

# WORK EXPERIENCE/WORK PLACEMENT INSURANCE COVER FOR PARTICIPATING NSW CATHOLIC SCHOOLS

This Statement provides a general overview of available insurance cover; it does not represent legal advice. For precise advice, please consult the relevant Ascot Group et al or Vero Insurance Policy Documents. This advice replaces all earlier advice.

## 1. POLICIES

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For NSW Catholic diocesan schools and most congregational schools<sup>1</sup>, two separate policies provide work experience/ placement cover for students and their host employers:

- Diocesan/School Student Accident Insurances
- Work Experience/Work Placement Public Liability Policy with Ascot Group as Lead Insurer including Host Employer Legal Liability Insurance (effective 31 March 2024 – 31 March 2025).
- Professional Indemnity Insurance with Vero Insurance for students undertaking work experience / placement in a NSW Public Health facility (31 March 2024 – 31 March 2025).

### 1.1. Student Accident Policy

Each school or Diocese purchases these policies or equivalent. School staff organising work placements need to confirm the nature of their particular policy with their broker, diocesan office or school business manager and provide advice to employers / brokers. These policies cover students for personal injury sustained whilst engaged in school approved Work Experience/Placement activities. Students are also covered whilst directly travelling to and from workplaces.

The Policies Cover:

- a. Death by accident
- b. Permanent disablement compensation dependent on injury (*please refer to your policy to confirm extent of your coverage*)
- c. Non Medicare expenses - e.g. dental, counselling, emergency transport, travel expenses or lump sum payments for certain injuries such as fractures, burns and dislocations (limits apply)
- d. Damage to student's clothing or artificial aids resulting from an injury (limits apply).

Check your school's policy for full details.

Under Commonwealth legislation, these policies cannot pay for any Medicare services including the Medicare gap. These services should be claimed through Medicare and or private health insurance where available. Work placement students are not eligible for coverage through Workers Compensation.

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<sup>1</sup> RI/MPJP schools which do not take out employer liability cover through these policies make equivalent insurance arrangements and will provide relevant documents to host employers and brokers.

## 1.2. Ascot Group as lead insurer Work Experience/ Work Placement Public Liability Policy including Host Employer Legal Liability Insurance with Ascot Group as Lead Insurer (Policy Number B0509BOWCI2350757)

Catholic Schools NSW (CSNSW) purchases this policy on behalf of participating Catholic Schools. For further details and documentation, including the Certificate of Currency and participants, please contact CSNSW as listed below or online at <https://www.csnsw.catholic.edu.au/vet/>

This policy provides indemnity for the student, the employer and participating schools involved in Work Experience/Placement activities.

### The Policy Covers:

- a. Indemnity for legal liability of students and employers for Personal Injury caused to a Third Party (limit \$20,000,000 any one occurrence);
- b. Indemnity for legal liability of employers for Personal Injury to students (limit \$20,000,000 any one occurrence);
- c. Indemnity for legal liability of Property Damage to an employer's property (limit \$20,000,000 for any one occurrence).

### Sub limits of Liability:

Care Custody or Control	\$500,000
Errors & Omissions:	\$1,000,000
	<ul style="list-style-type: none"><li>• Certificate II &amp; III in Sport Coaching</li><li>• Certificate II &amp; III in Sport and Recreation</li><li>• Certificate II Outdoor Recreation</li><li>• Certificate II Sport - Developing Athlete</li><li>• Certificate III in Sport - Athlete</li><li>• Certificate III in Fitness</li><li>• Certificate III in Outdoor Leadership</li></ul>
Sexual Abuse /Molestation	\$5,000,000 any one claim and in the aggregate

For each claim the Ascot Group as Lead Insurer policy has set a deductible cost (i.e. excess) of \$50,000. The policy requires that CSNSW, acting for the Catholic sector of schools, will provide for the payment of any deductible cost. The CSNSW reserves the right to recover the cost of the excess from a Diocese or RI/MPJP school.

## 1.3. Vero Insurance Professional Indemnity Policy (Policy Number LPP104206660)

### The Policy Covers:

Education organisation specifically for Student Work Experience and Student Work Placement programmes only. Including provision of:

- a. Placement of students as healthcare assistants in workplace training programs; and/or
- b. Services provided by students in their capacity as healthcare assistants in the workplace training placement.

## 2. CONDITIONS AND EXCLUSIONS

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### 2.1. Some Key Exclusions

The school, the student and the employer will not be insured for the following activities:

- 2.1.1. Use of prescribed or dangerous machinery unless appropriate supervision and/or training is provided by the employer
- 2.1.2. Travel on private and/or charter Aircraft other than those providing a regular Public Transport Services, except as part of an approved and supervised Australian Defence Force activity
- 2.1.3. Travel by helicopter
- 2.1.4. Ownership, maintenance, use or operation of watercraft exceeding 10 metres in length
- 2.1.5. Travel outside twelve (12) nautical mile limit at sea
- 2.1.6. Scuba and/or deep sea diving
- 2.1.7. Attendance at abattoirs (killing areas)
- 2.1.8. Guns or firearms except as part of an approved and supervised Australian Defence Force activity
- 2.1.9. Service of alcohol unless the student is aged over eighteen (18) and the activity is essential to the placement and the student has completed the Responsible Service of Alcohol Training Course
- 2.1.10. Sporting activities and events, except as part of the Defence Work Experience Program (DWEP) or Certificate II or III in Sport Coaching; Certificate II in Sport - Developing Athlete; Certificate III in Sport - Athlete III; Certificate II or III in Sport and Recreation; Certificate III in Fitness; Certificate II Outdoor Recreation and Certificate III in Outdoor Leadership where under instruction and/or supervision of the Employer
- 2.1.11. High risk construction work, as set out in [Schedule 3 of the NSW Work Health and Safety Regulation \(2017\)](#), or ACT equivalent, [Licensing and registration - WorkSafe ACT](#), ie work that involves a risk of a person falling more than 2 metres, construction work involving the use of explosives; work near traffic or mobile plant; and work around major gas and electrical installations (see 2.4.1 below)
- 2.1.12. Excavation work at a depth in excess of one (1) metre
- 2.1.13. Excavation work at a depth of one (1) metre or less without direct supervision of a competent person
- 2.1.14. Work on roof, roof cavity, confined spaces, unless all safety conditions are met (see 2.4.2 below)
- 2.1.15. Work on caissons or coffer dams
- 2.1.16. Driving of any vehicle except as part of the NESAs (NSW Education Standards Authority) HSC Primary Industries Curriculum Framework, and then only where under instruction and supervision by the Employer (see 2.4.5 below)
- 2.1.17. Horse riding; however, this does not include animal dressing and preparation, stable maintenance, handling feedlots and water. Activities involving horse handling need to comply with [NSW Code of Practice: managing risks when new or inexperienced riders or handlers interact with horses in the workplace 2017](#) or the [SafeWork Australia: Managing risks when new or inexperienced riders or handlers interact with horses 2014](#).

- 2.1.18. Welding/Hotwork - unless such welding or cutting was done in compliance with Australian [NSW Code of practice: Welding processes 2022](#) or [ACT Work Health and Safety \(Welding Processes Code of Practice\) Approval 2022](#) (see 2.4.4 below)
- 2.1.19. Occurrences as a result of the insured person being under the influence of intoxicating liquor or any narcotic or drug unless taken in accordance with the direction and prescription of a legally qualified medical practitioner
- 2.1.20. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government or public or local authority.

In addition to the above excluded activities, the following Policy Exclusions apply:

- 2.1.21. Asbestos, tobacco or tobacco or vaping smoke
- 2.1.22. Advertising Liability
- 2.1.23. Aircraft products
- 2.1.24. Care, Custody or Control
- 2.1.25. Deductible amount
- 2.1.26. Employers Liability
- 2.1.27. Fines, Penalties, Aggravated, Punitive, Multiple Exemplary and Liquidated Damages
- 2.1.28. Intentional Injury or Damage
- 2.1.29. Loss of use of tangible property
- 2.1.30. Pollution
- 2.1.31. Professional Liability
- 2.1.32. Radioactive Contamination
- 2.1.33. Repair, Replacement or Recall of Products
- 2.1.34. Vehicles: as outlined in 2.4.5
- 2.1.35. War
- 2.1.36. Watercraft/Aircraft

## 2.2. Activities Requiring Special Approval

The following activities require approval for each placement. Please complete relevant form available from the CSNSW VET webpage: [www.csnsw.catholic.edu.au](http://www.csnsw.catholic.edu.au) to request approval from the school, diocese or Catholic Schools NSW, as indicated on the form.

- 2.2.1. Activities involving the handling of animals, other than exempted sites and/or participation in NESA Stage 6 Primary Industries Course.
- 2.2.2. Timber getting/Sawmilling
- 2.2.3. Activities, other than killing areas, in connection with abattoirs and meat processing plants

- 2.2.4. Activities, other than underground activities and use of explosives, in connection with mining/quarrying/tunnelling
- 2.2.5. Placements outside the territory of the Commonwealth of Australia. Overseas placements are not advised. Placements in the USA or Canada and countries subject to their jurisdiction are not permitted. Any considerations of overseas placements should take into account the federal government website [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) and also consider the insurance regulations of the proposed country. Any proposed placement must be referred to the insurer through CSNSW prior to approval.
- 2.2.6. Vehicle travel with host employer/supervisor
- 2.2.7. Accommodation away from home.

### 2.3. Scope and Conditions of Cover

The following requirements must be observed:

- 2.3.1. Students must be at least 14 years of age and be participating in a school approved activity/placement. Students under 15 years of age must not undertake workplace learning before 7.00am or after 6.00pm.
- 2.3.2. Cover is available throughout school holiday periods, provided the work placement is arranged and supervised by the school. Year 12 students cease to be insured by their school once they complete their last HSC examination.
- 2.3.3. Interstate placements are permitted, if arranged and supervised by the school (see Workplace Learning Principal Checklist). Placements outside the territory of the Commonwealth of Australia require special approval from the insurer (through CSNSW) and are not encouraged. (see 2.2.5 above).
- 2.3.4. Insurance cover may be voided (lost) by serious and wilful misconduct by a student while attending a work site.
- 2.3.5. The employer must have in all cases provided appropriate and reasonable instruction and/or supervision with respect to each Work Experience/Placement student.

### 2.4. Special requirements for higher risk industries and occupations

- 2.4.1. All students proceeding to a construction workplace for work placement or work experience must hold a general construction induction training card (GIT) issued or recognised by SafeWork NSW or WorkSafe ACT in accordance with current and applicable Work Health and Safety Regulations. To be issued with the card, students must provide evidence to SafeWork NSW or WorkSafe ACT from a registered provider of satisfactory completion of the national Unit of Competency *CPCWHS1001 Prepare to work safely in the construction industry* or equivalent unit of competency. Where a student has obtained a general construction induction training card (White Card) issued by another state or territory the school must undertake additional actions to meet its duty of care obligations. The school must have evidence that the student has the requisite knowledge and skills to work safely and will not pose a risk to themselves or others.
- 2.4.2. The employer and school must comply with all Department of Industrial Relations and SafeWork NSW or WorkSafe ACT requirements (including reporting requirements) for Work Experience/Placement Programs and observe any prohibited activities and SafeWork NSW or WorkSafe ACT regulations (including any age restrictions and requirements for safety equipment / personal protective equipment e.g. helmets and harnesses).

- 2.4.3. Prescribed or dangerous machinery must only be used in accordance with SafeWork NSW or WorkSafe ACT requirements, and only then in the context of appropriate training, supervision and risk assessment. Particular care is needed to comply with the WHS requirements for scheduled work as set out in [Schedule 3 of the NSW Work Health and Safety Regulation \(2017\)](#), and the [WHS code of practice “Construction Work” \(2019\)](#) or ACT equivalent, [Licensing and registration - WorkSafe ACT](#).
- 2.4.4. Any electric, oxy-acetylene or similar welding or cutting and allied processes must be done in full compliance with [NSW Code of practice: Welding processes 2022](#) or [ACT Work Health and Safety \(Welding Processes Code of Practice\) Approval 2022](#) (as applicable).
- 2.4.5. Placements involving student operation of golf carts, tractors or farm vehicles such as motor bikes/ quad bikes are permitted only for students enrolled in the NESAs HSC Primary Industries Framework. If the student does take part, he or she must have successfully completed a relevant formal training course or the related course competencies or have demonstrated substantial experience in the safe operation of such vehicles. The student still needs to be closely supervised.
- 2.4.6. A person undertaking work placement or work experience and over the age of 18 and working in occupations classed as “child-related employment” (e.g. placement with pre-schools, child welfare services, youth clubs etc) are required to complete a “Working with Children Check”. The Working with Children Check is a prerequisite for paid and unpaid child-related work. Under Part 2, section 6 of the *Child Protection (Working With Children) Act 2012* and *Working with Vulnerable People (Background Checking) Act 2011*. Child-related work is defined as work in a specific, child-related role or face-to-face contact with children in a child-related sector. This Check is available on-line at <http://www.kidsguardian.nsw.gov.au/working-with-children/working-with-children-check>, or [Working with Vulnerable People ACT](#) You are advised to clarify any such student placement requirements with your child protection “Head of Agency”.

### 3. WHEN AN INCIDENT OCCURS

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Any incident which may result in a claim against the employer or the school in respect of a work experience/placement student must be immediately notified (within 7 working days) in writing to the student’s school. The school then notifies CSNSW either directly or through the school’s Diocesan Office. All serious injuries must be notified to CSNSW within 24 hours.

- The Insurer will have full conduct and control of the claim against the employer and or the school. The employer and the school must fully co-operate with the Insurer in the conduct of any such action.
- When an incident occurs no undertaking or promise of settlement/payment may be made, since compensation decisions are a matter for assessment by the insurance company(ies). It may be possible in certain circumstances to make an apology, but advice must first be obtained from the insurer through CSNSW.

CSNSW CONTACT: Mary-Clare Turnbull, Senior Manager, Vocational Education and Training  
Mobile: 0419 979 831  
Email: [maryclare.turnbull@csnsw.catholic.edu.au](mailto:maryclare.turnbull@csnsw.catholic.edu.au) or [voced@csnsw.catholic.edu.au](mailto:voced@csnsw.catholic.edu.au)  
Mail: GPO Box 34, Sydney, NSW 2001

# Certificate of Currency

<b>INSURANCE CLASS</b>	General Public & Products Liability Policy
<b>INSURED NAME</b>	Catholic Schools NSW Ltd and as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.  Including; <ul style="list-style-type: none"><li>• Students undertaking work experience and/or work placement programmes</li><li>• Host Employers who are selected to provide students for;<ul style="list-style-type: none"><li>▪ work experience and/or work placement programmes</li><li>▪ incurring legal liabilities in connection specific to students undertaking work experience and/or work placement and/or its/their subsidiary and/or related bodies corporate,</li></ul></li></ul>
<b>POLICY EXPIRY DATE</b>	31 March 2025
<b>INTEREST</b>	Legal liability to third parties for Injury and/or Damage to Property caused by an occurrence in connection with the Insured's business
<b>LIMIT OF LIABILITY</b>	Public Liability \$20,000,000 Products Liability \$20,000,000
<b>INSURER / PROPORTION</b>	Ascot Group / 67% as Lead Insurer  Apollo Underwriting / 33% as Co Insurer
<b>POLICY NO</b>	B0509BOWCI2350757

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this certificate by email or for any loss, damage or expense thereby occasioned to any recipient of this letter.

Yours faithfully,



Glen de la Cruz / Principal

Date of Issue: Thursday, 28 March 2024