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- What is Schools Protection Program (SPP)?
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- Ministry of Finance/Ministry of Education Insurance Program for School Districts
- Insurance coverage for Liability, Property, Crime
- Claims and litigation management
- Risk management advisory services
- Website: www.bcspp.org

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To the extent that liability arises from their authorized duties on behalf of the school district, SPP coverage includes the activities of:

- Trustees
- Employees
- Members of committees
- Volunteers and student teachers
- Students (under certain circumstances)
- PAC and DPAC members and Community School Societies

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- Volunteers actions are covered while participating in a school board or school authorized and supervised activity
 - Volunteers need to be screened, provided adequate training and have the necessary skills and experience for supervisory activities
 - Not all situations that occur during school activities will be considered part of the volunteers' approved duties
 - Volunteers may have some personal legal liability exposures

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- What determines if a PAC event is “sanctioned” or an approved school district event?

PAC events such as fundraisers, workshops and student events should be jointly planned with the school/school district. Certain fundraising activities such as those requiring provincial licencing ie. lottery, bingo, 50/50, must receive special permission from the Board prior to the event taking place. Refer to Board Policy 3.16.01. PACs must ensure that the school Principal and/or school district supports and has sanctioned the event.

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- Do school staff members need to be present or involved in the

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- What actions of PAC executive / members would not be covered by SPP?

PAC activities if approved by the school district are covered under the SPP general liability coverage agreement. Criminal or illegal acts, personal activities of PAC executive/members and activities not sanctioned by the school district are not covered under the SPP general liability coverage agreement.

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- What are some ways PAC executive/members can minimize their risks when it comes to liability?

This is a broad question but in general, PACs should consider the risks associated with an activity and take steps to mitigate and manage those risks. Events or activities should be planned jointly with the school district so the they are aware of the risks. If PACs conduct

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- How are parents covered as volunteers on field trips?

Parents would be covered the same as any other volunteer to the school. The General Liability Coverage agreement extends coverage to parents performing volunteer activities provided those activities are approved by the school district.

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- Should PAC member(s) be signing contracts on behalf of the PAC?
Does this make them personally liable?

In general, PAC member(s) should not be signing contracts on behalf of the PAC. For

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- How is personal insurance coverage affected if/when there is a claim?

SPP General Liability will provide coverage on a claim where the PAC member or volunteer's was performing approved duties during a school district sanctioned activity. For automobile claims, SPP provides excess liability coverage above the personal coverage on the vehicle. As not all situations that occur during school activities will be considered part of the volunteer or PAC member's approved activities, everyone should be carrying personal liability coverage (via homeowners or tenants policy) to provide them with coverage against 3rd party liability and property damage claims.

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- Who should PAC members contact if there are questions about insurance coverage?

PAC members should contact the Office of the Secretary-Treasurer for questions related to insurance coverage or if there are questions related to contracts and agreements.

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Is the event an approved event of the PAC and School/School District?

Has the event been properly planned taking into consideration any/all risks?

Do the benefits outweigh any potential safety risks?

Will there be sufficient and appropriate supervision?

Have volunteers been properly screened?

Has the school district reviewed any agreements/contracts required for the event?

