INSTRUCTIONS FOR STUDENTS
Insurance Coverage for Students Participating in an Internship or Practicum course

This information applies to both MMSt and MI students who take an **UNPAID work placement** as part of a course (MSL3000Y, MSL1350H, INF2173H, and INF2158H) at the iSchool.

**TWO TYPES OF INSURANCE**

There are two insurance policies offered through the Ministry of Training, Colleges and Universities (MTCU). In order to determine which insurance will apply to you during your unpaid work placement, you will need to ask the placement employer if their company subscribes to WSIB insurance for their employees, or not.

**WSIB Coverage** - If the employer subscribes to WSIB, you will be covered under WSIB payable through the Ministry of Training, Colleges and Universities (MTCU). Employers are not required to pay insurance. Insurance is paid through the MTCU.

**ACE INA Insurance** - Students on unpaid work placements with employers who do not participate in the WSIB plan are provided coverage through a private plan with ACE INA Insurance. If your placement takes place outside the province of Ontario, the ACE INA Insurance policy will apply. This also applies for placements outside Canada. Employers are not required to pay insurance. Insurance is paid through the MTCU.

**FORMS TO COMPLETE BEFORE WORK PLACEMENT/INTERNSHIP**

Universities are required to have in each student file, a declaration signed by the student indicating that s/he understands that s/he has WSIB or ACE coverage while on unpaid work placements. Therefore, before you start your unpaid work placements, please complete, sign and submit the following forms:

1. **Student Declaration**
2. **Letter to Placement Employers** (one copy for the employer, and one copy for the iSchool)

Please submit the completed and signed forms to Isidora Petrovic, Careers Officer, Inforum (info desk) or isidora.petrovic@utoronto.ca within first 2 weeks of your placement/internship.

**IN THE EVENT OF AN INJURY/DISEASE**

In the event of an injury/disease, the placement employer has to complete, sign and send the following forms to the iSchool Student Services within three (3) business days of learning of a work-related injury/disease:

1. If the employer subscribes to WSIB – they need to complete, sign, and send us the following forms:
   - U of T WSIB Student Accident Report
   - Letter of Authorization to Represent Employer
   - Postsecondary Student Unpaid Work Placement Insurance Claim
• WSIB Form 7 Employer’s Report of injury/disease - which employers can access from www.wsib.on.ca - Detailed instructions and guidelines for completing Form 7 Employer’s Report of injury/disease are included with the form on the WSIB website.

2. If the employer does NOT subscribe to WSIB – they need to complete, sign, and send us the following forms:
   • ACE INA Accident Report
   • Letter of Authorization to Represent Employer
   • Postsecondary Student Unpaid Work Placement Insurance Claim

Additionally, when reporting a work-related injury/disease, the University will have to disclose your personal information relating to the unpaid work placement and any WSIB claim or ACE-INA claim to MTCU.

For more information, please read the Guidelines for Workplace Insurance (see link below).

LIABILITY INSURANCE

The University provides general liability insurance. Students are asked to use this liability/comfort letter if the host organization requires it. This is not mandatory.

All of the forms can be downloaded from:

http://current.ischool.utoronto.ca/services/student/forms

(under INTERNSHIPS/PRACTICA, MI and MMSt students, bottom of the page)