



INSURANCE COVERAGES

Students covered by MTCU-WSIB

As referenced through the (“Guidelines for Workplace Insurance for Postsecondary Students of Publically Assisted Institutions on Unpaid Work Placements”) “*Workers Safety Insurance coverage through MTCU-WSIB extends to all Ontario postsecondary students in MTCU approved programs.*”

To be eligible, the student must:

- *Be enrolled within a Ministry funded program of a recognized College or University under MTCU;*
- *Be required to complete unpaid placement hours as part of their academic program requirements; and*
- *Be completing an unpaid work placement with a Placement Agency that is a registered business insured under the WSIA 1997.*

Students covered by MTCU-CHUBB

- *Not all Placement Agencies in businesses/workplaces are required to have WSIB coverage. Placement Agencies may not have WSIB coverage if the business is classified as being non-compulsory covered under the WSIA.*
- *In the event a work-related accident with a Placement Agency is not covered by WSIB, the student is provided with insurance coverage through CHUBB Insurance of Canada. This includes benefits for accidental death or injury and medical/dental benefits to treat an accidental injury.*

Paid Placements are not covered by MTCU

- In the case that a placement is paid by the agency, it must be considered temporary employment of the student by that employer; and
- The “employer” is obligated to cover the safety insurance for the student in the same manner as other employees within the organization;
- All requests for paid placements are to be discussed by the Program Coordinator and Manager, Student Placement Program and are subject to approval.

Student Coverage Outside of Ontario or Canada

- MTCU - CHUBB Insurance Company of Canada provides coverage outside of Ontario and worldwide. However, students are advised to purchase out of country medical and travel insurance as the MTCU - CHUBB Insurance Company of Canada plan only covers accidental injury; and

- Any other insurance the student may have (e.g., student plan, personal, government, spouse, parent, etc.) first pays for any eligible expenses and the MTCU - CHUBB Insurance Company of Canada Accident Insurance Plan will cover any excess eligible expenses within the limits of coverages offered in the MTCU - CHUBB Insurance Company of Canada plan.

The student can only be insured by CHUBB Insurance Company of Canada if they are eligible under the terms and conditions as outlined by MTCU.

MTCU-WSIB insurance outside of Ontario

If the Placement Agency has a head office in Ontario that has WSIB, then the student on placement would have MTCU-WSIB coverage when the placement is outside Ontario.

Personal Sickness and Accident Insurance

If a full-time student on a placement cannot be insured under the MTCU insurances, the student will be able to access the Full-time Student Sickness and Accident Insurance Plan provided through the College. This is provided they have not previously opted out of the health plan.

Other Personal Insurance Policies

- The student may also have other personal coverage of their own or through a parent or spouse that can be utilized. In these instances, it will be the responsibility of the student to initiate a claim through their appropriate insurance carrier.
- The College must ensure an Online Accident/Incident Report has been completed which will help to substantiate the details of the incident.

Medical Malpractice Insurance

- This coverage is included in the College's Commercial General Liability Policy and provides some coverage for students;
- This insurance coverage in the College Policy is meant to apply to students in medical and nursing programs during their unpaid clinical placements in the event of their errors and omissions while they are acting in a student role;
- Malpractice injury in the College policy means injury arising out of rendering or failure to render, during the Policy period, the following medical services:
 - Medical, surgical, dental, x-ray or nursing services;
 - Treatment or the furnishing of food or beverages in connection therewith; and
 - Furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

Vehicle Insurance

It is not recommend that students utilize their own vehicles while on their unpaid placement for placement business or for transporting clients. However, in instances that require their own vehicle use, the following will apply:

- The insurance on that vehicle (whether it be the student's vehicle or the agency's vehicle) is always primary and would be expected to respond first;
- The owner of the vehicle should make the decision as to whom they allow in and to drive their vehicle;
- The College recommends that the vehicle be insured against third-party liability in the amount of \$2,000,000. A minimum of \$1,000,000 is mandatory; and
- In the event of an action by the students, the College carries Liability and Non-Owned Automobile policies that should respond depending on the action and the circumstances.
- Students are to inform their insurance carriers when they will be using their vehicles during placements and when they will be transporting clients.

Insurance coverage when travelling

*Students **ARE** insured when:*

- The conditions of the placement require the student to travel away from the Placement Agency's premises;
- The student reaches the Placement Agency's premises where the student is assigned to work; and
- The student is required to work at another location at the request of the Placement Agency.

*Students are **NOT** insured when:*

- The student is traveling to or from the Placement Agency before and after their shift;
- The student is on a personal errand or business during working/placement hours; or
- In the course of their placement, going to and from work/placement in transportation provided by the Placement Agency.