



## A Note On Insurance For Veterinary Work Placement Hosts

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### ***What insurance cover does UCD provide the student with?***

All UCD students going on approved work placements are provided with two types of insurance cover:

- 1. Public Liability Insurance:* This insurance indemnifies the student in the event that they are held legally liable for loss or damage to a third party (excluding losses associated with patient treatment). For example, if a student were to cause an accident on site due to their actions then they could conceivably be held legally liable for any costs or damages arising, and in such a scenario this insurance policy would provide cover.
- 2. Professional Indemnity Insurance:* This insurance provides the students with cover in the event that they are held legally liable for loss or damage to an animal arising out of their treatment or handling of same.

The key thing to note about all liability insurance is that it insures the relevant party for losses or damages for which they are held or are likely to be held legally liable only. For such policies to pay out the insured student must be found to be at fault.

### ***What does UCD not insure?***

UCD cannot insure the legal liabilities of hosts. Any event that gives rise to a loss, and for which the host is held legally liable, even if it concerns or involves a UCD student, cannot be insured under UCD's insurance policies. Consequently, it is important for hosts to ensure that students are provided with a 'safe place of work' (this is in fact a legal requirement under safety legislation – see below) and that they are provided with an appropriate level of supervision and not tasked above their physical or professional capabilities or competencies.

Any losses or damages that arise for which the host is legally liable are borne by the host or their insurances. However, in respect of any personal injury claim arising against a host from a student on placement in Ireland, UCD will directly indemnify the host up to a maximum of €100k per claim (see below).

### **Host Insurance & Workplace Health and Safety**



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UCD advises that all CEMS placement providers have appropriate liability cover in place that insures their legal liabilities in connection with their hosting of students.

Under the 2005 Safety, Health and Welfare at Work Act students on any form of work placement must be afforded the same level of protection by their host as employees of the host; and their safety must be safeguarded in same way by the host as the safety of employees is safeguarded. This is a statutory obligation that cannot be avoided (see Section 2 (5) of the Act).

Hosts must provide students with an appropriate level of supervision and ensure that students are made familiar with the health and safety policy of the practice at the start of the placement.

### **Student Personal Insurance**

UCD veterinary students are responsible for their own private health and travel insurance cover whilst on CEMS. Students are advised of this before commencement of CEMS.

### **Additional Arrangements Provided by UCD For Placements in Ireland**

#### **Emergency Medical Expenses**

UCD will cover any emergency medical costs that might arise for a student following an injury whilst on placement.

#### **Indemnification of Hosts**

The University will directly underwrite any personal injury claims that might arise against a host practice from a student, irrespective of the legal liability of the host or otherwise, up to a maximum of €100k per claim.