

BOARD PROCEDURE: College Liability Insurance

REFERENCE NUMBER:	BP-007
APPROVAL DATE:	<i>Original:</i> November 6, 1996
REVISION DATE(S):	October 198; June 23, 2004 (By-law 1-102 Appendix D); May 31, 2009 (new provider); June 28, 2017; June 1, 2019
EFFECTIVE DATE:	Current
SCHEDULED REVIEW DATE:	As necessary

**INSURED: THE SIR SANDFORD FLEMING COLLEGE OF APPLIED ARTS AND TECHNOLOGY
AND/OR THE FLEMING COLLEGE FOUNDATION**

General Liability Insurance

- Limit of Liability - \$25,000,000 (Umbrella Liability policy provides \$15,000,000 in excess Liability coverage limits – Total limit: \$40,000,000)
- \$50,000 Deductible Any One Accident or Occurrence with respect to Bodily Injury and Property Damage including Expenses.
- This Policy provides coverage for Liability arising out of Bodily Injury, Property Damage and Personal Injury (for example Libel and Slander). The Policy provides coverage for Cost to Defend, Settle, Investigate and Negotiate Claim Settlement.
- Non-Owned Automobile Liability
- Legal Liability For Damage To Hired Autos
- Malpractice Liability – separate Malpractice Liability policy in place - \$5,000,000 limit
- Advertising Liability
- Voluntary Medical Payments: Limit – \$25,000 Each Person, \$50,000 Each Accident
- Employers Liability
- Tenants' Legal Liability: Limit – \$25,000,000 Each Occurrence or Accident
- Employee Benefits
- Voluntary Compensation
- Students in extended instructional programs
- Sudden & Accidental Pollution \$1,000,000 per occurrence /Annual Aggregate (120 Hrs Detection/Reporting Period)
- Worldwide Liability (Canada/U.S. With Respect To Non-Owned Auto)

"Insured" means the Named Insured and past, present and future:

- (i) governors, trustees, directors, administrators or executive officers thereof, while acting on behalf of the Insured;
- (ii) teachers, coaches, instructors or other employees, paid and unpaid volunteers, chaperones or aides of the Insured while acting on behalf of the Insured;
- (iii) students while participating in any activity approved by the Insured, and/or Student Unions, Federations, Councils or any similar body;
- (iv) except as in (v) below, persons, firms, organizations or corporations in whose name the Named Insured has contracted to effect insurance, but the insurance provided for such Additional Insured shall be limited to apply solely to liability arising out of the Named Insured's operations;

- (v) owners of real estate rented or leased to the Named Insured, but only with respect to such property and when stipulated by the terms of a lease or rental agreement;
- (vi) boards, councils, commissions and committees which come under the Named Insured's control and in which it maintains active participation and/or College Foundation or similar body;
- (vii) students participating in an "on the job training program";
- (viii) students participating in or forming a part of a School Safety Patrol or participating in a School Safety Program;
- (ix) any person, committee, board, organizations or group involved in recreational activities under the auspices of the Insured.
- (x) any organization that is acquired or formed by the Named Insured and over which the Named Insured maintains ownership or majority interest, other than a joint venture. The insurance afforded hereby shall terminate 90 days from the date any such organization is acquired or formed by the Named Insured;

BOARD MEMBERS' ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Class Description: Board of Governors and Foundation Board Members of Sir Sandford Fleming College. (under age 80)

Principal Sum AD&D: \$200,000

Weekly Accident Indemnity Benefit:

- Total Disability 70% of the insured persons regular gross weekly earnings up to a maximum of \$350/week, 0 day wait, payable 104 weeks
- Partial Disability \$175/week, 0 day wait, payable 52 weeks

Please note that the Weekly Accident Indemnity Benefit is only available to Board of Governors and Foundation Board Members of Sir Sandford Fleming College under age 70.

Auxiliary Benefits:

- Paralysis – two times principal sum to a maximum of \$1,000,00
- Family Transportation – \$15,000 maximum
- Funeral Expense – \$10,000 maximum
- Home Alteration and Vehicle Modification – \$15,000 maximum
- Identification Benefit – \$5,000 maximum
- Rehabilitation Benefit – \$15,000 maximum
- Repatriation Benefit – \$15,000 maximum
- Spousal Retraining – \$15,000 maximum
- Workplace Modifications and Accommodation – \$5,000 maximum
- Psychological Therapy – \$5,000 maximum within 2 years
- In-hospital Benefit – 1% principal sum / \$2,500/12 months
- Seat Belt Benefit – 10% of principal sum / maximum \$50,000
- Day Care Benefit – 5% of principal sum / \$5,000/4 years
- Dependent Child Educational Benefit – 5% of principal sum/ \$5,000/4 years
- Bereavement Benefit – \$1,000 maximum

Aggregate Limit: \$4,000,000 per any one accident

History of Amendments/Reviews:

Section(s)	Date	Comments
All Board policies and procedures were included in the overall review of By-law 1-102	April-May 2017	<ul style="list-style-type: none">• Board approval (Resolution BoG June28-2017 #3)
Revised	June 2019	<ul style="list-style-type: none">• Changes to reflect the General Liability Insurance and Board Member's AD&D policies