

Guidance on workers compensation arrangements and insurance for students on practicum within British Columbia

Workers Compensation (WorksafeBC)

WorkSafeBC coverage is extended to all students while on apprenticeship, practicum placement or work experience **in the province of B.C.** so long as it is a completion requirement for their program.

“A practicum is defined as an assigned work experience component of a program which is sanctioned by the institution; and unpaid and supervised work experience which takes place at the host employer’s premises or place of business.”

Coverage does not extend to sites established specifically for the purpose of experiential training in a program (e.g., a training centre), and only students in approved apprenticeship programs have WorksafeBC coverage for apprentices during classroom, lab, and shop instruction.

WorkSafeBC coverage means that if you are injured during your placement you will receive the medical care you’ll need to recover, including appointments with physicians and specialists if required; lab, x-ray services, and medical supplies; and, prescription drugs. In the case of a severe injury there is also the potential for compensation based on future potential earnings.

Should a student get injured on practicum they need to report that injury to WorksafeBC using [this](#) form, also available on the TRU Health and Safety website (Forms and checklists).

WorkSafeBC coverage **does not extend to out-of-province placements**. For details about out of province placements refer to the Guidance on workers compensation arrangements and insurance for students on practicum within Canada but outside of British Columbia.

Liability coverage for students

Thompson Rivers University is a part of a pooled insurance scheme run by the University, College and Institute Protection Program (UCIPP).

The institution providing the apprenticeship, practicum placement or work experience should include the student in their liability coverage arrangements. UCIPP generally only provides coverage when students are directly supervised and instructed by TRU/ TRU instructors and is usually only extended to students when they are included in broader legal action against TRU/ TRU instructors. If the action is only brought against a student, UCIPP will **not** provide coverage. Liability insurance comes into play when

someone sues an individual or organisation and provides coverage for the cost of defence and any damages.

Student Accident Insurance

Thompson Rivers University has arranged an Accidental Death & Dismemberment Insurance Plan to cover all registered students who are actively attending classes or participating in a TRU approved course or activity. This insurance provides coverage of up to \$25,000 for certain types of injuries as well as certain medical expenses resulting from a specified list of injuries or illnesses.

Students on TRU property/premises, participating in an approved TRU activity, travelling directly to or from a TRU approved or organized activity or participating in a TRU organised and authorised practicum are covered by this policy. Students who are attending a course which does not lead to an authorized designation and students **who do not physically attend classes on a campus of TRU** are not covered. If you need to make a claim against this policy please contact the Risk Management Services office. Please note that there is a time limit for claims.

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.

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.**