



Work Experience Insurance Information for Employers

Worker's Compensation

Queensland Catholic Education Commission takes out a central WorkCover policy to cover workers compensation for all students undertaking work experience in Catholic secondary schools. The contract for WorkCover insurance between WorkCover and Queensland Catholic Education Commission covers:

- death
- permanent impairment
- medical costs associated with injury while a student is on work experience.

Liability Insurance

Currently this insurance is free to Non-State Schools. The Department of Education Training and Employment has an arrangement with an insurer to indemnify both students and work experience providers in the following situations:

- The policy indemnifies the work experience provider against liability in the event where the student is injured while on the premises of the work experience provider, or at another location, while carrying out work experience duties on behalf of the work experience provider.
- The policy indemnifies the student against liability if the work experience provider or an employee is injured, or the student damages property.
- The policy indemnifies the work experience provider and the student where injury or damage to the property of a third-party arises out of the work experience. This cover is provided subject to the terms and conditions of the policy, which specifically exclude various activities.

The excluded activities are:

- driving of any watercraft exceeding 8 metres in length
- the repair, service, refuelling, maintenance, possession, operation, use or legal control of any aircraft by the insured agency, except for the participation in repair, service, maintenance by work experience students of the Insured Agency, who must be under the direct supervision of a Licensed Aircraft Maintenance Engineer or Australian Defence Force equivalent at all times
- air traffic control, except for the observation by Australian Defence Force work experience students of the Insured Agency who must be under direct supervision of a suitably qualified Australian Defence Force member at all times
- the driving of any vehicle on a public road or thoroughfare or any airport runway or tarmac
- activities associated with railway track laying, track upgrading or track maintenance
- construction or maintenance of railway locomotives or railway stock, except for the participation by work experience students of the Insured Agency at Queensland Rail workshops and Rollingstock Maintenance Depots, Aurizon workshops or Downer EDI Rail workshops where those work experience students must be under the direct supervision of a qualified and experienced Queensland Rail, Aurizon or Downer EDI Rail employee at all times
- underground mining
- oil and/or gas fields and oil and/or gas refineries; except for the participation by work experience and/or vocational placement students of the Insured Agency at Coal Seam Gas (CSG) industry and Liquefied Natural Gas (LNG) industry workplace sites where those work experience and/or vocational placement students must be under the direct supervision of a qualified and experienced CSG or LNG industry employee at all times
- the use, handling and storage of firearms and explosive devices
- abseiling rock and/or mountain climbing
- white water rafting and canoeing
- bungee jumping and its associated activities
- underwater diving using either scuba or snorkelling equipment, where the student is not participating in an activity fully supervised by an appropriately qualified instructor.