July 2021

Intent / Purpose

- Outline the responsibilities and requirements of all parties for appropriate licensing and insurance for Post-Secondary Institution (PSI) Student vehicle ride-along and/or vehicle use during a practice education experience within a Health Care Organization (HCO).
- Ensure the effective protection and insurance coverage for Students traveling in or operating a vehicle as part of a practice education experience.

Definitions

Refer to: Standard Terms and Abbreviations

Licence class	Types of driver's licence. Based on type of motor vehicle driven. Most common licence is Class 5- passenger vehicle licence. ¹		
Mode of transport	"a term used to distinguish substantially different modes of conveyance. The different modes of transport are air, water, and land transport, which includes rails or railways, road and off-road transport." ²		
	Includes aircraft, watercraft, railed transport, off-road vehicles, and motor vehicles		
Rate class	Motor vehicle insurance based on how the vehicle is used. Common rate classes: Pleasure, Commuting (to and from work), Business, Delivery. ³		
Third party liability	"form of liability insurance purchased by an insured (first party) from an insurer (second party) for protection against the claims of another (third party)." ⁴ "It protects the insured in the event he or she is sued for claims that come within the coverage of the insurance policy." ⁵		
	Minimum of \$2 million is usually recommended for personal vehicles holding 7 or less passengers including the operator ^{6,7,8}		
Vehicle	"a device in, on or by which a person or thing is or may be transported or drawn on a highway, but does not include a device designed to be moved by human power, a device used exclusively on stationary rails or tracks, mobile equipment or a motor assisted cycle"9		

- ² Wikipedia contributors. (2019, June 3). Mode of transport. In Wikipedia, The Free Encyclopedia. Retrieved June 9, 2019 from
- https://en.wikipedia.org/wiki/Mode_of_transport

https://www.interiorhealth.ca/AboutUs/Policies/Documents/Clinical%20and%20Practice%20Education%20-%20Student%20Placements.pdf

¹ Insurance Corporation of BC. (2020). *Licence classes and types*. Retrieved October 29, 2020 from https://www.icbc.com/driver-licensing/types-licences/Pages/Licence-classes-and-types.aspx

³ Insurance Corporation of BC. (2020). *Territory and rate class*. Retrieved October 29, 2020 from https://www.icbc.com/insurance/costs/Pages/territory-rateclass.aspx

⁴ Third-Party Insurance. (n.d.) In Investopedia. Dotdash Publishing. Retrieved June 9, 2019 from https://www.investopedia.com/terms/t/third-party-insurance.asp

⁵ Wikipedia contributors. (2019, May 6). Liability insurance. In Wikipedia, The Free Encyclopedia. Retrieved June 9, 2019 from https://en.wikipedia.org/wiki/Liability_insurance

⁶ Insurance Corporation of BC. (2020). Extended Third Party Liability coverage. Retrieved October 29, 2020 from https://www.icbc.com/insurance/productscoverage/Pages/extended-liability.aspx

⁷ Financial Services. (2012). Insurance Coverage- Insurance/ Risk Management Overview. Thompson Rivers University. Retrieved June 9, 2019 from https://www.tru.ca/finance/pro_manual/payroll_insurance.html

⁸ Interior Health Authority. (2018). AU1100 – Student Placements: 3.17 Vehicle RideAlong. Retrieved June 9, 2019 from

⁹ Government of British Columbia. (2020). *Motor Vehicle Act [RSBC 1996] Chapter 318.* Retrieved October 27, 2020 from https://www.bclaws.ca/civix/document/id/complete/statreg/96318_01#section1

Practice Education Guidelines

This guideline applies to the use of motor vehicles under the Motor Vehicle Act¹⁰ during the practice education experience, however recognizes other modes of transportation could be used, especially in the HCO's rural and remote communities. HCOs and HCO Workers are aware of insurance limitations for other modes of transportation and are insured accordingly.

This guideline **does not apply** to the use of PSI vehicles (owned or licensed) or use of Student or Educator personal vehicles (owned/rented/leased) as either operators or passengers. Students and Educators follow the related PSI policy.

HCO Workers or Contractors/Vendors who use HCO vehicles (owned or licensed) as part of a workday and have Students as passengers do so according to HCO policy.

HCO Workers or Contractors/Vendors who use a personal vehicle (owned/rented/leased) as part of a workday and have Students as passengers:

- hold the appropriate licence class based on the type of vehicle¹¹; and
- are appropriately insured for business use rate class¹²; and
- carry third party liability¹³
- do so according to HCO policy

HCO Workers or Contractors/Vendors who use personal modes of transport other than motor vehicles as part of a workday and have Students as passengers should have appropriate registration, licensing, and insurance.^{14, 15, 16}

Students obtain permission from the PSI to accompany HCO Workers or Contractors/Vendors as a passenger in any personal mode of transport operated by the HCO Worker or Contractor/Vendor as part of their workday.

https://www.bclaws.ca/civix/document/id/complete/statreg/96318_01#section1

¹¹ Insurance Corporation of BC. (2020). *Licence classes and types*. Retrieved October 29, 2020 from https://www.icbc.com/driver-licensing/types-licences/Pages/Licence-classes-and-types.aspx

¹⁴ Transport Canada. (2018). General information on pilot licences and permits. Government of Canada. Retrieved June 9, 2019 from

¹⁰ Government of British Columbia. (2020). Motor Vehicle Act [RSBC 1996] Chapter 318. Retrieved October 27, 2020 from

¹² Insurance Corporation of BC. (2020). Territory and rate class. Retrieved October 29, 2020 from https://www.icbc.com/insurance/costs/Pages/territory-rateclass.aspx

¹³ Health Care Protection Program. (June 2015). *Risk Note: Insurance coverage for Health Care Agency Employees' and Volunteers' Use of Their Own Automobiles.* Retrieved October 27, 2020 from https://www.hcpp.org/?q=node/18

https://tc.canada.ca/en/aviation/licensing-pilots-personnel/flight-crew-licences-permits-ratings/general-information-pilot-licences-permits

¹⁵ BoatingBC Association. (2016). Boat Insurance 101: To Insure or Not to Insure? Retrieved October 27, 2020 from https://www.boatingbc.ca/articles/boatinsurance-101-to-insure-or-not-to-insure

¹⁶ Government of British Columbia. (n.d.). Off-Road Vehicles. Retrieved October 27, 2020 from https://www2.gov.bc.ca/gov/content/industry/crown-land-water/crown-land/crown-land-uses/off-road-vehicles

Students do not operate HCO vehicles unless:

- They are authorized to do so in writing after confirming HCO insurance coverage and Student licence class; **or**
- They are employees of the HCO and authorized under employee policy (cooperative education Students, employed Students); **or**
- There are no other viable options for transportation and sound judgement is used to consider all potential risks before use (for example in an emergency situation or in rural/remote communities).

Students:

- Do not transport Clients in their personal vehicles.
- Only transport Clients in HCO vehicles when authorized to do so.

All incidents, accidents, or damages to property are reported according to HCO and PSI policies (see <u>PEG Safety Event/Incident Reporting</u>; <u>PEG Injury and Exposure During</u> <u>Practice Education Experience</u>).

Roles, Responsibilities and Expectations

Post-Secondary Institutions

- Establish and communicate policies for the use of vehicles for practice educationrelated activities purposes, including:
 - Student use of personal vehicle
 - Student as passenger
 - Student as operator of a HCO vehicle
- In the event of an accident, regardless of whether injury or damage has occurred, ensure all required reporting, documentation, and follow-up is completed by required parties, and done so according to PSI policy and insurance carrier.

Students

- Review PSI and HCO policies for vehicle usage during practice education-related activities, including as a:
 - operator of a personal vehicle
 - operator of a HCO vehicle
 - passenger in a HCO vehicle
 - passenger in a HCO Worker's or Contractor/Vendor's personal vehicle

Practice Education Guidelines for BC Vehicle Ride-Along/Use

- Confirm appropriate licence class, rate class, and insurance before being a passenger in a HCO vehicle or HCO Worker/Contractor/Vendor personal vehicle.
- Only operate HCO vehicles when authorized to do so.
- Immediately report and document all accidents according to HCO and PSI policy and protocols, whether injury or damage has occurred.

Health Care Organizations

- Establish and communicate policies related to vehicle usage for work purposes, including:
 - the licencing and insurance requirements for HCO Workers use of personal vehicles
 - the conditions under which Students would be permitted as a passenger and/or operator of HCO vehicles and process for authorizing such use
- Confirm with HCO Workers that they hold the appropriate licence class, rate class, and insurance before allowing Students as passengers.
- Confirm with the Student that they hold the appropriate licence class before allowing the Student to operate a HCO vehicle.
- In the event of an accident, regardless of whether injury or damage has occurred, ensure all required reporting, documentation, and follow-up is completed by required parties, and done so according to HCO policy.

HCO Supervisors / Workers / Contractor / Vendors

- Review HCO polices regarding the use of personal or HCO motor vehicles along with other modes of transport as part of the workday and having Students as passengers.
- Confirm appropriate licence class, rate class, and insurance before transporting Students.
- Immediately report and document all accidents according to HCO policy, whether or not injury or damage has occurred.

References and Resources

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Guideline Review History

Version	Date	People Responsible	Brief Description (reason for change)
1	February 2007	Authors/Editors: Carol A. Wilson (BCAHC), Barb Collingwood (BCAHC) Reviewers: Practice Education Committee of the BC Academic Health Council (Grace Mickelson, Chair)	
2	March 2013	Editors: Heather Straight (VCH) Carrie Edge (FHA) Carmen Kimoto (VCC) Deb McDougall (BCHAC)	Revised to new template Content confirmed with HCO legal/risk References updated
3	March 2021	Editor: Carol A. Wilson (PHSA) Reviewers: Judy Lee (KPU) BJ Gdanski (PHSA) Ministry of Health (Allied Health Policy Secretariat and Nursing Policy Secretariat) Ministry of Advanced Education, Skills and Training (Health Education Reference Committee) Health Authority Practice Education Committee	Updated definitions with references Broadened guideline to include other modes of transport in rural and remote communities Clarified related licence class and rate class References updated including relevant UCIPP and HCPP risk notes