

## **Memorandum**

**DATE:** October 2023  
**TO:** Principals & VPs (via P/VP Communication & Sharepoint)  
**AND TO:** School Councils (via website), Matt McCutcheon and Brent McDonald  
**RE:** **School Council Insurance Information – 2023-24**

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Below is 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?**

Often I get inquiries in regard to whether School Council Insurance is required. There are a few items for your consideration ...

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 the insurance can be submitted with their CU application.

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

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

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

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

School Council Insurance is provided by OSBIE at affordable rates. Rates are set out on the next page ...

<b>SCHOOL COUNCIL INSURANCE</b>	
Liability – Bodily Injury / Property Damage	\$2,000,000
Products & Completed Operations	\$2,000,000
Tenants Legal Liability	\$2,000,000
Personal Injury	\$2,000,000
Errors & Omissions	\$1,000,000
Non-owned Auto	\$2,000,000
Volunteers Covered	Yes, while acting within the scope of their assigned duties
Term	Nov. 1/23 to Oct 31/24 Coverage effective from date of purchase
Cost – if purchased from Nov 1/23 to March 31/24	\$140 + 8%tax = <b>\$151.20*</b>
Pro-rated premium is available (see below)	
<b>Policy exclusions include but are not limited to:</b>	<ul style="list-style-type: none"> <li>➤ Exemplary, Punitive Damages Exclusion</li> <li>➤ War Exclusion</li> <li>➤ Terrorism Exclusion</li> <li>➤ Abuse Exclusion</li> <li>➤ Contagious Disease Exclusion</li> <li>➤ Cyber Risk Exclusion</li> <li>➤ Electronic Data Exclusion</li> <li>➤ Liquor Liability Exclusion</li> <li>➤ Sporting Events Exclusion</li> </ul>

We hope to have other providers of School Council Insurance as an option for next school year.

**\*If your School Council would like to purchase School Council Insurance at the beginning of the term (November 1, 2023), please let me know and forward the cheque by **OCTOBER 24<sup>th</sup>, 2023.****

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

Please send me an email confirming your request and then school council forwards a cheque payable to the Upper Grand District School Board to my attention at the Guelph Board Office. Please note, insurance coverage is only effective once requested of the insurer. Request by School Councils to purchase insurance must come to me well in advance of the event(s) so I can effect coverage.

### **Pro-rated Premiums**

If school councils are not sure right now if they require School Council Insurance, there is a pro-rated premium charged for insurance purchased after March 31, 2024 (up until March 31/24 rates are as indicated above). Insurance coverage is only effective once requested of the insurer. Request by School Councils to purchase insurance must come to me well in advance of the event(s) so I can effect coverage.

Pro-rated Premium if School Council Insurance is purchased between April 1/24 to Oct 31/24:  
Premium \$89 + 8% tax = \$96.12; Term is from date purchase is effective to October 31, 2024.

### **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 exclusions 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”.

Here is a Sharepoint link for your reference:

[Babysitting for SCHOOL COUNCIL events \(Memo to School Councils\).pdf](#)

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

Schools are reminded that there is risk management information in Sharepoint for Babysitting services offered at a *school endorsed* event. See this Sharepoint link:

[Babysitting for SCHOOL ENDORSED events \(Memo to P-VPs\).pdf](#)

**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.

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