

## jcu.edu.au

Insurance Office Legal & Assurance Office of the Chief of Staff

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CRICOS Provider Code 00117J

Student Insurance Cover | 1 November 2023 to 1 November 2024

To Whom It May Concern

James Cook University (JCU) has the following classes of insurance in place to cover students in the normal course of the University's business, including unpaid work placements, unpaid work experience, field trips and research activities.

- <u>Public Liability</u> covers the legal liability to pay compensation in respect of third party injury or property damage, caused as a result of an occurrence, and happening in connection with University business. This cover does not extend to the use of and/or incidents involving motor vehicles.
- <u>Professional Indemnity</u> covers the University for claims arising out of a breach of professional duty by reason
  of any negligent act, error or omission committed or alleged to have been committed by the student whilst
  acting solely in the conduct of Professional Services on behalf of the University (geographical limit is
  worldwide, excluding USA & Canada).
- <u>Student Personal Accident Insurance</u> covers enrolled students for accidental bodily injury whilst on authorised University business. The cover provides benefits for death, disability, hospitalisation, some loss of wages and non-Medicare medical expenses.
- <u>Corporate Travel Insurance</u> covers students when undertaking authorised business travel on behalf of the University, for a period of up to twelve (12) months.
- Medical Malpractice Insurance (for medical, nursing and allied health students) covers legal liability to others
  for personal injury arising as a result of actual and/or alleged medical negligence of students acting on behalf
  of the University, provided the students are suitably supervised by an appropriately qualified person, it is a
  mandatory course requirement, and the patient consents to treatment (geographical limit is worldwide,
  excluding USA & Canada).

This summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions and exclusions of the Policy.

Any incident that requires the attention of the University's insurers should be notified directly to the JCU Insurance Office on 07 4781 4882 or <a href="mailto:insurance@jcu.edu.au">insurance@jcu.edu.au</a>.

Kind regards

Lawrence Gibson Acting Insurance Officer

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