Students in Unpaid Work Placements Program

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

MCU provides coverage for students participating in unpaid work placement (also known as community engaged learning (CEL) or workplace integrated learning (WIL) activities. Coverage through MCU is for students that are placed by their program with employers to obtain work experience on unpaid training placements. These placements are part of an approved program that is funded through MCU operating grant. If the Placement Employer has coverage through WSIB for their own employees the Student Trainees will have WSIB coverage through the MCU. If the Placement Employer does not have WSIB coverage for their own employees, the Student Trainees will be covered under CHUBB Insurance, which is a private insurance carrier, through the MCU.

International students attending an Ontario publicly assisted post-secondary education institution are not covered should their placement be in their country of primary residence.

Please also note CHUBB Insurance does not extend to claims resulting in any infection, including COVID-19.

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

Some examples of Elective Course 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

In order to be eligible for MCU WSIB or CHUBB coverage the following criteria must be met:

1. The placement must be unpaid
2. The placement must be part of the course/program requirement
3. The placement must be approved by the University and the Placement Employer
4. 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

Students are not eligible for MCU WSIB or CHUBB if the following applies:

1. Students in post-secondary education or training program that are not funded through MCU operating grants.
2. Student trainees in unpaid work placements which have arranged or organized themselves and do not

count on earning academic credit for MCU Covered Benefits, or CHUBB coverage. Such placements are considered 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 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 funded through MCU. Including student trainees undertaking unpaid placements in Ontario but whose University or College is outside of the province such as 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.

Pre-Placement

Prior to a student going on placement, departments that are arranging unpaid placements must have the participating student and placement organization complete the following forms. The departments must retain all documentation. The Pre-Placement Due Diligence Checklist has been updated as of June 2020.

- University of Guelph Letter to Placement Employers [1]
- University of Guelph Student Declaration of Understanding [2]
- University of Guelph Pre-Placement Due Diligence Checklist [3]

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

1. The requirement of a Student Declaration of Understanding Letter is to inform the student that they have coverage either through MCU 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.

Post-Placement

The University is required to report to MCU the total hours of unpaid work placements by approved program with placement employers that are covered under MCU CHUBB and the total number of student trainees involved.

To meet this requirement at the end of each term, (January, May and September) departments are required to send the information as indicated on the attached form to the Occupational Health and Wellness email [4].

CHUBB Data Collection Form [5]

AD&D Insurance Coverage for Placements Not Covered by MCU WSIB/CUHBB:

The University of Guelph has purchased supplemental insurance. This provides coverage not covered by MCU.

For additional information on this coverage please contact Eric Hinse at ext.52758.

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

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] 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 by fax at 519-780-1796 or by email to OHW [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 MCU Postsecondary Student Unpaid Work Placement Workplace Insurance Claim form [7]
5. The University placement coordinator/contact must complete the top portion of the " [8]Letter of Authorization to Represent Employer" [9] and have the placement employer complete the bottom portion. The completed letter must be sent by fax at 519-780-1796 or by email to OHW [4].

Source URL:https://www.uoguelph.ca/hr/about-hr/occupational-health-and-wellness-ohw/students-unpaid-work-placements-program

Links
[1] https://www.uoguelph.ca/hr/system/files/new_UOG%20Letter%20to%20Placement%20Employers%202018_3_0.pdf [2] https://www.uoguelph.ca/hr/system/files/05.30.2025%20-%20Student%20Declaration%20of%20Understanding%202018_5.pdf [3] https://www.uoguelph.ca/hr/system/files/05.30.2025%20-%20UofG%20Pre-Placement%20Due%20Diligence%202020_1.pdf [4] mailto:ohw@uoguelph.ca [5] https://www.uoguelph.ca/hr/system/files/Chubb%20Data%20Collection_3.pdf [6] https://www.uoguelph.ca/hr/system/files/05.29.2025%20-%20Incident%20Report%20Form_1.pdf [7] 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 [8] https://www.uoguelph.ca/hr/system/files/Letter%20of%20Authorization.pdf [9] https://www.uoguelph.ca/hr/system/files/Letter%20of%20Authorization%202018.pdf