

Supplementary Material

SECTION A: INSURANCE COVERAGE

This summary is provided for convenience only and is not intended to be comprehensive or determinative. More information such as general and detailed information regarding Insurance Coverage, Informed Consent and Waiver Agreements, Insurance for Voluntary Trips, Insurance for Student Organization Activities and High Risk University Sponsored or Linked Activities can be found on the Risk Management and Insurance Department Website at: www.insurance-risk-mgmt.utoronto.ca/Insurance.htm.

The following is a brief outline of the types of insurances which should be considered when undertaking field research activities. Included is a description of the various policies which the University maintains, as well as additional coverages which are available through separate purchase as deemed necessary. These descriptions are for general information only and specific questions or concerns should be directed to the Risk Management and Insurance Department at 416-978-6478 or 416-978-7484.

Property Insurance

The University insures all property owned or in its custodial care against direct physical loss or damage to equipment and materials under a blanket “all risks” policy which covers most situations of fortuitous property loss during field research or off campus situations. Coverage applies worldwide (except for certain restrictions) up to a limit of \$100,000 and is subject to \$2,500 deductible per claim. Additional coverage can be arranged separately if needed.

Personal property of staff or students is not insured by the University. If desired, individuals should make separate arrangements in this regard.

Liability Insurance

Liability insurance protects the University and its legal representatives against losses arising from any accidental or unintended occurrence involving someone else’s person or property, including negligent acts by faculty, staff or students while they are performing those activities that are part of their educational or employment duties, including field research activities. This policy will respond to defend and indemnify against losses which arise by reason of liability imposed by law.

The policy applies on a worldwide basis and insures specifically against bodily injury, including death, personal injury, and damage to property of others. It includes coverage for the legal liability of an individual insofar as the conduct which caused the loss was part of the individual’s employment or academic-related duties. It does not respond to personal liability situations that

arise outside the scope of an individual's academic or employment related activities, such as personal trips, entertainment, etc.

Accident Insurance

Participants in field research activities should evaluate the level of accident insurance needed to cover various medical emergency situations which may arise. Coverage against sickness or accidental injury to participants, hospitalization, doctor's expenses, medicine and drugs, etc. are covered for University employees through a combination of Ontario Health Insurance Plan (OHIP) and Group Health Benefits maintained through the Human Resources Department. Read more at: www.hrandedquity.utoronto.ca/groups/conf/health.htm.

Students and other non-employees are not covered by these University plans and appropriate coverage must be arranged separately. Travel accident and health insurance outside Canada, trip cancellation, medical evacuation and repatriation and other specialized travel insurance coverages are available from various sources. Additional information on insurance is available at

Automobiles

When using automobiles or similar vehicles for field research purposes, special care must be taken to comply with local laws and regulations. Outside Canada and the United States, the University is not able to provide any insurance coverage for vehicles, even though these may be rented or purchased in the University's name. As a result, any insurance coverage to comply with jurisdictional requirements and prudent business practice must be arranged locally.

When renting vehicles on a short-term basis within Canada/USA, you must arrange Collision Damage Waiver (CDW) coverage to eliminate any problems regarding insurance against physical damage losses to the rented vehicle. This can be done in several ways, including purchasing this CDW from the rental company at additional daily cost¹. (Note: Vehicles for University business use must be rented in the name of the person holding the Amex card. You are advised to always read the fine print on the rental agreement).

More detailed information and guidelines can be found on our website at www.insurance-risk-mgmt.utoronto.ca/Assets/Risk+Mgmt+and+Insurance+Digital+Assets/guidelines/rentals.pdf

¹ An acceptable alternative is to use the University-sponsored American Express corporate credit card which includes automatic CDW coverage at no extra cost. (Note: Vehicles for University business use must be rented in the name of the person holding the Amex card. You are advised to always read the fine print on the rental agreement)

Miscellaneous

Certain research situations require special insurance arrangements to be put in place beforehand. The following is a listing of some of these special cases:

1. Use of Chartered Aircraft and Watercraft over 26 feet: When leasing or chartering aircraft and large watercraft, special liability policies may need to be arranged (this does not apply to ordinary booked passage on commercial aircraft or vessels).
2. War Zones: Insurance policies generally have exclusions in some form regarding war risks, political insurrection, and the like.
3. Terrorism: Requires special policies to be put in place if feasible.
4. Marine Research: Trips involving ocean-going activities also necessitate special handling.

It is impossible to surround all field situations and risks which may arise with an insurance envelope. Common sense and practical considerations for eliminating or reducing risks should always take precedence. While the above attempts to provide some general information and guidelines, please be aware that there are restrictions and exclusions in all insurance policies which may affect coverage. Please refer all specific questions and concerns to the Risk Management and Insurance Department at 416-978-6478 or 416-978-7484.

SECTION B: CONTINUANCE OF UNIVERSITY BENEFITS PLAN COVERAGES WHILE ON RESEARCH AND STUDY LEAVE

Note: This summary is provided for convenience only and should not be relied on as necessarily accurate or determinate. Up-to-date information may be obtained from the office(s) identified below.

For staff members who were covered by University benefit plans prior to going on research and study leave, the automatic continuance of such benefits is mainly determined by whether such leave is paid or unpaid.

Staff Members Going on Paid Research and Study Leave

1. All University benefit plans in which the staff member is enrolled (e.g. Group Life Insurance, Long Term Disability, Pension, Group Health Benefits) are continued automatically while on paid leave.
2. The University continues to pay its normal subsidy calculated on full base salary for all benefit plans in which the staff member is a participant during the period of paid leave.
3. The staff member's regular monthly contributions for benefit plan coverage, calculated on full base salary, will automatically be deducted by the Payroll Department when the staff member is on paid leave.

Staff Members Going on Unpaid Research and Study Leave

1. The University benefit plans in which the staff member is a participant are not continued automatically while on unpaid leave.
2. The University does not continue its normal subsidy for any of the benefit plans in which the staff member is a participant during the period of the unpaid leave.
3. The staff member may elect which benefit plan coverage he/she wishes to continue and/or suspend during a period of authorized unpaid leave by paying both the University's and employee's contributions toward the cost of the elected benefit plan coverage continued while on unpaid leave. The staff member must make the necessary arrangements with the Payroll/Benefits Representative in the Human Resources Department, to pay in advance the cost of the coverage elected in the form of a lump-sum payment or monthly post-dated cheques.

Exclusions from Coverage

Under the University's Long Term Disability Insurance Plan, the following exclusions exist - a disability from bodily injury resulting directly or indirectly from insurrection, war, service in the armed forces of any country, or participation in a riot. However, if an insured employee becomes disabled while attempting to prevent a riot in the performance of the employee's occupation, benefits will be payable.

There are no exclusions under the University's Group Life and Survivor Income Benefit Insurance Plan.

SECTION C: ONTARIO HEALTH INSURANCE PLAN (OHIP) COVERAGE WHILE OUTSIDE OF ONTARIO AND/OR CANADA

Note: This summary is provided for convenience only and should not be relied on as necessarily accurate or determinate. Up-to-date information may be obtained from the office(s) identified below.

Staff members and students who are already covered by OHIP may continue to maintain their OHIP coverage when they go on research or study leave outside of the province or country. The requirements and procedures for maintaining coverage are defined by the Ministry of Health and Long-Term Care and are summarized below. Ontario residents who have only recently obtained OHIP coverage should be aware that further restrictions regarding absences from Ontario are placed on them in the first six months of coverage. Further information should be obtained from the Ministry of Health. It is the responsibility of the individual staff member or student to ensure that he or she is aware of any restrictions or requirements and make any necessary arrangements for maintaining coverage.

Short Absences from Ontario (up to 212 days)

Staff members and students who are covered by OHIP are allowed to be away from the province of Ontario for up to 212 days (7 months) in any twelve-month period and continue to maintain their OHIP coverage. In order to maintain such coverage, you must maintain your Ontario residency, meaning that (a) your principal home is in Ontario, and (b) you are physically present in Ontario for 153 days within a twelve-month period.

You do not need to make any special applications to the Ministry of Health and Long-Term Care in order to maintain your OHIP coverage during short absences.

Longer Absences from Ontario (more than 212 days)

Staff members and students who will be absent from Ontario for more than 212 days in a twelve-month period may be able to continue their OHIP coverage; however, they must first apply to the Ministry of Health and Long-Term Care for approval.

Eligibility

You may be eligible for continued OHIP coverage during a longer absence if:

1. your principal home is in Ontario;
2. you are away for one of these reasons: study, work, missionary work, or vacation/other reason; and

3. you have been physically present in Ontario for at least 153 days in any twelve-month period and for two consecutive years immediately before the absence.

Duration of Coverage

Upon approval, the duration of OHIP coverage for longer absences is as follows:

1. Study purposes - Duration of a full-time academic program (unlimited)
2. Work purposes - Repeatable five-year terms

Applying for Coverage Over Longer Absences

To apply for continued OHIP coverage during a longer absence, you must write or visit a Ministry of Health office. You will need to provide three pieces of identification, and a document from the University explaining the reason for your absence, and the duration and location of your work or study assignment. In most cases, staff and students can apply at the same time for approval of family members under nineteen years of age to be out of Ontario to accompany them for study or work. You are responsible for ensuring that you provide appropriate documents and obtain appropriate authorization of extended coverage prior to leaving on research or study work. A list of acceptable documents to provide when applying for extended coverage is available from the Ministry (see below).

Once you are away from Ontario on an approved absence, you may be eligible to remain away for a longer period. Contact the Ministry of Health office for further information.

Coverage Declined

Individuals whose OHIP coverage has been declined must arrange for alternate coverage. Employees should contact their decentralized Human Resources office. In such an instance, it may be possible for the staff member to apply for coverage through the University Health Insurance Plan (UHIP).

Lapse of OHIP Coverage

For individuals whose OHIP coverage has lapsed when they are on research or study leave out of the province, either because they were not granted approval by the Ministry or for another reason, must notify OHIP within 30 days of returning to Ontario. The Ministry of Health imposes a 3-month waiting period to anyone returning to Ontario. In this case, employees should arrange for OHIP-equivalent coverage for the 3-month waiting period through the current UHIP program. Employees must also contact their Decentralized Human Resources office upon arrival.

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Questions regarding your OHIP coverage and leave of absences, should be directed to your nearest Ministry of Health office, or by contacting (416) 314-7444. Further information may also be obtained from the Ministry's web site at: <http://www.gov.on.ca>.

SECTION D: OHIP AND GREEN SHIELD CLAIMS OUTSIDE OF ONTARIO AND/OR CANADA

Staff members and/or their eligible dependents who are subscribers to the University's Green Shield Extended Health Care Plan and who have coverage through the Ontario Health Insurance Plan (OHIP) are covered for any emergency medical illness or injury when travelling outside of Ontario or Canada. In order to be fully covered, staff members **MUST** maintain both their OHIP and Green Shield coverages. The Green Shield Deluxe Travel Plan covers eligible medical emergency expenses over and above those paid by OHIP.

Prior to departure on Research and Study Leave, the staff member should contact his/her decentralized Human Resources office to obtain a Green Shield Deluxe Travel Plan Brochure and a supply of Green Shield Claim forms.

Emergency (Non-Elective) Medical Assistance and Claims

In the event of an emergency, illness or accident travelling in Canada or the USA, phone the Green Shield World Access Centre at 1-800-936-6226, within 24 hours. Call 0-519-742-3556 which is a "collect" (operator assisted) number for all other destinations in the world.

Note: You must provide your provincial health insurance number to the Green Shield World Access Centre before payments can be arranged on your behalf. Be sure to travel with your provincial health insurance number. Provide the World Access Centre assistance coordinator with your Green Shield ID number, and quote the World Access Group identifier #9758.

In addition to assistance such as helping you locate a physician, clinic, hospital in the area of your travel, the Green Shield World Access Centre will arrange, whenever possible, to pay for emergency services provided by a hospital or a physician, which are beyond your immediate ability to pay.

If you have incurred out of pocket expenses, claims must be submitted to Green Shield Canada which will then coordinate with OHIP reimbursement of those approved, eligible expenses. To make a claim, submit to Green Shield the patient name, provincial health number (OHIP), address, and Green Shield Identification number with detailed statement(s) showing the services rendered and the fees charged for each service.

Green Shield Health Dental Claims

The Green Shield Deluxe Travel Plan covers dental treatment to natural teeth which are necessitated by an accidental direct external blow to the mouth and which take place outside of Ontario and/or Canada. Other eligible dental expenses incurred outside Ontario are covered by

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the Green Shield Dental Care Plan, and are payable based on the Ontario Dental Association Fee Guide in effect at the time the eligible dental procedures are performed.

When eligible expenses are incurred outside Ontario and/or Canada, request detailed receipts (in duplicate if possible) which reflect all procedures performed and the cost of each procedure. The staff member should retain one set for his/her records and send the other set to Green Shield for their review and payment.

Legal requirements may change from time to time. In order to ensure accuracy and to respond to address questions about OHIP coverage, contact OHIP directly at 416-314-7444. If you require information about your coverage under the Green Shield Dental Plan, please contact Green Shield Customer Service Centre 1-888-711-1119. If you require information about eligibility or enrolment in the Green Shield Plans, please contact your decentralized Human Resources Office.

SECTION E: WORKPLACE SAFETY AND INSURANCE BOARD BENEFITS FOR FIELD RESEARCH

Note: This summary is **provided for convenience only** and should not be relied on as necessarily accurate or determinate. Up-to-date information may be obtained from the office(s) identified below.

Coverage

Employees of the University are covered by the Workplace Safety and Insurance Board (WSIB) for injuries arising out of or in the course of their employment.

Individuals who are not covered include:

1. undergraduate students;
2. postgraduate students; and
3. graduate student research assistants or research fellows who receive payment for their work by way of a scholarship, fellowship, or bursary.

Graduate students who are also teaching assistants are covered only while carrying out their duties as a teaching assistant.

If there is any doubt about an individual's status with respect to WSIB coverage, contact the University's WSIB Administrator, in Health & Well-being Programs and Services for further information (416-978-8804).

Coverage While Out of Ontario

If an employee's work takes him/her out of Ontario for less than six months, coverage is automatic as long as work is being done for the University. If this work is likely to last six months or longer, the University must apply to the Workplace Safety and Insurance Board to extend the coverage.

The procedure for obtaining this extended coverage is as follows:

As soon as the dates during which the employee will be out of Ontario are known, the Department Head or designate must contact the University's WSIB Administrator in writing, giving the destination, departure date, return date, list of all personnel involved in the trip, their occupations, and department. This information is to be forwarded to the:

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WSIB Administrator
Health & Well-being Programs and Services
263 McCaul Street, 2nd Floor
TEL: 416-978-8804

Requests for this extended coverage must be made at least four weeks prior to departure.

The WSIB Administrator will contact the Workplace Safety and Insurance Board to request the extension of coverage, and will notify the Department Head when the application is accepted.

SECTION F: TRAVEL HEALTH & GUIDELINES

Note: This summary is provided for convenience only and should not be relied on as necessarily accurate or determinate. Up-to-date information may be obtained from the office(s) identified below.

Immunization may be required for travel outside Canada depending on the travel destination, length of stay, and whether or not your routine immunizations are up-to-date. Since it can take several weeks for an immunization to protect you against a disease, you should consult your family physician or a travel clinic at least two to three months before your trip.

Employees of the University may contact Health and Well-being Programs and Services at 416-978-3195. Students may contact the respective campus health services (www.students.utoronto.ca/Health_and_Well_Being.htm.)

Through its Travel Medicine Program, the Health Protection Branch - Laboratory Centre for Disease Control of Health Canada provides information regarding immunizations in addition to other travel health information (e.g. disease outbreaks, prevention, treatment) for persons travelling outside Canada on their web site at www.hc-sc.gc.ca/hpb/lcdc/osh/tmp_e.html.

SECTION G: DEPARTMENT OF FOREIGN AFFAIRS TRAVEL ADVISORY REPORTS

Note: This summary is provided for convenience only and should not be relied on as necessarily accurate or determinate. Up-to-date information may be obtained from the office(s) identified below.

Individuals travelling abroad must undertake an evaluation of potential risks to personal security and be familiar with the recommended practices to minimize such risks. Travel advisory reports containing up-to-date information on safety, security and health concerns for many countries are regularly issued by the Department of Foreign Affairs and International Trade (DFAIT), and should be consulted whenever planning travel outside of Canada. The Consular Services of the DFAIT are involved in assisting Canadians prepare for foreign travel and provide a variety of services to them abroad. Travel advisory reports are accessible on the DFAIT website at <http://www.dfait-maeci.gc.ca/travel/menu-e.asp>

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