

Insurance information for global work placements 2024/25

Insurance is mandatory for students undertaking a placement abroad as part of their degree. For work placements/traineeships this includes at least accident and liability at work insurance as well as travel insurance.

Travel insurance

The University will provide travel insurance to students while on University business free of charge provided they: (i) complete the necessary documentation before they travel

and

(ii) update the documentation as necessary while overseas (e.g. change of address).

The [University's business travel insurance](#) covers medical expenses for unexpected illness/injury and will provide repatriation if necessary. Students are advised to check what the insurance cover provides and to decide whether this is sufficient or whether they need to take out supplementary travel insurance. However, the University's business travel insurance does not cover accidents or liability at work, which needs to be arranged by the host organisation or by the student personally.

Please note:

The University's insurance does not cover anything that is the responsibility or legal liability of someone else. As the placement provider has control of the student during the placement, they are liable for any loss, injury or damage.

Any injury, loss or damage that the student may cause whilst under the supervision of the placement provider is the responsibility of the placement provider. Likewise any injury, loss or damage suffered by the student while they are under the supervision of the placement provider is also the responsibility of the placement provider.

Liability insurance coverage (covering damages caused by student at the workplace)

The University does not provide liability insurance cover for damages caused by the student at the host organisation's workplace.

The host organisation section of the Training Agreement states the extent to which liability insurance is provided by the host organisation. This must be established before the Placement starts. If the host organisation offers no insurance, then the student should seek advice from their Department at the University in a timely manner before departure. In this

event, the student is responsible for obtaining their own insurance cover from an insurance provider or seeking an alternative Placement with a host organisation that provides liability insurance coverage.

Accident insurance coverage related to the student's tasks (covering at least damages caused to the student at the workplace)

The University does not provide accident insurance coverage related to the student's tasks at the host organisation's workplace.

The host organisation section of the Training Agreement provides details of accident insurance covered by the host organisation. This must be established before the Placement starts. If the host organisation offers no insurance, then the student should seek advice from their Department at the University in a timely manner before departure. In this event, the student is responsible for obtaining their own insurance cover from an insurance provider or seeking an alternative Placement with a host organisation that provides accident insurance coverage.

Summary

If your host organisation does not provide accident and liability insurance, then proof of additional coverage from an insurance provider must be submitted and approved by your Department. This is required to remain eligible for funding.

The Global Programmes Team is unable to give advice regarding insurance, but you must be sure the policy covers you for working abroad.

Insurance cover for travel or study abroad is unlikely to provide the right level of cover and the University's insurance does not cover this.

It is important that you check the policy wording carefully and be sure it covers you for Personal Accident Insurance and Personal Liability Insurance. Please also carefully check the exclusions on the policy.