

OSBIE Risk Management Advisories

CO-OPERATIVE EDUCATION / WORK EXPERIENCE PROGRAMS

Focus on...

- do not permit students to drive employers' or clients vehicles
- review Health & Safety rules with students
- be sure to inspect the worksite
- review insurance with employers

This bulletin provides an overview of the insurance coverages that are applicable in a co-operative education program - for the student, the employer, the board and board employees.

1. LIABILITY INSURANCE - WHO IS INSURED?

The board's liability insurance protects students, employers, and board employees while students are engaged in a specified co-operative education, work experience, job shadowing or "Take Our Kids to Work" program. If they are sued for alleged negligence arising out of the student's involvement in the work experience program, they are protected.

If an employer involves a student in work or activities outside of the program, coverage is not extended. For example, an employer may hire a co-op student to work after hours. As this activity is not part of the co-op education program, there is no coverage through the school board's liability insurance.

If the student is engaged in a Paid Co-op program that is within the school curriculum, and specified in the student's learning plan, the board's liability coverage would respond as noted above.

2. WORKPLACE SAFETY & INSURANCE ACT

Coverage is provided under the Workplace Safety & Insurance Act to co-operative education students through the Ministry of Education and Training. Students are not covered while in a classroom or shop when acting as a teacher's aide, or when traveling to or from the training station. Workplace Safety & Insurance is not provided to students involved in other work experience programs like the "Take Our Kids to Work" and jobs shadowing.

In accordance with the rules of the Workplace Safety & Insurance Act, workplace accidents must be reported immediately to WSI Board.

3. STUDENT ACCIDENT INSURANCE

Students who are injured accidentally while on the job may be able to claim under Student Accident Insurance, which protects students against accidental injury while at school or on a work experience project. Student Accident Insurance is valuable coverage, and should be actively promoted by school boards. Student Accident insurers usually extend coverage to students who are on work experience projects, even if the student has not voluntarily purchased the insurance.

4. NON-OWNED AUTOMOBILE COVERAGE FOR CO-OPERATIVE EDUCATION

A) WORKING ON A NON-OWNED AUTOMOBILE

Students will be protected for accidental and negligent damage they cause to a non-owned vehicle (i.e., not owned by the school board, the employer, the student or a member of the student's household) while working on it subject to a \$250 deductible.

B) DRIVING A NON-OWNED AUTOMOBILE

Coverage for liability (injury to others or damage to property of others) AND coverage for physical damage to the vehicle being driven by a student is NOT extended to students on work experience programs. The policy provides excess liability coverage only when the vehicle is being driven on board business. Driving an employer's or customer's vehicle is deemed to be driving on the business of the employer, not the board. The co-op education teacher and employer should clearly understand this fact and ensure that the student is insured under the employer's automobile liability policy.

5. DAMAGE TO PROPERTY OF EMPLOYERS

The board's liability policy extends coverage to students who damage property in their care, custody and control while involved in a work experience project subject to a \$100 deductible. It should be noted that there is no coverage for intentional damage, dishonesty of students or errors & omissions.

6. RISK MANAGEMENT TIPS

1. Students on co-op or other job assignments should not be allowed to drive vehicles.
2. Employers should be informed that if they allow students to drive their vehicles, any resulting damage to vehicles must be covered by the vehicle owner's or employer's automobile insurance.
3. Employers are responsible for supervising and training students, both for the protection of the students and for the protection of the employer.

4. Students should be instructed by the teacher on general health & safety issues. Site-specific certification and/or health and safety training should be provided by the employer. The use of protective equipment and safety regulations must be stressed. Occupational Health & Safety Regulations must be addressed and followed.
5. The co-operative education or work experience program must be clearly described before placement is made.

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