

UNIVERSITY GUIDANCE DOCUMENT (STAFF): INSURANCE - PLACEMENTS AND MOBILITIES (UK AND WORLDWIDE)

Item	Description
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Introduction

- 1) The University of Hull is committed to working with employers, exchange partners and Professional, Statutory and Regulatory Bodies (PSRBs) to ensure that its provision meets the needs of students and employers.
- 2) This guidance document should be read in conjunction with the University's Code of Practice for the Approval of Placements and Mobilities (UK and Worldwide) document.
- 3) The University seeks to maximise the opportunities its students have to develop practical experience of professional settings and to learn through placements in order to enhance their employability and understanding of the world of work.
- 4) This document aims to provide clear guidance on the University's insurance coverage for placements and mobilities, identifying essential aspects of the policy, its cover and limitations.
- 5) The wide range of programmes and accreditations available means that student placements vary widely across the institution. As well as varying by subject discipline, placements also differ according to whether they are compulsory or not, their duration (from one week to one year) and whether they are allocated to students internally or through external recruitment procedures. The Code and guidance documents therefore represent the University's baseline standard for approving and managing all placement and mobility activities.
- 6) In academic units with professional considerations, the PSRB process may involve a set of requirements and/or procedures over and above those outlined in this Code. In such cases, the requirements and standards of the PSRB supersede those contained within this guidance and **must always be met**. As a part of the management of PSRB placements, academic units must refer to their localised policies, practices and management tools.
- 7) Student placements and mobilities should always be considered within their wider legislative context, including national employment regulations.
- 8) This document does not include guidance on support for costs associated with undertaking placements and mobility. This guidance should therefore be read in conjunction with the Hidden Costs Policy. In addition, the guidance recognises that there may be support available for students within each Faculty and that guidance should therefore be obtained from the Faculty Placement Co-ordinator.
- 9) This document does not include guidance on the academic assessment of placements.
- 10) QAA Guidance, ASET best practice models and USHA Placement Health and Safety Guidance were considered in the production of this Code, the subsequent approval process and Guidance Notes.

Definitions

- 11) The following terms are used in this policy:
- a) **Placement** refers to work-based learning undertaken by a student with a placement provider, which is integral to their course or programme of study
 - b) **Mobility** refers to international study abroad activities or activities such as international internships which do not contribute to course outcomes.
 - c) The **Placement Co-ordinator** refers to any person within the University who organises or co-ordinates student placements, which form part of a University course.
 - d) The **Placement Provider** is the host employer or organisation providing the placement.
 - e) The **Exchange Partner** is the host University of a study abroad exchange – in most cases this will be an international institution.
 - f) **Placement students/students** are University of Hull students working under the control of a placement provider (usually) away from University premises (unless the University is the placement provider).
- 12) Accordingly, this Code of Practice covers placement learning within the following broad categories (all of which will contribute towards course outcomes and care credit bearing):
- a) **Study Abroad Placements.** These may be organised under the Erasmus scheme or through a separate or broadly equivalent Learning Agreement and will cover EU and worldwide destinations.
 - b) **Working Abroad Placements.** For example working in a commercial setting or for a voluntary organisation (if taking place within the EU these can often be referred to as study abroad placements under the Erasmus scheme).
 - c) **Industrial Placements** (including work-based learning and professional experience). Whether paid or not, that involve a credit-bearing period in industry.
 - d) **Time spent** in an environment that enables essential professional competencies to be developed and/or demonstrated, e.g. a hospital, school, social work department. Such placements will generally be arranged in accordance with the requirements of a PSRB and may involve week(s) blocks or parts of a week over a specified period of time.
 - e) **Placements** which may be based across a very wide range of organisations and forming part of a module(s) designed to broaden experience and develop graduate employability skills.
 - f) **Research degree programmes**, such as Professional Doctorate programmes, where the student will be drawing upon the resources and/or support of a third party for work-based research intermittently or for a minor part of their studies.

Responsibilities

- 13) Head of Academic Unit
- a) To ensure compliance of this Code.
 - b) To give due regard to the accompanying Approval Process.
 - c) To ensure staff are competent to carry out their roles.
 - d) To implement appropriate arrangements for monitoring compliance with this Policy.
 - e) To provide appropriate resources to ensure the fulfilment of the approval process.
 - f) Once the approval process has taken place, to officially authorise the commencement of the placement.

14) Those with managerial and supervisory responsibilities of staff involved with placements

- a) To support all staff in meeting their responsibilities.
- b) To provide supervision and instruction as required to the staff under their supervision.
- c) To ensure safety information, including this Policy, is communicated to all relevant staff and students.

15) All staff (including visiting academics/placement academic/Tutor etc.)

- a) To support those with management and supervisory responsibilities in meeting their responsibilities.
- b) Where applicable, to undertake suitable risk assessments.
- c) To report any issues they may identify in relation to health and safety.
- d) When assigned to do so, to ensure adequate contact and supervision of the placement/mobility.
- e) To ensure adequate contact is made during the placement period.
- f) To ensure the work undertaken is meeting course requirements and that all stake-holders remain happy with the arrangements. Time should be taken to ensure all relevant issues are discussed and resolved within a timely manner.

16) Placement Co-Ordinator

- a) To instigate and manage the approval process, ensuring all processes are followed.
- b) To offer and continue to provide guidance and support to all students pre, during and post placement/mobility activity (the Code recognises that the practicalities of this support will vary across faculties and that the Placement Coordinator will not necessarily be the point of contact in all cases)
- c) To counter sign and complete the Placement/Mobility Risk Assessment.
- d) To complete the approval process, including the differentiated pathways, and to ensure all paperwork is sent to the Head of Academic Unit for final approval.
- e) To ensure the corresponding control measures are applied.
- f) To ensure localised additions to the process, detailed within this Policy, are adhered to and recorded effectively (PSRB).
- g) To ensure that placement providers are aware that it is their responsibility to ensure that the student placed with them receives adequate support and guidance as specified in the student handbook.
- h) To ensure support is made available to students who notify them of any issues which may jeopardise the success of their placement. These issues are not limited to Health and Safety or learning. If the issue(s) cannot be resolved, the University reserves the right to withdraw the student from the placement.
- i) To ensure that placement providers are aware that they are expected to provide the University with feedback about the progress of the placement when requested. Any feedback that is required by a PSRB validating body must be explicitly stated.

17) Student

- a) To source their own placement opportunities when/where applicable.
- b) To complete the necessary risk assessments as per the Code and associated guidance.
- c) To continue to communicate with Faculty staff with regards to the sourcing, securing and management of placement/mobility activities – ensuring academic compatibility.
- d) To understand that, whilst on placement, they are representatives of the University of Hull and as a result they **must** behave in a professional and responsible manner.
- e) To notify their University Placement Co-ordinator or staff contact if any issues occur whilst on placement which may jeopardise the success of their placement. These issues are not

limited to health and safety or learning. If the issue(s) cannot be resolved, the University reserves the right to withdraw the student from the placement.

- f) To ensure they assess their learning experience during and after the placement and to provide feedback to the University as required - whilst completing any academic work required for module completion.
- g) To ensure they pay due consideration to all the information given to them about their placement by the University and the Placement Provider

Insurances

The University has an insurance policy which covers international travel, health and medical.

All Directors, Employees, members of the council, trustees and post graduate students and undergraduate and post graduate students of the policyholder resident in the United Kingdom whilst on Year abroad placements i.e. long-term work or study placements, summer school trips and internships

This policy covers long term and short mobilities abroad (see exceptions section below), however, it does not cover liability and as such the placement approval process must be followed:

For UK Placements:

- Both Employer's and Public Liability details are required:
 - Policy provider, Policy Number and Expiry date required
 - A photo or electronic version of the certificate and policy schedule are required for audit purposes
 - Details must be populate within the Faculty's Employer database (see database section)
- If students are using their own vehicles to commute to and from their work place, they should ensure they have adequate 'Business' cover as part of their policy
- Students undertaking clinical or professional placements outside of their PSRB requirements must obtain their own professional indemnity insurance policy

For International Placements:

- Evidence of 'Adequate' and 'suitable' insurance from the placement provider, taking into account national and regional variances, should be requested and must be seen before approval
 - Evidence must be seen of suitable coverage, as above
 - A photo or electronic version of the certificate and policy schedule are required for audit purposes
 - Advice can be gained from the insurance office via the Placement and Mobility SharePoint site
- If the placement has been arranged via an in-country agent or third party, proof of the placement provider's insurance must be gained – an agent's insurance will not cover the placement provider.

Travel, Medical and Health Insurance

In line with the placement and mobility approval process, students must complete a registration form in order to receive the required certificate and assistance card – travel must not take place without this registration as the trip will not be covered.

The core covers under the policy are emergency medical, cancellation/curtailment, travel delay, personal liability and legal expenses.

In line with the standard travel, medical and health policy, cover excludes loss or damage to personal belongings and cover for University owned electrical equipment (mobile phones, laptops, netbooks and tablets) excludes accidental damage cover:

- Students should be advised to purchase additional policies to cover such items.

Cover does not extend to include UK trips and the maximum duration for any one trip is 365 days.

In line with the standard travel, medical and health policy, cover for adventurous activities, extreme sports or activities is excluded:

- Students should be advised to purchase additional policies to cover such activities,

Pre-existing medical conditions

The following exceptions apply to Medical and Emergency Travel Expenses in addition to the Policy Exceptions at the back of this policy.

We will not be liable for any claim resulting from:

- (1) Medical expenses incurred when the specific purpose of the journey is for the Insured Person to receive medical treatment or advice.
- (2) Medical expenses arising from an illness which the Insured Person is aware of and in respect of which the Insured Person is travelling against medical advice.
- (3) Medical expenses incurred whilst on an Insured Journey within the Insured Person's Country of Residence.
- (4) Any expenses incurred more than 24 months after the date the need for treatment first arises.

Therefore in relation to point 2, provided that sign off (written confirmation) is received from a GP, that the individual is fit to travel, then cover will apply. When a medical condition is disclosed please ensure the student obtains a doctor's note (at their own expense) deeming them fit for travel and a copy sent to the Insurance Office **prior** to the trip.

Excluded countries:

Afghanistan, Iran, Iraq, North Korea and Syria.

Travel to a country or part of a country where the Foreign and Commonwealth Office has issued warnings against all travel to that country or part, is excluded unless referred and agreed by Insurers in writing. In such cases please discuss with the University's Insurance Manager. (This also includes

any countries which fall into category 2 or 3 as part of the international approval process). Please ensure adequate notice is given as referral needs to be made to the Insurance Provider.