

MCMASTER STUDENT FIELD PRACTICE RISKS AND LIABILITY INSURANCE COVERAGE
School of Social Work, McMaster University

There are four areas of risk to which students are exposed who have a field practice requirement as part of their approved curriculum. These are:

1. Risk of bodily injury related to travel to and from the field placement.
2. Risk of injury, physical or mental, which may occur in the performance of assigned and prescribed duties during the course of their field placement.
3. Risk of a suit for negligence in which students may be named by a client or clients with whom they are or have been engaged in their roles as 'care givers', teachers, counsellors, trainers, etc.
4. Risk of a suit for bodily injury or property damage if they have passengers (such as other students or clients) in a personally owned auto involved in an accident resulting in bodily injury and/or property damage, while engaged in their field practice responsibilities.

The University policy with respect to these four areas of risk is as follows:

1. Students Traveling To And From Field Placement

"They are at their own risk if they have provided their own transportation, either public or private. Students would have to provide their own coverage (O.H.I.P., Blue Cross, etc.), as they see fit."

2. Injury To Student

"In the event of personal physical or mental injury occurring to the student and the University is found responsible, then the University Liability Insurance Policy would respond, but only in the event that the University is found negligent as a result of the judicial process."

3. Suit For Negligence

"The University carries Third Party Liability Insurance which would respond to a suit against the University, its faculty, staff or students in the event of a claim against any of the above parties resulting from normal legal performance of duties and responsibilities associated with the academic activities of the University."

4. Students Transporting Other Students Or Clients In A Personally Owned Vehicle

"In the event of an accident, again the student could be considered responsible and their own insurance would be looked to. If the University was named in a suit, the University's Non-Owned Auto Insurance would become operative and protect the University's interests in such a case- not the students' interest."