

18 December 2017

To Whom It May Concern

**Re: Insurance Cover for Charles Sturt University Students on Approved Domestic Placements**

This letter is to confirm the provision of Insurance and/or Liability Protection for students of Charles Sturt University who may be undertaking approved workplace learning with an external organisation within Australia. Coverage is provided under the following policies **only** whilst students are on approved workplace learning or undertaking approved assessment-related activities.

- a) General & Products Liability cover with Unimutual Limited under Policy Number UL CSU 18 GPL for not less than \$20 million current until 31st October 2018. Protection is subject to the full terms, conditions and exclusions of the policy.
- b) Professional Indemnity cover with Unimutual Limited under Policy Number UL CSU 18 PL for not less than \$20 million current until 31st October 2018. Protection is subject to the full terms, conditions and exclusions of the policy.
- c) Medical/Veterinary Malpractice cover with Unimutual Limited under Policy Number UL CSU 18 MM for not less than \$30 million current until 31st October 2018. Protection is subject to the full terms, conditions and exclusions of the policy.
- d) Personal Accident Insurance with Chubb Insurance Australia Limited under Policy Number 01PO533297 current until 31st December 2018 which covers all full-time, part time and distance education students of the University. **The Policy provides generic safety net cover only** and protection is subject to the full terms, conditions and exclusions of the policy.

**Please note that, as students are not employees of the University, they are not covered by Workers' Compensation insurance. Additionally, it is strongly recommended that all students seek professional advice to ensure that they have appropriate insurance cover(s) in place, taking into account their personal circumstances and requirements.**

If a student wishes to undertake workplace learning on his/her own initiative which is not workplace learning approved by the University, then the above insurances do not extend to include such activities. Similarly, if a student is either paid by the external organisation or extends his/her workplace learning to undertake a project on behalf of the external organisation which has not been approved as workplace learning by the University, neither of these circumstances are covered under the above insurances. Students are strongly encouraged to make their own investigations in these circumstances as to whether they are covered by any insurance maintained by the external organisation.

Yours faithfully,



**Paul Hopkins**

Division of Finance (Insurance)

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