



Employers Liability Insurance: School Policy

At John Taylor Free School we are committed to ensuring the safety and wellbeing of all students participating in work experience placements.

Employer's Liability Insurance Requirement

Wherever possible, students should only attend placements with organisations that hold valid **Employer's Liability Insurance**. This insurance provides essential protection for both the student and the employer in the event of an accident or injury during the placement.

Exceptions

To ensure student safety and legal compliance during work experience placements, John Taylor Free School maintains the following hierarchy regarding Employers Liability Insurance (ELI):

1. Placements Should Have ELI

All work experience placements should ideally be with organisations that hold valid Employers Liability Insurance.

2. Encourage Temporary ELI

If ELI is not in place, the placement should be encouraged to obtain temporary ELI cover or the work experience period. This is often affordable and tax-deductible.

3. By Exception – No ELI

In rare cases where ELI cannot be obtained, the following minimum criteria must be met:

- Low-Risk Environment: The school must be satisfied that the placement environment is low-risk and appropriate for the student's age and experience.
- Parental Consent: A signed form from the parent/guardian acknowledging the lack of insurance and accepting the associated risks.
- School Discretion: Final approval rests with the school's careers lead or designated staff member.

4. Family or Close Connections

While current policy specifies direct family members only, consideration may be given to placements with close family friends in small, low-risk businesses, provided the above criteria are met. This should be assessed on a case-by-case basis.

Final Approval

All placements without employer's liability insurance must be approved by the school's careers lead or designated staff member.

This policy is reviewed annually to ensure compliance with current guidance and best practice.