Insurance cover available

The University generally requires independent contractors to provide and pay for their own insurance, including Public Liability cover. This is distinct from employees who enjoy the benefit of insurance provided by the University as an employer.

However, in recognition of the services delivered by our large cohort of independent teaching contractors, the University has a stand-alone Public Liability policy specifically for teaching contractors only.

This policy provides:

- Liability cover for bodily injury and/or property damage arising out of the academic teaching services provided to the University of Adelaide to an insured limit of $10M
- Limited cover for care, custody and control (property and equipment damage), pollution cover (damage to land/water during teaching activities), and errors and omissions cover.

The policy has a $1000 excess in the event of a claim, to be paid by the contractor.

Teaching contractors who choose to take up this policy are covered whilst they undertake teaching work with the University of Adelaide only.

The cover does not extend to teaching or any other kind of work with other institutions or organisations, nor does it cover contractors for non-teaching work (like research consulting) they do for the University of Adelaide.

To obtain the benefit cover

This cover is not extended to teaching contractors automatically.

To be included, teaching contractors must advise their Faculty or School Office contact if they wish to be covered under the University's policy.

The Faculty or School should put in place a Consultancy Services Agreement with each teaching contractor. Agreement template and guidelines are available at: www.adelaide.edu.au/legalandrisk/contracts/contracttemplates

The Faculty or School must then provide Legal & Risk Branch with the name of the teaching contractor, the subjects and the semester(s) that they will be teaching.

Legal & Risk Branch will then provide the University’s insurer with these details.

The cover will be effective until 31 December each year. The teaching contractor will need to accept (or decline) this cover on an annual basis. Legal & Risk Branch will contact the Faculty or School for this purpose during November/December of each year.

Please refer to the Questions & Answers provided on the back of this information sheet for more details about the policy and what teaching contractors must do to receive cover.

If teaching contractors are unsure whether this policy is appropriate for them, they should seek independent advice.
Frequently Asked Questions

Q. Do all independent teaching contractors for the University of Adelaide need to have insurance cover?
A. Yes. All independent teaching contractors who provide teaching services to the University are required to have insurance.

Q. What type of insurance policy should they have and how much cover do they need?
A. Independent teaching contractors will need to have Public Liability cover to an insured limit of $10 million.

Q. Why does the University provide insurance cover?
A. Typically independent contractors provide their own insurance. However, in acknowledgement of the important role teaching contractors play in the delivery of our curriculum, the University provides contractors with access to insurance cover while they undertake teaching work with us.

Q. What cover will the University arrange?
A. A Public Liability insurance policy is in place and provides cover to a limit of $10 million.

Q. Will the University insurance policy also cover independent teaching contractors for other work they do?
A. No. The policy will only cover teaching contractors while they undertake teaching work for the University of Adelaide. The policy does not extend to teaching or any other kind of work with other institutions, nor does it cover teaching contractors for non-teaching work (like research consulting) with the University.

Q. Will teaching contractors be covered automatically?
A. No. The cover is not automatic. The Faculty or School must advise Legal & Risk Branch if a teaching contractor wants to be covered.

Q. Are there forms to complete?
A. It is not necessary to lodge an individual proposal form with the insurer to take up this cover, however, the Faculty or School must provide Legal & Risk Branch with the name of the teaching contractor, the subjects and the semester(s) that they will be teaching.

Q. If a teaching contractor already has insurance cover; do they also need the University’s cover?
A. No. Teaching contractors only need one insurance policy. If teaching contractors are unsure whether the University’s policy is appropriate for them, they should seek independent advice.

Q. For how long will the policy provide cover?
A. The cover will be effective until 31 December each year. Cover will need to be accepted or declined on an annual basis. Legal & Risk Branch will contact the Faculty or School for this purpose during November/December of each year.

Q. How much will the insurance cost the independent teaching contractor?
A. There is no cost to the teaching contractor. The University has decided to provide this cover for teaching contractors at its own cost.

Q. How does an independent teaching contractor make a claim under the policy?
A. Contact Legal & Risk Branch with full details of the claim. The claim details will then be submitted to the Insurer.

Insurance Office, Legal & Risk Branch
Email: helpdesklegal@adelaide.edu.au
Phone: (08) 8313 4539