

31 December 2019

**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 20 GPL current until October 31, 2020 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 20 PL current until October 31, 2020 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 20 MM current until October 31, 2020 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 Chubb Insurance Australia Limited under Policy Number 01PO533297 current until 31st December 2020 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 well prior to departure, all students intending to travel overseas seek professional advice to ensure that they have appropriate insurance covers (including but not limited to travel/medical/repatriation/personal liability) in place taking into account their personal circumstances and requirements. See also: <http://www.csu.edu.au/csuglobal/individual-programs> for further information.**

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)