



## MEMORANDUM

TO: Principals and Vice-Principals

FROM: Brett Reynolds, Associate Director of Education  
Michael Carson, Chief Financial Officer

DATE: 3 December 2018

**RE: School Council Liability Insurance**

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This year's school council insurance coverage has been paid for by the District and will be provided through the Ontario School Boards' Insurance Exchange (OSBIE) and Jones Brown Insurance Brokers. Please find attached the school council certificate of insurance from Jones Brown for the policy period 1 November 2018 to 1 November 2019.

The mandate of the school council is to provide advice to the principal. When acting outside of this mandate, school councils require liability insurance to cover activities that are independent of the school (non-sanctioned) and that are not directed by a school principal or staff designate. Activities such as independent fundraising events, or a social event for school council members, would not fall under the District's liability insurance coverage.

The school council liability coverage provides protection for the school council executive members and all volunteers acting on behalf of the school council that may face lawsuits arising out of their activities for the school council. The coverage is for various types of liabilities arising out of injuries to third parties or damage to leased or borrowed premises.

### Insurance Coverage Highlights:

- Annual policy, effective November 1<sup>st</sup> of each year;
- \$2 million liability coverage;
- Coverage includes: negligent acts causing bodily injury and property damage, personal injury and advertising liability, tenants legal liability, non-owned automobile liability, errors and omissions, directors and officers wrongful acts;
- Coverage exclusions include pyrotechnics and fireworks, sports teams and all organized sport activities, skiing, fitness training, gymnastics, and stage/prop construction.

The school principal has an essential role within the school council framework, to attend council meetings and consider its recommendations. The principal has an obligation to advise the council of the action being taken in response to the recommendations and has the responsibility to approve or deny any event or activity proposed on District property.

Every school sponsored event or activity requires the approval of the school principal. Approved events/activities must be attended by the principal or their designate for the duration of the event to ensure that the policies and procedures of the District are being followed.

When an event is approved and controlled by the principal, the school council members are acting as volunteers on behalf of the school and will be covered under the District's liability policy. The principal or designate authorizing the activity must assume responsibility for the event and the activity must be in accordance with Board policies and procedures.

When non-sanctioned activities (those events that are not under the control of the principal or designate) are planned, organized and controlled by school council, the school council should be advised that:

- The event cannot use the school name and should be clearly stated, in any correspondence to parents, that it is not a school sanctioned event;
- The event will not be covered by the District liability insurance;
- Council should confirm that their school council insurance policy covers the event that they are contemplating, if not, they are advised that they should get additional insurance to cover the event;
- If using the school or school property, they will need to book the space through the Community Use of Schools (CUS) department;
- The use of a consent form for persons participating should be considered; and
- A vetting process for all volunteers should be considered .

For clarification purposes as to what would be considered school council (non-sanctioned) events versus school events (sanctioned), please see the attached Frequently Asked Questions.

**Please provide a copy of this memo and attachments to your school council chair.**

If you have any further questions, please send an email to [riskmanagement@ocdsb.ca](mailto:riskmanagement@ocdsb.ca).

Attach.

cc: Senior Staff  
Sandra Lloyd, Manager of Risk and Supply Chain Management  
Michele Giroux, Executive Officer of Corporate Services  
Engy Abdel Masieh, Policy Analyst  
Administrative Assistants  
Secondary and Elementary Office Assistants

## Corporate Records