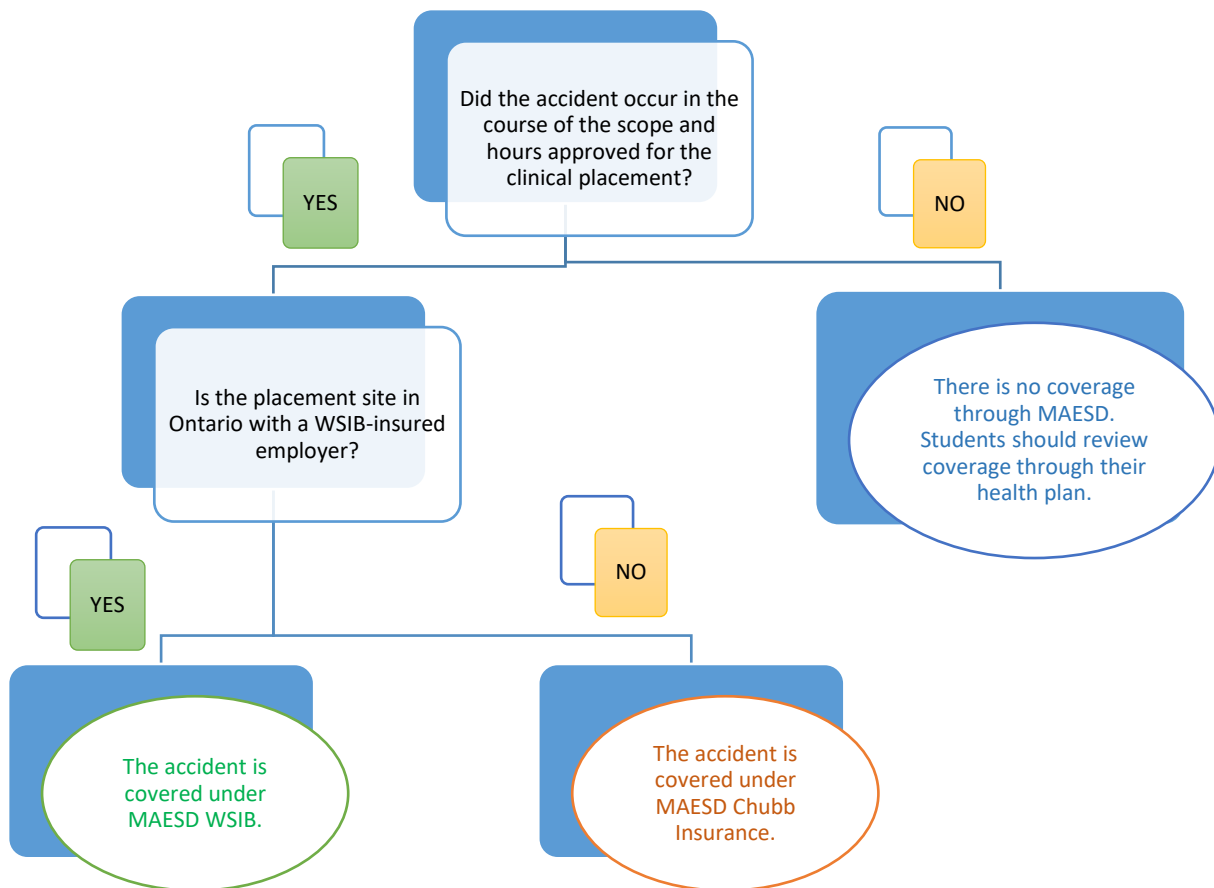


INJURY CLAIMS PROCEDURES

The flowchart below applies to clinical placements that meet the following criteria:

- Student is not paid for the placement
- The placement is authorized by the Director of Clinical Education
- There is an evaluation component to the placement and the student receives academic credit for successful completion of the placement
- Placement is in Canada
- Placement is external to McMaster University*



* If the placement is occurring at McMaster University, and the other criteria are met, coverage is provided through [McMaster University's Private Insurance Program](#).

According to MAESD Guidelines and related correspondence, students who are travelling for the purposes of clinical placement in their clinical instructor's vehicle, are covered under MAESD WSIB or private insurance. When driving their own vehicle for placement-related purposes, coverage is provided at the discretion of the MAESD insurer, so students are advised to ensure they have sufficient personal auto insurance coverage. In either circumstance (driver or passenger), McMaster's liability policy does cover the student for third party claims arising from placement-related travel. There is no coverage for driving for non-placement activities (e.g., getting lunch, coffee, making any stops between appointments, elective field trips, etc.).

ROLE OF STUDENT

To report any work-related accident or illness, the following steps are required following appropriate emergency treatment/first aid:

- Immediately report the accident or illness to the Clinical Instructor
- Immediately report the accident or illness to the Program Assistant
- Within 24 hours (up to 72 hours in extenuating circumstances), in conjunction with the Clinical Instructor, complete and submit the McMaster University ***Injury / Incident Report*** <http://www.workingatmcmaster.ca/med/document/injury-incident-report-fillable-1-36.pdf> and send to:
 - FHS Safety Office mmcguir@mcmaster.ca
 - SRS Program gasewijk@mcmaster.ca
 - Employee Health Services eoHSS@mcmaster.ca and cumins@mcmaster.ca
- Complete any additional injury reporting procedures required by the placement site
- Respond appropriately to any and all government or university requests for information
- Keep the Program Assistant informed as your situation changes

ROLES OF PLACEMENT SITE & McMASTER UNIVERSITY

MAESD WSIB Coverage

To report an accident or illness that occurred that is covered by the MAESD WSIB program, the following steps are required following appropriate emergency treatment/first aid:

Role of McMaster University (EOHSS or FHS Safety Office)

- Receive the ***Injury / Incident Report*** from the EOHSS or FHS Safety Office (as submitted by the student and supervisor) and assign an EHS Consultant which shall be communicated back to all parties
- Complete the claim form and submit to WSIB on behalf of placement agency
- Complete the remainder of the MAESD ***Reporting Form*** and submit to the MAESD
- Forward all other required information to the MAESD and WSIB
- Liaise with the Program Coordinators to obtain necessary information for claim submission, and the Program Assistant to follow up with the student

Role of Placement Site

- Within 72 hours, complete the ***Letter of Authorization to Represent Employer*** (obtain from the Program Assistant) and send it to the assigned Employee Health Services consultant
- Work with McMaster University to accommodate the student's return to the placement as appropriate

MAESD Chubb Insurance Coverage

To report an accident or illness that occurred that is covered by the MAESD's private sector insurer, Chubb, the following steps are required following appropriate emergency and/or first aid treatment:

Role of McMaster University (EOHSS or FHS Safety Office)

- Receive the **Injury / Incident Report** from the EOHSS or FHS Safety Office (as submitted by the student and supervisor) and assign an EHS Consultant which shall be communicated back to all parties
- Contact the placement site as needed to obtain information for the Chubb Insurance reporting form
- Submit all necessary forms to Chubb Insurance and the MAESD
- Liaise with the student, placement site, MAESD, and Chubb Insurance as appropriate

Role of Placement Site

- Contact Employee Health Services eohts@mcmaster.ca for more information related to Chubb Insurance reporting procedures and forms
- Complete the reporting forms provided and submit them to EHS Consultant
- Work with McMaster University to accommodate the student's return to the placement as appropriate

McMaster University Private Insurance Coverage

To report an accident or illness that occurred that is covered by McMaster University's accident program with the private sector insurer, the following steps are required following appropriate emergency treatment/first aid:

Role of McMaster University (EOHSS or FHS Safety Office)

- Receive the information from the student and the placement site
- Submit all necessary forms to the Private Insurer
- Liaise with the student and placement site, as appropriate

Role of Placement Site

- Contact Employee Health Services eohts@mcmaster.ca to obtain a copy of the Private Insurance reporting form
- Complete the reporting form(s) and submit them to eohts@mcmaster.ca
- Complete the **Letter of Authorization to Represent the Employer** (obtain from the Program Assistant) and send it to the appropriate Employee Health Services consultant
- Work with McMaster University to accommodate the student's return to the placement as appropriate

Complete MAESD Guidelines are available here:

<http://www.workingatmcmaster.ca/med/document/WSIB-Guidelines-Final-1-36.pdf>