

Indemnity Insurance for RCSI registered postgraduate students

Postgraduate students are covered during their work under RCSI insurance policies as follows:

1. When working in RCSI, RCSI-students are covered for their legal liability for any injury or damage caused to the student. If the student is considered a de facto employee (paid, under supervision, full-time), they are covered under RCSI's employers Liability policy. If not a de facto "employee" (ie a part time student) then RCSI is covered under its Public Liability policy. If the student causes injury or damage to third parties, then RCSI's liability is covered by its Public Liability policy and on request the student can also be indemnified providing they were working with the authority / consent of RCSI.
2. If the student were to cause damage to third parties through negligence in the course of professional (non medical) services provided, then the RCSI Professional Indemnity policy would indemnify RCSI and on request from RCSI , the student, on the same proviso.
 - a. If the student were to cause damage to third parties through negligence in clinical care then RCSI is covered for is liability by its Medical Malpractice policy.
3. For students working in associated hospital sites in Dublin or elsewhere in Ireland, under the supervision and control of the site, then the site's own insurance should operate , with an indemnity to the student and RCSI. (this is relevant, for example, for part time MSc students doing projects work on aspects of their workplace in part fulfillment of there degree).
 - a. If the student work is under the control of an RCSI supervisor, and simply availing of the site's facilities,then RCSI's liability would be covered as per the details in 1 above.
4. When working abroad, students need to ascertain what insurance applies to them in their host laboratories or funding agents. In addition advice should sought in respect of Travel insurance/health insurance requirements for work abroad.

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