



School Council Insurance Program Summary

Email: risk.management@tdsb.on.ca

The following coverage applies to School Council members performing their [Roles and Responsibilities](#), including activities and events that have been "sanctioned" (approved) by the School Principal and may or may not require a facility use permit.

Insurance Policy Type:

Commercial General Liability

Policy Term:

January 1, 2026 to January 1, 2027

Limits of Liability:

- \$5,000,000 Bodily Injury/Property Damage Liability- per occurrence
- \$5,000,000 Products and Completed Operations - annual aggregate
- \$5,000,000 Tenants' Legal Liability
- \$5,000,000 Personal and Advertising Injury Liability

Deductibles:

- \$150,000 TDSB Responsible for All Losses

Special Provisions, Key Coverage Extensions (including but not limited to):

- Cross Liability and Severability of Interest

Notable Coverage Exclusions (including but not limited to):

- Communicable Disease
- Cyber and Data
- Punitive Awards or Damages



- Workers' Compensation
- Human Rights
- Property in the Care, Custody, or Control of the Insured

Insurance Certificate Requests

Please complete the School Council Certificate-Evidence of Insurance Request Form and email it to risk.management@tdsb.on.ca. **Your respective school Principal's approval is required.**

Incident Reporting

All incidents shall be reported to the School Principal who will record them in the TDSB Incident Reporting system. At any time an incident requires immediate response or direction, the School Principal shall contact the Insurance and Enterprise Risk Department at risk.management@tdsb.on.ca.