

Frequently Asked Questions (FAQs) Regarding School Council Insurance

1. What is the difference between sanctioned events and non-sanctioned events?
 - A. Sanctioned events are those events that are approved by the principal, the vice-principal and/or staff designate(s) who will be directing and supervising the event. School council members may assist in organizing the event but are acting as volunteers on behalf of the school. In such cases, these events must be attended by the principal or designated staff for the duration of the event. School council members, acting as volunteers, would be covered under the District's liability insurance policy.
 - B. Non-sanctioned events are those events that are approved by the principal but are independent of the school, will not be under the control of the principal, and where staff will not be directing or attending in a supervisory capacity. These events are typically planned, organized and controlled by the school council. These events are usually fundraisers held at the school and attended by both parents and students, such as, movie nights, book fairs, and bake sales. School council members would need to ensure that District policies and procedures are followed by consulting with the principal.

2. What are third-party events and what insurance covers these events?

Third-party events are approved by the principal and should be planned, organized and supervised by the principal or staff designate(s) as they are medium to high-risk activities. School councils acting as volunteers to the school may assist in the planning of these events.

Third-party events include contracts with independent businesses. Examples are fun fairs or family barbecues on school grounds where a food truck or local grocery store prepares and provides food at the school, or any event requiring the rental and operation of inflatables. All third-party providers must provide proof of Commercial General Liability insurance and, if possible, ask that the school be added to the third-party's insurance policy for the specific event. The third party becomes responsible for controlling and operating the activity and its insurance policy would cover the activity. The principal or staff designate(s) would be responsible for the overall control and supervision of the event.

3. What type of events would be clearly school-sanctioned events and must be under the care and control of the principal or designated staff?

All sporting events (except in exceptional circumstances as noted in Volunteer procedure PR.555.SCO, article 4.12), all field trips, and all contemplated medium to high-risk events or activities.

4. What activities or events should not be considered by either the school or school council?

The following is a list of prohibited activities:

Dunk tanks, diving into or sliding onto foam, mud, ice or snow; animal rides; sky diving; zip lining; bungee jumping, high ropes, extreme trampoline, bubble soccer (knacker ball); white-water rafting; outdoor rock climbing, paint ball, fireworks or pyrotechnics.

5. What activities are not allowed and are not covered by the school council insurance policy?

Coverage exclusions include pyrotechnics and fireworks, sports teams and all organized sport activities, skiing, fitness training, gymnastics, and stage/prop construction.

6. Can we advertise non-sanctioned (school council) events in school newsletters or on school web pages?

Yes, but it must be clearly stated that these events are school councils events, not school events, and that they will not be supervised by OCDSB school staff.