Work Integrated Learning - Insurance Guidelines

Version 2.0 – Updated November 10, 2017

Background

Insurance and risk management are of the upmost importance in ensuring the health and safety of students, placement partners and other parties during work integrated learning.

Risk management must be practiced for each work Integrated learning placement. Risk management requirements and procedures can be found in the work Integrated learning guides.

Any incidents or accidents that occur during a work Integrated learning placement must be reported per the requirements of the Incident Reporting Policy.

All students receive some insurance coverage from College liability policies and student accident insurance while on work experience, with exceptions for out of country placements and placements aboard a marine vessel. For most work Integrated learning placements, proof of student health insurance and placement partner liability insurance is required. In some cases, the College may request that placement partners produce proof of insurance. Additional insurance requirements exist for international students.

For any questions pertaining to work integrated learning insurance, please contact the Occupational Health, Safety and Environmental Services (OHSE) office.

Document Objective

This document outlines the insurance requirements for the following types of work integrated learning at NSCC: co-operative education, work experience/work terms, clinical practicums and placements, service learning and learning on a marine vessel (e.g. sea time). It also lists exception processes for placements who partners who do not carry $2 million in liability insurance, placement waivers required by placement partners and any work integrated learning that takes place on a marine vessel.

Basic NSCC Student Insurance Coverage

Most NSCC students are automatically enrolled in or covered by existing NSCC insurance plans, including:

- SIP Accident Insurance – protects students in the event of a workplace accident for some expenses not covered by MSI. This does not provide coverage for international students or work integrated learning outside of Canada.
- NSCC General Liability – protects students and the College in the event that a student causes bodily injury or property damage to a third party while on work placement. This does not provide coverage for international students or work integrated learning outside of Canada.
- Medical Malpractice Coverage – for Health and Human Services, this provides protection in the event of malpractice or adverse events which take place in a health care setting

Additional International Coverage

Additional coverage may be required for international students or for work integrated learning that takes place outside of Canada.

- Emergency Health Insurance – all international students are required to enrol in the Emergency Health Insurance policy at the beginning of each academic year. The policy provides coverage during work integrated learning components. The NSCC Student Benefits Office can confirm coverage.
- Student Guard Insurance – Any student on a work integrated learning placement outside of Canada must purchase Student Guard Insurance coverage for the duration of the placement. This can be arranged through the NSCC International Office. These students should also complete the orientation process offered by NSCC International.

Placement Partner/Employer Coverage

In most cases, NSCC requires that placement partners carry a general liability insurance policy of at least $2 million. This not only protects our students, but also demonstrates that placement partners promote safe workplace and risk management practices. For exemptions to this coverage, see the Exceptions section of this document.

For co-op employment, or any other paid work integrated learning where a student is considered an employee, the employer must be eligible for Workers Compensation Board (WCB) coverage, unless exempt under the Worker's Compensation Act.

Coverage Required by Type of Work Integrated Learning Placement

The following sections outline the insurance requirements for various types of work integrated learning and any relevant exception processes:

1. Insurance Requirement for Domestic work integrated Learning (e.g. placements in Canada)
2. Insurance Requirement for International work integrated Learning (e.g. placements outside of Canada)
3. Exceptions process for placement partners with less than $2M in general liability coverage
4. Processes for work integrated learning occurring on a marine vessel, including Sea Time
5. Processes for placement partners requesting the completion of waivers

Table 1.0 Insurance Requirement for Domestic Work Integrated Learning (e.g. placements in Canada)

Learning Type / Student Type		Co-op Term	Work Term/Work Experience	Clinical Practicums and Placements	Service Learning
Domestic	Student Requirements	• MSI Card • SIP Accident Insurance • NSCC General Liability	•MSI Card •SIP Accident Insurance •NSCC General Liability	• MSI Card • SIP Accident Insurance • NSCC General Liability • Medical Malpractice Coverage	• MSI Card • SIP Accident Insurance • NSCC General Liability
	Partner Requirements	• $2M Liability Coverage • WCB Coverage	•$2M Liability Coverage	• $2M Liability Coverage[1]	• $2M Liability Coverage
International	Student Requirements	• Automatic EHI Enrolment[2] • NSCC General Liability	•Automatic EHI Enrolment[2] •NSCC General Liability	• Automatic EHI Enrolment[2] • NSCC General Liability • Medical Malpractice Coverage	• Automatic EHI Enrolment[2] • NSCC General Liability
	Partner Requirements	• $2M Liability Coverage • WCB Coverage	•$2M Liability Coverage	• $2M Liability Coverage[1]	• $2M Liability Coverage

1 *Some Health and Human Services placement partners have separate agreements with NSCC for larger liability coverage. Contact kim.white@nscc.ca for more info.*

2 *Contact nsccplan@mystudentplan.ca to confirm coverage.*

Table 2.0 Insurance Requirement for International Work Integrated Learning (e.g. placements outside of Canada, including the United States)

Learning Type / Student Type		Co-op Term	Work Term/Work Experience	Clinical Practicums and Placements	Service Learning
Domestic	Student Requirements	• Student Guard Insurance[3] (purchased by Student) • NSCC International Orientation[3]	• Student Guard Insurance[3] (purchased by Student) • NSCC International Orientation[3]	• Student Guard Insurance[3] (purchased by Student) • NSCC International Orientation[3]	• Student Guard Insurance[3] (purchased by Student) • NSCC International Orientation[3]
	Partner Requirements	• $2M Liability Coverage • WCB Coverage	• $2M Liability Coverage	• $2M Liability Coverage[1]	• $2M Liability Coverage
International	Student Requirements	• Student Guard Insurance[3] (purchased by Student) • NSCC International Orientation[3]	• Student Guard Insurance[3] (purchased by Student) • NSCC International Orientation[3]	• Student Guard Insurance[3] (purchased by Student) • NSCC International Orientation[3]	• Student Guard Insurance[3] (purchased by Student) • NSCC International Orientation[3]
	Partner Requirements	• $2M Liability Coverage	• $2M Liability Coverage	• $2M Liability Coverage[1]	• $2M Liability Coverage

3 *Contact international@nscc.ca to initiate orientation process and ensure Student Guard Insurance Process*

Exceptions process for placement partners with less than $2M in general liability coverage

Some placement partners may not carry general liability insurance to guard against risk within their organizations. In some cases, NSCC may allow placements with these partners if the following process is completed.

If the placement takes place in an industrial, construction, healthcare, or aviation setting, or any other setting that would be considered as potentially hazardous or high risk, we will not allow placements without the $2M liability coverage (or $5M for placements involving a marine vessel).

If the placement is not in the above setting, follow the following process:

1. Student and supervising faculty, in conjunction with the placement partner, complete the Risk Assessment and Compliance Form from the work integrated learning guides.
2. The assessment is reviewed by the Academic Chair, who assesses the level of risk.
3. If comfortable with the level of risk, the Academic Chair consults with OHSE to confirm his/her assessment of the risk.
4. If all parties are comfortable with the level of risk, the Academic Chair and supervising faculty sign-off on the Risk Assessment and Compliance Form

Processes for Work Integrated learning occurring on a marine vessel, including Sea Time.

Some work integrated learning placements take place aboard on a marine vessel, operating in a body of water. The risks presented by this require additional insurance coverage and processes.

In cases where students are aboard a marine vessel, the placement partner must demonstrate that it carries at least $5M in liability insurance coverage.

The preferred method of minimizing risks is for placement partners to pay students a wage, which qualifies students as employees and entitles them to the insurance and WCB coverage of employees.

If a student is not hire as an employee, the following process should be followed.

For placements and activities requiring less than 72 hours on a marine vessel:

1. Ensure that the placement partner carries at least $5M in liability insurance coverage.
2. Inform the OHSE office with at least three weeks of advance notice.

For placements and activities requiring more than 72 hours on a marine vessel:

1. Special policies may be required. Contact the OHSE office with at least four weeks of advanced notice.

Processes for placement partners requesting the completion of waivers.

Some placement partners may request that students, faculty or a designate of the College sign a liability waiver.

If any party is asked to sign a waiver, the following process should be followed:

1. Forward the waiver to OHSE for review and cc. the appropriate Academic Dean (please note, review by OHSE may take multiple weeks if external review is required by the Student Insurance Plan or Legal Counsel).
2. If approved by OHSE, the waiver should be signed by the appropriate Academic Dean and a copy should be filed by the Academic School.

Students should not sign waivers.

Waivers should not be signed for any placement aboard a marine vessel.