

# Work-Based Learning Student Insurance

## Opportunities to hire a student

Students who participate in Career Preparation or Practicum courses can spend up to three class periods per day working at a training site applying their knowledge and skills. These work experiences can be paid or unpaid depending on the student and the employer's arrangements.

## Why should you consider hiring a student?

If you are like most employers in Texas, finding skilled employees is the key to your company's success. By training students you help ensure a qualified applicant pool will be available when you need to hire. Students who complete a program of study have at least two years of hands-on training and can be a valuable resource for your business.

## How do you handle insurance?

As with any employee, the employer takes on risks and responsibilities when hiring a student. To help mitigate these risks a school district may provide liability insurance, accident insurance or both. Texas law gives school districts the ability to purchase certain insurance coverage for the benefit of businesses and students participating in career and technical education (CTE) programs, providing immunity from liability for students. With this coverage, a student who participates in a CTE program approved by a school district or an open-enrollment charter school is entitled to immunity in the same manner provided under Texas Education Code Section 22.053 as a volunteer who is serving as a direct service volunteer of a district or school.

School districts are not required to provide insurance for students in work-based learning programs, so discuss insurance with the school's administrator to ensure students are covered. If the school does not provide coverage, it is important for the employer to consult with their insurance provider to determine their best options. The employer can also work with the school district to share the cost of covering a student while on the job.

## Types of insurance that may apply to student workers

- Liability Insurance
- Accident Insurance
- Worker's Compensation

For additional information on programs of study contact the CTE team at TEA: [CTE@tea.texas.gov](mailto:CTE@tea.texas.gov)

## House Bill 639



### AN ACT

relating to authorizing the purchase of certain insurance coverage by public-schools for the benefit of businesses and students participating in career and technology programs and providing for immunity from liability of certain public school students participating in career and technology programs.

Passed in 2017