Ministry of Training, Colleges and Universities Postsecondary Student Unpaid Work Placement Workplace Insurance Claim

Coverage and Eligibility

Q.1: What type of insurance coverage does the Ministry of Training, Colleges and Universities (the ministry) provide for eligible postsecondary students completing an unpaid work placement?

The ministry provides Workplace Safety and Insurance Board (WSIB) coverage for Ontario Postsecondary students who must complete a work placement as a requirement of their publicly supported postsecondary education program. The Placement Employer must be an Ontario employer covered under the Ontario Workplace Safety and Insurance Act (WSIA) 1997.

The ministry also provides limited private insurance coverage (through ACE INA) for students (Student Trainee) in Ontario publicly supported postsecondary programs whose unpaid work placements are arranged by their postsecondary institution (Training Agency) to take place outside of Ontario (international and other Canadian jurisdictions). Private insurance coverage also extends to Ontario postsecondary students who are completing their work placements with Ontario employers whose business(s) (not required to have WSIB coverage) are classified as non-compulsory covered under the WSIA 1997.

Q.2: When does the ministry work placement insurance coverage become effective?

The ministry coverage is in effect from the start date of the work placement to its end date. Coverage is only available for the work placement.

Q.3: Does the ministry coverage extend to postsecondary education programs funded by other ministries or government departments? For example, bridge training programs funded by the Ontario Ministry of Citizenship and Immigration.

No, the ministry only covers Ontario college and university postsecondary programs funded through the ministry's operating grants.

Q.4: What is a Training Agency and who is a Placement Employer?

A Training Agency is an Ontario College of Applied Arts and Technology or an Ontario publicly assisted university in which the student is enrolled. A Placement Employer is the employer providing the unpaid work placement.

Q.5: What types of workplace accidents/injuries does WSIB cover?

The WSIB definition of an accident is as follows:
• a wilful and intentional act
• a chance event occasioned by a physical or natural cause
• a disablement arising out of and in the course of employment
See the WSIB webpage for more details.  www.wsib.on.ca

WSIB does not cover any injuries outside of the work placement.

**Q.6: As an employer/organization we carry liability insurance. Is this an add-on? Which insurance takes precedence if the student has an accident or contracted a disease?**

If the student has an accident and is injured or has contracted a disease on an unpaid work placement the ministry will provide the coverage.

**Q.7: If the student is receiving an honorarium from the Placement Employer is s/he still covered by the ministry?**

Yes, students are still considered unpaid trainees if they receive one or more of the following types of payments: social assistance benefits, training allowance, honorarium, reimbursement of expenses and stipend paid to the trainee.

**Q.8: We offer two non-thesis Master degree programs. These programs have an internship as part of the course requirements. Are students participating in these programs eligible for ministry coverage?**

Yes, if unpaid, these students are eligible for ministry coverage while on their internship. The students are not eligible for ministry coverage if they are on a paid co-op placement or internship.

**Q.9: We have an internship course in our Management Program that is optional. Are students enrolled in this course eligible for ministry coverage while at their work placement?**

No, given that this is an optional course and not a program requirement, the students would not be eligible for ministry coverage. To be eligible the work placement must be a program requirement.

**Q.10: If a student is required to travel away from the main site of the work placement or when s/he is working at another location would s/he be eligible for ministry coverage in the event of an injury/disease?**

Yes, when the conditions of employment require the student to travel away from the Placement Employer’s premises, the student is eligible for ministry coverage. However, the student is not eligible for the ministry coverage when on a personal errand or business. How s/he travels does not factor into the determination of the coverage.

A student is also covered when working at another location. However, it is the responsibility of the postsecondary education institution (Training Agency) to ensure that the unpaid Student Trainee works in a safe environment and with appropriate supervision.

The student is covered only when s/he reaches the Placement Employer's premises where s/he is assigned to work. However, coverage does extend to students who, in the course of their placement, go to and from work in transportation provided by the Placement Employer.
Q.11: Does the ministry coverage also include liability coverage if litigation were initiated from a third party and a student was involved in an accident?

No, Placement Employers must have their own liability insurance.

Q.12: Is a student attending a college or university outside of Ontario eligible for the ministry coverage if they do an unpaid/co-op work placement in Ontario?

No, students who come from an out-of-province college or university to do work placements in Ontario are not eligible for the ministry coverage.

Students only are eligible for the ministry coverage if they are enrolled in and completing an eligible program offered by an Ontario publicly assisted postsecondary institution.

Q.13: In circumstances where a student is being supported to return to school through WSIB following an injury or disease at the work placement, and suffers a new injury or disease at school, does the ministry have a role to play in supporting that student?

In this situation the ministry is unable to provide specific details of coverage. The ministry retains the services of WSIB to manage such occurrences on its behalf.

Q.14: If an Ontario postsecondary student chooses to do their unpaid work placement outside of the province, would they be eligible for the ministry coverage?

Yes, in such cases, students would be eligible for coverage under the private Insurance (ACE-INA) plan. However, the student is advised to obtain complementary insurance since ACE-INA does not provide full compensation. Any other insurance the unpaid Student Trainee may have (government, spouse, parent, etc.) first pays for all eligible expenses, and then ACE-INA Accident Insurance Plan will pay the excess eligible expenses.

International students attending an Ontario publicly assisted postsecondary education institution are not covered should their placement be in their country of primary residence.

Q.15: Would a student on a paid placement made possible through a scholarship be eligible for the ministry coverage?

No, the ministry only provides coverage for postsecondary students on unpaid work placements.

Q.16: Does the ministry provide WSIB coverage for unpaid research placement?

Yes, provided the placement is a requirement of the postsecondary academic program.

Q.17: Are placement employers allowed to provide their own coverage for students while on an unpaid work placement?

Yes, however, the postsecondary education institution (Training Agency) must obtain from the Placement Employer written confirmation of the decision in case of an injury/disease. It is the institution’s responsibility to verify that the coverage the students
will receive from the Placement Employer is comparable with WSIB's coverage. Otherwise, in the event of an injury/disease the student may not have full coverage.

**Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form**

Q.18: When do I complete a *Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form*?

You should complete a form in the event of a claim resulting from work placement injury/disease.

Q.19: Who is required to sign the *Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form* if a claim is being made?

If a claim is being made, the form must be signed by:
- The Training Agency (the Ontario publicly assisted postsecondary education institution);
- The Placement Employer (by a manager or director who has signing and supervisory authority for the employer where the placement is arranged); and;
- The Student Trainee (the postsecondary education student enrolled in the approved program).

Q.20: Do any of the updated requirements in the new *Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form* affect unpaid work placements?

No, however, claims can only be made for authorized placements

Q.21: Where can I find a digital and printable copy of the *Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form*?

You may download the form from the ministry's website.

Q.22: Are there different forms to complete, if the student has a private insurance (ACE-INA) claim, versus a WSIB claim?

If a student is covered by ACE-INA, (see page 11 of the Guidelines for Workplace Insurance for Postsecondary Students of Publicly Assisted Institutions on Unpaid Work Placements) the Training Agency must contact them either by e-mail or by telephone (immediately after learning of the incident) to obtain the appropriate form. ACE-INA can be reached by e-mail at Canada.Claims@acegroup.com or by telephone at 416-368-2911/1-877-337-9494.

Q.23: If a claim is made through private insurance (ACE-INA), does the accident have to be reported to the ministry?

In the event of an injury/disease the Training Agency is required to report the “incident” as well as submit a copy of the completed ACE-INA designated form to (Wendy Parsan – Universities Finance Unit or Lilian Priess – Colleges Finance Unit) the Ministry of Training, Colleges and Universities. The form is to be sent to either the college or university contact below:
Lilian Priess  
Colleges Finance Unit  
Postsecondary Finance and Information Management Branch  
Ministry of Training, Colleges and Universities  
7th Floor Mowat Block  
900 Bay Street  
Toronto, ON  
M7A 1L2  
Telephone (416) 325-9733  
Email lilian.priess@ontario.ca

Wendy Parsan  
Universities Finance Unit  
Postsecondary Finance and Information Management Branch  
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