

STUDENT UNPAID WORKPLACE SAFETY INSURANCE AND ACCIDENT INSURANCE COVERAGE

STUDENT UNPAID PLACEMENT

An agreement established on September 1st, 1993 between the former Ministry of Education and Training, and the Workplace Safety Insurance Board (WSIB) protects students while they are on unpaid work placements.

Students on unpaid work placements with employers **who do not** participate in the WSIB plan are provided coverage through a private plan with ACE INA Insurance Company. **Please note:** Employers are not required to pay insurance. Insurance is paid through the Ministry of Training, Colleges and Universities.

Paid work placements, such as co-op work terms, are **not covered** by this policy. Students receiving payment for the work performed while on placement are covered by the work place employers' WSIB or private insurance coverage.

FIELD PLACEMENT

FOR ALL STUDENTS ATTENDING UNPAID WORK PLACEMENT WHAT YOU NEED TO DO

Once your placement has been confirmed by the College, you will need to contact the placement employer in order to complete the following:

- 1.** The Ministry of Training, Colleges and Universities contract form entitled "Work/Education Placement Agreement Form". This white form is in triplicate and will be distributed or available through your course coordinator or faculty designate. Additional forms can be found in the College Health Centre's waiting room or Health Centre website under "Downloads".
- 2.** Complete the entire form and then obtain three signatures located on the bottom of the "Work/Education Placement Agreement Form". The form must be signed by the employer, your Sheridan field coordinator/faculty designate and yourself.
- 3.** Once completed and signed, a copy will be returned by you to the employer, the College field coordinator/faculty designate and a copy of the same kept for yourself. Again there are two insurance policies offered through the Ministry of Training, Colleges and Universities. In order to determine which insurance will apply to you during your unpaid work placement, you will need to ask the placement employer if their company subscribes to WSIB insurance for their employees or not.

If the employer does not subscribe to WSIB, you will be covered under ACE INA INS. Co., (Section D of the Work/Education Placement Agreement Form) payable through the Ministry of Training, Colleges and Universities. This is the

private insurance available for all students being placed with a non WSIB subscriber or Application Industry.

If the employer does subscribe to WSIB, you will be covered under WSIB payable through the Ministry of Training, Colleges and Universities.

HEALTH AND SAFETY

Occupational health and safety (OH&S) is a joint responsibility between the employer, supervisors and workers (trainees). The College, during an unpaid work placement is the “acting” employer, and as stated in the Ontario OH&S Act shall “take every precaution reasonable under the circumstances for the protection of a worker.” When the College requires a trainee to take part in an unpaid work placement as a requirement of their course, the trainee shall be informed of their rights and responsibilities under the OH&S Act before the work placement begins.

As the “acting” employer Sheridan College will:

- monitor the number of trainees on placements, the frequency of placements and the length of work placements
- require program coordinators, faculty & staff to be familiar with the OH&S practices of placement employers
- require trainees to report OH&S concerns that arise at the placement worksite and are unresolved to their program coordinator and/or faculty and staff
- provide education on the OH&S Act to the trainees through an OH&S video on New Worker Awareness – available in department offices, the Library and O&HS Services or through instructional software
- provide WHMIS training to trainees where applicable (Note: OH&S Services at Sheridan College is available to provide WHMIS training upon request)
- issue to the faculty designate/coordinator questionnaires which assess the O&HS policy and program at the worksite of the placement employer

The Ontario OH&S Act gives workers the right to know about hazards and to refuse to do unsafe work. Sheridan College will support the actions of a trainee to enquire about any hazard in the placement worksite or to remove themselves from unsafe conditions at the placement worksite. At this same time, trainees are expected to exercise responsibility in reporting unsafe acts or conditions or violations of the OH&S Act to the placement employer and their program coordinator at Sheridan College. Trainees are also expected to work in a safe manner and wear the protective equipment required by the OH&S Act and by the placement employer.

.

COMPENSATION

Trainees who participate in an unpaid work placement for Sheridan College as a requirement of their program are covered by one of two insurance policies in the event of a workplace accident/incident. The type of coverage is dependent on whether an employer is a participant of the Workplace Safety Insurance Board (WSIB), or if the employer is defined as an Application Industry. Application Industries are not required under the act to be a member of the WSIB, which means this type of employer does not pay an assessment rate to the WSIB for compensation to employees:

When an employer is a member of the WSIB, a student is provided WSIB compensation in the event of an accident. The cost of this insurance is paid through the Ministry of Training, Colleges and Universities.

When an employer is **not** a member of the WSIB, they are defined as an “**Application Industry**”. This means that if you are placed in an Application Industry and sustain a work related accident, you are covered for compensation through the Ministry of Training, Colleges and Universities by the ACE INA Insurance Company.

“**Application Industries**” may include, but not be limited to: art galleries, daycare centres, health units, library boards, doctor’s offices, dentist offices or law offices.

Please note: Compensation through ACE INA Insurance is not as substantial as the coverage through the WSIB. ACE INA’s Accident Insurance Plan and the WSIB Policy Report Volume 6, No. 5, explain the difference between WSIB and the private insurance. A detailed Plan and Report can be found in the Library, the Health Centre’s, and the Health Centre website.

REPORTING AN ACCIDENT/INCIDENT SHOULD AN ACCIDENT OCCUR:

1. The trainee should immediately report the accident/injury to their placement employer.
2. The trainee will then immediately call their program coordinator or faculty designate to inform them of the accident/incident. If the above cannot be reached, the trainee should contact the Health Centre (Davis Campus: 905-459-7533, ext. 5153.)
3. The Health Centre will complete the following with assistance of the trainee, employer and or/Coordinator/Faculty Designate all within 3 days of the occurrence of an accident/incident:
 - WSIB employer Form 7 (Dean’s Signature, Section F)
 - Sheridan Incident reporting sheet
 - ACE INA Insurance Form (if required)
 - Letter of Authorization to Represent Placement Employer

4. The faculty designate will forward the signed MTCU Work/Education Placement Agreement Form to the Health Centre within 3 days of the occurrence of an accident/incident.

Please note: Compensation will take place only when a trainee loses a credit(s) due to the accident. If you have any questions or concerns regarding your insurance coverage while on unpaid placement contact your placement coordinator or faculty designate. If you are unable to reach your coordinator, contact Health Services (Davis Campus: 905-459-7533, ext. 5153). Further information can be obtained through the Ministry of Training, Colleges and Universities at 416-325-9733.