

Insurance Coverage for Volunteers

The general liability insurance policy will respond to legal demands alleging bodily injury or property damage arising out of the activities of the school division including the activities of volunteers subject to policy terms and conditions. The policy adds volunteers as additional 'named insureds' on the policy with the understanding that the volunteers are following school division directives and that the policy will not respond to defend the volunteer if the action is brought about by another volunteer (bodily injury).

The insurance program does not provide medical coverage for volunteers. The student accident insurance policy would provide some coverage for injuries to a student.

Workers Compensation Coverage does not apply to volunteers. The WCB system is a "no fault" system that provides set benefits but takes away the rights of the workers to bring legal action against either their employer or fellow employees.

What this means for us is that we can be sued if a student is injured because of volunteer work we have assigned. The volunteer can also be sued. Our insurance would not defend the volunteer if they did something outside the scope of their assigned duties that caused the injury to the student. The employer also faces a liability exposure. In this case if a student sued they would sue the employer and us.

We could be liable for the actions of the student if they are the ones causing harm (allegations of improper orientation and supervision). If an injury results from a student working as a volunteer at a private individual's residence, the injured party would sue the school division and our liability policy would respond. If the injury occurs in a workplace and the injured party is not an employee of the business, they would sue the business and the business would sue the school division. Our liability policy would respond. If the injured party is an employee and WCB coverage is in place WCB would respond.