

# AVON MAITLAND DISTRICT SCHOOL BOARD

## ADMINISTRATIVE PROCEDURE

### NO. 560

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**SUBJECT:       INSURANCE: PROPERTY, LIABILITY and STUDENT  
                  ACCIDENT**

Legal References:    *Education Act: Section 171 (1) 46 Powers of Boards: Insurance; Section 286  
                          Duties of Supervisory Officers: Supervise Buildings and Property*

Related References: *Administrative Procedure 116 Community Access to Schools and Sites:  
                          Acknowledgements, Advertisements and Announcements; AP 160 Access to  
                          School Premises; AP 175 Accidents, Incidents and Occupational Illnesses; AP 266  
                          Field Trips and Excursions; AP 411 Unsafe or Unhealthy Conditions; AP 573  
                          Vandalism, Property Damage and Theft of School Equipment/Supplies*

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## **1.    Property and Liability Insurance**

This administrative procedure outlines property, liability and student accident insurance practices.

## **2.    Administrative Procedures**

- 2.1   The superintendent of business or designate, in consultation with the insuring company, will periodically review the board's insurance program(s) and recommend any necessary changes to the director of education.
- 2.2   The insurance coverage shall adequately insure the buildings and equipment of the board. The coverage shall also insure the board, its employees and volunteers against civil lawsuits brought against them arising out of their duties on behalf of the board, and which claim negligence in the performance of duties, and ask for compensatory damages.

## **3.    Coverages**

### **3.1   Students**

- 3.1.1   An Accident and Life Insurance plan is available for students. Forms are sent to the schools in September for distribution home. The board does not provide accident or medical insurance coverage for students. Accidental injuries, including dental injuries sustained in sports or other school activities are not covered by the board's insurance coverage. Parents are encouraged to purchase student accident insurance, especially if their children are playing on sports teams.
- 3.1.2   Students in co-op programs (excluding classroom settings—see Section 3.1.1 above) and Ontario Youth Apprenticeship Programs (OYAP) are covered for work place injuries through the Workplace Safety and Insurance Board (WSIB), arranged through the Ministry of Education. See Administrative Procedure 175 Accidents, Incidents and Occupational Illnesses for details and Form 175D AMDSB Student Co-op Work Placement Accident Report.

3.1.3 Student Accidents must be reported electronically through the OSBIE website or Maplewood system. If the accident is severe it needs to be reported to the Facilities Officer and the Regional Superintendent.

### 3.2 **School Council Insurance**

School Council insurance is available through OSBIE at a cost to the School Council. It is important to note that School Councils are covered by the Board's liability insurance if the activity or event is sanctioned by the school's administration in accordance with Administrative Procedures.

### 3.3 **Liability**

All employees of the board are covered by liability insurance, which protects them against lawsuits alleging negligence in the performance of their duties. Coverage applies 24 hours a day anywhere in the world, as long as the employee is deemed to be acting within the scope of his/her duties for the board.

### 3.4 **Work Safety and Insurance Board (WSIB)**

Most students engaged in work experience programs are covered by WSIB (excluding the Take Our Kids to Work Program). In the event of an accident, a completed Form 175D AMDSB Student Co-op Work Placement Accident Report is submitted to the HR Help Desk.

### 3.5 **Personal Automobile Use**

3.5.1 If a personal vehicle is used for board business (e.g. transporting students), the board's liability insurance is extended to provide an additional layer of coverage in excess to the insurance on the vehicle. Legislation in Ontario makes the insurance on the vehicle primary (pays first). The board's liability insurance will pay judgements that exceed the insurance on the vehicle in the event of a successful lawsuit against the owner. There is no coverage for damage to the vehicle itself.

3.5.2 Staff members injured in accidents while on board business should complete Form 175B Employee Accident/Incident Report. See Administrative Procedure 175 Accidents, Incidents and Occupational Illnesses for details.

### 3.6 **Property Insurance**

All Board owned sites are covered by property insurance for property damage. All leased sites are covered with content insurance. There is a \$10,000 deductible for this property coverage. All property damage, including vandalism, should be reported to the Facilities Administrator and to the Facilities Officer.