

Policy History
Policy No. SR5
Approving Jurisdiction: President
Administrative Responsibility: Vice President Finance & Administration
Effective Date: June 2000

Insurance / Students Policy

In accordance with direction from the Ministry of Advanced Education and to protect University students while participating in required, approved and supervised University activities, Kwantlen participates in a government sponsored College Protection Program that includes the following insurance coverages:

1. **Public Liability**

Students are protected against third party legal liability for bodily injury and/or property damage actions while participating in approved and supervised University activities. This coverage does not apply to:

- a. claims involving other students unless performing some duty at the request of University staff;
- b. intentional acts unless performed solely to prevent injuries to persons or protect property;
- c. performance or alleged performance of criminal or illegal acts;
- d. work experience injuries covered under Workers' Compensation.

2. **Automobile Liability**

- a. Properly licensed vehicles not owned by the University but which are operated by students at the specific request of and on behalf of the University are covered for public liability in excess of \$1,000,000 under the University Protection Program.
- b. Coverage does not apply:
 - i) to students operating vehicles in violation of any motor vehicle regulation;
 - ii) to students charged with criminal code infractions involving operation of licensed vehicles;
 - iii) to claims relating to physical damage to the vehicle or loss or damage of personal property in the vehicle.

- c. University employees should only transport students to and from any activity connected with the University if the employee is acting within the scope of the program.

3. **Optional/Voluntary Activities**

Students participating in optional or voluntary classes, events or activities are required to sign a personal release form prior to the event to confirm that certain risks have been assumed by the participant voluntarily. University employees should not transport students to and from any optional or voluntary activity connected with the University. Students attending such activities do not have University insurance coverage while in transit.

Procedure

1. Contact the office of the Vice President Finance and Administration to report any incident that potentially involves a claim against the insurance coverage.
2. The University's legal liability extends for a minimum of two years (in some cases up to six years) from the date of the event, or the student's 19th birthday, whichever is later. The attached Release and Waiver of University Liability form must be signed by the student (or parent/guardian, in the case of minors), prior to the event and retained by the employee responsible for organizing and supervising the activity for 30 days following completion of the activity. The Release is then to be sent to the Registrar's Office for scanning into the student's electronic file where it will become a permanent record.

RELATED POLICIES:

SR5a *Final Release of Claims*

SR5b *Final Release of Claims (Minor)*