



Schools Protection Program

DPAC PRESENTATION

MAY 30, 2016

Agenda

- What is Schools Protection Program (SPP)?
- Who is covered?
- What activities/events are covered?
- Q & A
- Check List
- Questions?

What is Schools Protection Program?

- Ministry of Finance/Ministry of Education Insurance Program for School Districts
- Insurance coverage for Liability, Property, Crime
- Claims and litigation management
- Risk management advisory services
- Website: www.bcspp.org

Who is covered?

To the extent that liability arises from their authorized duties on behalf of the school district, SPP coverage includes the activities of:

- Trustees
- Employees
- Members of committees
- Volunteers and student teachers
- Students (under certain circumstances)
- PAC and DPAC members and Community School Societies

Volunteers

- Volunteers actions are covered while participating in a school board or school authorized and supervised activity
- Volunteers need to be screened, provided adequate training and have the necessary skills and experience for supervisory activities
- Not all situations that occur during school activities will be considered part of the volunteers' approved duties
- Volunteers may have some personal legal liability exposures

PAC and DPAC members

- SPP coverage extends to cover PAC/DPAC members with respect to authorized activities connected to the school district
- Coverage only for general liability
- PAC/DPAC activities must be properly authorized by the school district
- PACs are responsible for insuring their own property and funds

What Activities/Events are covered?

- SPP liability coverage is primarily designed to protect the school district and its employees while performing their duties against liability claims
- All school district authorized activities
- Coverage does not include:
 - Job-related injuries (covered by WorkSafe BC)
 - Criminal or illegal acts
 - Ownership, use or operation of automobiles
 - Parent-sponsored events that are not authorized by the school district

Q & A

- What determines if a PAC event is “sanctioned” or an approved school district event?
 - PAC events such as fundraisers, workshops and student events **should be jointly planned with the school/school district**. Certain fundraising activities such as those requiring provincial licencing ie. lottery, bingo, 50/50, must receive special permission from the Board prior to the event taking place. Refer to Board Policy 3.16.01. **PACs must ensure that the school Principal and/or school district supports and has sanctioned the event.**

Q & A

- Do school staff members need to be present or involved in the planning of a fundraiser or event for it to be covered by SPP?
 - **The fundraiser or event must be approved and sanctioned by the school district for it to be covered by SPP.** The school Principal should be involved in the planning of a fundraiser or event. Depending on the type of event, staff members may need to be present to ensure adequate supervision. Depending on the event or activity, there may be specific policy requirements that PACs need to follow. Refer to Policy 2.15.01 Volunteers in District Schools. All volunteers should be properly screened and have suitable skills and experience.

Q & A

- What actions of PAC executive / members would not be covered by SPP?
 - PAC activities if approved by the school district are covered under the SPP general liability coverage agreement. Criminal or illegal acts, personal activities of PAC executive/members and activities not sanctioned by the school district are not covered under the SPP general liability coverage agreement.

Q & A

- What are some ways PAC executive/members can minimize their risks when it comes to liability?
 - This is a broad question but in general, PACs should consider the risks associated with an activity and take steps to mitigate and manage those risks. **Events or activities should be planned jointly with the school district so the they are aware of the risks.** If PACs conduct an event or activity not approved by the school district, they should be aware of the risk of personal.

Q & A

- How are parents covered as volunteers on field trips?
 - Parents would be covered the same as any other volunteer to the school. The General Liability Coverage agreement extends coverage to parents performing volunteer activities provided those activities are approved by the school district.

Q & A

- Should PAC member(s) be signing contracts on behalf of the PAC?
Does this make them personally liable?
 - In general, PAC member(s) **should not be signing contracts on behalf of the PAC**. For contracts or agreements related to a School district sanctioned event, they should be reviewed and signed by an authorized district administrator. Since PACs are not a legal entity, PAC members signing contracts or agreements may make them personally liable.

Q & A

- How is personal insurance coverage affected if/when there is a claim?
 - SPP General Liability will provide coverage on a claim where the PAC member or volunteer's was performing approved duties during a school district sanctioned activity. For automobile claims, SPP provides excess liability coverage above the personal coverage on the vehicle. As not all situations that occur during school activities will be considered part of the volunteer or PAC member's approved activities, everyone should be carrying personal liability coverage (via homeowners or tenants policy) to provide them with coverage against 3rd party liability and property damage claims.

Q & A

- Who should PAC members contact if there are questions about insurance coverage?
 - PAC members should contact the Office of the Secretary-Treasurer for questions related to insurance coverage or if there are questions related to contracts and agreements.

Check List ✓

- Is the event an approved event of the PAC and School/School District?
- Has the event been properly planned taking into consideration any/all risks?
- Do the benefits outweigh any potential safety risks?
- Will there be sufficient and appropriate supervision?
- Have volunteers been properly screened?
- Has the school district reviewed any agreements/contracts required for the event?

Questions?
