



30 October 2024

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 25 GPL for not less than \$20 million current until 31 October 2025. 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 25 PL for not less than \$20 million current until 31 October 2025. 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 25 MM for not less than \$30 million current until 31 October 2025. 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 1 November 2025 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.** However, if a student undertakes a placement in Queensland or Victoria, they may be covered by the relevant external organisation's Workers' Compensation as an unpaid intern. This insurance is not held by Charles Sturt University and is outside the remit of the University's operations. The relevant external organisations in Queensland or Victoria should provide additional information regarding their Workers' Compensation regime to affected students, should the need arise.

**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,

**Susan Hooker**

Associate Director, Corporate Services

