**Guidance on insurance arrangements for TRU students**

The university is primarily insured through the University, College and Institute Protection Program (UCIPP), a self-insured program administered and delivered by the Risk Management Branch (RMB) of the Ministry of Finance. This program provides TRU with commercial general and professional liability as well as property insurance. In addition TRU purchases a number of other policies, either through UCIPP or independently.

UCIPP is primarily aimed at protecting TRU as an institution.

**Are students covered by TRU’s liability insurance?**

Liability insurance provides protection when an individual or organisation receives a formal claim or is sued by a third party. If a claim is made against the University, UCIPP will provide and/or pay to defend TRU in court and pay for any settlements arising from negligent action by TRU or any individuals or groups TRU is legally responsible for.

Student’s actions are only covered if the claim arises from their performance of assigned duties at the request of TRU staff or when they are acting at the specific direction of TRU staff. If an action is brought against a student acting under TRU’s direction in a sanctioned activity, UCIPP would provide coverage. However it would be very unusual for an individual student to be sued as opposed to the University (and potentially their supervisor or instructor). If an action is brought against a student who was simply on a TRU campus or who was acting alone (not under TRU direction), UCIPP would not provide coverage.

TRU’s liability coverage does not include employee’s job-related injuries (covered by WorkSafeBC), the use of automobiles (covered by ICBC) or criminal or illegal acts.

More information about TRU’s liability insurance can be obtained from the Risk Management Office.

**Are students covered by WorkSafeBC?**

Workers compensation is a form of insurance that provides wage replacement and medical benefits to employees injured in the course of employment. In British Columbia workers compensation is provided by WorkSafeBC. As students are not employees WorkSafeBC does not apply to students except in three circumstances:

* While participating in practicum placements within BC required by their courses
* While participating in ITA-approved apprenticeship technical training courses
* While enrolled in foundation programs and participating in required off-site workplace experience course components

More information about WorkSafeBC can be found at their [website](http://www.worksafebc.com/)

**Are students covered under any other policies if they are injured?**

TRU participates in the UCIPP Student Accident Insurance Program. This provides accidental death and dismemberment (AD&D) and out of province medical and hospital expense coverage to students attending on site classes leading to authorized designations (coverage does not extend to OL students or to students over 80 years of age). AD&D provides a lump sum of up to $25,000 in the case of death or specified serious disabling injuries and will also reimburse some medical expenses. This policy only applies to injuries sustained when students are:

* On TRU property and premises for the purposes of attending classes
* Participating in a University organised and authorised activity
* Travelling as a group and under TRU supervision to a university sanctioned activity
* Travelling directly to or from your residence to a TRU class or authorised activity
* Participating in sponsored or approved apprenticeship, work or study practica
* Participating in a TRU organised and approved apprenticeship, work or study practica

If a student is traveling directly to or participating in an out of province TRU organised and approved activity and suffers an injury or sickness whilst outside of BC (but within Canada) then this program also provides some coverage for medical and hospital expenses.

More information about the Student Accident Insurance Program including a leaflet for students can be obtained from the Risk Management Office.

**Medical insurance**

All students are expected to have their own medical insurance, either under the BC Medical Services Plan (MSP) or private medical insurance if not eligible. Students are also advised to take advantage of the health and dental plan provided through TRUSU. Students who will be travelling out of country while attending TRU are advised to purchase additional medical coverage for out-of-country travel.

**Is student’s personal property covered by the University?**

No, the university does not provide any coverage for student’s personal property. Students who wish to insure their property should check to see if they are covered by their parent’s home insurance and/or purchase equivalent insurance if they are living away from home. An independent insurance broker can assist them with this coverage.

**What other insurance may students be covered by?**

Domestic students who have not opted out of the TRU Students’ Union benefit plan are also covered by an Accidental Death & Dismemberment Insurance plan. Students may also be covered through individual or family benefits or insurance plans.