



A QUICK GUIDE TO INSURANCE WHILST ON WORK EXPERIENCE

- **Personal Accident Student Cover** with IPB for all our school students applies here to work experience also.
- If a student is injured and has to go to A & E or to their G.P. for example, then the parent/guardian contacts claims@ipb.ie to apply for reimbursement of the charges. IPB liaise directly with the claimant throughout and cannot discuss the claim with anyone else. IPB will guide and advise the parent/guardian on their claim.
- If a student is injured and there is a legal claim taken, then this would be a matter for the Courts to decide who was liable through the courts for damages. Our Insurer IPB advise that evidence of Public Liability Insurance cover is sought from the Third Party (Host Employer)

WORK PLACEMENT EXCLUSIONS

The following work experience is excluded from the insurance policy.

- a) atomic energy risks
- b) aviation work or airport risks (but this does not apply to ground operations, catering, hangar observation or offices/reception areas of airports)
- c) demolition work of any kind
- d) work in mines, collieries or quarries
- e) ship breaking or ship repairing
- f) tunnelling or work in sewers
- g) stevedoring or dockside risks
- h) any work in connection with explosives
- i) gas works or filling of any gas into cylinder
- j) tree felling or lopping
- k) any work carried out at a height in excess of 5 metres (but this height is not necessarily from ground level. it may be from a first floor or some secure level)
- l) excavations below 3 metres in depth
- m) work in reservoirs
- n) driving a mechanically propelled vehicle
- o) work on a boat or trawler
- p) use of any oxyacetylene or electric welding or cutting plant or any blow lamp or blow torch unless the student is wearing personal protective equipment and is directly supervised by the employer.