

# School Council Insurance

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# Risk Management



- insurance and compliance reporting
- assess and make recommendations for risk controls and prevention
- administer insurance inquiries and claims student or visitor incidents and property incidents



# Why do we need insurance?

## Negligence

- Failure to take due care, as required by law, resulting in damage to property or injury to a person or persons – Gage Canadian Dictionary

## Liability insurance

- To protect a person or entity against any legal responsibility arising out of a negligent act or a failure to act as a prudent person which causes bodily injury or property damage to another party

Insurance does nothing to prevent loss



# Event planning

- risks versus benefits
- student involvement
- is the activity required
- the probability of injury
- what can be done to prevent an injury
- the intended design of building/facilities
- skills of the participants - experience and knowledge
- the resources available to manage these risks



# Expected activities

Events should align with the school values and be engaging to the student population

Parents/guardians are required to accompany their children (movie theatre, shopping mall, restaurant)



- movie night
- book fairs
- dances
- bake sales (cake walk)

District policies and procedures are followed by consulting with the principal



# What could a Court expect?

- act as a “careful and prudent parent”
- exercise Due Diligence - perfection is not expected
- a consistent, systematic approach to identify and manage foreseeable risks
- activity was reasonable for age, ability experience, and number of participants
- consider nature and condition of equipment being used
- existing policies, procedures or guidelines



# OSBIE School Council Program

## Jones Brown Canadian insurance brokerage

When individual School Council member or volunteer while acting within the scope of their duties (\*Guide for Members)

Examples of what is not covered? (subject to the terms and conditions in the Policy)

- the organization or management of school sports teams or all organized sport activities
- medium-high risk activities unusual to school council operations
- criminal Code convictions
- penalties, fines, WSIB coverages, Punitive damages
- intentional acts
- abuse



# Sanctioned Activities

- Approved school sponsored (sanctioned) events or activities must be attended, for the duration of the event, by the principal or their designate
- The event is supervised by school staff with school council members and community serving as volunteers
- The event will be covered by the District liability insurance





# Non-sanctioned Activities

- Non-sanctioned events that are not under the control of the school
- 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;
- Confirm the school council insurance policy covers the event or 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;



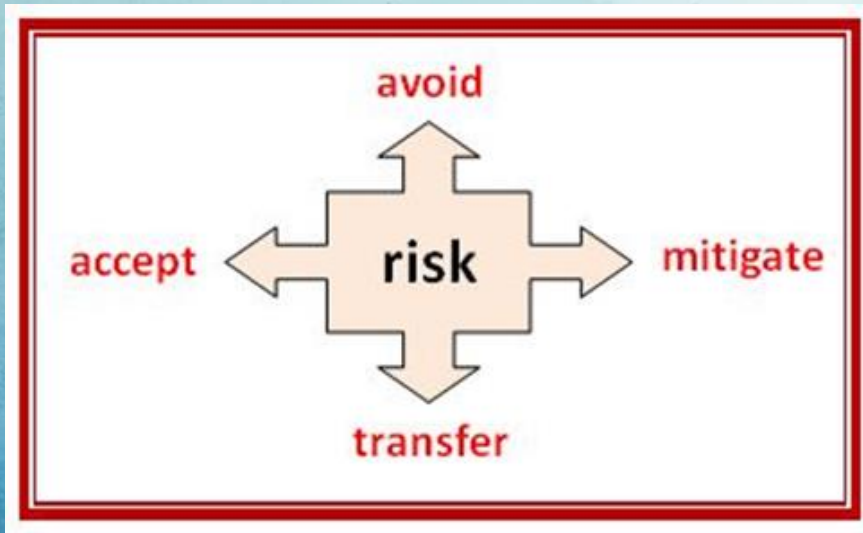
# Risk strategies

## Avoidance

- Choose a different activity

## Accept the activity


- Control the risks you take
- ✓ Protective equipment
- Transfer the risk to another party
- ✓ student accident insurance
- ✓ event specific policies
- ✓ informed consent
- ✓ Third party contracts and indemnification






# Community Use of Schools

- Events operating outside the care and control of the District are handled through Community Use of Schools
- May be required to purchase specific event insurance
- OCDSB website and select Contact Us and then Community use of Schools

Community Use


 OTTAWA-CARLETON  
DISTRICT SCHOOL BOARD

 Home  Calendar  Schools

### New user?

To get started with our online reservation system, all you have to do is create a new account.

[Get started](#)

 [Watch the introduction video](#)

### Existing users

Username

Password

[Login](#)

[Forgot your password?](#)

Facilities are available for community use week nights from 6:00pm–10:00pm and 8:00am–6:00pm on Saturday and Sundays. As much as possible, bookings will be from 6:00pm–8:00pm, 8:00pm–10:00pm or 6:00pm–10:00pm to maximize access.

School space is available from **Saturday September 17, 2016** until **Sunday June 4, 2017**, excluding Christmas Break, March Break and holiday long weekends.

**User Tip:** After you create an account you will receive an email asking to validate your email address. If you DO NOT receive this email please check your "Spam", "Deleted" or "Junk" folders. You may need to add [communityuse@ocdsb.ca](mailto:communityuse@ocdsb.ca) to your contact list.

If you are having technical difficulties please contact the Outreach Coordinator, Jenn Shumsky at 613.596.8793 or [jennifer.shumsky@ocdsb.ca](mailto:jennifer.shumsky@ocdsb.ca)

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Thank you

