

Guidance on workers compensation arrangements and insurance for students on practicum within Canada but outside of British Columbia

Workers Compensation

Students who are residents of BC and participating in courses with a program completion requirement of a practicum (or apprenticeship/ work experience) based in the province will be covered during their placement by WorksafeBC. However coverage is NOT provided to students resident in BC who take up out-of-province placements.

Some provinces will allow universities to register and purchase WCB coverage for students who are both residents of and who are required to complete a practica based in their home province, this coverage is ONLY applicable when students are on site during their practicum.

Provinces/territories where WCB may be purchased:

- Alberta
- New Brunswick
- North West Territories
- Nunavut
- Ontario
- Quebec

Out of home province/territory placements

Students who may be covered by workers compensation in their home province or territory but who wish to undertake their practica in a different province will NOT be covered by WCB arrangements. Students wishing to complete an out of home province practica should be informed in writing about the lack of coverage prior to their acceptance in the practica and be encouraged to purchase personal insurance.

Provinces/territories where WCB cannot be purchased:

- Manitoba
- Newfoundland
- Nova Scotia
- Prince Edward Island
- Saskatchewan
- Yukon

Students who are resident in one of these provinces/territories and who are required to undertake a practica (regardless of location) will have NO WCB coverage as it cannot be purchased by the University under their legislation. Students resident in these provinces/territories should be given notification of this, in writing, prior to their acceptance in the program and be encouraged to purchase personal insurance.

Current TRU WCB registration status:

Province or territory	Status	Registration Co-ordinator
Alberta	Registration not required for placements in public institutions	Not currently required
Ontario	Currently registered	Jean Crowe – Open Learning Program administrator, Science
New Brunswick	Currently registered	
Quebec	Not currently registered	
Nunavut	Not currently registered	
North West Territories	Not currently registered	

TRU WCB Registration process

Placement co-ordinators should supply the students name, home address, TRU student ID and course details as well as the details of the practicum placement, including the start and end dates and the number of hours the student is expected to work for. Registration information must be sent a minimum of one month prior to the practica start dates.

Premiums are the responsibility of the department/faculty. Invoices will be forwarded from the registration co-ordinator to the appropriate faculty/department for payment.

NOTE: Students whose information is not submitted will not be covered by WCB (with the exception of students placed in Albertan public institutions whose coverage does not require TRU action).

Liability coverage for students

Thompson Rivers University is a part of a pooled insurance scheme run by the University, College and Institute Protection Program (UCIPP).

The institution providing the apprenticeship, practicum placement or work experience should include the student in their liability coverage arrangements. UCIPP generally only provides coverage when students are directly supervised and instructed by TRU/ TRU instructors and is usually only extended to students when they are included in broader legal action against TRU/ TRU instructors. If the action is only brought against a student, UCIPP will not provide coverage. Liability insurance comes into play when someone sues an individual or organisation and provides coverage for the cost of defence and any damages.



Student Accident Insurance

Students on TRU property/premises, participating in an approved TRU activity, travelling directly to or from a TRU approved or organized activity or participating in a TRU organised and authorised practicum are covered by this policy. Students who are attending a course which does not lead to an authorized designation and students who usually **do not physically attend classes on a campus of TRU** are not covered. If you need to make a claim against this policy please contact the Risk Management Services office. Please note that there is a time limit for claims.

Domestic students who have not opted out of the TRU Students' Union benefit plan are also covered by an Accidental Death & Dismemberment Insurance plan. Students may also be covered through individual or family benefits of insurance plans.

Medical insurance

All students are expected to have their own medical insurance, either under the Medical Services Plan (MSP) or a private medical insurance plan if not eligible. Students are also advised to take advantage of the health and dental plan provided through TRUSU. Students who will be travelling out of country while attending TRU are advised to **purchase additional medical coverage for out-of-country travel.**