



Workplace Learning (Unpaid) – Insurance Cover

The Department of Education provides insurance cover for the duration of the student workplace learning placement. This insurance cover applies to students who are on unpaid work placement, when arranged or allocated by the school only. It covers, subject to certain conditions, the student's medical expenses, including dental, ambulance charges and surgical appliances over and above what may be payable by Medicare or the student's private medical health insurance.

Employers (and self-employed persons) have a legal responsibility to ensure that their work and the work of their employees do not adversely affect the safety and health of non-employees, including any students undertaking work placement. The employer must take the necessary action to protect the safety and health of these students. This may include showing them how to work safely, ensuring the workplace is safe, ensuring reasonable care is taken not to expose students to hazardous situations, and providing appropriate supervision.

Accident Procedure

If an accident occurs involving a student on work placement, then:

1. normal arrangements for medical assistance must be made immediately. It is preferable to have the student attend a public hospital. NB: Students are not workers' compensation patients and should not be treated as such by the doctor;
2. employers should notify parents and the school immediately; and
3. a medical certificate must be issued by the doctor attending the student.

Public Liability Insurance Arrangements

The Department of Education is a State Government agency and as such is subject to the policies and directives of the Western Australian Government.

The Department's insurance coverage is placed with the Western Australian Government's self-insurance managed Fund – RiskCover. The Department of Education provides both personal accident insurance and public liability insurance for students engaged in unpaid work placements allocated or arranged by the Department's schools.

It is a requirement of the Department of Education that a business accepting students on workplace learning has in place its own Public Liability insurance to an appropriate level for any one occurrence.

RiskCover will manage claims on behalf of the Department, as required, in accordance with agreed arrangements.

The Department of Education's insurance policy does NOT cover accidental damage caused by the student unless negligence on the part of the student can be demonstrated.

Should you have any further queries please do not hesitate to contact me.

Yours sincerely

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CERTIFICATE OF CURRENCY



This Certificate is issued for information purposes only and does not confer any rights upon the Certificate holder and does not amend, extend or alter the coverage provided by the Cover detailed below.

Public Authority: Department of Education

Cover Number: R/206879

Cover: Personal Accident – Work Experience

Situation of Risk: Worldwide

Covering: Persons engaged in unpaid work experience duties authorised by the Public Authority.

Capital Sum: \$273,220

Expiry Date: 30 June 2026

Conditions: Subject to the RiskCover Certificate of Cover, Cover Document and Fund Guidelines.

This Cover has been effected with RiskCover (managed by the Insurance Commission of Western Australia).

Date Issued: 29 May 2025



**Insurance Commission
of Western Australia**

CERTIFICATE OF CURRENCY



This Certificate is issued for information purposes only and does not confer any rights upon the Certificate holder and does not amend, extend or alter the coverage provided by the Cover detailed below.

Public Authority: Department of Education

Cover Number: R/206879

Cover: General Liability (including Products Liability).

Situation of Risk: Worldwide

Covering: The legal liability of the Public Authority in respect of claims for compensation resulting from an occurrence.

Limit of Liability: \$800 million any one occurrence.

Excess: Nil

Expiry Date: 30 June 2026

Conditions: Subject to the RiskCover Certificate of Cover, Cover Document and Fund Guidelines.

This Cover has been effected with RiskCover (managed by the Insurance Commission of Western Australia).

Date Issued: 29 May 2025



**Insurance Commission
of Western Australia**