

# School Council Insurance Program

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1 November 2016 – 1 November 2017

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## Purpose:

Many school councils are very active in their community and on occasion, participate or organize events that are not under the control of the school board. In these situations, the board's liability policy may not provide protection to the school council, its members or volunteers acting on behalf of the school council.

As such, it is important to ensure that your school council has appropriate coverage in place to protect the council, its members, and volunteers accordingly.

## Examples:

Some examples of events that school councils organize which may not be under the direct control of the board and, therefore, not covered by the board's policy:

- Fundraising activities including fun fairs
- Wine and cheese socials
- Home coming class reunions (including functions involving alcohol)
- Santa Clause parades, etc.

*When hiring or retaining external vendors (including food and/or liquor services), it is important to ensure that evidence of the third party vendor's commercial general liability insurance coverage is provided to the school council in the form of a valid certificate of insurance, making sure the school council is also named as additional insured under the third party's policy.*

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## We're here to empower results

To purchase coverage please complete the attached application form and return back to [risk.management@tdsb.on.ca](mailto:risk.management@tdsb.on.ca)

Should you have policy coverage, risk management or claims related questions or if you would like to purchase additional coverage extensions (refer to exclusions section on the back of this form) please contact:

**Christopher Russell**  
Account Executive  
Aon Risk Solutions  
+1.416.868.5854  
[christopher.russell@aon.ca](mailto:christopher.russell@aon.ca)

**Sundip Dehal**  
Associate Account Executive  
Aon Risk Solutions  
+1.416.868.5918  
[sundip.dehal@aon.ca](mailto:sundip.dehal@aon.ca)

[aon.ca](http://aon.ca)

## Coverage overview

Aon is pleased to advise that the following coverage solution has been implemented for all school councils looking to place coverage:

The following coverage outlined is subject to the terms and conditions which will be set forth in the policy to be issued and is not intended to indicate the full conditions, terms or exclusions of the policy. Should a discrepancy occur between this document and the actual policy, the actual policy documents will prevail.

<i>Policy term:</i>	1 November 2016 to 1 November 2017
<i>Premium:</i>	School Council Insurance Coverage – \$140 per council Plus 8% Ontario sales Tax

### Limits of liability:

Bodily injury/property damage liability – per occurrence	2,000,000
Products and completed operations – annual aggregate	2,000,000
Tenants’ legal liability	2,000,000
Personal injury and advertising liability	2,000,000
Non-owned automobile	2,000,000
Legal liability for damage to non-owned automobile (less than 30 consecutive days)	50,000
Voluntary medical payments – third party any one person	10,000
Errors and omissions/directors’ and officers’ wrongful acts	1,000,000

### Deductible

Bodily injury/property damage/expense	500
Tenants’ legal liability	500
Legal liability for non-owned automobile	1,000
Errors and omissions liability	500

### Special provisions, including but not limited to:

- Products and completed operations
- Occurrence basis property damage
- Blanket contractual liability
- Personal injury liability
- Advertising liability
- Employers liability injury extension
- Non-owned automobile including: OEF 94 – legal liability for damage to non-owned automobile
- OEF 98b – reduction of coverage for lessees on drivers of leased vehicles
- Tenants’ legal liability – all risks
- Incidental medical malpractice
- Cross liability and severability of interest
- Additional insureds’ extension

### Exclusions, including but not limited to:

- Exemplary, punitive damages exclusion
- War exclusion
- Terrorism exclusion
- Electronic date recognition exclusion
- Liquor exclusion\*
- Abuse coverage\*
- UAV/drone exclusion\*

\*These exclusions can be removed for an additional premium

*This publication contains general information only and is intended to provide an overview of coverages. The information is not intended to constitute legal or other professional advice. Please refer to insurer’s policy wordings for actual terms, conditions, exclusions and limitations on coverage that may apply. For more specific information on how we can assist, please contact Aon Reed Stenhouse Inc.*