

How are Students Insured?

Liability Insurance:

The Hastings and Prince Edward District School Board maintains General Liability Coverage. HPEDSB liability insurance protects students and board employees if they are sued for alleged negligence arising out of a student's involvement in a **specified cooperative education or other experiential learning program**. **This coverage "does not" include or extend to accidental injuries to the student.**

- in addition, participating host employers and their employees are included as insured under the School Liability Policy covering bodily injury and property damage losses with respect to claims arising out of the course of the work of a student or students involved in this program
- if an employer involves a student in work activities outside the program, coverage through the Board is not extended. For example, an employer may ask a student to work after the set hours as indicated in the Work Education Agreement. Hours worked outside of the WEA are not covered by the school board's liability insurance
- it does not cover students driving on placement business or any deliberate damage caused by the student
- any incidents or questions pertaining to Liability Insurance, should be directed to the co-op/work experience teacher or Curriculum Services at the Education Centre

Workplace Safety Insurance Coverage

- students on a cooperative education, S.A.L. or other experiential learning program who do not receive financial remuneration from the host employer are deemed to be employees of the Ministry of Education. The Ministry pays premiums to provide WSIB coverage.

Note: Students placed as a classroom assistant in a classroom or shop, do not receive WSIB coverage. In a school placement, students are under the constant supervision of teachers, and teachers have a greater control over the working conditions in a classroom setting than they have over the working conditions in a placement in the community. Students are covered under the Ontario School Boards' Insurance Exchange (OSBIE). The remainder of this section does not apply to students placed as a classroom assistant.

- for the protection of all, before the first day of the placement, a **Workplace Education Agreement** must be signed by student, parent, employer and teacher. The WEA establishes WSIB coverage by the Ministry of Education.
- students on the payroll at the placement are to be covered by the company. (Honoraria are not considered to be part of the payroll). Students who are paid by the host employer for overtime must be covered by the host employer for those overtime hours. **The Ministry of Education will not cover students for Workplace Safety Insurance for hours worked outside of the hours indicated on the signed Work Education Agreement.**
- please make sure that the **Ministry of Education Firm Number (250379-FJ) is clearly identified on the WSIB Report Forms**. This will prevent incorrect charges being levied against the training organization or HPEDSB

Student insurance:

- the host employer has no responsibility to provide any insurance, but should advise his/her insurance carrier of their involvement in the cooperative education/experiential learning program
- according to the Education Act, District School Boards are not permitted to purchase accident insurance for students. Therefore, we recommend the purchase of **Student Accident Insurance** for all students who participate in co-op/experiential learning programs.
- **Student Accident Insurance** covers accidental injuries to students (including dental injuries), while at school, or on a work experience program. The applicable forms are available through the school office or through the Business Services Department at the HPEDSB Education Centre.

Transportation to Placement:

- the student and parent/guardian are responsible for providing transportation to and from the work placement. The school will not make arrangements for students to drive other students to placements. When students drive to placements, the vehicle owner's vehicle insurance is the only insurance. Owners are advised to inform their insurers of the intended vehicle use. Board insurance and WSIB coverage do not apply to students travelling to or from placements.

Vehicle Insurance:

- The HPEDSB does not encourage students driving on placement business. Under no circumstances may a student transport an elementary school student as part of co-op/experiential learning duties.
- **A separate written consent is mandatory for each and every occasion where a coop/experiential learning student is required to drive on placement business.** If required, complete Risk Management Recommendation's for Students/Parents re: driving owned and non-owned vehicles (F-6) and Risk Management for Employers re: driving owned and non-owned vehicles (F-5). The vehicle owner must, by law, have vehicle liability insurance and would need to inform his/her insurance company. A host employer would need to arrange coverage for a student to drive a company or customer vehicle. HPEDSB insurance provides no excess vehicle liability insurance for co-op/experiential learning student drivers. A student should never drive his/her own vehicle on placement business.
- the non-owned vehicle insurance policy does **not** extend to protect co-op students or their employers where co-op students are driving an employer's vehicle or vehicle on the business of the employer, not the HPEDSB. Students who drive vehicles of employers while on co-op assignment do so at the employer's risk. Student who drive their own vehicles either to the co-op assignment, or on the co-op work assignment, do so at their own risk and their own insurance coverage would respond in the event of an accident.
- if a student will be a passenger of a host supervisor during co-op/experiential learning placement business, the vehicle owner must, by law, provide vehicle liability insurance and should check coverage with his/her insurers. HPEDSB provides no excess vehicle insurance and does not screen the host supervisor's driving record. If a student is to be a passenger as part of placement learning, both the student and the parent/guardian will have opportunity to discuss concerns with the co-op/experiential learning teacher before the student's verbal consent is obtained. **A Passenger in Vehicle form and a High Risk form must be completed.**

Health and Safety Requirements:

Co-op/experiential learning students are required by Ministry policy to meet the employer's requirements for immunization, TB testing or other health safeguards if these are requirements for other employees with similar duties. The co-op/experiential learning host employer should discuss these requirements with the co-op/experiential learning teacher before placement. The student or parent/guardian is responsible for any associated costs.

TB Testing: Students may be required to have the two-step TB test before placements in the Day Care settings. TB tests are conducted at local Health Units.

Hepatitis B: Students must have hepatitis B shots for any placement where the Learning Plan indicates potential contact with blood or saliva regardless of whether the employer "requires" or "recommends" it for other employees.

Examples of such work situations would be dental assistants, patient care assistants in hospitals or in nursing homes, medical lab assistants, and classroom assistants where the student's **Personalized Placement Learning Plan/ Work Experience Learning Plan** involves potential exposure to saliva or blood. The immunization is a three step process with the first two shots, one month apart, providing 80% protection. Students must have a minimum of the second shot before starting the placement. **This process must begin at least one month prior to the start of the work placement.**

OHIP does not cover the costs of the hepatitis inoculation for work placements. In some cases, a family's extended health care plan may cover the costs. Parents should contact their family doctor to determine the costs and the least expensive way of acquiring the required serum.

Rabies: The purpose of pre-vaccination is to provide time for a person exposed to rabies to get medical attention for the treatment shots which would still be required; pre-vaccination also reduces the number of treatment shots required after exposure to rabies. The Health Unit has not recommended pre-vaccination except for very remote locations distant from medical care. In cases of actual rabies exposure during work placements, WSIB will cover treatment costs.

Students and parent(s)/guardian(s) should be informed that they may seek their doctor's advice, but these shots are not required by the Board of Education and financial assistance will not be provided.

Note: The Ministry of Education or the District Medical Officer of Health may from time to time require immunization or testing prior to placement of co-op/work experience students in specified settings.

Security of the Host Employer:

- schools are neither required nor permitted by law to require criminal record searches of co-op/work experience students. Host employers may require such checks as a condition of placement in their firm as long as the check is a normal requirement for employees in that job category. The school may make students aware of which employers require the security check. The cost of the search will be assumed through the central Cooperative Education budget. (The school is also requested to submit an original receipt to Curriculum Services)

Note to Co-op students placed as classroom assistants: A criminal record search may be required by the school administration (as the host employer), where the student is placed, if such information is deemed necessary.