

Staff Occupational Accident Plan

Frequently Asked Questions

I thought this insurance plan was only available for School Trustees?

Historically this plan was labelled as “Trustee Travel Accident” (TTA) giving the impression that it was only for School Trustees; however, staff under the different classes (e.g. Administrators and Other Insured Persons) were always eligible for coverage. The name of the plan has now been changed to “Staff Occupational Accident Plan”.

What is the coverage under the Staff Occupational Accident Plan?

The Staff Occupational Accident Plan provides accident insurance for covered staff while performing the duties of their job regardless of if they are at their regular work location or when travelling.

Which staff are eligible to be covered?

The following Classes are available to cover individuals who are full-time salaried employees, elected and/or appointed school trustees under the age of 85:

- Class 1 – Trustees
- Class 2 – Administrators (Superintendent, Secretary-Treasurers, Principals, Resource Teachers, etc.)
- Class 4 – All Other Insured Persons
 - Administrative/Teacher Assistants/Clerical
 - Custodial
 - Bus Driver/Driver Mechanic/Courier
- Class 5 – All Teachers
- Class 6 – Travelling Teachers Only (travels between schools or locations during work hours)

Note: Class 5 and 6 include itinerant/travelling substitute teachers if they are a full-time salaried employee.

What coverage level should be elected for staff?

When electing coverage, the insurance level should be selected based closest amount 1x annual earnings.

What is the risk of not obtaining this insurance?

If a trustee, staff member and/or teacher is not covered by the Staff Occupational Accident Plan and is injured while performing duties of their occupation or if they are travelling on school business, the School Division could be held financially liable. The annual premium is substantially less than any potential liability claim.

Is the Staff Occupational Accident Plan duplicate coverage to employee benefit plans, WCB and/or MPI?

The Staff Occupational Accident Plan through MSBA ensures all eligible staff/teachers have comprehensive coverage at a very low cost in the event of an accident or injury while at work and addresses the potential gaps in coverage with employee benefits plan, WCB and MPI:

- **Employee Benefits Plan** – Accidental Death & Dismemberment (AD&D) coverage may be voluntary and is not available to all staff/teachers (e.g. those in a waiting period).
- **Workers Compensation Board (WCB)** – Coverage will be dependent on the definition of “Accidental Injury”. Not all staff/teachers may be covered by WCB.
- **Manitoba Public Insurance (MPI)** – Covers an individual only while in the vehicle, not when they exit the vehicle.

Is the Staff Occupational Accident Plan coverage different for those over age 70?

No, the coverage is not different. We are required by the insurance carrier to provide additional information for those over the age of 70.

What is the anniversary renewal date of the Staff Occupational Accident Plan?

The Staff Occupational Accident Plan renews every August 1st. The necessary data will be requested in the spring proceeding the renewal.

Would staff/teachers transporting students for extra-curricular activities be covered under the Staff Occupational Accident Plan; i.e. would this be considered "performing school duties"?

A staff/teacher transporting students for extra-curricular activities will be covered under the Staff Occupational Accident Plan as long as the School Division considers the transportation part of their occupational duties.

Do volunteers have accident coverage when supervising, attending and/or travelling to events? E.g. a volunteer coach transporting a student(s) on a weekend or during the evening?

Volunteers are covered under a separate Volunteer Accident Policy underwritten by Wawanesa Life Insurance.

Who do I contact if I have questions about this policy?

Please contact our consultant, HUB International, at msbaschool@hubinternational.com.