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## Memorandum

**DATE:** September 2022  
**TO:** Principals & VPs (UGShare: Insurance/RM & Sept. Start Up Folders)  
**AND TO:** School Councils (to Chairs via Matt McCutcheon)  
**RE:** **School Council Insurance Information – 2022-2023**

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Below is some information in regard to common questions for School Council Insurance ... Is it needed? How much does it cost? How do I purchase it? Policy exceptions and risk management.

### Does School Council Need Insurance?

Over the school year I get many inquiries in regard to whether School Council Insurance is required. There are a few things for you to consider ...

First determine whose event it is.

*“School Endorsed Events”* are events that are under the care and control of the Principal (or designate board employee). School council can help with the planning, but the Principal (or board employee designate) need to oversee the event to ensure it complies with Board policies and procedures and the Principal (or designate) need to attend the event to oversee supervision. School endorsed events do not require School Council Insurance. Board employees and volunteers are covered under the Board’s liability policy while working within the scope of their assigned duties.

*“School Council events”* are events not endorsed by the school (some examples might include: table at a market, dinner/dance fundraiser off site, fundraising activities, home coming class reunions, Santa Claus parades/floats, etc.). Principals would include in their communication with the community that the event is a school council event and that there will be no school supervision. The school does not advertise the event nor does council use school or board logo in advertising. If the event is after school hours and at the school, a Community Use Permit is required (to be completed by school council and in school council’s name). School Council should vote on activities they wish to take on and it should be recorded in School Council meeting minutes. School Council insurance should be purchased for non-school endorsed events and it can be used with their CU application.

Here are some UGShare links for some further School Council risk management for schools:

[RISK MANAGEMENT NEWSLETTER 2019-20](#) (see Page 2)

[RISK MANAGEMENT NEWSLETTER 2014-15](#) (see Page 4)

### How much does it cost to purchase School Council Insurance?

School Council Insurance is provided through OSBIE’s insurer at affordable rates. Rates are set out on the next page ...

<b>SCHOOL COUNCIL INSURANCE – through OSBIE re-insurer</b>	
General Liability	\$2million
Errors & Omissions	\$1million
Non-owned Auto	\$2million
Volunteers Covered	Yes
Term	Nov. 1/23 to Oct 31/24 Coverage effective from date of purchase
Cost – if purchased at beginning of term	\$155 + 8%tax = <b>\$167.40*</b>
<b>Exclusions:</b>	Abuse, Contagious Disease Exclusion, Cyber-Liability Exclusion, Electronic Data Exclusion Amendment and Sanctions Exclusion Endorsement. Please check the Policy for all exclusions.

\*If your School Council would like to purchase School Council Insurance at the beginning of the term (November 1<sup>st</sup>), please let me know and forward the cheque by **OCTOBER 14, 2022**.

### **How do I purchase School Council insurance?**

If School Councils wish to purchase insurance, please send me an email confirming your request. Premium rates are pro-rated if the insurance is purchased well into the school year. I can let you know what the pro-rated premium will be. Once the premium is determined, school council forwards a cheque payable to the Upper Grand District School Board to my attention at the Guelph Board Office.

### **Exceptions to the Policy**

Please be aware that Abuse is an exclusion under the School Council Insurance Policy. An example when a negligence claim for abuse might be initiated would be a problem arising when providing babysitting services.

For a list of other exceptions see the chart above. School Councils should review the School Council Insurance Policy to be familiar with all the exclusions. A copy of the current policy will be provided upon purchase and can be provided in advance of purchase upon request.

**Babysitting for “School Council Events”** - For risk management information for *School Council events* that include babysitting services, your School Council can refer to a Memo posted on the School Council website entitled “Babysitting for School Council Events”.

### **Babysitting for “School Endorsed Events”:**

Schools are reminded that there is risk management information in UGShare for Babysitting services offered at a *school endorsed* event. This can be located on UGShare Home Page click on “Documents and Forms”, then on “Insurance/Risk Management” and from the list see: Babysitting for *School Endorsed Events*; Babysitting for *School Endorsed Events*-Registration Form.

**NO ALCOHOL AT EVENTS** Please note that the Board prohibits School Councils from hosting any events that serve alcohol.

If you have any questions, please feel free to contact me.

*Karen Zorzi*

Insurance & Risk Management

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