

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.