

## Insurance Information Relevant to Off-Campus Activities

The following is a brief outline of the types of insurance that should be considered when undertaking off-campus activities. Included is a description of the various policies the University maintains, as well as additional coverage that is available through separate purchase as necessary. For practical reasons, these descriptions are necessarily general and any specific questions should be directed to HR/EHS at X4027.

### 1. Property Insurance:

Brock's property insurance will cover direct physical loss or damage up to \$1M of University-owned property anywhere in the world, although items valued at \$100K or higher must be specifically identified and insured. However, any fixed assets, eg. Leased or owned office space and their contents, must be insured locally outside of North America.

The property policy deductibles are quite high, so losses are generally covered through the University's 50/50 co-pay self-insurance. In order to make a claim one must provide proof of the purchase of the item by a University account and a receipt for the purchase of a reasonably comparable replacement.

*NOTE:* The Property Insurance policy does not cover loss or damage to University owned property that is caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, terrorism, rebellion, revolution, insurrection or military power.

**The University does not insure personal effects and property of employees or students and independent insurance should be obtained if required.**

### 2. Liability Insurance:

The purpose of liability insurance is to protect against lawsuits arising from some accidental or unintended occurrence affecting someone else's person or property. The CURIE policy provides 3<sup>rd</sup> party liability protection for Brock University employees and students while they are travelling and engaged in University business, anywhere in the world. However, operations in other countries staffed locally or with long term placements would require local insurance. Claims can arise from any number of incidents involving slight, loss, damage or harm. It is important to keep detailed notes and notify the EHS Office whenever any incident or situation has occurred which might lead to a claim.

*NOTE:* The Liability Insurance policy excludes risks related to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, terrorism, rebellion, revolution, insurrection or military powers.

### 3. Automobile Insurance:

When renting vehicles for University business on a short-term basis (less than 30 days) within Canada and the United States, both vehicle (collision and comprehensive) and liability insurance coverage is provided by the University's non-owned auto policy for licensed drivers 21 years and over. Certificates of insurance for out-of-town rental agencies can be requested at:

[www.brocku.ca/oehs/forms](http://www.brocku.ca/oehs/forms) .

University insurance coverage on rental vehicles to be used for University off-campus activities

applies only for rentals of less than 30 days. Vehicles rented or leased locally for more than 30 days can be added to (and hence covered by) the University's fleet policy prior to leaving Niagara. Such arrangements should be made in advance with HR/EHS. All other leases should be insured through the leasing agency in order to comply with jurisdictional requirements.

When renting vehicles for University business on a short-term basis (less than 30 days) outside of Canada or the USA, additional insurance must be obtained, either from the rental agency directly or through options available on some credit cards.

For rental vehicles, if the vehicle is to be used for non-University business (even if only in part) or will be driven by individuals who are not affiliated with the University, collision and comprehensive perils coverage must be purchased from the rental agency. All drivers, whether employees or not, should be listed on the rental contract.

The University does not specifically provide insurance for the use of private vehicles on any University business, including private vehicles used by individuals for class field trips or internships, although it does provide an excess layer to protect the University and owners against expensive claims. Users of private vehicles on university business should ensure that they have third-party liability coverage of at least \$1,000,000.

#### 4. Continuance of Employee Health Insurance Coverage while Traveling

An employee who is traveling is generally covered by the provincial health-care plan to a certain extent. However, it is highly recommended that out-of-country medical insurance be purchased for any period of out-of-country travel to ensure full protection.

The Brock Green Shield Extended Benefits Plan supplements the provincial plan by covering the reasonable and customary costs of medically necessary services or supplies. To be eligible for coverage, the employee must be covered under the provincial health-care plan of the province in which he/she is employed. *Note: **Benefits would be excluded for injuries resulting directly or indirectly from insurrection, war (whether declared or not), civil riot or commotion, regardless of whether the Employee was actually participating therein.*** This exclusion also applies to Long Term Disability insurance eligibility.

a) Ontario Health Insurance Plan (O.H.I.P.) Coverage While Outside of Ontario and/or Canada  
*Outside of Ontario but inside Canada:* Under a federal-provincial agreement, the employee will be insured for benefits offered by the province in which he/she is treated. The agreement covers every province (except Quebec) and all three territories. The attending physicians will fill out a special out-of-province charge card and send it to their provincial health ministry for payment.

*In Quebec:* When eligible expenses are incurred in Quebec, the employee should request detailed receipts (in duplicate if possible). The employee should retain one set for his/her records and send the other set of the receipts to OHIP for their review and payment.

*Outside of Canada:*

- For employees who will be out of Ontario for less than 212 days in a twelve-month period, it is not necessary to notify the Ministry of Health.
- FOR A PERIOD OF MORE THAN 212\* DAYS IN A 12-MONTH PERIOD the Ministry of Health must be notified to request extended coverage. Please refer to the web site at [www.health.gov.on.ca/english/public/pub/ohip/travel.html](http://www.health.gov.on.ca/english/public/pub/ohip/travel.html) or call the ministry INFOline at 1-800-2681154 (Toll-free in Ontario only), or email: [infomoh@gov.on.ca](mailto:infomoh@gov.on.ca)

OHIP covers only emergency health services outside of Canada. Emergency health services are those given in connection with an acute, unexpected condition, illness, disease or injury that arises outside Canada and requires immediate treatment. The limitations to the levels of coverage are described on the OHIP web-site: [www.health.gov.on.ca/english/public/pub/ohip/travel.html](http://www.health.gov.on.ca/english/public/pub/ohip/travel.html).

The number of days in which one may be out of the country/province while retaining OHIP coverage may change. Please refer to the ministry web site quoted above to confirm the limitations.

b) University Health Insurance Plan (U.H.I.P.) Coverage While Outside of Ontario and/or Canada  
An employee who does not qualify for OHIP coverage should contact the Coordinator, Payroll and Benefits in HR/EHS at X4266, as it may be possible to apply for coverage through UHIP.

## 5. Workplace Safety and Insurance Board Benefits

### a) Coverage

Employees of the University are covered by the Workplace Safety and Insurance Board (WSIB) for injuries arising in the course of their employment. All injuries resulting in the need for medical treatment or which result in the person being unable to work for more than the day on which the injury occurred, must be reported to the WSIB within three working days of the incident occurring.

Individuals who, at the time of the off-campus activity, are not receiving any remuneration from the University are not covered by WSIB. These include: undergraduate students; graduate students; graduate-student research assistants or postdoctoral fellows who receive payment for their work directly from an external source; and volunteers.

Please note: the WSIB makes a claim entitlement ruling on a case-by-case basis. It is therefore impossible to make a blanket statement of entitlement. In most cases, if a graduate student is injured during the course of their research while obtaining information for their thesis, the WSIB would not consider this to be "employment" related. Each claim is however reviewed on its own merits and may be allowed depending on the circumstances.

Graduate students who are working as research or teaching assistants are covered only while carrying out their employment duties.

If there is any doubt about an individual's status with respect to WSIB coverage, contact HR/EHS.

### b) Coverage While out of Ontario

If an employee's work takes him/her out of Ontario for less than six months, coverage is automatic as long as work is being done for the University. If this work is likely to last six months or longer, the University must apply to the Workplace Safety and Insurance Board to extend the coverage. The procedure for obtaining this extended coverage is as follows:

1. As soon as the dates during which the employee will be out of Ontario are known, the Director/Chair or designate must contact HR/EHS, giving the destination departure date, return date, list of all personnel involved in the trip, their occupations, and department. (Requests for this extended coverage must be made at least four weeks prior to departure.)
2. HR/EHS will contact the Workplace Safety and Insurance Board to request the extension of coverage and will notify the Director/Chair when the application is accepted.

### c) Accident Coverage for Students on Unpaid Placements

If a student is participating in an unpaid work placement with an external employer for course credit while off-campus (whether in Canada or abroad), he/she may be eligible for coverage should he/she suffer a work-related accident or illness.

This coverage is funded by the Ontario Ministry of Training, Colleges and Universities (MTCU) and not by the placement employer or Brock University. In order for a student to receive coverage, a Work/Education Agreement form must be completed. For more information, refer to [http://www.brocku.ca/oehs/insurance/unpaid\\_workplacements.php](http://www.brocku.ca/oehs/insurance/unpaid_workplacements.php)

## 6. Travel Health and Immunization Guidelines

Immunization may be required for travel outside Canada depending on the travel destination, length of stay and whether or not routine immunizations are up-to-date. Since it can take several weeks or months for an immunization to protect against a disease, the family physician or travel clinic should be consulted at least two to three months before the trip.

Employees of the University may contact the Niagara Region Public Health Travel Clinic at 905-688-8248 Ext. 7330. Students may contact Student Health Services at X3243.

When groups of students are travelling to areas where additional immunization is required, it is recommended that the Principal Investigator/Activity Coordinator contact Student Health Services to facilitate meeting the health needs of the group.

Through its Travel Medicine Program, the Health Protection Branch - Laboratory Centre for Disease Control of Health Canada provides information regarding immunizations in addition to other travel health information (e.g. disease outbreaks, prevention, treatment) for persons travelling outside Canada on their web site at: [http://www.hc-sc.gc.ca/hpb/lcdc/osh/tmp\\_e.html](http://www.hc-sc.gc.ca/hpb/lcdc/osh/tmp_e.html)

## 7. Incident Reporting Requirements and Timeline

In addition to the post-activity reporting requirements for critical and non-critical incidents certain types of incidents must be reported in a timely fashion as follows:

### a) Critical Injury

For employees of the university, a critical injury has been specifically defined in Regulation 834 of the Ontario Occupational Health & Safety Act as loss of consciousness, sight, limb or life, significant bleeding, burns, fractures or other life-threatening injuries. Critical injuries must be reported as follows:

- Due to the nature of the critical injury, it will be necessary to seek medical attention through the emergency response agencies (ambulance, police, fire, etc.) in the location where the activity was occurring.
- Critical injuries occurring in Canada must also be reported to the Labour Ministry in the province or territory having jurisdiction in the area where the activity is occurring. In order to facilitate this reporting and the requirement for the cause of the injury to be investigated, HR/EHS must be contacted directly X3274 or through Campus Security Emergency 24/7 line X3200.
- Critical Injuries must also be immediately reported to the Responsible Authority or the Departmental Contact.

#### b) Employee Medical Aid and Lost Time Injuries

Injuries to employees that require medical treatment (Medical Aid Injuries) or result in the employee having to take time off from the activity to recover (Lost Time Injuries) must be reported as follows:

- Injuries must be reported to HR/EHS within 24 hours at X3274. Where possible a Brock Injury/Incident form should be completed and faxed or emailed.
- HR/EHS will coordinate the completion of a "Form 7", which must be submitted to the Workplace Safety & Insurance Board (WSIB) within 3 days of the injury. Failure to report injuries to the WSIB within this timeframe could result in a fine of \$250.00.

#### c) Incidents Involving Students

Incidents involving students must be reported based on the requirements outlined under the definitions of critical and non-critical incidents in the Policy. Incidents during a domestic activity should be reported to the home Department/Unit. Reporting of incidents during an international activity should be made to the Campus Security 24/7 Emergency line .

Copies of the incident reports concerning injuries to students and individuals not employed by the university should be forwarded to HR/EHS in order to determine whether CURIE (the University's primary insurance carrier) should be notified.

#### d) Vehicle Accidents

Accidents involving university fleet vehicles should be reported promptly to HR/EHS at X3274.

Accidents involving vehicles rented for University business should immediately be reported to the rental agency using the contact information provided by the company. The accident must also be reported promptly to HR/EHS at X3274

#### e) Other Losses or Damages

All reports of losses or, damage to, University-owned property should be directed to HR/EHS within a reasonable time frame to determine if a claim can be made against an existing insurance policy or the University's self insured program.

### 8. Informed Consent and Waivers:

Informed consent and waiver requirements must be considered early in the field trip or elective planning process. HR/EHS must be contacted for advice relative to insurance coverage, informed consent and use of waivers.

Major points to consider:

- All participants must complete a detailed Informed Consent.
- In addition, waivers must be put in place for all volunteer participants in Field Trips or Field Research
- Field trips that are not part of an approved research project or course of instruction, eg. a fortuitously available ad-hoc trip, require waivers for each participant. Use forms available from HR/EHS.