

DIVISION OF FINANCE

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November 27, 2009

To Whom It May Concern:

Dear Sir/Madam,

Re: Insurance Cover for Charles Sturt University Students

This letter is to confirm the provision of General & Products Liability and Professional Indemnity insurance for Teacher Candidates of the Burlington, Ontario Campus of the University who may be undertaking the school experience component of the Bachelor of Primary Education Studies degree with an external organisation.

General & Products Liability Insurance is provided under Policy Number CSU 10 GPL due October 31, 2010 issued by Unimutual Limited and having a limit of liability of not less than AUD20,000,000. Coverage applies whilst Teacher Candidates are undertaking the authorised school experience component of the Bachelor of Primary Education Studies and/or whilst travelling directly to/from the place of such authorised school experience.

Professional Indemnity insurance is provided under Policy Number CSU 10 PL due October 31, 2010 issued by Unimutual Limited and having a limit of liability of not less than AUD20,000,000.

Please note that, as Teacher Candidates are not employees of the University, they are not covered by Workers' Compensation insurance as administered by the Workers Safety and Insurance Board of Ontario. Thus, medical and hospital expenses will be met to the extent available either through the Ontario Health Insurance Plan (OHIP) or the Teacher Candidate's own private health insurance in the case of residents of Ontario or under the University Health Insurance Plan (UHIP) or the Teacher Candidate's own private health insurance in the case of non-residents of Ontario.

If a Teacher Candidate wishes to undertake school experience on his/her own initiative which is not school experience approved by the University, then the above insurances do not extend to include such activities. Similarly, if a Teacher Candidate was asked by the employer to extend his/her school experience to undertake duties on behalf of the employer then that, too, is not covered under the University's insurances. In these circumstances the employer would be expected to provide appropriate public and products liability, professional indemnity and personal accident or workers' compensation insurances under their own policies.

Yours faithfully,



Tony Burrett
Insurance Officer, Division of Finance