

4 January, 2017

To Whom It May Concern:

Dear Sir/Madam,

Re: Insurance Cover for Charles Sturt University Students on Approved Overseas 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 outside of Australia. Coverage is provided under the following policies **only** whilst students are on approved University workplace learning placement.

- a) General and Products Liability cover is provided under Policy Number UL CSU 17 GPL current until October 31, 2017 issued by Unimutual Limited and having a limit of liability of not less than AUD20 million. Protection is provided anywhere in the world other than Member operations domiciled and/or Member entities incorporated in the USA/Canada. Protection is subject to the full terms, conditions and exclusions of the policy.
- b) Professional Indemnity cover is provided under Policy Number UL CSU 17 PL current until October 31, 2017 issued by Unimutual Limited and having a limit of liability of not less than AUD20 million. Protection is provided anywhere in the world other than Member operations domiciled and/or Member entities incorporated in the USA/Canada. Protection is subject to the full terms, conditions and exclusions of the policy.
- c) Medical/Veterinary Malpractice cover is provided under Policy Number UL CSU 17 MM current until October 31, 2017 issued by Unimutual Limited and having a limit of liability of not less than AUD20 million. Protection is provided anywhere in the world other than Member operations domiciled and/or Member entities incorporated in the USA/Canada. Protection is subject to the full terms, conditions and exclusions of the policy.
- d) Personal Accident Insurance with Accident & Health International Underwriting Pty Limited under Policy Number 0035104 current until 31st December 2017 which covers all full-time, part time and distance education students of the University. The policy provides generic safety net cover 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. It is strongly recommended that all students intending to travel overseas seek professional advice to ensure they have appropriate covers (including travel/medical) cognisant of their personal circumstances, prior to departure.

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)