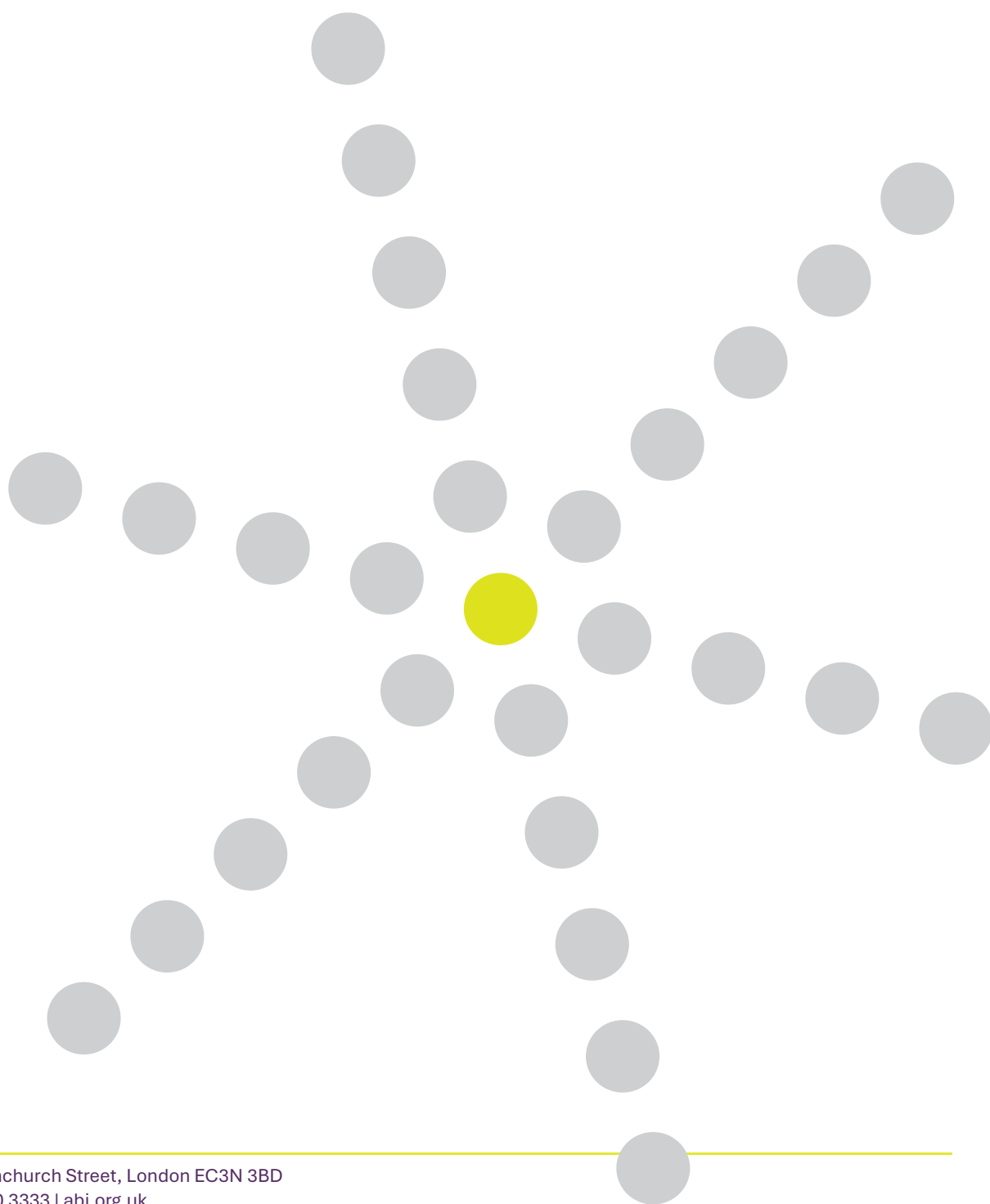


# Insurance and Work Experience Guide

April 2026



## Executive summary

The Insurance and Work Experience Guide was originally developed through a joint initiative between the Association of British Insurers (ABI), the British Insurance Brokers' Association (BIBA), Lloyd's, and the Department for Education to help employers understand the insurance considerations involved when offering work experience or work placements.

Since its creation, the world of work has evolved significantly: driven by new ways of working, technological change, and shifting expectations around health, safety, wellbeing and inclusion. Recognising these changes, the ABI has updated this guide to ensure it remains clear, relevant and practical for employers, educators and students.<sup>1</sup>

While the fundamental insurance principles remain unchanged, modern work experience programmes increasingly involve remote or hybrid arrangements, a greater use of technology, more complex cybersecurity considerations, and a stronger focus on safeguarding, mental health, and inclusive support for young people.

This updated guide therefore provides straightforward, up-to-date advice on the insurance implications of hosting students, including considerations for employers' liability, public liability, cyber cover, property damage, health and protection, and the responsibilities that employers retain when students work off-site. It also highlights when insurers should be notified and what good practice looks like for supervision, risk management and student wellbeing.

Our aim is to give employers confidence to offer meaningful, safe and supportive work experience opportunities, while ensuring that students, staff and organisations are properly protected.

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<sup>1</sup> A work placement organisers can include: Schools and Sixth Form Colleges, Further Education Colleges, Universities, Education Business Partnerships (EBPs), charities and non-profits, Jobcentre Plus, as well as employers as direct placement providers.

## Glossary

**Cyber Insurance** – Covers financial losses and liabilities arising from cyber incidents such as data breaches, ransomware, and IT system failures.

**Employee Assistance Programme (EAP)** - A confidential support service offering counselling, guidance, and wellbeing resources to employees.

**Employers' Liability (EL) Insurance** – Covers an employer's legal liability for bodily injury or illness suffered by employees arising out of their work. EL is mandatory in the UK for almost all businesses that employ staff, full-time or part-time, including contractors and volunteers.

**Group Health Insurance** – Employer-provided insurance that gives eligible employees access to private healthcare and wellbeing services.

**Group Protection Insurance** – Employer-provided insurance that offers financial benefits such as life insurance, income protection, or critical illness cover to eligible employees.

**Property Insurance** – Covers physical loss or damage to business assets like buildings, equipment, stock, and machinery caused by named perils such as fire, flood, storm, theft, or accidental damage

**Public Liability (PL) Insurance** – Covers legal liability for injury to third parties or damage to their property caused in connection with the policyholder's business activities.

## Insurance and Work Experience

1. The ABI, BIBA, and Lloyd's have worked with the Department for Education and its predecessors to ensure that employers taking on students for work experience understand what the insurance implications are.
2. Many employers, particularly smaller organisations, are unsure whether their existing insurance arrangements cover work experience students. This uncertainty can lead to hesitation or reluctance to offer placements at all. Clear, consistent understanding of insurance responsibilities helps remove these barriers and gives employers the confidence that they can host students safely and appropriately.
3. A frequent challenge is that employers, educators and organisers of work placement or work experience often hold differing assumptions about what insurance is required, who is responsible for what, and when insurers need to be notified. These misunderstandings can result in unnecessary administrative burdens, last-minute queries, or even unsuitable restrictions on what students are allowed to do. Setting out the core principles clearly helps ensure that placements remain meaningful, safe, and easy for employers to facilitate.
4. The ABI, BIBA and Lloyd's have agreed that students on work experience should be treated as employees for the purposes of insurance against bodily injury (that is, they will be covered by the Employers' Liability policy), where the employer is legally liable for a loss. Such placements must conform to the requirements of the Education Act 1996 in England and Wales, the Education (Scotland) Act 1980 in Scotland, and any other regulations in force.

## Insurance Considerations

5. The principal risks, which may arise as a result of work experience and other visits are:
  - Injury to the students themselves;
  - Injury to others on the premises (employees, visitors, customers, etc);
  - Injury to others who are not on the premises (including customers and members of the general public);
  - Damage to, or loss of, employers' property; and;
  - Damage to, or loss of, other property (e.g. the student's or a customer's property)
  - Financial loss to the insured and to third parties.
6. Most employers will carry insurance policies that cover most risks arising from work experience, provided that the work experience is in accordance with the normal business practices of the employer. Employers' Liability insurance covers the employer's liability in respect of work-related injuries to employees. This insurance is compulsory by law. The Health & Safety Executive [guidance](#) on employers' liability provides further useful information.

7. Employers' Liability Policies must provide cover of at least £5 million per occurrence, although most policies cover up to £10 million. Policies normally cover all conventional employees, contract, casual and seasonal staff as well as temporary staff, including work placement students. Public Liability insurance provides cover for injuries to the public or damage to, or loss of, their property. Liability policies typically define employees to include volunteers and those on work experience and would typically be covered under the EL section while they are working under the control and instruction of the insured. Typically, Public Liability policies offer cover of between £2 million and £5 million.
8. Injuries caused to students on work experience, who are undertaking activities in connection with the work of the employer, whether at the place of work or away from it, should be covered by the Employers' Liability insurance policy. Any injuries caused to other employees by students on work experience should normally be covered by the Employers' Liability policy.
9. Injury to third parties not connected to the employer, such as customers, visitors, or other non-employees, will typically be covered by Public Liability policies. Student injury would be covered under the Employer's Liability section, providing the injury occurs as part of the work experience, regardless of whether the accident occurs at the insured's location or at another site.
10. Any person seeking to give work experience to a student, but who does not have an existing Employer's Liability policy (for example sole traders), must take out Employer's Liability insurance for the duration of the work experience in order to be covered. A Public Liability policy is not adequate coverage in this case. If a sole trader provides work experience to a member of their family, EL cover would not ordinarily be required.
11. Damage to the employer's property may be covered by the employer's property insurance. Damage to anyone else's property on the premises should normally be covered by the employer's Public Liability policy.

### **Notification of Risk**

12. Employers should notify their insurers of the sorts of activities which students will undertake if those activities are onerous or different from the normal business activities of the employer. In these circumstances employers should make sure they obtain written confirmation that the risk has been accepted.

### **Placements lasting longer than two weeks**

13. For some new qualifications, including diplomas, students may be undertaking work experience placements that last longer than the usual two weeks. There should be no problem with extended placements, but the employer may be required to provide more detailed information to their insurer in this case.
14. Insured should not typically have to notify insurers of work placements, providing the definition of employee covers this type of placement, and the student is carrying out work

in line with the existing business description. Work experience and work placement organisers should check, in broad terms, that relevant cover is in place.

### Remote and Hybrid Work

15. With the rise of remote and hybrid working, work experience may now take place wholly or partly away from the employer's premises. Employers offering remote or hybrid placements should consider the following:
  - Confirm with your insurer that Employers' Liability policies extend to students undertaking work experience remotely, including from their own homes or other off-site locations. Some policies may require notification or specific endorsement for remote placements.
  - Employers retain responsibility for the health, safety, and welfare of students, even when they are working remotely. This includes ensuring that the student's remote work environment is suitable and that appropriate risk assessments are carried out. [Guidance on remote working health and safety can be found on the Health and Safety Executive \(HSE\) website.](#)
  - Arrangements should be in place to ensure students receive adequate supervision, support, and regular check-ins during remote placements.
  - Students should be briefed on the employer's data security and privacy policies and only use secure devices and networks for work purposes. Employers should ensure that students have access to the necessary technology and understand their responsibilities regarding confidential information.

### Cyber Security and Hybrid Work

16. Employers should review their cyber insurance arrangements to ensure that students on work experience are covered, particularly where placements involve use of company IT assets, access to IT systems or remote working. Students should receive appropriate cybersecurity training, including how to recognise phishing attempts, how to treat and protect sensitive information, and they should be made aware of procedures for reporting incidents. Employers must ensure that all organisational IT and data protection policies are followed during the placement.
17. Consider whether your organisation's cyber insurance policy covers students on work experience, especially if they will have access to IT systems, handle personal data, or work remotely. Cyber insurance can mitigate losses from data breaches, ransomware, business interruption, and other digital threats.
18. If required for their placement, ensure that any accounts set up for the student have appropriate cyber hygiene controls in place – such as not reusing the same password across accounts, secure passwords and multi-factor authentication.
19. Ensure that students use devices with up-to-date security software, connect only via secure networks, and follow all organisational IT policies. Many insurers require minimum

security standards, such as firewalls and multi-factor authentication, as a condition of cover.

20. Provide students with training on the company's policy on the use of AI and on how to ensure data can be kept secure while using AI.

## **Health and Protection Insurance Considerations**

21. Employers should review their health and protection arrangements to confirm how these apply to work experience students. As these students are not classed as employees or workers, they will generally fall outside of group health and protection benefits and so employers should clearly explain what health, wellbeing and support provisions do apply during the placement.
22. Group Health and Protection benefits are provided only to employees covered under the employer's group health insurance and risk contracts. Work experience students, particularly those arranged through schools or colleges, are not considered employees or workers. Although the Employment Rights Act defines 'workers' broadly, ACAS (the independent Advisory, Conciliation and Arbitration Service) guidance makes clear that someone below school leaving age does not have the right to be paid National Minimum Wage for work experience and therefore does not have a contract of employment. Businesses should make clear that work experience does not fall within the scope of group health and protection benefits.
23. Employers remain responsible for supporting the mental health and wellbeing of students during their placement. Students may be unfamiliar with work environments and expectations, which could increase feelings of anxiety or uncertainty. Employers should ensure student know who to speak to if they are struggling and should highlight any wellbeing resources that may be available, such as Employee Assistance Programmes (EAPs) and mental health first aiders. Employers should also consider the nature of tasks assigned to students to ensure they are appropriate, supportive of learning, and do not place undue stress on individuals who are still developing confidence in a workplace setting.
24. Employers should outline the process that applies if a student becomes unwell during their placement. This includes how the student should report sickness, who they should contact, and whether they may return home or require parental/guardian consent for any decision relating to the student feeling unwell (depending on age and competency). As most student on short-term placements will not qualify for company sick pay, employers should make this clear at the outset. However, employers should still ensure that students are not encouraged to work when unwell and that appropriate arrangements are made to support their recovery.
25. Employers should invite students to disclose, on a voluntary basis, any pre-existing health conditions or disabilities that may require reasonable adjustments or additional support during the placement, explaining that this information is requested solely to support the student's health, safety and wellbeing. Employers have a legal duty under the

Equality Act 2010 to consider and provide reasonable adjustments for work experience students, and this duty applies regardless of the short-term nature of the placement. As many students may be unfamiliar with workplace processes, employers should clearly signpost how students can raise concerns, request adjustments or support, and consider providing examples of the types of adjustments that can be made to the physical or digital working environment.

26. Whilst this guidance is focused on student work experience, employers may also wish to review their internal HR policies relating to interns, temporary workers, and short-term placements to ensure they align with guidance available. Consideration of health, protection and wellbeing arrangements helps to ensure that all individuals on temporary placements receive appropriate safeguards and support.

### **Safeguarding Responsibilities**

27. Most work experience students will be under the age of 18 and are therefore not legally considered adults for most purposes. Employers have a duty of care to safeguard and promote the welfare of students during their placement.
28. Employers should take appropriate steps to ensure that students are kept safe from harm while on placement. This includes having suitable policies and procedures in place, providing an appropriate level of supervision at all times, and ensuring that students are not asked to undertake tasks or work in environments that are unsuitable for their age, experience or maturity.
29. Employers also have safeguarding responsibilities towards other people in their care, particularly if the student will be working with children or vulnerable adults. In regulated settings, if the student is aged 16 or over, a [Disclosure and Barring Service \(DBS\)](#) check may be required, depending on the nature of the work and level of contact.
30. Employers should ensure that students know who to speak to if they feel unsafe, uncomfortable or have a concern, and that concerns are taken seriously and acted upon promptly. Clear reporting routes should be explained at induction.
31. Where placements involve one-to-one working, remote or hybrid arrangements, or access to sensitive environments, employers should give particular consideration to safeguarding risks and put proportionate controls in place.
32. Any safeguarding concerns arising during the placement should be shared promptly with the appropriate authority, typically with the involvement of the student, in line with agreed procedures. This might be sharing information with the school, college or work placement or work experience organiser – or in cases where there are serious safeguarding concerns, this could be with the police and/or National Society for the Prevention of Cruelty to Children (NSPCC) Helpline.

## About us

The ABI is the definitive voice of the UK's world-leading insurance and long-term savings industry, which is the largest sector in Europe and the third largest in the world.

We represent more than 300 firms within our membership including most household names and specialist providers, providing peace of mind to customers across the UK.

Our sector is productive, inclusive and essential to the UK economy and together, we are driving change to protect and build a thriving society.

Find out more at [abi.org.uk](https://abi.org.uk)