Institute of Health – Insurance documentation flowchart for UK Student Placements   
(August 2016 version)

***Note 1****: satisfactory evidence of EACH insurance policy will be required. Evidence includes a “To Whom it May Concern” letter issued by the Placement Provider’s Insurance broker, OR a Certificate of Insurance OR a copy of the Insurance Policy. When insurance is via a professional body, evidence of membership of the professional body is sufficient.*

Will the student have physical interaction with service users of a MEDICAL nature (e.g. taking blood samples, treating injuries, diagnosing, dispensing drugs)? (If our students will only be dealing with the personal care of an individual, please answer no to this question.)

Anywhere else

Individual Practitioner (e.g. Physiotherapist)

Private Hospital, Hospice, Care Home, Pharmacy

GP or GP Surgery

NHS Trust

Discuss with the University’s Insurance Officer, Andrea Marshall on ext 2634

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**Draft wording for use in communication with placement providers about insurance**

Thank you for agreeing to take one of the University of Worcester’s students on a placement at your [hospital/care home/practice].

We are required as part of the duty of care that we provide to our students to ensure that you have relevant insurance policies in place, that will cover our student whilst they are on the placement with you.

Therefore, I should be grateful if you would confirm that you have Public Liability, Employer Liability and Professional Indemnity insurance policies in place that will cover our student whilst they are undertaking activities approved, authorised or supervised by you.  I should also be grateful if you would provide Certificates of Insurance (or equivalent documents) to evidence these policies.

The Public Liability policy should cover our student in the event that they injured an individual or damaged property; the Employer Liability policy should include students training with you within the definition of “employee” and cover our student in the event that they were injured or their property damaged; and the Professional Indemnity policy should cover our student if an issue arose following provision of medical treatment.

*Further information and evidence of the University’s Public Liability and Professional Indemnity Insurance Policies can be found on the Insurance webpage*[*University of Worcester - - Insurance*](http://www.worc.ac.uk/finance/758.htm)

Obtain evidence of the placement providers Public Liability and Employer Liability insurance policies PLUS a copy of the Professional Indemnity Policy

NB Some individuals will get insurance cover via their professional body and for the cover to be extended to the student, the student will need to be a member of the same professional body student

(See note 1 for details of what type of evidence is acceptable)

Seek confirmation that the NHS Trust is covered by the NHS Litigation Authority - no certificate required

Obtain evidence of the placement providers Public Liability and Employer Liability insurance policies PLUS a copy of the individual GP or practice Professional Indemnity Policy (usually issued by MDU, MDDUS or MPS)

(See note 1 for details of what type of evidence is acceptable)

Obtain evidence of the placement providers Public Liability and Employer Liability insurance policies PLUS a copy of the Professional Indemnity Policy

(See note 1 for details of what type of evidence is acceptable)

Where is the placement at?

Obtain evidence of the placement providers Public Liability and Employer Liability insurance policies. (See note 1 for details of what type of evidence is acceptable)

Yes

No