***objection handling***

***insurance***

The following information will help you give suitable responses when a potential employer raises objections about offering an industry placement because of concerns about insuring the students.

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| **Employer objection** | **Your response** | ***Where can you find further guidance?*** |
| **I don’t think our business is insured for students working here.** | If you have up-to-date Employer’s Liability (Compulsory Insurance) and Public Liability insurance, you will be covered for any potential loss or liability caused by or to the student in relation to the placement.  However some insurers require additional employers’ liability insurance for students who work for you unpaid.  The insurer will usually cover the student in this circumstance under an existing employers’ liability policy, but it is always better to inform the insurer as the placement is a relatively long period.  Also if the student is doing work that is not your company’s usual business, then you should also inform your insurance company. | [Health and Safety Executive Employers’ Liability (Compulsory Insurance) Act 1969](https://www.hse.gov.uk/pubns/hse40.pdf) |
| **My business won’t be insured for consequential losses if a student makes a mistake and causes harm to customers or members of the public.** | Public liability insurance covers you for claims made against you by members of the public or other businesses. | Gov.uk advice for small businesses on [public liability insurance](https://companieshouse.blog.gov.uk/2019/04/30/what-insurance-does-a-small-business-need/) |
| **My business won’t be insured for claims by the student if they are injured in the workplace?** | Your employers’ liability insurance will enable you to meet the cost of compensation for your employees’ injuries or illness whether they are caused on or off site. However, any injuries and illness relating to ***motor accidents*** that occur while the student is working for you may be covered separately by your motor insurance. |  |

Note that whilst public liability insurance is generally voluntary, employers’ liability insurance is compulsory. Most firms will have both types in place but always check.

Always tell the employer that you will need to have a copy of the insurance certificate and make sure it covers the period of the work experience placement.

**NB – Remember as an overriding rule if there is any area of doubt, the employer should always check with their insurance company.**