

## INSURANCE PORTFOLIO

### TO WHOM IT MAY CONCERN

#### **INSURANCE FOR WORK INTEGRATED LEARNING**

The University of Tasmania's insurance program provides cover for students whilst undertaking unpaid Work Integrated Learning placements approved by the University.

#### **General and Product Liability**

The University's insurer may provide coverage to work experience providers for liability to pay compensation for personal injury, other injury or property damage which arises as a result of any negligent act, error or omission of the student in the course of the study, research or work experience training or activities.

Work experience provider means any person or entity who, under an arrangement with the University of Tasmania, provides the opportunity or facilities for students to undertake study, research or work experience training or activities

The limit of liability is \$20,000,000 any one occurrence.

Period of Cover: 1<sup>st</sup> November 2022 to 31<sup>st</sup> October 2023

#### **Professional Liability**

Professional Liability coverage provides the University with the right to claim protection on behalf of the University, or Students for their legal liability to pay damages as a result of any claim or claims made against them arising out of any negligent act, error or omission in relation to the member's professional business.

The limit of liability is \$30,000,000 each and every claim but limited to \$120,000,000 in the aggregate for the protection period.

Period of Cover: 1<sup>st</sup> November 2022 to 31<sup>st</sup> October 2023

## Medical Malpractice

Medical Malpractice coverage provides the University with the right to claim protection on their behalf, or on behalf of a Student for their legal liability to pay damages as a result of any claim or claims made against them for bodily injury (including death) arising out of any negligent act, error or omission in relation to the provision of medical services.

The limit of liability is \$30,000,000 each and every claim but limited to \$120,000,000 in the aggregate for the protection period.

Period of Cover: 1<sup>st</sup> November 2022 to 31<sup>st</sup> October 2023

## Personal Accident

Covering students suffering an injury resulting in death or permanent or temporary disablement whether partial or total and other specified benefits.

Death – No Dependents - \$10,000

Death – With Dependents - \$50,000

Permanent Total Disablement, specific Permanent Total Loss or Permanent Partial Disablement - \$50,000 (reducing scale)

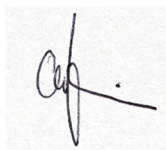
Includes Non-Medicare medical expenses (provided such expense is not payable where compensable under the Medicare Scheme in part or in full) to a maximum of \$5,000.

Note that there is no workers compensation cover for students. The gap between a medical bill and what is claimable from Medicare or private health insurance is not covered.

Period of Cover: 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023

**The insurance policies noted above are subject to certain terms, exclusions, conditions, and limitations.**

Regards,



Andrea Napier  
Associate Director, Procurement

26 Oct 2022