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Revision: 2.0	Subject: Unpaid Student Placements	

ACCIDENT COVERAGE FOR STUDENTS ON UNPAID PLACEMENTS

Students who are required, in order to receive course credit, to participate in unpaid work placements with an external employer are eligible for coverage should they suffer a work-related accident or illness. This coverage is funded by the Ministry of Colleges and Universities and not by the placement employers or Queen's University.

The Ministry of Colleges and Universities has also extended coverage to include graduate students.

If you have students that meet the criteria listed below, but do not have the required forms, contact the Department of Environmental Health & Safety (EHS) at ext. 32999.

WORKERS' COMPENSATION COVERAGE

Students on unpaid placements who are working in a setting where employees are covered by workers' compensation through the Workplace Safety and Insurance Board (WSIB) would also be eligible for the coverage in the event of a work-related injury.

The WSIB policy states:

"individuals who are placed by training agencies with employers to obtain work skills and experience, but who are not paid by the employer, are "learners". The "employer" of these individuals is the employer with whom they are placed."

Under this policy, training participants are "learners" if:

- the placement is authorized by the training agency,
- the individual participates, however minimally, in the activities of the placement employer's industry including job shadowing,
- they are not paid by the employer.

For students who are placed with employers who do not have WSIB coverage or are completing their unpaid placement outside of Ontario, refer to the CHUBB INSURANCE section.

CHUBB ACCIDENT INSURANCE COVERAGE

Private insurance became available on April 1, 1994 for students on unpaid work placements with employers not covered by workers' compensation. This coverage also applies to students who are placed with employers outside of the province or outside of Canada. The Ontario government has negotiated this private insurance coverage with CHUBB Insurance. It is therefore necessary that departments establish whether employers who are accepting placement students have WSIB coverage or not.



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It is very important that all students on unpaid placements are included in the statistics request, which is sent out several times a year by EHS as requested by Ministry of Colleges and Universities. If you have students who are placed in a location covered by CHUBB Insurance or outside of Ontario, include their hours worked on the forms provided at the time of the survey.

COVERAGE EXEMPTIONS

Students do NOT have coverage if:

- an accident occurs during the in-class portion of training programs,
- on the student's own initiative, they volunteer their services to an employer to develop marketable skills,
- they are on the employer's premises only for the purpose of visiting, casual observation, and there is no participation in the activities of the placement employer's industry.
- they are performing unpaid research for the university.

APPLICATION PROCEDURES

To provide every Queen's University student with insurance coverage for financial compensation in the case of injury or disease incurred at a placement site, the following process of documentation and submission must be completed.

1. A Departmental Representative will complete the "training institution's" portion of the Ministry of College and Universities **Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form** (Part A -Section 3; Part B - Section 1; Part E – Post Secondary Institution signature). This is a form that comes in triplicate (white, yellow and pink identical pages).
2. All placement students will be issued one copy of the Ministry of Colleges and Universities **Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form** per placement prior to their placement experiences. At that time, the Department Representative will educate the students on how to complete the form and in the accident reporting process. The student will complete their components of the form (Part A -Section 1; Part E - Training Participation signature).
3. Immediately upon arrival at any placement site, the student will provide the Work Placement Employer with the form and thoroughly explain the compensation process and the method of completing the Ministry of Colleges and Universities **Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form**.
4. The Work Placement Employer Representative will complete their components of the Ministry of Colleges and Universities **Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form** (Part A -Section 2; Part B - Sections 1, 2 &3; Part C** - Sections 1(b) & 2(b) *only for Ontario sites covered by Worker's Compensation for their employees*; Part D ** - Sections 1 & 2 *for all remaining sites*; Part E - Workplace Employer signature).



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5. Within 48 hours of arriving at the placement site the student will **return the pink** completed Ministry of Colleges and Universities *Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form* to the Departmental Representative, who will make a copy and send the original to EHS.
6. The student will provide the work placement site representative with the **yellow** copy of the Ministry of Colleges and Universities *Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form* to be accessed in case of student injury or illness while on placement.
7. The student will keep the **white** copy of the form for his or her own records.

The Department and the student are fully responsible for understanding this process and ensuring that all steps are carried out as delineated and in a timely fashion. Failure to do so will result in a loss of insurance coverage for the student.

NOTES:

- * Work placement sites are **not responsible for** carrying worker's compensation coverage for student trainees.
- ** If the facility/agency has WSIB coverage for their employees, the WSIB will cover the students and Part C - Sections 1(b) and 2(b) should be completed as outlined in #4 above. If the facility/agency **does not have coverage for their employees through WSIB**, then the Work Placement Representative should complete Part D - Sections 1 and 2.

ACCIDENT FILING PROCEDURES

If the student is involved in an incident, which has either (i) caused physical harm, (ii) has the potential to cause a physical impairment, (iii) results in illness or disease or (iv) has the potential to result in illness or disease; then one of the following two processes must be followed immediately:

A. For sites with employee worker's compensation coverage (*Ontario facilities/agencies with WSIB*)

- i) In conjunction with the Work Placement Representative, complete the placement site's standard "Incident Report Form" (IRF). If they do not have an IRF they must use Queen's University's IRF.
- ii) Contact the Departmental Representative and send EHS the IRF via Fax (533-3078) within 24 hours of the incident.

B. For sites without employee worker's compensation coverage (*Out of province and facilities without WSIB*)

- i) In conjunction with the Work Placement Representative, complete the placement site's standard "Incident Report Form" (IRF). If they do not have an IRF they must use Queen's University's IRF.
- ii) Contact the Departmental Representative and send EHS the IRF via Fax (533-3078) within 24 hours of the incident.



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| <p>iii) EHS will immediately send the Work Placement Representative a copy of the Ministry of Colleges and Universities and Training Letter of Authorization form via Fax.</p> <p>iv) The Work Placement Representative will complete the Ministry of Colleges and Universities and Training Letter of Authorization form and Fax it back to EHS immediately.</p> <p>v) EHS will send all documentation to the Ministry of Colleges and Universities and WSIB</p> <p>vi) The student will notify the Departmental Representative of the date they return to the placement site.</p> <p>vii) The Departmental Representative will, in turn, notify EHS of the student's the return to the placement site.</p> | <p>iii) EHS will immediately send the Work Placement Representative a copy of the CHUBB Insurance form via Fax.</p> <p>iv) The Work Placement Representative will complete the CHUBB Insurance form and return it via Fax to EHS immediately.</p> <p>v) EHS will send the IRF and the CHUBB Insurance form to Ministry of Colleges and Universities and the Company.</p> <p>vi) The student will notify the Departmental Representative of the date they return to the placement site.</p> <p>vii) The Departmental Representative will, in turn, notify EHS of the student's return to placement site.</p> |
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