

General insurance information for students

Covered persons

Any UQ student whilst undertaking UQ authorised activities.

General and product liability

Also known as Public Liability, this insurance covers the legal liability to pay compensation in respect of personal injury or property loss caused as a result of UQ business of a student whilst under the direction or control of UQ or whilst undertaking any unpaid activity approved, requested or recognised by UQ (including placements and work experience).

Incidents involving injuries or damage that could result in a claim should be reported to Insurance Services immediately after the event. The following steps should be taken:

- Protect the person or property from further injury or damage
- Notify your Faculty/School and follow their current procedure for the recording of incidents
- Ask your Faculty/School to notify Insurance Services of the incident
- Ensure any correspondence received from the injured parties is forwarded to Insurance Services together with a copy of the incident report and any other relevant documentation as soon as possible

Please note:

- No persons should give an interview or make any statement to a loss assessor or solicitor who is not acting on behalf of UQ or its insurers
- If necessary, UQ's insurers will appoint either a loss assessor or solicitor to investigate the incident, obtain statements and represent the student if a claim is made
- No correspondence should be entered into with the third party that may indicate liability on behalf of UQ.

Professional liability

This insurance provides cover for claims against you for breach of professional duty by reason of an actual or alleged negligent act, error or omission, whilst under the direction or control of UQ or whilst undertaking any unpaid activity approved, requested or recognised by UQ.

Insurance Services should be advised immediately of any event, inquiry or circumstance that may give rise to a claim (e.g. any writ, summons, or other form of legal or arbitral process served on the staff member or UQ or any written or oral demand for compensation). Failure to promptly notify UQ's insurer of a claim may prejudice cover.

Malpractice

Covers students while undertaking any unpaid activity approved or recognised by UQ for their legal liability to pay damages as a result of any claim or claims first made against them for bodily injury (including death) arising out of any negligent act, error or omission in relation to the UQ authorised provision of medical and/or veterinary services.

Personal Accident

Covers enrolled students for accidental bodily injury while on authorised unpaid UQ business. UQ business includes activities directly related to student's UQ studies, including UQ sanctioned placements and work experience, field trips, excursions, and also includes direct travel to and from such activities. It excludes sporting activities. No benefit is payable in respect of the Medicare gap, being the difference between the payment made by Medicare and the Medicare Benefits Schedule fee for the expense. An excess of \$50 may be applicable.

This summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions and exclusions of the policies. General insurance students 26022018

Travel insurance

Covers students while they are undertaking authorised unpaid UQ travel including exchange, placement, scholarships, grants, research and fieldtrips.

WorkCover Work Experience

Covers students on unpaid UQ authorised placements or work experience for permanent impairment and death only. Please note that this contract will not cover any damages claims.

Personal property

Student's personal property is not covered under UQ's property protection. It is recommended that students have their valuable equipment such as cameras and laptop computers insured under their personal house and contents insurance policies.

Personal motor vehicles

UQ's motor vehicle insurance only covers UQ owned vehicles. If you have an accident while using your own private vehicle for placements, fieldtrips, work experience or other UQ authorised activities, you will need to make a claim through your private insurance provider.

Placements and work experience

UQ provides insurance for students on UQ authorised unpaid placements and work experience. [Placements](#) are a requirement of the course/program being studied and students are covered by liability, personal accident, WorkCover work experience and travel insurance.

[Work experience](#) is not a course requirement, however the University may approve the work experience within Australia because it would assist the student with their studies. Students undertaking UQ approved work experience are covered by liability, personal accident and WorkCover work experience insurance.

Taking UQ equipment home or off-campus

The insurance cover for UQ property extends to accidental loss or damage and theft in connection with its use at a private residence and includes transit to and from the residence. However, the use of UQ property, away from campus must be authorised.

In some instances, this is inherent to the type of equipment, for instance laptops and mobile phones issued to staff for business purposes.

For other equipment or property, it is important that the authorisation to use the property in a private setting is recorded in some way. The [Equipment Being Taken to a Private Residence Advice Form \(PDF, 135KB\)](#) can be used regardless of the equipment's value and retained by the School in case of a claim. It is for the school or business unit to determine what best suits their purposes.

If the equipment is being removed from UQ for purposes other than UQ business, the person borrowing the equipment is required to affect their own insurance cover for the equipment, for both transit and for the static risk, and to name UQ as beneficiary under the policy.

Visit our webpage

For more information visit Insurance Services webpage at <https://governance-risk.uq.edu.au>