS

### Workers' Compensation

- Education Queensland insures students from State schools, and approved home education on 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.
- 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.
- In the case of non-state schools the cover is provided through the Queensland Catholic Education Commission for catholic schools and the Independent Schools Queensland for independent schools.
- The work experience provider has no responsibility for costs associated with this cover.

### Liability Insurance (for State, non-State school and home education work experience programs)

Education Queensland has an arrangement with an insurer to indemnify both students and work experience providers in the following situations:

- 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.
- The policy indemnifies the student against liability if the work experience provider or an employee is injured, or the student damages property.
- The policy 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.

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.