

UNISA STUDENTS AS DRIVER & PASSENGER IN VEHICLES - PLACEMENTS (AS AT 29/11/21)

SCENARIO		Injury to Student	Injury to others including passengers	Damage to Students own property other than a vehicle	Damage to vehicle student is driving	Damage to other (Third Party) vehicles/property		
WIL - Placement - Work Experience	Travelling to a placement providers premises	<p>Uni Student PA ins: If a student is driving a vehicle to a UniSA approved activity and they are injured in a car accident then:</p> <ul style="list-style-type: none"> - If the driver of the other vehicle is at fault <ul style="list-style-type: none"> o The CTP insurer of the other vehicle will cover medical costs - if the student is at fault, they will need to claim in the following order: <ul style="list-style-type: none"> o Medicare (insurance is specifically excluded from covering any part of an expense that is wholly or partially claimable through Medicare) o Private Health Insurance if held by the student (insurance will cover any gap) o UniSA PA Insurance A \$50 excess is applicable to any claim. <p>Ambulance: If the ambulance is not covered under any other insurance as detailed above or a specific ambulance insurance, then the policy provides cover subject to a \$50 excess.</p> <p>UniSA vehicles: The same principals apply if they are driving any other vehicle including those owned by UniSA.</p>	Vehicle owner CTP ins.	Student comprehensive vehicle insurance / personal insurances (Australia Wide Accidental Damage cover)	Vehicle owner insurance	Vehicle owner insurance		
	Travelling home from a placement providers premises				Placement Provider CTP cover	Placement Host insurance &/OR Personal Insurances (Australia Wide Accidental Damage cover)	Vehicle owner insurance (vicarious liability of placement host)	Vehicle owner insurance (vicarious liability of placement host)
	Using their own vehicle to undertake placement activities		N/A	Vehicle owner CTP Insurance - depending on circumstances of the accident or Student personal insurances (Australia Wide Accidental Damage cover)			N/A	N/A
	Using placement provider vehicle to undertake placement activities							
	Student as a passenger in a vehicle							
STUDENT WORK EXPERIENCE PA INSURANCE				USING HOST VEHICLES				
<p>Cover under this Policy applies to those hazards to which a Covered Person is exposed whilst actually engaged in Work Experience, Research Projects, Practical and Community Placements and/or off campus field work including necessary direct travel to and from such work/activities on behalf of the Policyholder. PROVIDED ALWAYS that the Policy shall only apply in respect of such work officially organised by and under the control of the Policyholder.</p> <p>Covers medical expenses that are not covered under Medicare or Private Health Insurance subject to \$50 excess. There is a cover for loss of earnings subject to a 7 day wait period. The policy also has a capital benefit for death & disablement.</p>				<p>If the Student is required to drive or travel in a vehicle belonging to the Student Placement Provider or its employees, agents or contractors, the Student Placement Provider should ensure that appropriate insurance is in place to cover any liability arising from damage to property or personal injury arising out of the Student's use of that vehicle.</p>				