



# Insurance Coverage for Researchers

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## PURPOSE

To provide a general overview of the insurance coverages that are in place or that should be considered when engaging in research activities.

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## SCOPE

This guideline applies to all individuals involved in research activities at the University of Guelph. The information included is intended to provide a general overview only. Any specific questions should be directed as follows:

- [University Benefits plans](#) – HR, Total Compensation at x 53374
- WSIB/Worker’s Compensation – HR, Occupational Health and Wellness x 52647
- All other inquiries – See [Insurance Office website](#) or contact via [the Insurance Office email](#)

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## GUIDELINE

### 1. Health – Out of Province/Out of Country

#### 1.1 Employees

University employees enrolled in the University’s Group Insurance benefits plan have Out-of-Province and Out-of-Country Emergency Medical and Travel Assistance coverage through the Extended Health Care benefits. Benefits are available in the event of a medical emergency and include:

- Services of a physician
- Economy air fare for the patient’s return to Ontario for medical treatment
- Licensed ground or air ambulance service to the nearest hospital equipped to provide the required treatment



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Research Guideline: OR-RR-G-003.0

Note that employees must also be covered by OHIP (or UHIP) to remain eligible for Extended Health Care coverage. Further details of coverage can be found on the [HR website](#).

In the event of a medical emergency while travelling contact Allianz Global Assistance, Inc. and be prepared to provide the Policy Number (82010) and the Certificate number (your employee number). Note that this information including the contact numbers can be printed by logging in to your account at the [Sunlife website](#).

To contact Allianz Global Assistance:

- From Canada and USA: 1-800-511-4610
- From Elsewhere: 1-519-514-0351 (call collect)
- Fax: 1-519-514-0374
- Email: [questions@allianz-assistance.ca](mailto:questions@allianz-assistance.ca)

## 1.2 Students and other non-employees

Undergraduate and graduate students, volunteers and other non-employees do not have coverage by University plans. Special arrangements have been made through [Guard Me](#), to obtain appropriate coverage. For further information see the [Guelph International](#) website.

Extended health care coverage including the Out-of-Province Emergency Medical and Travel Assistance is available only if Provincial health care coverage (OHIP) coverage is maintained. If you plan on leaving Canada for more than 212 days, you may be required to provide additional documentation to and gain the approval of the Ministry of Health and Long Term Care. More information is available at the [Ministry of Health and Long Term Care](#) website.

## 2. **Workers' Compensation**

### 2.1 Employees

Workers' compensation insurance coverage is provided to University employees for all work-related injuries and illnesses through the Workplace Safety and Insurance Board (WSIB) in Ontario.

University employees working outside of Ontario for up to 6 months maintain workers compensation coverage.

#### *i. Out of province*

Some Canadian provincial and/or territorial jurisdictions require the University to register with their Workers' Compensation program dependent on the work and length of time individuals



will be working in the area. Contact OHW if you or a member of your research team will be working (as a University employee) in another Canadian province or territory.

## 2.2 Students and other non-employees

There is no workers compensation coverage for:

- undergraduate students
- graduate students
- other personnel such as research assistants or research fellows paid by scholarship, fellowship or bursary

Note that graduate students working as teaching assistants are covered only while carrying out the duties for which they are receiving employment income.

### *i. Students on unpaid work placements*

Workers compensation insurance coverage is provided to University students on unpaid work placements where the placement is:

1. unpaid
2. part of their course or program requirements
3. approved by the University and Placement Employer, *and*
4. part of a course or program that is publicly funded.

Note that this does not include students performing unpaid research for the University.

See the [Occupational Health and Wellness](#) website for additional information.

## **3. Automobile**

### 3.1 University-owned/leased vehicles

Faculty, staff, students, fellows and volunteers approved as drivers i.e. with a valid driver's license have insurance coverage when driving university owned or leased vehicles. Driver eligibility criteria is available from the [Insurance Office website - Driver Eligibility](#). Note that university owned/leased vehicles carrying dangerous goods are covered only if complying with Transportation of Dangerous Goods legislation AND the vehicle is listed specifically. Contact the [Insurance Office via email](#) for more information.

### 3.2 Rental Vehicles

The University insurance plan covers rental vehicles, to a maximum value of \$50,000, driven within Canada and the USA for rental periods less than 30 consecutive days and while they are being driven for University business. Outside of Canada and the USA, the maximum insurance coverage offered by the rental company is to be purchased. Details and more information are available from the [Insurance Office website - Vehicles Rentals](#) or via the [Insurance Office email](#).

### 4. **Liability**

General liability coverage is in place for University faculty, staff, students, fellows and volunteers for costs that the University or the aforementioned parties are legally obligated to pay due to accidental or unintended damage to someone else's property or person that has occurred in the course of their University sponsored activities. See the [Insurance Office website - Liability](#) for additional information.

### 5. **Property**

University owned equipment and materials are covered for direct physical loss or damage however there is an internal deductible at the discretion of the Insurance Office as assessed on each individual occurrence. See the [Insurance Office website - Property](#) for additional information. Personal property is not covered under University plans.

### 6. **Miscellaneous**

Arrangement for additional insurance coverage may be required for particular situations such as watercraft greater than 40 feet in length, remote sensing equipment, engaging in high risk activities, etc. See the [Insurance Office website - Insurance Categories](#) for additional information.

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#### **RELATED UNIVERSITY POLICY, PROCEDURES OR GUIDANCE**

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- [Safe International Travel Policy for Students](#)
- [Licensed Vehicles](#)

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#### **LOCATION OF GUIDELINE**

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This guideline is published on the [Office of Research website](#).

**APPENDIX 1. MATRIX OF INSURANCE COVERAGE FOR RESEARCHERS**

This matrix is for reference purposes only. Please refer to the guideline and resources below for more detailed information regarding specific coverage. Some situations may make emergency services unavailable in certain countries for e.g. epidemics, political unrest, and war; OR require arrangements for special insurance coverage, for e.g. leasing or chartering aircraft.

	<b>Medical - Basic</b>	<b>Medical - Additional</b>	<b>Automobile</b>	<b>Accident</b>	<b>Liability</b>	<b>Property</b>
<b>Faculty</b>	<sup>1</sup> OHIP and employee benefits <sup>2</sup> UHIP	Employee benefits - Ontario, out of province and out of country	University owned/leased vehicles and rental vehicles in Canada and the U.S. being used for University business	<sup>4</sup> WSIB	During educational or employment activities	University owned equipment and materials
<b>Staff</b>	<sup>1</sup> OHIP and employee benefits <sup>2</sup> UHIP	Employee benefits - Ontario, out of province and out of country	University owned/leased vehicles and rental vehicles in Canada and the U.S. being used for University business	<sup>4</sup> WSIB	During educational or employment activities	University owned equipment and materials
<b>Graduate students</b>	<sup>1</sup> OHIP <sup>2</sup> UHIP	No additional coverage by the University	University owned/leased vehicles and rental vehicles in Canada and the U.S. being used for University business	<sup>5,6</sup> WSIB or equivalent Student Workplace Accident & Injury Coverage.	During educational or employment activities	University owned equipment and materials
<b>Undergraduate students</b>	<sup>1</sup> OHIP <sup>2</sup> UHIP	No additional coverage by the University	University owned/leased vehicles and rental vehicles in Canada and the U.S. being used for University business	<sup>5,6</sup> WSIB or equivalent Student Workplace Accident & Injury Coverage.	During educational or employment activities	University owned equipment and materials
<b>Post Doctoral Fellows</b>	<sup>1</sup> OHIP and employee benefits <sup>2</sup> UHIP	<sup>3</sup> Employee benefits - Ontario, out of province and out of country	University owned/leased vehicles and rental vehicles in Canada and the U.S. being used for University business.	<sup>5,6</sup> WSIB or equivalent Student Workplace Accident & Injury Coverage.	During educational or employment activities	University owned equipment and materials
<b>Visiting Scientists</b>	<sup>1</sup> OHIP <sup>2</sup> May have UHIP	No additional coverage by the University	University owned/leased vehicles and rental vehicles in Canada and the U.S. being used for University business	WSIB or equivalent worker's compensation coverage from home institution.	During educational or employment activities	University owned equipment and materials
<b>Volunteers</b>	<sup>1</sup> OHIP	No additional coverage by the University	University owned/leased vehicles and rental vehicles in Canada and the U.S. being used for University business	no	During educational or employment activities	University owned equipment and materials
<b>Adjunct Professors</b>	<sup>1</sup> OHIP May have additional coverages from home institutions	No additional coverage by the University	University owned/leased vehicles and rental vehicles in Canada and the U.S. being used for University business	WSIB or equivalent worker's compensation coverage from home institution.	During educational or employment activities	University owned equipment and materials

<sup>1</sup>**OHIP (Ontario Health and Insurance Plan):** Coverage applies only if the individual is eligible for OHIP.

- OHIP coverage applies while out of province, however you may be asked to pay for the services at the time of receipt and then request reimbursement.
- **Very limited OHIP coverage applies out of country. OHIP coverage alone is not sufficient for travel outside of Canada.** See further information regarding [OHIP eligibility](#), [OHIP coverage while in another province or territory within Canada](#) or [OHIP coverage while in another country](#)

<sup>2</sup>**[UHIP \(University Health Insurance Plan\):](#)** coverage applies to registered international students (paying international fees) and employees with valid work permit

<sup>3</sup>Post doctoral fellows paid by the University and not directly by an outside agency have both employee benefits and WSIB coverage

<sup>4</sup>**[WSIB \(Worker's Safety and Insurance Board\)](#):** For injuries and illnesses directly related to your work.

<sup>5</sup>Graduate, undergraduate students and fellows working as research or teaching assistants are covered under WSIB for the activities for which they receive employment income (employment income does not include bursaries, scholarships, or fellowships). See further information regarding the [University's Employee benefit plan](#)

<sup>6</sup>Active students participating in a university approved work placement or volunteer setting who are not eligible for Worker's compensation, WSIB or MTCU coverage, are covered by the University's Student Workplace Accident & Injury Coverage.