

STUDENT PLACEMENT INSURANCE COVERAGES

While on unpaid placements, the Ministry of Colleges and Universities (MCU) ensures that Students in Ministry funded programs have access to either Workplace Safety Insurance (WSIB) or private accident insurance through CHUBB Insurance of Canada. In addition, there are other insurance options identified in this section.

MCU-WSIB INSURANCE COVERAGE

Workers Safety Insurance coverage through MCU-WSIB extends to all Ontario postsecondary Students in MCU ministry approved programs. To be eligible, the student must be:

- Enrolled within a Ministry funded program of a recognized College or University under MCU
- Required to complete unpaid placement hours as part of their academic program requirements
- Completing an unpaid work placement with a business that is a registered as insured under the WSIA 1997.

MCU-WSIB INSURANCE OUTSIDE OF ONTARIO

When the Placement Agency has a head office in Ontario covered by WSIB and the placement is outside of Ontario in another office, the Student is insured by MCU-WSIB. If the head office is in another Province and the placement is in an Ontario office, the insurance is covered by CHUBB Insurance of Canada.

PAID PLACEMENTS

PAID placements are NOT insured by MCU.

- In these cases, it must be thought of as a temporary employment of the student by that employer
- The employer is obligated to cover the safety insurance for the student in the same manner as other employees within their business

Note: All requests for paid placements are **subject to approval** and must be discussed with and approved by the Program Coordinator prior to accepting. Not all circumstances can be approved.

STUDENTS INSURED BY MCU-CHUBB INSURANCE COMPANY OF CANADA

The Student can only be insured by CHUBB if they are eligible under the terms and conditions as outlined by MCU.

- Private “accident” insurance coverage through MCU-CHUBB Insurance Company of Canada extends to Ontario postsecondary Students in MCU supported programs
- Supported programs must have a requirement of an unpaid placement and
- To be eligible, Students must be completing their unpaid work placements with Placement Agencies that are classified as non-compulsory business insured under the WSIA 1997.
- MCU-CHUBB Insurance Company of Canada provides coverage worldwide. However, if the unpaid placement is outside of Canada, Students are advised to purchase out of country medical and travel insurance as the MCU-CHUBB Insurance Company of Canada plan only covers accidental injury
- Any other insurance the Student may have (e.g., Student plan, personal, government, spouse, parent, etc.) first pays for any eligible expenses and the MCU-CHUBB Insurance Company of Canada Accident Insurance Plan will cover any excess eligible expenses within the limits of coverage offered in the MCU-CHUBB Insurance Company of Canada plan.

WHEN ARE STUDENTS NOT INSURED OUTSIDE OF CANADA?

- International Students who complete their placement portion of the Program in their home Country, are **NOT** insured by MCU-CHUBB Insurance Company of Canada. They can, however, elect to pay for their own insurance.