



## LIABILITY AND PERSONAL ACCIDENT INSURANCE FOR UNISS SCHOLARSHIP HOLDERS

### PERSONAL ACCIDENT INSURANCE

The University of Newcastle currently has in force a Personal Accident and Injury Insurance Policy for all enrolled students (undergraduate and postgraduate) on a 24 hour day basis 365 days a year. The policy provides cover whilst the student is engaged in Course related activities and/or practical placement or community placement activities. It is an accident cover only and does not cover illness. The policy includes a \$50.00 excess for each claim.

Student Personal Accident Policy covers

- death and capital benefit
- weekly injury benefit
- home tutorial benefit
- injury assistance benefit
- modification benefit
- medical expenses related to injury up to \$100,000.00 (only those not claimable on Medicare)

This policy responds after claims are made on any private medical insurance held by the student.

### STUDENT TRAVEL INSURANCE FOR OVERSEAS PLACEMENTS

The University has travel insurance cover for students whilst on placement overseas, provided the placement is a requirement of the course.

Information on student travel insurance can be found at <http://www.newcastle.edu.au/unit/rcs/rmu/insurance/policies/travel.html>  
This policy provides insurance for overseas travel whilst on placement for periods less than 90 days. If the length of travel exceeds 90 days you should contact the [Risk Management Unit](#) for further information. This information should be read prior to travelling and a copy should also be taken on the trip. This information includes the policy number, an emergency assist number and details of what to do in the event of a claim.

### PUBLIC LIABILITY INSURANCE

The University has a public liability insurance policy that includes a worldwide cover, which protects the University, any employee or any person for whom the University may be responsible against claims which may be brought by third parties for injury to third parties and/or damage to third party property in those instances in which the University may be proven legally liable. In addition, coverage is extended to sponsoring employers who accept students on practical placement which are a formal requirement of their course. The policy limit for this insurance is in excess of \$20m.

### PROFESSIONAL INDEMNITY INSURANCE

This policy indemnifies the University of Newcastle against legal liability for claims by third parties for breach of professional duty by an employee or any person for whom the University is responsible eg students, by reason of any negligent act, error or omission in conduct of University business. The policy limit for this insurance is in excess of \$20m. The policy includes a worldwide cover but excludes USA and Canada. For incidents in the USA and Canada the University on Newcastle is a self insurer.

### WORKERS' COMPENSATION INSURANCE

Students are not deemed to be employees of the University. They would therefore not be entitled to cover under Workers' Compensation Insurance.

Any questions in relation to the above should be directed to Risk & Assurance Services: Sara Knight [sara.knight@newcastle.edu.au](mailto:sara.knight@newcastle.edu.au) Ph 4921 6489 or Jo Humphris [joanne.humphris@newcastle.edu.au](mailto:joanne.humphris@newcastle.edu.au) or Ph: 4921 5328.

**Note:** The material furnished in this web site is for information purposes only and does not constitute an insurance contract upon which claims can be made. In the event of loss, damage or liability of any kind, the wording, terms, conditions and exclusions of the original policy shall have precedent over any other document