

Policy History
<b>Policy No.</b> SR6
<b>Approving Jurisdiction:</b> President
<b>Administrative Responsibility:</b> Vice President Finance & Administration
<b>Effective Date:</b> September 29, 2011

## Insurance - Employees Policy

### CONTEXT AND PURPOSE

In accordance with direction from the Ministry of Advanced Education and to protect University employees when performing activities approved by the University, Kwantlen Polytechnic University participates in a government sponsored University, College and Institute Protection Program (UCIPP).

### SCOPE AND LIMITS

All Kwantlen Polytechnic University employees

### STATEMENT OF POLICY PRINCIPLES

#### Liability Coverage

Employees of the University are protected against third party legal liability actions alleging bodily injury and/or property damage arising from activities approved by the University. This coverage applies on and off campus on a world-wide basis and includes professional liability for any employee of the University while acting within the scope of his/her duties on behalf of the University.

Coverage will also extend to agreements in writing to provide services to another UCIPP covered entity.

Coverage does not apply in the following circumstances:

1. Job related injury covered under the Workers' Compensation Act of British Columbia;
2. Bodily injury caused intentionally **except** when solely to prevent injuries to persons or damage to property;
3. Performance or alleged performance of an illegal or criminal act or omission;

4. Errors and omissions liability arising out of professional services contracts **except** for written agreements that have been approved in advance by the University and only when such services are directly related to occupational, vocational or training programs conducted by the University;
5. Activities that are not authorized, organized or supervised by the University.

Contractors are not employees of the University and therefore, must provide proof of adequate third party liability coverage.

### **Automobile Liability**

When an employee driver has an accident while operating a licensed vehicle for an approved activity, he/she should be aware that his/her own policy is primary, that losses/accidents will affect his/her own policy and driving record and that the UCIPP program is excess to the vehicle coverage.

Excess automobile liability provided by UCIPP does not apply to claims excluded under the primary automobile insurance coverage required by law.

This insurance **does not** cover any claim relating to physical damage to the vehicle or loss or damage to personal property carried in the vehicle. It is the responsibility of the vehicle owner to insure physical damage directly with the Insurance Corporation of British Columbia (ICBC) and the vehicle owner will bear all costs of damage.

Note: Personal belongings contained within the vehicle are neither insured by ICBC nor UCIPP. The driver should look to his/her homeowner/tenant insurance for this coverage.

## **RELATED POLICIES & LEGISLATION**

### **RELATED PROCEDURES**

Refer to *SR6 Insurance - Employees Procedure*