

## "TAKE OUR KIDS TO WORK DAY"

## LIABILITY INSURANCE:

Durham Catholic District School Board is a member of the Ontario School Boards' Insurance Exchange (OSBIE).

Students out of school for "Take Our Kids to Work Day" are covered under the Board's liability insurance for the duration of the event. The student and the employer are protected against a lawsuit arising out of the negligence of the student while performing the duties within the work program. Coverage does not extend to protect the employer and other employees for negligence arising out of their actions. Please note that the coverage is for liability and is not meant to reimburse any medical expenses incurred should an accident happen involving the student at the workplace.

The liability coverage extends to protect the student in the event that damage is caused accidentally by the student to the employer's property while it is in the student's care, custody and control, subject to a deductible of \$100 per occurrence. However, the school board's insurance does not cover theft or vandalism by students.

Students are not covered under Workplace Safety Insurance for this event. We suggest that the employer also check their own insurance policy which likely includes coverage for visitors.