

Students in Unpaid Work Placements Program

The Ministry of Training, Colleges and Universities (MTCU) has outlined a series of mandatory requirements (please see below) that apply to workplace insurance claims for students in unpaid workplace placements.

MTCU provides WSIB or CHUBB coverage for students participating in unpaid work placements (also known as community engaged learning (CEL) or workplace integrated learning (WIL) activities). Coverage through MTCU is for students that are placed by University departments with employers to obtain work skills and experience on unpaid training placements as part of an approved program (a post-secondary program offered by the University that is funded through MTCU operating grant).

MTCU provides for coverage where unpaid workplace placement is part of an ELECTIVE or CORE course.

Some examples of Elective Activities include:

- elective or optional practicum activities
- courses requiring volunteer hours to earn academic credit
- senior project courses requiring students to visit a specific workplace site

Eligibility For MTCU WSIB or CHUBB Coverage is as follows:

The placement must be unpaid

The placement must be part of the course/program requirement

The placement must be approved by the University and the Placement Employer

The program/course must be publicly funded

Student Trainees are still considered to be Eligible for Coverage if they receive one or more of the following types of payment:

- Social assistance benefits (e.g., through Ontario Works Program)
- Training allowances
- Honoraria
- Reimbursement of expenses
- Stipends or any money paid to the Student Trainee by the University

NOT Eligible for MTCU WSIB or CHUBB Coverage:

1. Students in post secondary education or training programs that are not funded through MTCU operating grants.
2. Student Trainees in unpaid work placements which have arranged or organized themselves and do not count on earning academic credit for the purpose of MTCU Covered-Benefits, or CHUBB coverage, such placements are considered volunteer work. This includes Student Trainees in medical programs that participate in volunteer programs not required by their medical program.
3. Student Trainees who are paid a salary- A Student Trainee on a placement who receives payment or wages from the Placement Employer is considered to be a worker and must be provided with WSIB insurance coverage paid for by the Placement Employer as is any other worker employed by the Placement Employer.
4. University of Guelph Student Trainees whose work placement is with the University. This includes Student

Trainees who, as part of their program, do unpaid research for the University.

5. Student Trainees who are in the classroom portion of their training program -coverage extends only to the work placement portion of the training program. There is no coverage for the in-class portion of training programs.
6. Student Trainees on placements arranged by Universities or Colleges that are not identified in Appendix A of the MTCU Guidelines, including Student Trainees undertaking an unpaid placements in Ontario but whose University or College is outside of the province. For example Exchange Students.
7. Student Trainees of the University who, as part of a formal course or program, attend a training placement with an Ontario Placement Employer but the placement occurs outside of Ontario.
8. International students attending an Ontario publicly assisted post-secondary education institution are not covered should their placement be in their country of primary residence.

Requirement - Prior to A Student Placement:

Faculties/Departments arranging unpaid placements must have the participating student and placement organization complete the following forms in either English or French. The University/Departments must retain all documentation.

- [UOG Letter to Placement Employers](#) [1]
- [UOG Declaration of Understanding](#) [2]
- [UOG Pre-Placement Due Diligence Checklist](#) [3]

The above forms are to comply with the requirements of the MTCU Guidelines:

1. The requirement of a "Student Declaration of Understanding" Letter is to inform the student that they have coverage either through MTCU WSIB or CHUBB and to report all workplace injuries or illnesses. This letter must be signed by the student prior to commencing their placement and kept in their file.
2. The requirement of a "Letter to Placement Employers" is to also inform the Placement Employer of the above stated coverage and therefore that their respective WSIB premiums will not be affected. The University must provide this letter to the placement employer. A signed copy must be returned to the University prior to the commencement of the work placement and kept on file.
3. The Pre-Placement Due Diligence Checklist or the Employer's equivalent is to be used as a pre placement evaluation for the placement employer to demonstrate the student has received adequate training for health and safety risks in the workplace.

Requirement - Post Student Placement - MTCU CHUBB Data Collection

The University is required to report to MTCU the total hours of Unpaid Work Placements by Approved Program with Placement Employers that are covered under MTCU CHUBB and the total number of Student Trainees involved.

To meet this requirement at the end of each term, (January, May and September) Faculties/Departments are to provide the information as indicated on the attached form to Occupational Health and Wellness (OHW) (ohw@uoguelph.ca [4]) who will submit the form to MTCU.

[CHUBB Data Collection Form](#) [5]

AD&D Insurance Coverage for Placements Not Covered by MTCU WSIB/CHUBB:

The University of Guelph has purchased supplemental occupational AD&D (Accidental Death and Dismemberment) Insurance. This provides coverage not covered by MTCU.

For additional information on this coverage please contact Dave Hargreaves at ext.52863.

In the Event of an Occupational Illness or Injury to A Student Please Note the Following:

For all placements (Core or Elective Activities)

1. The student must immediately notify their placement employer and their University placement coordinator/contact.
2. The University placement coordinator/contact must complete the [Incident Report](#) [6]. [7] form in accordance with the University Illness or Injury Incident Reporting Process.
3. The University placement coordinator/contact must send the completed incident report form to Occupational Health and Wellness (OHW) by fax at 519-780-1796 or at ohw@uoguelph.ca [4] within 24 hours of the student reporting the illness or injury to the University.
4. The University placement coordinator/contact must request that the Placement Employer complete and sign the [MTCU Postsecondary Student Unpaid Work Placement Workplace Insurance Claim form](#) [8].
5. The University placement coordinator/contact must complete the top portion of the "Letter of Authorization to Represent Employer" found in the Appendix of the MTCU Guidelines and have the placement employer complete the bottom portion. The completed letter must be sent to Occupational Health and Wellness (OHW) by fax at 519-780-1796 or at ohw@uoguelph.ca [4].

Reference: "Guidelines for Workplace Insurance for Postsecondary Students of Publicly Assisted Institutions on Unpaid Work Placements" [MTCU guidelines](#) [9]

For more information or if accessible (AODA) forms are required, please contact OHW at (519) 824-4120 ext. 52647 or ohw@uoguelph.ca [4]

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Links

[1] <https://www.uoguelph.ca/hr/system/files/UOG%20Letter%20to%20Placement%20Employers%202018.pdf> [2] <https://www.uoguelph.ca/hr/system/files/Student%20Declaration%20of%20Understanding%202018.pdf> [3] <https://www.uoguelph.ca/hr/system/files/UOFG%20Pre-Placement%20Due%20Dilligence%202018.pdf> [4] <mailto:ohw@uoguelph.ca> [5] <https://www.uoguelph.ca/hr/system/files/Chubb%20Data%20Collection.pdf> [6] <https://www.uoguelph.ca/hr/system/files/Incident%20Report%20Form%202017.pdf> [7] <https://www.uoguelph.ca/hr/system/files/Incident%20Report%20Form%202018.pdf> [8] <http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=&ENV=WWE&TIT=1352&NO=022-13-1352E> [9] http://www.tcu.gov.on.ca/pepg/publications/UnpaidWork_PlacementsGuide.pdf [10] <https://www.uoguelph.ca/hr/page-category/policy>