

Insurance and Liability Information for Cooperative Education and Other Forms of Experiential Learning

Insurance Coverage

Students are provided with coverage from the Workplace Safety & Insurance Board through a policy taken out by the Ministry of Education. To validate it, the Work Education Agreement form must be signed by all parties **before** the student begins work. However, students working under the supervision of an elementary or secondary school teacher are not covered by WSIB.

The Toronto District School Board (TDSB) maintains liability insurance coverage for Co-op students participating in programs authorized by the Board. Students are covered for negligent acts causing third party bodily injury and property damage. The student and company are protected against damage arising from the student's negligence; the student is protected for damage caused accidentally to the property of the placement while such property is in her/his care, custody, or control.

Student Accident Insurance is made available to all students; however, this insurance is voluntary and optional and is paid by the student.

Driving

Students are responsible for their transportation to and from the placement. The TDSB recommends that students use public transportation. If students choose to drive a vehicle to work, they will be covered by their own insurance.

The TDSB recommends that students **do not** drive employers' or clients' vehicles as part of the placement activities. The TDSB has no liability insurance to protect the supervisor or the student for damages arising out of the operation of any motorized vehicle and discourages the operation of vehicles by students. If a placement supervisor chooses to request that a student operate a company motor vehicle:

- this must be specified in the Personalized Placement Learning Plan;
- the work placement assumes the associated risk;
- the placement's insurance coverage is primary.

The company should ensure that:

- full instruction and supervision are provided for vehicle operation;
- the student has the appropriate classification of driver's license;
- the student is added as an additional driver on the company's automobile insurance policy for the protection of all.

The teacher must ensure that:

- the company is aware of the risks involved;
- the Driving at the Placement form is completed and signed by all parties.

Safety

Safety instruction is the joint responsibility of the school, the placement and the student. The placement is expected to provide site specific safety training and a safe working environment free of discrimination and harassment.

Remuneration

Students are earning credits for work experience related to school curriculum. Students are not expected to be paid for assigned placement time; however, a nominal honorarium is acceptable.

Assessment Monitoring

The supervisor can expect full support and assistance as the teacher monitors throughout the training period. The goal of Cooperative, Career & Business Education is to ensure a mutually beneficial partnership among the training supervisor, teacher and student.