

Insurance Guidelines for Coordinators of Student Field Placements

Occupational Health & Safety

August, 2002



Insurance Guidelines for Students on Field Placements

Introduction

This document is intended for use as reference material when dealing with placement hosts and as a guideline in establishing placements. Several specific documents must be completed in order to ensure the protection of students, placement hosts and the College with respect to compensation for work related injuries and liability.

Students who undertake field placements with employers as part of their program of study at the College are insured against workplace injuries during the placement through either the Workplace Safety and Insurance Board of Ontario (WSIB) or the ACE INA Insurance Company. Although arranging field placements is a common process from the College perspective, it raises complex legal issues and often, questions by prospective placement hosts.

All employers in Ontario are not necessarily covered by WSIB. The first section of this document pertains to those employers who are covered by WSIB.

The second section of this document relates to employers who are not covered by WSIB. This includes:

- Ontario employers who are not covered by WSIB
- Out of province employers who are not part of the Ontario WSIB system
- Out of country employers who are not part of the Ontario WSIB system

The following step-by-step instructions have been developed to assist staff coordinating field placements in completing the required documentation.

Arranging a Placement

When making arrangements for a field placement, it is essential to first determine whether the employer is covered by WSIB or not.

If the employer **is covered by WSIB** follow the instructions in **SECTION 1**.

If the employer **is not covered by WSIB** follow the instructions in **SECTION 2**.

SECTION 1

Arranging a Placement with a Placement Host that is Covered by WSIB

The College is considered a “training agency” by definition under the WSIB Policy on Training Placements (#12-04-05) and employers who accept field placements are referred to as “placement hosts”. Students are considered “learners on unpaid work placements”. Costs related to compensable injuries are not borne by either the placement host or the training agency. These costs are transferred to the Ministry of Education, however both the placement host and the training agency share in responsibilities for documentation.

Step 1 – Student Consent and Ministry Documentation

- Have the student complete the Student / Learner Placement Consent form. (Appendix A)
- Complete the Ministry of Education Work/Education Placement Agreement form. (Appendix B) Fill in the placement information in section C of the form.

Step 2 – Communication with the Placement Host

- Send the placement host a letter explaining WSIB and Insurance coverage. (Appendix C) Appendix C is a sample letter, which is provided for your reference. Modifications reflecting the specifics of your particular program may be made to this sample, but the portions relating to WSIB and insurance should be included as is.

Attach to this letter:

- The completed Ministry of Education Work Placement Agreement form (Appendix B). This must be signed by an authorized representative of the placement host and returned to you.
- A copy of the Letter of Authorization to Represent a Placement Host. **This form is ONLY to be completed when an injury occurs.** (Appendix D)

Forms:

Appendices A, B, C and D are available on-line at myAlgonquin under Safety & Security Services.

Appendix B may also be obtained in triplicate from the Publishing Centre warehouse (form # PW1557)

Please follow any distribution directions on the forms and keep copies of all documents in your department. The Occupational Health & Safety office only requires copies of documentation at the time of an injury.

Step 3 – In the Event of an Injury

Minor injuries that require only first aid treatment are not reportable to WSIB. Placement hosts should follow their usual internal documentation procedures for any such injuries involving placement students.

The following instructions apply only to injuries or exposures to communicable diseases that result in treatment by a health care practitioner or lost time from a work placement beyond the date of the accident. These injuries must be reported to WSIB.

- Ensure the placement host follows the procedures they would normally for their own staff by completing a WSIB Form #7 and assist them by providing necessary student information. These forms are typically held in their human resources area and can be found on-line at <http://www.wsib.on.ca>
- Ensure the placement host completes a Letter of Authorization to Represent a Placement Host form.
- Forward the completed Form #7 and the Letter of Authorization to the Occupational Health & Safety office at the College within 24 hours.

The Occupational Health & Safety office will ensure proper completion and forward the documentation to WSIB and the Ministry of Education.

SECTION 2

Arranging a Placement with a Placement Host that is NOT Covered by WSIB

The Ministry of Education maintains insurance through the ACE INA Insurance Company to provide coverage for students who undertake placements with hosts who are not covered by WSIB. Students who experience an injury while at a placement host must file a claim with ACE INA by completing the necessary documentation, which is detailed in this section. Under these circumstances the College is considered a training agency and employers who accept field placements are considered placement hosts. Both the placement host and the training agency share in responsibilities for documentation.

Step 1 – Student Consent and Ministry Documentation

- Have the student complete the Student / Learner Placement Consent form. (Appendix A)
- Complete the Ministry of Education Work/Education Placement Agreement form. (Appendix B) Fill in the placement information in section D of the form.

Step 2 – Communication with the Placement Host

- Send the placement host a letter explaining WSIB and Insurance coverage. Appendix E is a sample letter, which is provided for your reference. Modifications reflecting the specifics of your particular program may be made to this sample, but the portions relating to insurance should be included as is.

Attach to this letter:

- The completed Ministry of Education Work Placement Agreement form (Appendix B)

Forms:

Appendices A, B and E are available on-line at myAlgonquin under Safety & Security Services.

Appendix B may also be obtained in triplicate from the Publishing Centre Warehouse (form # PW1557)

Please follow any distribution directions on the forms and keep copies of all documents in your department. The Occupational Health & Safety office only requires copies of documentation at the time of an injury.

Step 3 – In the Event of an Injury

Minor injuries that require only first aid treatment are not reportable to WSIB. Placement hosts should follow their usual internal documentation procedures for any such injuries involving placement students.

The following instructions apply only to injuries or exposures to communicable diseases that result in treatment by a health care practitioner or lost time from a work placement beyond the date of the accident. These injuries must be reported.

- Ensure the placement host completes an ACE INA Accident Report form (Appendix F) and assist as necessary.
- Ensure the student completes the ACE INA form #SGC 102845 that details personal information and claim information. (Appendix G)
- Forward both completed forms to the Occupational Health & Safety office at the College within 24 hours.

The Occupational Health & Safety office will ensure proper completion and forward the documentation to ACE INA Insurance and the Ministry of Education.

Forms:

Appendix F may be obtained from the Publishing Centre warehouse (form #PW1555)

Appendix G may be obtained from the Publishing Centre warehouse (form #PW1556)

List of Appendices

- Appendix A – Student / Learner Placement Consent
- Appendix B – Ministry of Education Work/Education Placement Agreement
- Appendix C – Sample Letter to Placement Host Covered by WSIB
- Appendix D – Letter of authorization to Represent a Placement Host
- Appendix E – Sample Letter to Placement Host not Covered by WSIB
- Appendix F – ACE INA Insurance Accident Report
- Appendix G – ACE INA Insurance Personal Information form #SGC 102845