**Insurance information for student placements**

**Introduction**

The information below outlines the insurance cover held by the University relating to student placements, and provides a link to the Student Placement Indemnity Form which must be completed for each placement.

A placement is a period(s) of study/work away from the University that benefits the student’s module or course of study. For the purposes of insurance, student placements are categorised either as compulsory, or optional.

* A **compulsory placement** is a requirement of the student’s course of study, and may include the following:
* ‘Year out’ placements
* Short term and summer vacation placements
* Study abroad (e.g. Erasmus)
* Field work/trip including study tour

Subject to completion of a Student Placement Indemnity Form, the University’s insurance cover **will automatically apply** to a compulsory placement.

* An **optional placement** is not a requirement of the student’s course of study, but is in a relevant area and, therefore, beneficial to the student’s studies. It may include the following:
* ‘Year out’ placements
* Short term and summer vacation placements
* Field work/trip including study tour
* Overseas electives

The University’s insurance cover **does not automatically apply** to an optional placement, and these are considered on an individual basis. In addition to completion of a Student Placement Indemnity Form, confirmation must be provided to the University Insurance Section insurance@qub.ac.uk, by the student’s course tutor/course adviser, to the effect that the placement is relevant, and expected to be beneficial to their course of study. The Insurance Section will respond to confirm whether the University’s insurance cover will/will not apply.

The University’s insurance policies will not provide cover for any student placements that do not fall within the categories outlined above.

**Insurer guidelines**

The University’s insurer, ‘Universities Mutual Assurance Limited (UMAL) / Hasilwood Management Services Ltd (HMSL)’, has provided guidelines on the application of insurance cover to student placements, which can be accessed here:

[Placement Guidelines](http://www.umal.co.uk/pdf/MembersArea-CoverInformation-Placement%20Guidelines%20April%202015%20-%20HMSL%20noted.pdf)

Any member of staff who is arranging a student placement, or is supporting an optional placement, must have read and be familiar with these guidelines.

**Gap in cover**

Section 2 of the Insurer guidelines, outlines that if the host holds appropriate liability insurance cover, this will provide financial compensation in the event of the student suffering injury or death. The purpose of asking the host to confirm that they have insurance cover, and that this will apply to the student placement, is to establish whether such financial compensation is available.

If the host does not hold appropriate liability insurance, or fails to confirm that they have such insurance, then there is a ‘gap in cover’, as discussed in Section 3 of the Insurer guidelines. In this situation it is the responsibility of the placement organiser/supporter of an optional placement to determine whether the placement should proceed. This determination should be made after consideration of factors such as the risk of injury associated with the expected activities of the placement, knowledge about the host and, in particular, their awareness and diligence concerning health and safety issues, and experience of the University in relation to previous placements with that host.

If there is a ‘gap in cover’, but it is determined that the student placement could proceed, the placement organiser/supporter of an optional placement must alert the student to this issue and advise that no financial compensation is available in the event of injury or death to the student, arising from the negligence of the host. The other factors considered by the placement organiser/supporter of an optional placement, when determining whether a placement can proceed despite a gap in cover, should also be discussed with the student.

Following discussion, if both the placement organiser/supporter of an optional placement and the student are in agreement that the placement can proceed, they should each sign the Student Placement Indemnity Form to confirm that the issue of a gap in cover has been discussed, and it is understood that there will be no compensation in the event of injury or death to the student, and that both agree the placement can proceed on that basis.

**Student Placement Indemnity Form**

The University has a duty of care to its students and, in that regard, the member of staff who has organised the student placement, or is supporting an optional placement, is responsible for ensuring completion of a Student Placement Indemnity Form. The Student Placement Indemnity Form can be accessed here:

Student Placement Form