

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

(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?

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are covered by the WSIA.

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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 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.

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