

Summary of Insurance Coverage for Learners on Unpaid Work Placements

Who is covered?

1. A “learner” whose unpaid work placement is a component of their University course or program and is authorized by the proper authority at Brock University (normally the Placement Coordinator).
2. The student must participate, however minimally, in the activities of the industry in which he/she is placed. This includes job shadowing/twinning.

Who is not covered?

1. Individuals who on their own initiative (or through a non-academic program) volunteer their services to an employer to develop marketable work skills.
2. Volunteers who offer their time or services for community or charitable purposes.
3. Students who as part of their program do unpaid research for the university.

Types of Coverage:

1. Workplace Safety and Insurance coverage is in effect if the organization where the student is placed has this coverage for its employees. Adjudication of these claims would be done by the Workplace Safety and Insurance Board (WSIB).
2. All other “learners” have private insurance coverage, even if the organizations where they are placed are outside of Ontario or Canada. Adjudication of these claims would be done by the private insurance company (currently ITT Hartford Canada).

More specific information regarding the nature of the coverage is available from the Office of Environment, Health and Safety in ST1210.

Extent of Coverage:

The coverage extends only to the unpaid job placement portion of the course. There is no coverage during any other elements of the course, including (but not exclusive to) classes, labs, trips or tours or during placement travel time.

In the event of accident or injury:

Notify the Office of Environment, Health and Safety by phone, fax or email as quickly as possible (see contact information below). The responsibility for filing and managing claims rests with Brock University. *Timeliness is critical:* to ensure the student gets proper care, medical attention and academic consideration; to ensure that all the necessary accurate information is obtained and conveyed; and to avoid potential penalty charges for the late filing of claims.

The **Brock University Accident Report** (which is on the reverse of the Placement Employer’s portion of the Work/Education Agreement or can be downloaded [here](#)) should be completed and faxed to OEHS (905-688-8481) within one business day.

Academic Department Responsibilities:

1. Ensuring that "learners" are advised of and understand the coverage they have while on placement. The Ministry requires that "learners" acknowledge the terms and conditions of the placement by their signature on the Brock Work/Education Agreement form.

2. Ensuring that each organization which accepts "learners" completes and returns a Work/Education Agreement form to a Brock Placement Coordinator. Blank forms are available from the OEHS.

NOTE: Where more than one student is placed with an organization, that organization can sign and return only one copy of the Work/Education Agreement; attached should be addenda which includes the names and signatures of the "learners" and the start and finish dates of the placements.

3. Maintaining accurate records and reporting statistics to OEHS who reports the information to the Ministry three times a year; at the end of December, the end of April and the end of August. Statistic summary forms will be forwarded at these times to the placement coordinators of each program for this purpose. Departments are required to keep the completed Work/Education Agreements and addenda on file for one year following completion of the placement.

4. The Ministry advises that some evaluation of the safety practices of the potential employer should be done when placements are being arranged and specifically states "Training participants should not be placed in unsafe working environments." Further, the organization where the "learner" is placed should be reminded of the need for safe work practices and asked to ensure that the environment allows the student to work in a safe manner with no undue exposure to hazard. It is important that the University be able to demonstrate that it has taken "reasonable care" for the protection of our students.

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