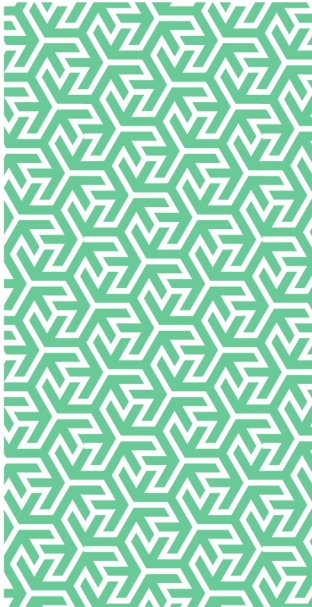


rmp

**Risk control**  
Work Experience  
Placements



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# Work Experience Placements

## The Insurers View

HDI's view on liability insurances surrounding work experience placements follows the Insurance Industry agreed position, which follows the recommendations made by the Association of British Insurers (ABI).

Website: [Work experience students | ABI](#)

*"The insurance industry has agreed that students on work experience placements should be treated as employees for the purposes of insurance. Such placements must conform to the requirements of the Education Act 1996 and any other regulations in force at the time. Most Employers' Liability policies will have a definition of "employee" that covers students on work experience placements<sup>1</sup>"*

The understanding within the Insurance Market is when a student is on placement with a 'Host' Organisation the Organisation agrees to indemnify the student as an 'employee' under their insurance arrangements during the work experience placement period.

You will note that the general definition of employee within HDI policy wording includes 'work experience'. This definition will be similar across Insurance providers within the UK and will reference work experience. We would strongly recommend that this is checked with the host employer.

## Person Employed...

Person Employed shall mean any:

- a) Employee
- b) Labour master and persons supplied by a labour master
- c) Person Employed by labour only sub-contractors
- d) Self-employed person
- e) Person hired to or borrowed by the Insured
- f) Person undertaking study or work experience
- g) Person supplied under any Youth Training or similar government scheme
- h) Voluntary workers
- i) Prospective Employees
- j) Former Employees rehired on an internal consultancy basis while working under the control of the Insured in connection with the Business.

## University Role

The University as the placing Organisation i.e. assisting the student to find a suitable placement / make the arrangements / risk assess etc. Liability could arise in event the University are negligent in this process.

Contingent liability risks falling on the University could be situations where, although the host employer had suitable insurance, for a given situation these failed to apply. In this instance the University liability covers could operate, subject to the terms, conditions and exclusions of the Public Liability cover.

*Where a student is seeking placement with a host Company that has no employees (for example sole trader). The Company would not have Employers' Liability operative but it should be confirmed that they have Public Liability cover in place, and that this would extend to include the student while on placement or will be able to provide Employers' Liability cover for duration of the work experience.*

## NHS Placements

We are aware that NHS Contracts may not indemnify a student or the University while the student is on placement.

The policy remains the same, HDI policy will provide indemnity, subject to its terms, conditions and exclusions, for (their) legal liability attaching to University in respect of third party bodily injury or accidental property damage. It would not extend to include the liabilities of the NHS.

If the University sign contracts accepting the indemnity provision. The University will then be taking a business decision and will need to assess the exposure / risk to the University.

## Overseas Placements

With regard to overseas Placements, the same position should be taken as if in the UK.

The University has a duty of care to the student to ensure that the placement is suitable and as noted above the University has carried out due diligence to risk assess the placement.

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<sup>1</sup> [Work experience students | ABI](#)

We do appreciate that overseas countries may well operate within Workers Compensation Schemes (or similar), which in the main would not allow any Placement from benefiting. With this in mind, we still believe the overseas Host organisation should have their own Public Liability cover in place and as such should be extended to include the Placement both for injuries to and caused by the Placement.

## Summary

Nothing in this guidance note overrides or replaces anything contained in the Policy Wording and Schedule issued to the Insured. Detailed reference should be made to these documents for full details, language and intention of the coverage provided.

## References

1. [Work experience students | ABI](#)

## Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

## Get in touch

For more information, please contact your broker, RMP risk control consultant or account director.

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