Work Integrated Learning (WIL)
Frequently Asked Questions about Risk and Insurance
1. What do you do if an organisation requires further information about the type of insurance required for a WIL activity?

The Terms and Conditions of the RMIT WIL Agreement require partner organisations to carry appropriate Public Liability Insurance. RMIT is also obliged to carry various insurance policies including workers’ compensation, professional indemnity, personal accident, and public liability insurance. RMIT holds a specific policy in relation to WIL which covers the partner organisation should their premiums increase as a result of an RMIT claim. Where requested, RMIT can provide Certificates of Currency for relevant policies. For further information about RMIT’s insurance visit the website or contact insurance@rmit.edu.au

2. What is a Certificate of Currency and when do I need to produce it?

A Certificate of Currency is a document that confirms a current policy is in place for the sums insured shown on the date that the certificate is requested. A Certificate of Currency is valid only for the day on which it is issued and represents information current at the time of your request. RMIT’s Certificates of Currency are available to download on the Internal Audit and Risk Management Insurance webpage. You may produce these at any time upon request.

3. If an HE student is on a WIL activity but no Agreement has been signed, are they covered by any type of insurance (not employer insurance)?

Agreements are a mandatory requirement for all WIL activities and for project activities with a partner organisation, and must have the appropriate RMIT sign-off under the Financial and Legal Delegations Schedule. RMIT’s Legal Services Group has prepared a number of template agreements for this purpose. The Legal Services Group can amend the template WIL Agreements upon request, please contact the Legal Services Group for more information. In the event of a claim under any insurance policy the presence of a signed Agreement will ensure maximum available coverage under any circumstance. FAQ about WIL Agreements can be accessed here.

4. If a student works longer on a WIL activity than initially agreed, at what point are there implications for their insurance and for their employer under the Fair Work Act?

As long as the student is currently enrolled and the activity is formally sanctioned by the University in the form of a signed Agreement stipulating the place of work (including if it is their normal place of residence), and some form of a risk assessment has been completed, then the student will have insurance coverage. Small businesses, operating from any location, including a home office, are not exempt from the Work Cover insurance requirements.

5. Will RMIT insure students undertaking VE or HE ‘work experience’ that is not WIL? Are we able to support 12 week, unpaid work placements if it also doesn’t count towards their degree?

Unless the work experience is a WIL activity approved by the School as being an assessable component of the student’s program or course, then it is not an RMIT sanctioned work integrated learning activity (e.g.: non- WIL activity). In such cases, the work experience arrangement is a private matter between the student and the partner organisation. Consequently, the WIL insurance requirements are irrelevant to this scenario. The Fair Work Ombudsman website and vocational placement fact sheets provide further information.

6. How do I conduct an effective, efficient and realistic Risk Assessment for a WIL activity?

Some form of due diligence and risk assessment needs to be completed for a WIL activity. WIL activities for some disciplines carry more risk and require site visits to determine if the location is suitable for a WIL activity, for example Medical and Health Sciences. The format of the risk assessment is dependent on the activity and the relationship with the partner organisation.

It may be necessary to conduct a site visit or a phone interview to determine if the site has an OH&S policy and is a suitable location for a WIL activity. The WIL activity risk assessment checklist (DOCX, 42Kb) is a template that has been designed to assist the WIL practitioner in the identification of generic risks associated with the WIL activity. The checklist is a guide only and WIL activities may also have further discipline-specific risks that should be considered by the WIL practitioner.

7. Are students working in a home office environment covered by insurance – even if it is the student’s own home office?

As long as the student is currently enrolled and the activity is formally sanctioned by the University in the form of a signed Agreement stipulating the place of work (including if it is their normal place of residence), and some form of a risk assessment has been completed, then the student will have insurance coverage. Small businesses, operating from any location, including a home office, are not exempt from the Work Cover insurance requirements.

You may request a copy of the partner organisation’s Certificate of Currency as part of your risk assessment activities prior to the commencement of the activity. All of the same risk assessment and contractual obligations apply regardless of whether it is a formal place of business, a home office environment, café, or student’s own home.
8. Are VE students on formal practical placements covered by insurance?
If a post-secondary student of a Vocational Education provider is placed with an employer for work experience or on the job training; and the governing body of the provider has entered into a 'practical placement agreement' with the employer about the placement of that student in accordance with the Education and Training Reform Act 2006, then while employed under the agreement, the Department of Education and Early Childhood Development is deemed to be the employer of that student for WorkSafe insurance purposes; and the amount paid or payable to the student for work under the agreement is deemed to be remuneration for WorkSafe insurance purposes.

9. Are HE students covered by any general insurance in their daily lives just because they are students?
Students are covered when they are officially enrolled and on campus or engaged in sanctioned University activities. They are covered for direct travel to and from sanctioned activities but not for their daily travel to and from campus for normal coursework. Students are not covered when off campus conducting their normal activities despite their status as an RMIT student.

10. What additional insurance do students need for overseas WIL activities?
The student must be registered and processed through the Global Mobility Office in Australia, by clicking ‘Apply now’ through Mobi. RMIT carries a range of insurances to cover the broad spectrum of our business operations including WIL activities. If the WIL activity is conducted outside of Australia, this carries a higher than average risk profile, or may require professional indemnities. If you wish to discuss insurance requirements and covers, please contact insurance@rmit.edu.au

11. Which countries have no insurance coverage, and how can we inform students of this?
RMIT’s Insurance team have the task of balancing the risks and opportunities created by all areas of the RMIT Group as we pursue our strategic goals. Unfortunately, insurance can sometimes become complicated – particularly where international students and international activity is involved. If there is a risk that an activity may not be covered then RMIT’s Insurance team will work with you to understand what is involved in order to provide accurate advice. Insurance policies will not cover activity in a sanctioned country. Sanctioned countries can and do change frequently, so please refer to the DFAT website which is the authoritative source of information on this.