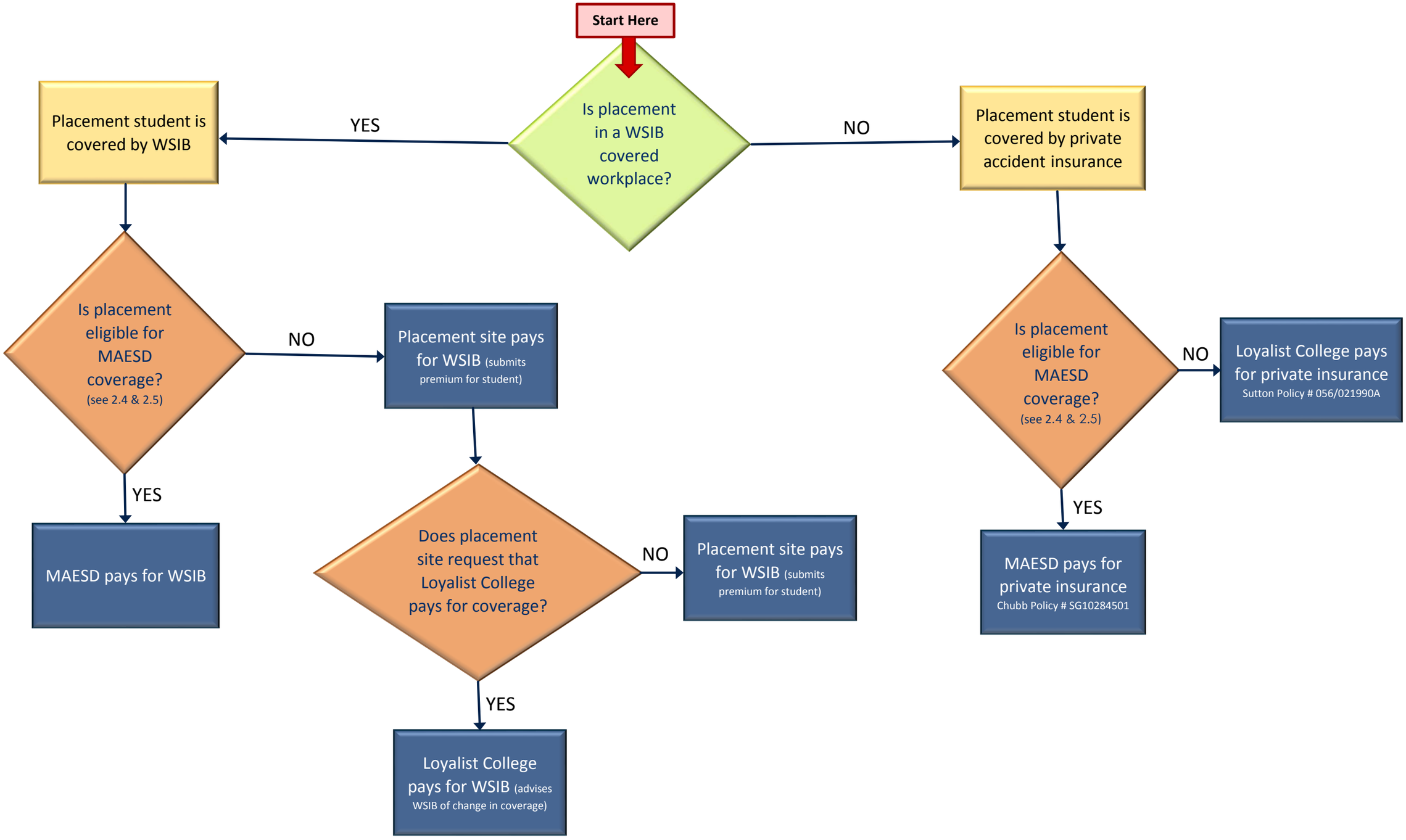Accident Insurance Coverage for Students on Unpaid Placements