



## **Unpaid Academic Placements Frequently Asked Questions**

This information deals with **students who take part in unpaid training placements** with employers. The Workplace Safety and Insurance Board (WSIB) call these students "Learners."

Students are eligible for WSIB benefits if they are injured on a training placement or become ill because of the work or the workplace. In return, employers are protected from being sued if a student is injured. WSIB is a no-fault insurance system for work-related injuries or diseases.

Students may be eligible for private insurance coverage through ACE INA, when their placement employer is not covered by WSIB. These benefits are for injury and illness from the workplace.

### **1) Who is considered a learner?**

Learners are students placed with an employer by the University to obtain practical work experience as part of their educational program. They are not paid by the employer; they may however, be receiving social assistance, a training allowance bursary or some other form of income from another source. They are eligible for WSIB benefits if they are injured or become ill as a result of the work or the workplace. For reporting claims read question # 8.

### **2) Who is the employer?**

The "employer" for WSIB purposes is the employer that the student is placed with to gain work experience – not McMaster University. The employer that is covered by WSIB cannot be sued by the student if the student is injured while on placement. The WSIB has a separate account number for claims; the employer's WSIB rating is not affected.

### **3) Do employers pay any WSIB costs?**

The Ontario Government – Ministry of Education and Training, funds all WSIB costs for students in most unpaid training programs. To make sure that an employer is funded for WSIB benefits check with the placement employer.

### **4) Are students eligible for WSIB if they are placed with an employer who is not covered by the Workplace Safety and Insurance Act (WSIA)?**

Students do not have WSIB coverage if they are placed with employers who are not covered by the Workplace Safety Insurance Act (WSIA) and who have not applied for such coverage. Some examples of employers not automatically covered are: financial institutions, not-for-profit organizations, funeral directors, photographers, doctors', dentists', veterinarians' and lawyers' offices.

In some cases, businesses have not registered with WSIB because they do not have employees. If the business does not have employees, it would be required to register with WSIB because it operates in an industry compulsorily covered under the WSIA. If a

student is placed with one of these businesses, both the student and the business are protected under the WSIA while the student is on the work placement. In these circumstances, the business is not required to register with WSIB and is not penalized for not registering.

**5) What is the Private Accident Insurance Plan (ACE INA)?**

Students placed with the employers that are not covered by the Workplace Safety and Insurance Act are eligible for accident insurance by the Ontario Ministry of Education and Training. Coverage is privately funded by the Ministry of Training for University and Colleges. The accident insurer is called ACE INA, and if a student is injured while performing work for the placement employer then their claim is handled through this insurer.

**6) How do students enroll in these programs?**

All students who participate in unpaid academic placement programs must fully complete and sign the *Work/Education Placement Agreement* form. If a student is less than 18 years of age, their guardian or parent must also sign the agreement form. A new and separate *Work/Education Placement Agreement* form must be completed and signed for every separate placement. If the placement employer is covered by WSIB; complete section C. If the placement employer does not have WSIB coverage; complete section D.

**7) Can I use one form for multiple students who are in the same level going to the same hospital or facility, but are going to different units?**

Yes, since the placement host is the same, one form can be used for all the learners. A list of students broken down by department should be provided.

Attached to the form should be a list that includes the following information:

1. Name, address and telephone number of each learner,
2. The specific days and hours when each learner will be at the employer's workplace,
3. Consent form for each of the learners to the conditions of coverage (signature required beside name) and,
4. Provide learners social insurance number

**8) What is the reporting procedure if a student is injured on the placement?**

Students must immediately report injuries to their placement employer supervisor and to their University placement coordinator. The University placement coordinator must report injuries and illness using an injury/incident report form to McMaster University EOHSS and EWLSS (units of Human Resources Services), as per the McMaster Incident / Injury Reporting & Investigation Program within 3 days of learning of the incident. A copy of the complete *Work/Education Placement Agreement* for the student must also be provided. Once received, EWLSS will collect all the necessary info about the injury or illness and report directly to the WSIB.

**9) What benefits is the learner eligible for when their employer is covered by WSIB?**

In order to establish a WSIB claim, the learner must seek medical attention or lose time following the day of injury from their placement. If a claim is approved for WSIB benefits it can include health care treatments, temporary disability benefits, Future Economic loss (FEL) benefits and Non-economic loss (NEL) benefits.

**10) What information must be provided on the Work/Education Placement Agreement form?**

The information about the placement employer must be included, as well as the normal hours of the placement, and the placement start and end date. If the placement employer is covered by WSIB then complete section C. If the placement employer does not have WSIB coverage then complete section D. These sections will confirm the type of accident coverage available to the student.

**11) Will a learner doing a placement outside Ontario qualify for benefits?**

The following criteria must be met to qualify for benefits:

A student who is enrolled in an institutional training program and participating in an unpaid or paid work experience:

1. As part of a recognized training program/educational program funded or subsidized by a ministry or its agent.
2. Such work placements are authorized or under the auspices of a ministry recognized training agency, government ministry or government agency.
3. Or other programs as identified by said ministry or its agencies including visa students enrolled in colleges and universities and out-of-province unpaid work placements which meet the above criteria.

As long as the placement meets the above criteria, students will qualify for benefits. The key is that the placement is not covered by WSIB and the placement is an “approved” placement. The benefits that a student qualifies for are covered through ACE INA Insurance.

Questions can be directed to Employee Work-Life Support Services,  
Return to Work Specialist, ext. 26965