



School Council Information

(School Endorsed Event versus School Council Event)

In this Advisory you will find information in regard to School Council common questions:

1. Does School Council Need Insurance?
2. How much does it cost?
3. How do I purchase it?
4. Insurance Policy - coverage limits, policy exclusions, etc.
5. Babysitting / Child-Minding Risk Management.

It is recommended that Principals meet with School Council at the beginning of the school year to determine what school events will take place AND who will be hosting the event. This is a Principal decision.

1. Does School Council Need Insurance?

First determine whose event it is...

Is it a *School Endorsed Event* or a *School Council Event*? See definitions below:

- (a) “**SCHOOL ENDORSED EVENTS**” are events that are under the care and control of the Principal (or designate board employee). *School Endorsed Events* are subject to a higher standard of care and must follow board policies and procedures. School council can help with planning the event, but the Principal (or board employee designate) must oversee the event to ensure compliance with Board policies and procedures and the Principal (or designate) must attend the event to oversee supervision. School endorsed events do not require School Council Insurance. Board employees and school volunteers are covered under the Board’s liability policy while working within the scope of their assigned duties.

It is recommended that most, if not all, school events be considered *school endorsed events* which are overseen and controlled by the Principal.

Events happening during the school day are typically *school endorsed events*. Some evening events are also considered *school endorsed events* - for example a Wellness night for the community where the school has arranged and approved mental health presenters and/or a meet the teacher night and BBQ.

Principal Resources: Here are some helpful links which include information on School Councils’ mandate:

- [RISK MANAGEMENT NEWSLETTER 2019-20.pdf](#) – See article on Page 2 – School Council Responsibilities & Insurance. School Council are advisory bodies.
- [Ontario Regulation 612/00 - School Councils & PIC Committees](#)
- [Board Policy #201 - School Councils and PIC](#)

2.

- (b) “**SCHOOL COUNCIL EVENTS**” are events not endorsed by the school. Here are some examples: a table at a market, fundraising activities, movie nights, Santa Claus parades/floats, etc.
Keep in mind that this doesn't mean that schools cannot host these types of events – follow the School Endorsed Events above.

For School Council Events,

- Principals would include in their communication with the community that the event is a *school council event* and that there will be no school staff supervision.
- The school does not advertise the event nor does council use school or board logo in advertising.
- All contracts/applications are in the name of School Council (this would include third parties Council hires that require completion and signing of contracts/applications).
- If the event is after school hours and at the school, a Community Use Permit is required (to be completed by school council and in school council's name).
- School Council must vote on the activities they wish to take on and it should be recorded in School Council meeting minutes.
- School Council Insurance should be purchased for non-school endorsed events and the insurance can be submitted with their contracts/applications or as required.
- The school does not get involved in school council events. For example, it is in Council's best interest to collect insurance from third party providers (DJs, face painters, etc.) but it is not the school's responsibility to collect the insurance. However, Council should be aware that third parties (DJs, face painters, etc.) do not have general liability coverage under the School Council's Insurance policy or the Board's Insurance Policy. Third parties need their own insurance.
- School Staff should be aware that if they attend a *school council event* they do so as a guest or school council volunteer (approval to be a volunteer is required).
- Be aware Community Use does not permit council to run activities that are ineligible to schools. See [Page 4](#) of [PDF RISK MANAGEMENT NEWSLETTER 2023-24.pdf](#) for a list of Upper Grand ineligible activities. Principals can provide the list to councils who don't have link access. It is recommended Council check with Community Use in the planning stages as there may be more ineligible activities.

Council Resource:

- OSBIE School Council Liability Insurance Information Sheet (see attachment).
- School Council Insurance – Current Year Rates (posted in Sharepoint & on School Council Website)

It's important to keep the lines clear as to whose event it is so that if a claim is commenced, it is clear whose insurance policy will respond.

2. How much does it cost to purchase School Council Insurance?

School Council Insurance is provided by OSBIE at affordable rates. Rates change from year to year. Once the rates for the current school year are set, they will be posted in Sharepoint and on the School Council Website – look under [School Council Insurance – Current Year Rates](#). Check the school year to be sure you have the correct update. **Current year rates will not be available until October each year.*

Term - The policy term runs November 1st to October 31st. Coverage is effective from the date of purchase (purchase must be confirmed in writing).

If School Council would like to purchase School Council Insurance at the beginning of the term, please let me know and forward the cheque by the third Monday in October.

3. How do I purchase School Council insurance?

Please send me an email confirming your request and then have school council forward a cheque payable to the Upper Grand District School Board to my attention at the Guelph Board Office. Please note, insurance coverage is only effective once requested of the insurer, and you receive a confirming email from me. Request to purchase School Council Insurance must come to me well in advance of the event(s) so coverage can be arranged.

Pro-rated Premiums: There is a pro-rated premium for school council insurance purchased from April 1st to October 31st. The term would then be from date of confirmed purchase to October 31st (end of term). Please check the current rate sheet or contact me in regard to the pro-rate amount.

4. About the Insurance Policy:

Exclusions in the Policy - Please be aware that Abuse is one exclusion in the School Council Insurance Policy. An example when a negligence claim for abuse might be initiated would be a problem arising when providing babysitting (also referred to as child-minding) services. See Item #5 below for risk management in regard to babysitting.

For a list of other policy exclusions, coverage limits, types of activities covered, school council volunteer coverage, see the attached OSBIE Information Sheet. Please note that this is a summary only. For example, an exclusion not mentioned in OSBIE's Information Sheet is damage done by animals or harm to animals. School Councils should review the School Council Insurance Policy to be familiar with all exclusions. A copy of the current policy will be provided upon purchase and can be provided in advance of purchase upon request. If Council is hosting an event and unsure if liability coverage will extend to them, the Principal or council may contact me and I will contact the insurer.

NO ALCOHOL AT EVENTS Please note that the Board prohibits School Councils from hosting any events that serve alcohol.

5. Babysitting / Child-Minding Risk Management:

School Council Events that include babysitting / child-minding see:

[Babysitting - Child-Minding for SCHOOL COUNCIL EVENTS \(for School Councils\).pdf](#)

Posted on School Council website and in Sharepoint.

School Endorsed Events that include babysitting / child-minding -

[Babysitting - Child-Minding for SCHOOL ENDORSED EVENTS \(for Principals\).pdf](#)

Posted in Sharepoint.

I hope this information is helpful. If you have any questions, please feel free to contact the Risk Management Department (Karen Zorzi x850; Glen Regier x780) or your Superintendent. For additional risk management for *School Endorsed Events* see the [Sharepoint Insurance / Risk Management Page](#), including [School Events \(Year End Activities & Activities throughout the year\).pdf](#)

Karen Zorzi

Insurance & Risk Management
Upper Grand District School Board
(519) 822-4420 (x850)

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This Advisory is posted in Sharepoint & on School Council website



School Council Liability Insurance

The OSBIE School Council Liability Insurance policy provides protection to the school council when working within the scope of their duties for the council.

General Liability Insurance

General Liability Insurance protects individuals from legal responsibility arising from negligent acts or omissions that result in bodily injury or property damage to another party. Even though you may not be negligent in your actions, legal defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and compensatory damages, subject to policy limits and conditions, giving you peace of mind to run your activities.

Covered Activities

The following activities would fall under the School Council Liability Insurance program:

- Meetings
- Fundraisers
- Raffles
- End-of-year fun fairs/BBQs
- Movie nights
- Non-competitive recreational skate (family skate)

School Council Volunteers

Volunteers are covered under the school council policy when working within the scope of their duties for the council.

Coverage Limits	
Commercial General Liability	Limits (\$)
Bodily Injury & Property Damage Liability	2,000,000
Products & Completed Operations	2,000,000
Tenants Legal Liability	2,000,000
Personal Injury	2,000,000
Non-Owned Automobile	2,000,000
Voluntary Medical Payments (Third party any one person)	5,000
Voluntary Property Damage	2,500 Per Occurrence/5,000 Aggregate
Errors & Omissions	1,000,000

Risk Management Guidelines for Onsite Child-Minding

When offering onsite child-minding services during parent council meetings, we recommend the following guidelines:

- No child to be supervised under the age of 16 Months
- Ratio 1:5 children maximum
- Age of supervising student shall be minimum 12 years (***with a course in either first aid/CPR or child-minding course*)
- Age of supervising student shall be minimum 13 years (***with NO course in first/aid or child-minding course*)

Exclusions

- Exemplary, Punitive Damages Exclusion
- War Exclusion
- Terrorism Exclusion
- Abuse Exclusion
- Contagious Disease Exclusion
- Cyber Risk Exclusion
- Electronic Data Exclusion
- Liquor Liability Exclusion
- Sporting Events Exclusion (organized sports activities are excluded)

Bouncy castles, dunk tanks, food trucks, and petting zoos are some examples of activities not covered under the School Council Liability insurance program. Business owners would be responsible to provide proof of insurance for their business operations, and provide a Certificate of Insurance, adding the board as additional insured.

Please note the above information is to provide basic coverage details. For comprehensive coverage information, please refer to the OSBIE School Council Liability Policy.