appendix d. insurance letters

d.1. insurance letter to parents – unpaid work placement

Dear parent/guardian

**WORKPLACE LEARNING (UNPAID) – INSURANCE COVER**

The Department of Education (the Department) provides personal accident insurance and public liability insurance through RiskCover for students engaged in unpaid work placements allocated or arranged by the Department.

The insurance covers, subject to certain conditions, the ‘gap’ costs over and above what is paid by Medicare or the student’s private health insurance for a student’s medical expenses, including dental, ambulance charges and surgical appliances. The insurance also covers direct travel between home and the workplace learning placement site.

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

The school has been provided with evidence of the host employer’s level of public liability insurance cover and the host employer has confirmed that this is the appropriate level of cover for their particular business.

In the event of a workplace learning accident, the student will be asked to complete a workplace learning personal accident insurance claim form – available from: [www.icwa.wa.gov.au/rc/forms/personalaccidentclaimform.pdf](http://www.icwa.wa.gov.au/rc/forms/personalaccidentclaimform.pdf)*.* This form must be completed and forwarded to the school principal.

In the first instance when making a workplace learning accident insurance claim, medical bills should be claimed through Medicare or your private health insurance. In the event that reimbursement is required, Medicare statements, private health insurer remittance and doctor’s and chemist’s receipts, where applicable, are to be forwarded to:

Specialist Claims Team

RiskCover

GPO Box K 837

PERTH WA 6842

On approving the claim, RiskCover will send a cheque covering the difference between the Medicare/private health insurance cover and the total cost of the bills.

Yours sincerely

Workplace Learning Coordinator

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

d.2. insurance letter to parents – paid work placement

Dear parent/guardian

**WORKPLACE LEARNING (PAID) – INSURANCE COVER**

This letter is to inform you of insurance cover for your student while on placement for paid workplace learning.

The Department of Education (the Department) provides personal accident insurance and public liability insurance through RiskCover for students engaged in unpaid work placements allocated or arranged by the Department.

However, in circumstances where a work placement involves paid employment, the Department does not provide personal accident insurance and public liability insurance.

These circumstances include:

* where the work placement is part of a School-based Apprenticeship/Traineeship; and/or
* where the student intends to use part-time paid employment for recognition as workplace learning towards WACE achievement.

In these circumstances, the student is an employee and is covered by their employer’s workers’ compensation and public liability insurance.

Information about workers’ compensation insurance procedures, including how to make a claim in the event of an accident, can be found on the [Work Cover WA website](http://www.workcover.wa.gov.au/).

Yours sincerely

Workplace Learning Coordinator

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_