

Questions and Answers

Ministry of Advanced Education and Skills Development

Postsecondary Student Unpaid Work Placement

Workplace Insurance Coverage for Ontario University and College Students

Coverage and Eligibility

Q.1: What type of workplace insurance claims coverage is provided by the Ministry for eligible postsecondary students with workplace injury claims incurred while completing an unpaid work placement?

If a postsecondary student completes an Unpaid Work Placement as part of their publicly supported postsecondary education program and the Placement Employer is an Ontario employer subject to the Ontario Workplace Safety and Insurance Act, 1997 (WSIA), the Ministry will repay the Workplace Safety and Insurance Board (WSIB) for the cost of any benefits paid by the Board under the WSIA to the student.

The Ministry also pays for the costs of limited private insurance coverage through Chubb Insurance Company of Canada (formerly known as ACE INA) for postsecondary students whose Unpaid Work Placements are arranged or authorized by their postsecondary institution to take place outside of Ontario (international and other Canadian jurisdictions).

Private insurance coverage is also provided to Ontario postsecondary students who are completing their work placements with Ontario employers which are not required to have compulsory coverage under the WSIA.

Q.2: When does the Ministry work placement insurance coverage become effective?

The Ministry coverage is in effect from the start date of the work placement to its end date. Coverage is only available with respect to an accident during the work placement.

Q.3: Does the Ministry coverage extend to students in postsecondary education programs funded by other ministries or government departments? For example, bridge training programs funded by the Ontario Ministry of Citizenship and Immigration.

No, the Ministry only covers students enrolled in approved Ontario college and university postsecondary programs funded through the Ministry's operating grants.

Q.4: What types of workplace accidents are covered by the WSIA?

Under the legislation, “diseases” and “injuries” caused by an “accident” in the workplace are covered by the WSIA.

The WSIA definition of an accident is as follows:

- a wilful and intentional act
- a chance event occasioned by a physical or natural cause; and
- a disablement arising out of and in the course of employment

Accidents that incurred outside of the work placement are not eligible for coverage under the WSIA.

Q.5: As an employer/organization we carry liability insurance. Is this an add-on? Which coverage takes precedence if the student has an accident?

If the student has an accident on an Unpaid Work Placement and receives workplace and insurance benefits under the WSIA, the Ministry will reimburse the WSIB for such benefits.

Q.6: If the student is receiving an honorarium from the Placement Employer, is she/he still covered by the Ministry?

Yes, students are still considered unpaid Student Trainees if they receive one or more of the following types of payments: social assistance benefits, training allowance, honorarium, reimbursement of expenses and stipend paid to the trainee.

Q.7: We offer two non-thesis Master degree programs. These programs have an internship as part of the course requirements. Are students participating in these programs eligible for Ministry coverage?

Yes, if unpaid, these students are eligible for Ministry coverage while on their internship. The students are not eligible for Ministry coverage if they are on a paid co-op placement or internship.

Q.8: We have an internship course in our Management Program that is optional. Are students enrolled in this course eligible for Ministry coverage while at their work placement?

Yes. Whether the internship course is optional or required, and the Unpaid Work Placement includes a formal assessment component and successful completion will be recognized for the purposes of completion of an Approved Program, it would be eligible for Ministry coverage.

Q.9: Would a student on an Unpaid Work Placement be eligible for Ministry coverage in the event of an accident that occurred while the student was required to travel away from the main site of the Placement and/or was required to work at another location in Ontario?

Yes, if the travel or work at another location in Ontario is considered part of the Unpaid Work Placement under the WSIA. For example, generally, when the conditions of employment require the student to travel away from the Placement Employer's premises, a student is eligible for WSIA benefits. However, the student is not eligible for WSIA benefits when on a personal errand or personal business.

The student is covered only when she/he reaches the Placement Employer's premises where she/he is assigned to work.

Q.10: Does the Ministry coverage also include liability coverage, for example, if litigation were initiated from a third party and a student was involved in an accident?

No. Placement Employers must have their own liability insurance.

Q.11: Is a student attending a college or university outside of Ontario eligible for the ministry coverage if they do an unpaid/co-op work placement in Ontario?

No, students who come from an out-of-province college or university to do work placements in Ontario are not eligible for the ministry coverage.

Students only are eligible for the ministry coverage if they are enrolled in and completing an eligible program offered by an Ontario publicly assisted postsecondary institution.

Q.12: In circumstances where a student is being supported to return to school through the WSIB following an injury or disease at the Unpaid Work Placement, and suffers a new accident at school, does the Ministry have a role to play in supporting that student?

While the Ministry pays WSIB for the cost of benefits paid to students that are injured or have contracted a disease in an Unpaid Work Placement, decisions concerning the scope of benefits or services provided to such students under the WSIA are the responsibility of the WSIB.

Q.13: If an Ontario postsecondary student chooses to do their Unpaid Work Placement outside of the province, would they be eligible for the Ministry coverage?

Yes, in such cases, students would be eligible for coverage under the private insurance plan provided by Chubb Insurance Company of Canada. However, the student is advised to obtain complementary insurance since Chubb Insurance does not provide full compensation. Any other insurance the Unpaid Student Trainee may have (government, spouse, parent, etc.) first pays for all eligible expenses, and then Chubb Insurance will pay the excess eligible expenses.

International students attending an Ontario publicly assisted postsecondary education institution are not covered by Chubb Insurance if the Unpaid Work Placement is in their country of primary residence.

Q.14: Would a student on a paid work placement made possible through a scholarship be eligible for the Ministry coverage?

No, the Ministry only provides coverage for postsecondary students on Unpaid Work Placements as part of an Approved Program.

Q.15: Is the Ministry coverage for WSIA benefits provided for unpaid research placements?

Yes, provided the unpaid placement is a part of an Approved Program and the research does not occur at the Training Agency and the research is not for the Training Agency.

Q.16: What if Placement Employers wish to provide their own coverage for students while on an Unpaid Work Placement?

It is advisable that the Training Agency obtain from the Placement Employer written confirmation of such coverage and the scope of the coverage. It is the Training Agency's responsibility to verify that the coverage the students will receive from the Placement Employer is comparable with WSIA coverage. Otherwise, in the event of an accident the student may not have full coverage.

Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form

Q.17: When does the Training Agency need to complete the Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form?

A form should be completed in the event of a claim resulting from work placement accident.

Q.18: Who is required to sign the Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form if a claim is being made?

If a claim is being made, the form must be signed by:

- The Training Agency (the Ontario publicly assisted postsecondary education institution);
- The Placement Employer (by a manager or director who has signing and supervisory authority for the Placement Employer); and;
- The Student Trainee (the postsecondary education student enrolled in the approved program).

Q.19: Where can I find a digital and printable copy of the Postsecondary Student Unpaid Work Placement Workplace Insurance Claim Form?

You may [download the form](#) by clicking on the link.

Q.20: Are there different forms to complete, if the student has a private insurance (Chubb Insurance) claim versus a WSIB claim?

If a student is covered by Chubb Insurance, the Training Agency must contact Chubb Insurance either by e-mail or by telephone (immediately after learning of the incident) to obtain the appropriate form. Chubb Insurance can be reached by e-mail at Canada.Claims@chubb.com or by telephone at 1-877-772-7797 or Fax at 416-368-0641.

For administrative matters relating to forms and process please contact:

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