

Insurance Program - Incident Reports

The Board of Education requires that all incidents that relate to property loss or damage or personal injury (bodily or psychological) be reported to Schools Protection Program as set out in this procedure and regulations which reflect guidelines established by the Schools Protection Program.

In order for the School District, including DPAC/PACs, employees, trustees, volunteers and student teachers, to be covered under the Provincial Government's School Protection Liability Program, all incidents where there is a potential for present or future litigation proceedings must be reported to the Risk Management Branch of the Ministry of Finance and Corporate Relations.

- In some situations, legal proceedings can commence 20 years or longer after an incident has occurred.
- Failure to report details of an incident could result in denial of coverage if the insurer is not in a position to defend the claim.

Any incident as described below, whether it occurred at a school district activity or on school district property during school hours or not, must be reported:

- Bodily injury is suffered by a student, parent, volunteer, or visitor and:
 - medical/first aid attention was provided to the injured person, or it was recommended that the person obtain medical attention;
 - the injured person obtains medical/first aid attention from someone outside the school system;
 - the injured person suffers loss of class or work time;
 - the injured person, or the person's family, expresses a concern or makes a complaint;
 - there is an indication that the injured person blames the school, a school employee, or the DPAC/PAC for the injury ; or,
 - there is any indication that the injured person may make a claim against the school or one of its employees, or the DPAC/PAC.
- Psychological injury is alleged, such as emotional distress, shock, mental suffering or sexual assault (sexual abuse, assault, interference).
- The incident resulted in damage to or loss of school property in excess of \$3,000. (The damage will be assessed by our maintenance department.)
- Crime, theft or burglary losses, no matter what the value of the loss.
- Where damage to the property of students, faculty, employees, or visitors has occurred, the loss or damage has a value or more than \$100, and/or the owner indicates that he/she will make a claim.

An [Incident Report](#) form must be completed and forwarded to the School Secretary who will then submit the report electronically for any incident where possible liability claims are made against the school district, its employees, or the DPAC/PAC under the Human Rights Act (i.e. employee(s) suing fellow employee(s)).

The incident must be reported electronically within 24 hours of the incident occurring.

Incidents of a sensitive or confidential nature must be reported to the Executive Assistant.

Any incident involving serious bodily injury or major property damage must be reported immediately to the Executive Assistant who will then notify the School Protection Program Claims Department.

The [Incident Report](#) form should be kept confidential and not be disclosed to anyone outside the district without specific permission from the Secretary-Treasurer's office.

Date Adopted: October 2000

Definition:

- *Schools Protection Program - coverage provided to all school boards against liability and loss. The coverage also provides for identification of risk which may lead to loss or damage to property or harm to individuals and protects the school district, and all employees, in the performance of their duties, against liability claims.*

*Cross Reference: [All Administrative Procedures – Section 100, Safe & Healthy Schools](#)
[Community and After School Use of Schools Administrative Procedure #600](#)
[Field Trips Administrative Procedure #209](#)
[Schools Protection Program – Liability Insurance Coverage Administrative Procedure #511](#)*