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## Regular Board Meeting

Tuesday, March 26, 2024  
Open Meeting – 6:30 P.M.-9:30 P.M.

Catholic Education Centre, 1355 Lansdowne Street W., Peterborough

and by Google Meet: <https://meet.google.com/idk-khaz-ghu>

If you would like to join by telephone, please contact Michelle Kennedy  
by email - [mkennedy@pvncdsb.on.ca](mailto:mkennedy@pvncdsb.on.ca) or at 1-800-461-8009 ext. 1247  
Arrangements to join by phone must be made prior to 5:30 p.m. on the day of the meeting

**Chairperson:** Kevin MacKenzie

**Vice-chairperson:** Jenny Leahy

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**Trustees who are unable to attend the meeting are asked to  
please notify Michelle Kennedy ([mkennedy@pvncdsb.on.ca](mailto:mkennedy@pvncdsb.on.ca)).**

### A. Call to Order of the Open Meeting – 6:30 p.m.:

1. Examen and Opening Prayer.
2. Land Acknowledgement.
3. National Anthem.
4. Approval of the Agenda.
5. Declarations of Conflicts of Interest.
6. Approval of the minutes of the February 27, 2024, Regular Board Meeting. **Page 5**
7. Business Arising Out of the Minutes.

### B. Reports from the Office of the Director and Student Trustees:

1. Report from the Director of Education, Stephen O'Sullivan.
2. Report from the Student Trustees.

Madelyn Gaskell, Senior Student Trustee and  
Claire Heitzner, Junior Student Trustee.

3. Report from the Manager of Communications, Galen Eagle.  
Highlights of System Achievements

**C. Presentations:**

1. Providing Excellence in Teaching and Learning: Math Update.  
Jeannie Armstrong, Superintendent of Learning, and the Learning Support Services Math Team.
2. Inspiring Faith: Role of Chaplaincy Leaders and Faith Ambassadors.  
Julie Selby, Superintendent of Learning, Father Paul Massel, Board Chaplain/Faith Ambassador, and Jennifer Eaton-Koch, Learning Consultant.

**D. Programs and Services:**

1. R.A. Holy Cross Catholic Secondary School International Student Excursion to Jalapa, Guatemala, March 10-19, 2025. [R.A.: Page 19](#) [Details: Page 20](#)  
Jeannie Armstrong, Superintendent of Learning.

**E. Business, Finance and Governance:**

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.  
Kevin MacKenzie, Board Chairperson.
2. R.A. Recommended Action from the Committee-of-the-Whole, March 18, 2024:  
School Renewal Project Update. [R.A.: Page 106](#)  
John Connolly, Chairperson, Committee-of-the-Whole.
3. Audit Committee Member Appointments. [R.A.: Page 107](#) [Report: Page 108](#)  
Sean Heuchert, Superintendent of Business, Finance and Facilities Services.

**F. Human Resources:**

**G. Policy Development:**

## **H. Old Business:**

## **I. New Business:**

1. Trustee Matter.  
Kevin MacKenzie, Board Chairperson.
2. Ad Hoc By-law Review Committee. **R.A.: Page 109**      **Report: Page 110**  
Kevin MacKenzie, Board Chairperson.

## **J. Bring Forward:**

## **K. Information Items:**

1. Chairperson's Report.  
Kevin MacKenzie, Board Chairperson.
2. Committee Reports:
  - a. First Nation Métis Inuit Advisory Committee, March 5, 2024.
  - b. Special Education Advisory Committee, March 21, 2024.
3. Ontario Catholic School Trustees' Association Information Items:
  - a. February 27, 2024 – Letter to Federal Government, National School Food Policy and **Page 111** Program.
  - b. February 29, 2024 – Integrity Commissioner and Electronic Board Meetings **Page 115** Regulation Consultation.
  - c. March 4, 2024 – Joint Letter to OTF from Hon. Stephen Lecce, Minister of Education, **Page 137** OCSTA, et al.
  - d. March 18, 2024 – Letter from OTF to Hon. Stephen Lecce, Minister of Education, **Page 139** OCSTA, et al.
  - e. March 20, 2024 – OCSTA Catholic Education Leadership Speaker Series: Catholic **Page 141** Social Teachings on Social Media, April 3, 2024, 6:30 p.m.

## **L. Future Meetings and Events:**

1. Board Meetings:

- a. Regular Board Meeting Open Session, April 23, 2024, 6:30 p.m.  
(In-camera Session, 6:00 p.m.)
2. Board Standing Committee Meetings: (Listed in chronological order.)
  - a. Chairperson's Committee Meeting, April 8, 2024, 5:30 p.m.
  - b. Committee-of-the-Whole Meeting, April 8, 2024, 6:30 p.m.
  - c. Policy Development Committee Meeting, April 30, 2024, 6:30 p.m.
3. Other Committee Meetings: (Listed in chronological order.)
  - a. STSCO Governance Committee, March 27, 2024, 2024, 3:00 p.m.
  - b. Catholic Parent Engagement Committee, April 15, 2024, 6:30 p.m.
  - c. Special Education Advisory Committee, April 18, 2024, 1:00 p.m.
  - d. Student Council Liaison Committee, April 23, 2024, 4:15 p.m.
  - e. French as a Second Language Advisory Committee, April 24, 2024, 6:30 p.m.
  - f. Accessibility for All Committee, May 9, 2024, 1:00 p.m.
  - g. Faith and Equity Advisory Committee, May 9, 2024, 6:30 p.m.
  - h. First Nation Métis Inuit Advisory Committee, June 11, 2024, 6:30 p.m.
  - i. Audit Committee, TBA
  - j. Supervised Alternative Learning Committee, TBA
4. Board Events: (Listed in chronological order.)
  - a. Ontario Catholic Trustees' Association Annual General Meeting and Conference, Niagara Falls, ON.
  - b. Catholic Education Week, May 5-11, 2024.

**M. Conclusion:**

1. Report from the Regular Board Meeting, In-camera Session, March 26, 2024.
2. Closing Prayer.
3. Adjournment.



# Minutes

The Minutes of the Open Session of the Regular Board Meeting, held on Tuesday, February 27, 2024, at 6:30 p.m. at the Catholic Education Centre, 1355 Lansdowne Street West, Peterborough, and virtually, by Google Meet.

Present:

Trustees – Loretta Durst, Madelyn Gaskell (Senior Student Trustee), Claire Heitzner (Junior Student Trustee), Jenny Leahy, Kevin MacKenzie (Chairperson), Mary Ann Martin, and Kathleen Tanguay.

Administration – Jeannie Armstrong, Jonathan Di Ianni, Galen Eagle, Sean Heuchert, Darren Kahler, Father Paul Massel, Stephen O’Sullivan, Sheila Piggott, and Julie Selby.

Recorder – Michelle Kennedy

Regrets: Trustee John Connolly

**A. Call to Order of the Open Meeting:**

The Board Chairperson Kevin MacKenzie called the meeting to order at 6:30 p.m. and welcomed guests in attendance in person and guests who were joining the meeting online by Google Meet.

The Chairperson welcomed the principal representatives Bridget McCann-Girard, Principal of Continuing, Adult and Experimental Learning, and Becky Brady, Principal at St. Alphonsus Catholic Elementary School.

1. Examen and Opening Prayer

The Board Chairperson, Kevin MacKenzie invited Father Paul Massel to begin the meeting with the Daily Examen and prayer.

2. Land Acknowledgement

Kevin MacKenzie, Board Chairperson, respectfully acknowledged that the board meeting was taking place on the treaty and traditional territory of the Mississauga Anishinaabeg.

3. Singing of the National Anthem

The National Anthem was sung.

4. Approval of the Agenda

**MOTION:** Moved by Mary Ann Martin, seconded by Jenny Leahy  
that Trustee John Connolly be excused from the February 27,  
2023, Regular Board Meeting, open session.

Carried.

**MOTION:** Moved by Loretta Durst, seconded by Mary Ann Martin  
that the agenda be approved with the addition of items I.2, Supply  
Teachers, and I.3, OCSTA Annual General Meeting Donation, and  
that Section D be placed before section B on the agenda.

Carried.

5. Declarations of Conflicts of Interest

There were no conflicts of interest declared.

6. Approval of the minutes from the January 23, 2024, Regular Board Meeting.

**MOTION:** Moved by Loretta Durst, seconded by Jenny Leahy  
that the minutes of the January 23, 2024, Regular Board  
Meeting be approved.

Carried.

7. Business Arising Out of the Minutes.

There was no business arising from the minutes.

**D. Programs and Services:**

1. Student Excursions.

**MOTION:** Moved by Jenny Leahy, seconded by Mary Ann Martin  
that items D.1 a) through D.1 c) be approved as presented:

D.1 a) that the proposed Holy Cross Catholic Secondary School

Student Excursion to Greece, from March 6-15, 2025, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

D.1 b) that the proposed St. Peter Catholic Secondary School Student Excursion to Guatemala, from March 29 to April 5, 2025, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

D.1c) that the proposed St. Peter Catholic Secondary School Student Excursion to France and the Netherlands, from May 1-9, 2025, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

Carried.

## **B. Reports from the Office of the Director and Student Trustees:**

### **1. Report from the Director of Education.**

Stephen O'Sullivan, Director of Education, presented the Report from the Director of Education, which included the following points:

- February was a month for celebrating Black History, valuing equity and fostering school environments where everyone is respected and valued.
- The kick-off event was a success, Benjamin was thanked for her leadership to bring the Honourable Bernadette Clement, Senator, poet Dwayne Morgan, Emmanuel Iheme, retired Staff Sergeant from the Durham Regional Police Service, and Tony Jno Baptiste, professional training and development consultant, as guest speakers to the event.
- Ash Wednesday celebrations in the schools and the Catholic Education Centre marked the beginning of Lent.
- A virtual parent engagement event to support the transition of students from elementary to secondary school mathematics was held.

- St. Joseph Catholic Elementary School, Bowmanville had 100 students on hand to sing the National anthem at an Oshawa Generals game recently.
- The Adult Faith Formation program is reaching out and going into the community to serve others at community agencies such as the St. Vincent de Paul store and Bethesda House in Bowmanville, Durham Outlook for the Needy in Oshawa, and One City in Peterborough. Many also participated in the “Coldest Night of the Year” events in Peterborough, Lindsay, and Port Hope. Thank you to trustees Jenny Leahy and Mary Ann Martin for their participation.
- Will be meeting with MPP Dave Smith and Rita Russo, Director of Education at Kawartha Pine Ridge District School Board to discuss local education issues.
- We keep the Latimer family and the St. Stephen Catholic Secondary School community in our prayers as they mourn the passing of student, Alex Latimer.

Stephen O’Sullivan invited and answered questions from the trustees at the conclusion of the report.

## 2. Report from the Student Trustees.

Senior Student Trustee, Madelyn Gaskell and Junior Student Trustee, Claire Heitzner, gave the Student Trustee report which included the following highlights:

- St. Peter Catholic Secondary School student activities included the installation of a mural in the gender-neutral bathroom by the student council, flower love-a-grams, Black Excellence Day celebrations, and talent showcases by the jazz band and robotics club.
- Holy Cross Catholic Secondary School and St. Peter Catholic Secondary School jointly held a semi-formal dance for both schools.
- Student activities at Holy Cross Catholic Secondary School included participation in the ‘Coldest Night of the Year’ charity event, the launch of the Equity Club, Special Olympics participation, painting of the Métis creation story by Indigenous language class students, outreach initiatives, Sweater Day, and Shakespeare in Love performances.
- Holy Trinity Catholic Secondary School students began delivering video announcements which include student interviews, held an Aviation and Aerospace workshop, recognized Titans of the Month, and participated in the Waterloo math contest.
- St. Thomas Aquinas Catholic Secondary School student activities included daily recognition of prominent Black figures for Black History Month, Sweater Day, excursion to a Raptors 905 game, organization of a sock drive and will host a Math Parent Engagement night.
- St. Mary Catholic Secondary School’s senior girls volleyball team will be heading



to OFSSA. Students also held an Ash Wednesday liturgy, a student-led Black History Month Heritage event, the Learning for Living Students offered a Coffee Cart, and the school dance team recently attended a competition.

- The student trustees attended the Education Action Conference hosted by OSTA-AECO that included opportunities to network with other student trustees, guest speaker presentations, and workshops.
- The students expressed their gratitude for the opportunity to attend the event and gain from the valuable experience.

Student trustees Madelyn Gaskell and Claire Heitzner invited questions and comments from the trustees at the conclusion of their report.

### 3. Report from the Communications Department.

Galen Eagle, Manager of Communications shared the following highlights and initiatives from the Communications Department for the month of February:

- A family engagement event involving several community partner businesses was held for the St. John CES community to encourage Math skills and their application at a local Grocery Store.
- St. Luke CES teacher Kate Winn was present with Minister of Education, Stephen Lecce to introduce the province's new kindergarten curriculum being implemented in the fall of 2025.
- Innovative business students at Holy Cross Catholic Secondary School participating in the Junior Achievement Company Program, launched their own company producing eco-friendly lip balm.
- Black History Month kick-off event was held at Holy Cross Catholic Secondary School on February 1, with many dignitaries and students participating.
- Hair Therapy: Our Hair is Our Crown was a student-led event held at St. Stephen Catholic Secondary school where students could learn about the history of hair care in the Black community.
- St. Anne CES student Henry Pye was recognized by SickKids for his tremendous fundraising efforts.
- Sam Cooper, a student from St. Joseph Catholic Elementary School in Bowmanville has, over the last 10 years, raised just over \$45,000 as a Cops for Cancer Pedal for Hope participant.
- The drama production "Shakespeare in Love" is being staged by students at Holy Cross Catholic Secondary School from February 29-March 1.

At the conclusion of the report, Galen Eagle invited questions and comments from the trustees.

**C. Presentations:**1. Providing Excellence in Teaching and Learning: Experiential Learning and Continuing Education.

Superintendent of Learning, Julie Selby introduced Bridget McCann-Girard, Principal of Continuing, Adult and Experiential Learning, who gave a presentation about the Experiential Learning, OYAP, Night School, Summer School, Adult Learning, and Focus on Youth programs that are taking place throughout the PVNCCDSB.

The presentation included an explanation of what experiential learning opportunities are and gave examples of projects that are taking place in elementary and secondary schools in PVNC Catholic. At the conclusion of the presentation, Bridget McCann-Girard answered questions from the trustees.

2. Providing Excellence in Teaching and Learning: Student Success – Specialist High Skills Majors and Dual-Credit School College Work Initiative.

Superintendent of Learning, Julie Selby introduced Alex Duketow, Learning Consultant, who explained the Specialist High Skills Major programs that are taking place at each of the secondary schools. It was noted that the participation rates and completion rates at PVNC Catholic for SHSM participants are higher than the provincial rates. Statistics were shared which illustrated the increase in the number of workplace pathway students who are graduating compared to 10 years ago. The Dual-Credit College Work Initiative was also explained. Alex Duketow answered questions posed by the trustees at the end of the presentation.

**E. Business, Finance and Governance:**1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.

The Board Chairperson, Kevin MacKenzie, reported that information from OCSTA has been shared with the trustees and highlighted the following information: resources for Catholic Education Week being held May 5-10, a reminder about the upcoming AGM being held in Niagara Falls, a call for peace for Ukraine from the Canadian Conference of Bishops, and a Region 9 report received from representative Morgan St. Marie.

2. Student Transportation Services of Central Ontario (STSCO) Governance Committee, February 14, 2024, Open Session Report.

Kevin MacKenzie, Board Chairperson reported on the discussions and outcomes from the STSCO Governance Committee meeting on February 14, 2024. The trustees were notified that Administrative Procedure 1302, Bus Operator Contracted Services will be updated to allow more companies to engage in the RFP (Request for Proposal) process.

Recent consolidation in the student transportation industry has resulted in fewer transportation providers. The current language of the administrative procedure precludes operators from competing for routes due to the ownership structure of the bus operations and the percentage of routes each owner can have. Superintendent Sean Heuchert noted that the change to administrative procedure would maintain the percentage thresholds for operators, but ownership structure would not be included.

3. Trustee Professional Development: Canadian Catholic School Trustees' Association Annual General Meeting and Conference, May 30-June 2, 2024.

**MOTION:** Moved by Mary Ann Martin, seconded by Kathleen Tanguay that a recorded vote be taken for the recommended action for agenda item E.3, Trustee Professional Development: Canadian Catholic School Trustees' Association Annual General Meeting and Conference, May 30-June 2, 2024.

Carried.

**MOTION:** Moved by Mary Ann Martin seconded by Jenny Leahy that trustees wishing to do so, be authorized to attend the Canadian Catholic School Trustees' Association (CCSTA) Annual General Meeting and Conference, May 30-June 2, 2024, in Calgary, Alberta.

Defeated.

Trustee Vote:

Loretta Durst – opposed  
 Jenny Leahy – opposed  
 Kevin MacKenzie – opposed  
 Mary Ann Martin – in favour  
 Kathleen Tanguay – opposed

**MOTION:** Moved by Loretta Durst, seconded by Mary Ann Martin that one trustee be authorized to attend the Canadian Catholic School Trustees' Association (CCSTA) Annual General Meeting and Conference, May 30-June 2, 2024, in Calgary, Alberta.

Carried.

4. Recommended Actions from the Committee-of-the-Whole meeting, February 12, 2024:

2024-2025 School Year Calendar, Updated Student Excursions, Support of Federal Funding for School-Based Nutrition Programs.

- MOTION:** Moved by Loretta Durst, seconded by Jenny Leahy that the following recommended actions from the Committee-of-the-Whole meeting held on February 12, 2024, be approved.
- a) that the draft 2024-2025 school year calendar be approved and submitted to the Ministry of Education for approval, as required.
  - b) that the Board approve a second trip for the St. Stephen Catholic Secondary School to Greece in March 2025.
  - c) that the Board approve the St. Mary Catholic Secondary School Trip Amendment for New York in April 2024.
  - d) that a letter be written in support of stronger federal funding for school-based nutrition programs.

Carried.

**F. Human Resources:**

1. Implications of the Repeal of Bill 124.

Superintendent of Human Resource Services, Darren Kahler provided the trustees with information about the Ontario government's repeal of Bill 124 and the implications on the board. The update included an overview of the timelines of the establishment and appeal of Bill 124 and explanation of the salary increase remedies that have been established. Remedy retroactive payments must be made by the board to approximately 900 PVNCCDSB CUPE workers by June 12, 2024. The payroll department is working diligently to ensure that PVNC Catholic will be compliant with the imposed timeline.

Trustees were invited to ask questions at the conclusion of the presentation.

**G. Policy Development:**

1. Recommended Action from the Policy Development Committee Meeting, February 6, 2024.

- MOTION:** Moved by Loretta Durst, seconded by Kathleen Tanguay that the board receive the reports and recommendations from the

Policy Development Committee meeting dated February 6, 2024,  
for publication and implementation.

Carried.

**H. Old Business:**

**I. New Business:**

1. Elections:

By consensus, the trustees agreed to discuss the open positions to determine amongst themselves if any trustees were interested in fulfilling the vacant roles, thus avoiding the need to hold formal elections.

a. Chairperson, Policy Development Committee.

**MOTION:** Moved by Mary Ann Martin, seconded by Jenny Leahy that Loretta Durst be appointed as Chairperson for the Policy Development Committee effective immediately, for the balance of the one-year term ending on November 14, 2024.

Carried.

b. Trustee Representation on the Accessibility for All Committee.

**MOTION:** Moved by Mary Ann Martin, seconded by Jenny Leahy that Kathleen Tanguay be appointed as Trustee Representative on the Accessibility for All Committee, effective immediately, for the balance of the two-year term ending on November 14, 2024.

Carried.

2. Supply Teachers.

Board Chairperson, Kevin MacKenzie presented background information about the shortage of supply teachers and the detrimental effects that unfilled absences have on school operations and student achievement.

**MOTION:** Moved by Kevin MacKenzie, seconded by Kathleen Tranguay that the board of trustees authorizes the Chairperson to write a letter to the Minister of Education to advocate for an increase to

the number of allowable days retired teachers can work from 50 to 95, to allow schools to run more effectively.

Carried.

3. OCSTA Annual General Meeting Donation.

The trustees engaged in a conversation about the call for donation items for a charity auction at the upcoming OCSTA AGM. It was agreed that the trustees would coordinate their personal funds and purchase an item to donate to the event. The funds raised will benefit the Canadian Catholic School Trustees' Association campaign for "Toonies for Tuition".

**J. Bring Forward:**

**K. Information Items:**

1. Chairperson's Report.

Board Chairperson, Kevin MacKenzie expressed his sadness and condolences to the Latimer family for the loss of their son, a student from St. Stephen Catholic Secondary School.

Kevin MacKenzie reported that he and a team from PVNC Catholic attended a webinar hosted by FACE (Friends and Advocates for Catholic Education). FACE continues to share information and messaging to promote Catholic education. Attendees were encouraged to engage in dialogue with Members of Provincial Parliament to promote the history and benefit of Catholic education in Ontario.

Chairperson MacKenzie also reported on his attendance at the Black History Month opening ceremonies that took place at Holy Cross CSS on February 1<sup>st</sup> and the Parent Math night that was held on February 15<sup>th</sup> which focused on supporting the transition from elementary to secondary grades.

2. Committee and Committee Chairperson's Reports:

a. Catholic Parent Engagement Committee, January 29, 2024

Trustee Kathleen Tanguay reported that the committee heard a presentation on the pastoral plan which is in year two and has the theme of Hope. A presentation about the Equity Action Plan was also heard. There were some discussions about parent engagement events and discussions about increasing participation in meetings and a hope to bring back participation through possibly hosting meetings regionally.

- b. Special Education Advisory Committee, February 15, 2024.

Trustee Kathleen Tanguay reported that the SEAC committee heard a report from Superintendent Jonathan Di Ianni about professional development and training of Special Education Resource Teachers. Information was shared about the Peterborough Youth Commission's youth exposition which aims to share information about agencies in the community. Consultant Jeff Hockett gave a presentation about equity in special education.

- c. Accessibility for All Committee, February 22, 2024.

Trustee Jenny Leahy reported on the Accessibility for All committee which is comprised of participants from various PVNC Catholic departments. The committee is chaired by Karen Spencely, Vice-principal of Special Education. The committee examines issues throughout the board which can affect accessibility to facilities and programs. An audit was conducted on the Catholic Education Centre large boardroom to recognize deficiencies which may affect accessibility. More information about National Accessibility Awareness week which will take place from May 26 through June 1 will be shared when it is available.

- d. Faith and Equity Advisory Committee, February 22, 2024.

Trustee Loretta Durst reported on the Faith and Equity Advisory Committee which is supported by Superintendent Julie Selby. There were three presentations given at the meeting: an update on the Equity Action Plan by Benjamin, a presentation about the Black Excellence Ceremony, and Father Paul Massel and consultant Jennifer Koch gave a presentation on the board's faith ambassadors and chaplaincy leaders. It was requested by Trustee Durst that the third presentation be brought to a future board meeting.

3. Ontario Catholic School Trustees' Association Information Items:

- a. January 22, 2024 - Release of Catholic Secondary Online Courses
- b. January 22, 2024 - OCSTA Short Video Contest Winners
- c. January 22, 2024 - Catholic Trustees Seminar Presentations
- d. January 24, 2024 - Pastoral Letter on the Use of Social Media – Conference of Catholic Bishops
- e. February 6, 2024 - Message of His Holiness Pope Francis for Lent 2024.

**L. Future Meetings and Events:**

1. Board Meetings:

- a. Regular Board Meeting Open Session, March 26, 2024, 6:30 p.m.  
(In-camera Session, 6:00 p.m.)
2. Board Standing Committee Meetings: (Listed in chronological order.)
  - a. Chairperson's Committee Meeting, March 18, 2024, 5:30 p.m.
  - b. Committee-of-the-Whole Meeting, March 18, 2024, 6:30 p.m.
  - c. Policy Development Committee Meeting, April 30, 2024, 6:30 p.m.
3. Other Committee Meetings: (Listed in chronological order.):
  - a. First Nation Métis Inuit Advisory Committee, March 5, 2024, 6:30 p.m.
  - b. Special Education Advisory Committee, March 21, 2024, 1:00 p.m.
  - c. Student Council Liaison Committee, March 26, 2024, 4:15 p.m.
  - d. STSCO Governance Committee, March 27, 2024, 2024, 3:00 p.m.
  - e. Catholic Parent Engagement Committee, April 15, 2024, 6:30 p.m.
  - f. French as a Second Language Advisory Committee, April 24, 2024, 6:30 p.m.
  - g. Accessibility for All Committee, May 9, 2024, 1:00 p.m.
  - h. Faith and Equity Advisory Committee, May 9, 2024, 6:30 p.m.
  - i. Audit Committee, TBA
  - j. Supervised Alternative Learning Committee (SAL), TBA.
4. Board Events:
  - a. Ontario Catholic Trustees' Association Annual General Meeting and Conference, Niagara Falls, ON.
  - b. Catholic Education Week, May 5-11, 2024.

#### **M. Conclusion:**

1. Reports from the In-camera and Double In-camera Sessions held October 17, 2023, October 24, 2023, February 6, 2024, February 12, 2024, and February 27, 2024.

**MOTION:** Moved by Kathleen Tanguay, seconded by Mary Ann Martin that the Board approve the actions and the discussions arising from:

the Special Board Meeting, Double In-camera session, held on



October 17, 2023, as follows:

- A. Call to Order:
  - 1. Opening Prayer.
  - 2. Motion for the Approval of agenda.
  - 3. No conflicts of interest were declared.
- H. New Business:
  - 1. Trustee Matter.
- I. Conclusion:
  - 1. Closing Prayer.
  - 2. Motion to adjourn.

the Regular Board Meeting, Double In-camera session, held on October 24, 2023, as follows:

- A. Call to Order
- H. New Business:
  - 1. Double In-Camera Minutes.
- I. Conclusion:
  - 2. Motion to convene in the regular in-camera session.

the Special Board Meeting, Double In-camera session, held on February 6, 2024, as follows:

- A. Call to Order:
  - 1. Opening Prayer.
  - 2. Motion for the Approval of agenda.
  - 4. There were no conflicts of interest declared.
- H. New Business:
  - 1. Trustee Matter.
- I. Conclusion:
  - 1. Closing Prayer.
  - 2. Motion to adjourn.

the Special Board Meeting, Double In-camera session, held on February 12, 2024, as follows:

- A. Call to Order:
  - 1. Opening Prayer.
  - 2. Motion for the Approval of agenda.
  - 4. There were no conflicts of interest declared.
- H. New Business:
  - 1. New Business:

Motion was approved to receive written submissions from Trustee Glover requesting reconsideration of the sanctions and consideration of his appeal.

Motion was approved that the board maintain the sanctions imposed in the motion passed at the Regular Board Meeting on January 23, 2024.

- I. Conclusion:
  1. Closing Prayer.
  2. Motion to adjourn.

the Regular Board Meeting, In-camera session, held on February 27, 2024, as follows:

- A. Call to Order:
  1. Opening Prayer.
  2. Motion for the Approval of agenda.
  3. There were no conflicts of interest declared.
  4. Approval of the Minutes:

October 17, 2023, Double In-camera minutes;  
October 24, Double In-camera minutes;  
January 23, 2024, Double In-camera minutes;  
January 23, 2024, In-camera minutes;  
February 6, 2024, Double In-camera minutes; and  
February 12, 2024, Double In-camera minutes.
- D. Business, Finance and Governance:
  1. OCSTA In-camera Report.
  2. STSCO Governance Committee In-camera Session Report, February 14, 2024.
- I. Conclusion:
  1. Closing Prayer.
  2. Motion to convene in Open Session.

Carried.

2. Closing Prayer

Board Chairperson, Kevin MacKenzie invited Trustee Mary Ann Martin to lead the closing prayer to end the meeting.

3. Adjournment

MOTION: Moved by Kathleen Tanguay, seconded by Jenny Leahy that the open session meeting be adjourned at 8:55 p.m.

Carried.

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Kevin MacKenzie  
Board Chairperson

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Stephen O'Sullivan  
Director of Education, Secretary-Treasurer  
per M.K.

**Proposed Holy Cross Catholic Secondary School, International Student Excursion to Jalapa, Guatemala, March 10-19, 2025.**

**R.A.:** that the proposed Holy Cross Catholic Secondary School Student Excursion to Jalapa, Guatemala, from March 10-19, 2025, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

### CATEGORY 5 APPROVAL FORM

To be used for travel outside of Canada or travel requiring flights

Teacher/Organizer: Jennifer Howson School: Holy Cross CSS

Adult Supervisors Attending (Full names and phone numbers):

Jennifer Howson (705)977-3548 Teacher TBD

Teacher TBD

Destination: Jalapa, Guatemala Mode of Transportation: Flights, bus

Grade/Course: 11/12 Date of Submission:

Departure Date: Mon March 10 2025 Return Date: Wed March 19 2025

Number of Students: 12 boys: 6 girls: 6 Number of Adult Supervisors: 3 female: 2 male: 1

Name of Travel Agent: Lent Travel Type of Excursion:  Curricular  Co-instructional

Total cost to be paid by each Student: \$ \$3,650.00

Summary of Proposed Activity:

This will be Holy Cross' 6th year to Guatemala through wells of hope. This 8 day excursion will be to gain a broader perspective on global issues

Curricular Relevance: (provide the overall expectations addressed)

This experience is the heart of our Catholic social teachings and our Catholic graduate expectations

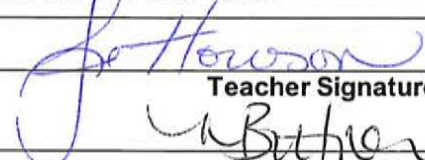
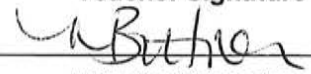
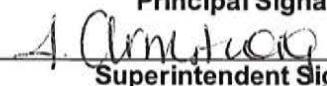
Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$19,430.00	School Accounts	\$
Travel	\$20,473.10	School Fund-raising	\$
Cost of Supply Teachers	\$2,115.00	Student/Parent share	\$43,800.10
Meals	\$-	Other:	\$
Programs/Materials	\$	Other: Teacher contributions, if applicable	\$
Other insurance	\$1,782.00		
<b>Total</b>	<b>\$43,800.10</b>	<b>Total</b>	<b>\$43,800.10</b>

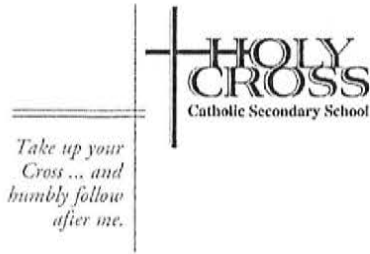
It is understood that this excursion will not proceed without the approval of the Board and signed parental forms completed.

Checklist of Criteria: Include all of the applicable information below in the package submitted to the Superintendent

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Itinerary (including Mass if on the weekend)</li> <li><input checked="" type="checkbox"/> Contract Information</li> <li><input checked="" type="checkbox"/> Additional Medical Coverage needs considered</li> <li><input checked="" type="checkbox"/> History of Excursion – number of years: 2</li> <li><input checked="" type="checkbox"/> Certification required by staff attending: _____</li> <li><input checked="" type="checkbox"/> Educational objectives stated</li> </ul> | <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Information and consent letter to parents</li> <li><input checked="" type="checkbox"/> Liability waivers signed</li> <li><input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305</li> <li><input checked="" type="checkbox"/> List of destination/emergency phone numbers provided</li> <li><input checked="" type="checkbox"/> Passports (if required)</li> <li><input checked="" type="checkbox"/> Followed the directives of AP305 and Purchasing Handbook (including obtaining quotes from 3 travel providers)</li> </ul> |
|--|---|

This excursion complies with the OPHEA Guidelines for the High Care Activities listed below:

 <b>Teacher Signature</b>	March 1, 2024 <b>Date</b>
 <b>Principal Signature</b>	March 1, 2024 <b>Date</b>
 <b>Superintendent Signature</b>	March 1, 2024 <b>Date</b>



HOLY CROSS  
CATHOLIC SECONDARY SCHOOL

1355 LANSDOWNE STREET WEST • PETERBOROUGH • ONTARIO • K9J 7M3  
TEL: (705) 748-6664 • FAX: (705) 742-1498

Ms. Jeannie Armstrong  
Superintendent of Learning/Math Lead/School Effectiveness  
The Peter L. Roach Catholic District Education Centre  
P.V.N.C. Catholic District School Board  
1355 Lansdowne St. West  
Peterborough, Ontario  
K9A 7M3

Dear Jeannie Armstrong,

Please accept this letter as a request for approval of a proposed International Missionary Trip to Guatemala through the Wells of Hope non for profit organization. A group of 12 students and 3 staff from Holy Cross Catholic Secondary School will be traveling from Monday, March 10 through to Wednesday, March 19 2025. Holy Cross has been traveling annually to Guatemala with Wells of Hope for the past 6 years. This will be our lead organizer's second year with this trip as a chaperone.

The objective of this excursion is for our staff and students to implement our learned values and skills around Catholic Social Justice teachings in a developing country. Students will learn the culture and values of the people of Guatemala and work side by side with them building clay houses, painting medical clinics and visiting orphanages, helping to improve their living conditions in their communities. Students will participate in fundraising initiatives to help raise funds to support the work we will be doing. Students will develop a greater appreciation regarding local issues surrounding poverty and homelessness and having access to clean drinking water in developing countries such as Guatemala.

We will be using Lent Travel to book our flights only. Accommodations in Guatemala are provided through Wells of Hope, a non for profit organization who we have been using for over 6 years now. We will be traveling with 3 teaching staff members and 12 Holy Cross students.

The itinerary includes daily morning prayer and reflections at the end of each day by way of journal writing for students to record their own personal experiences. Each day students will travel to the project work site where they will be working on building a home with clay bricks and painting a local clinic. The trip includes a water walk where students will transport water for a

family; from the well to their place of residence. This will help sustain the family's water supply for 1 day. On Sunday, our group will attend Mass with the local community in the city of Jalapa.

Attached please find:

- Historical and Educational significance of the trip
- A copy of the itinerary
- Parent Meetings
- Code of Conduct
- Out of School Activity Request Approval Form (category 5)
- Informed Consent for Education Trips (Under 18 Years of Age)
- Release and Indemnification Form for Education Trips (over 18 years)
- Emergency Action Plan
- Government of Canada Travel Advisories for Guatemala
- Old Republic of Canada Medical and Travel Insurance Pkg

On behalf of the teachers included in this proposed trip, thank you for your consideration.



*Natalie Bittner*

Principal

Holy Cross Catholic Secondary School



## Guatemala Monday March 10th- Wednesday March 19th, 2025

### Objectives:

The objective of this excursion is for our students to implement their learned values and skills around Catholic Social Justice Teachings in a developing country. This is also an awareness trip for our students. They will learn the culture and values of the people of Guatemala and also work side by side with them, helping them to improve their living conditions in their community.

We believe this is a wonderful opportunity for our students to have this experience, and we feel it will strengthen our relationship with the greater Peterborough community. Our students are expected to be involved in raising funds locally to support the project down in Guatemala. This will help them to get a better perspective on the local issues around poverty and homelessness, then expand into the global issues, through Guatemala.

### History:

This will be Holy Cross SS 7<sup>th</sup> year in Guatemala, through Wells of Hope. Previously Holy Cross did 10 years of mission trips to Honduras. Wells of Hope is a non-profit, charitable, independent, inter-denominational organization founded by Ted and Miriam Van der Zalm. Their main purpose is to bring clean water to the poor in Guatemala and assist them with educational and medical help when possible. Their operating principles are rooted in solidarity with their Guatemalan friends and our Christian beliefs. Wells of Hope is managed by a board of directors in the Niagara Region and has been working in Guatemala since 2004.

Staff Attending:

Jennifer Howson: Will be the lead for this trip. I will have had 1 year experience travelling to Guatemala with Wells of Hope during the March 4-12 2024 Holy Cross trip. I have 25 years of teaching experience. I have experience in leadership roles as I have been the lead Staff Advisor for Student Council at Holy Cross for the last two years. I assisted with planning of an international school trip to Hawaii, New Zealand and Australia with Father Leo J. Austin (Whitby) in 2000. I have had several training sessions in First Aid and will have my First Aid training updated in the fall of 2024.

Cost of the trip:

The cost is \$3650. This includes everyone's flights, accommodation, insurance, meals, supply coverage and transportation.

This trip only requires a travel agent to book flights, arrange insurance, book one hotel night and arrange transportation to and from the airport. Considering that we are one year from making this trip it is not possible to secure accurate flight information. The estimated cost of the flights is estimated on the previous 7 years of travel experience to Guatemala and current flight prices. The following three travel agents (listed below) have been contacted to look for best pricing for a flight. Given the outcome of these travel agents, a decision will be made on the best deal given the parameters of the trip, such as arrival and departure times as well as connection flights through a safe country (such as the US).

1) Lent Travel – Contact: John Beauchamp [john@lenttravel.ca](mailto:john@lenttravel.ca)

67 Walton Street, Port Hope, Ontario,

L1A 1N2 (905) 885-2453



## Guatemala Tuesday March 10th- March 19th, 2025

### Objectives:

The objective of this excursion is for our students to implement their learned values and skills around Catholic Social Justice Teachings in a developing country. This is also an awareness trip for our students. They will learn the culture and values of the people of Guatemala and also work side by side with them, helping them to improve their living conditions in their community.

We believe this is a wonderful opportunity for our students to have this experience, and we feel it will strengthen our relationship with the greater Peterborough community. Our students are expected to be involved in raising funds locally to support the project down in Guatemala. This will help them to get a better perspective on the local issues around poverty and homelessness, then expand into the global issues, through Guatemala.

### History:

This will be Holy Cross SS 7<sup>th</sup> year in Guatemala, through Wells of Hope. Previously Holy Cross did 10 years of mission trips to Honduras. Wells of Hope is a non-profit, charitable, independent, inter-denominational organization founded by Ted and Miriam Van der Zalm. Their main purpose is to bring clean water to the poor in Guatemala and assist them with educational and medical help when possible. Their operating principles are rooted in solidarity with their Guatemalan friends and our Christian beliefs. Wells of Hope is managed by a board of directors in the Niagara Region and has been working in Guatemala since 2004.

### Staff Attending:

Jennifer Howson: Will be the lead for this trip. I will have had 1 year experience travelling to Guatemala with Wells of Hope during the March 4-12 2024 Holy Cross trip. I have 25 years of teaching experience. I have experience in leadership roles as I have been the lead Staff Advisor for

### 3) Expedia Cruise and Travel

1135 Lansdowne Street West, Peterborough, Ontario

K9J 7M2, (705) 750-1800

Accommodations: Wells of Hope is a non-profit organization that operates and owns Camp Esperanza in Jalapa, Guatemala and will provide all accommodations, food, travel and experience during our mission trip. Wells of Hope charges \$150 per day, per student/teacher to cover all costs while in Guatemala. The camp has a security guard and is in a safe location.

#### Sharing Arrangements:

The “camp” Esperanza (Hope) is located about 4 km from the town of Jalapa in the state of Jalapa. This is where the group sleeps and eats their meals. The camp has the luxury of flush toilets and showering facilities. Sleeping accommodations are typically shared by up to 3 people. The camp has a security guard and is in a safe location.

#### Supervision Ratio:

This trip is open to approx. 12 students (no more than 15) with 3 supervisors. The ratio is 1 teacher to 4 or 5 students.

#### Insurance Coverage:

The cost includes insurance coverage, which includes coverage if the Board decides that the trip cannot go or continue.

#### Medical coverage

We also include, in the flight package, a deluxe insurance package which includes medical coverage.

## Itinerary & Parent Meetings 2025

### Holy Cross CSS International Trip to Jalapa, Guatemala

(Monday March 10-Wednesday March 19th, 2025)

**Monday, March 10 2025:** 6pm- Travel by Coach to Toronto where we will stay at the Comfort Inn at the airport before flying out to Guatemala City on March 11th. There is no swimming pool at this hotel.

**Tuesday, March 11th:** Arrival at the Guatemala City airport during the day where we meet our team leader, Norm Hauer. Travel to Esperanza where we will stay.

**Wed-Friday (March 12th-14th):** Each day we start with a short prayer service reflecting on bible passages related to the activity we are participating in that day. Participate in work projects and visit sites that Wells of Hope has helped to create/build with the local community. Finish each day with time for students to reflect on their experiences in their journals. Shared meals breakfast, lunch and dinner. Time in evening for board games and socializing. No cell phone use permitted during the trip.

**Saturday (March 15th)** Water Walk. Students carry water for a family in the mountains. The water helps to sustain the family for one week. Upon completion of this morning activity, the family prays over our students with traditional Catholic prayers.

**Sunday (March 16th)** Attend 11 am Mass at Parroquia Sagrado Corazon de Jesus in Jalapa. We have been going to this Church every year we have visited Guatemala. Visit with the community in various local locations. There may be some time for students to purchase small souvenirs made by the locals.

**Monday- (March 17th)** Start the day with a short prayer service reflecting on bible passages related to the activity we are participating in that day. Participate in work projects and visit sites that Wells of Hope has helped to create/build with the local community.

**Tuesday (March 18th)** Travel back to Canada (via Guatemala City). Coach bus back to Peterborough. Usually we arrive back late in the morning on March 19th.

## **Parent Meetings**

### **1. June 2024 – Parent Meeting**

- Students selected for Guatemala through application
- Down Payment of \$400
- Parents provided with: Parent Information Package/Payment Plan/Collect copies of Passports/Discuss shots and medicine (Travel Clinic) /Consent for Children travelling abroad/ Student profile form/School Board Consent (LSS10 and LSS11)

### **2. October 2024 - Parent Meeting**

- Collect any forms due from June meeting
- Review shots and medicine
- Arrange swim test
- Collect T-Shirt sizes
- Information provided for Christmas Plant Fund Raiser
- Discuss Packs of Hope Collection

### **3. November 2024 – Parent Meeting**

- Christmas plants fundraiser (money collected and plants delivered)

### **4. February 2025 – Parent Meeting**

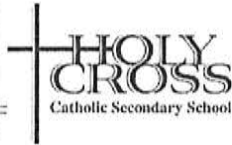
- Collect any forms that are past due
- Review shots and medicine
- Packing List/Luggage Allowance/Money
- Spanish Lessons
- Review Travel times and Itinerary

# School Year Calendar 2024 - 2025

<b>Legend</b>	<b>H</b> - Statutory Holiday	<b>E</b> - Scheduled Examination Day	<b>P</b> - Professional Activity Day	<b>B</b> - Board Designated Holiday	<input checked="" type="checkbox"/> Half Day
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Month	Number of Instructional Days	Number of Professional Activity Days	Number of Scheduled Examination Days	1st Week			2nd Week			3rd Week			4th Week			5th Week																						
				M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F															
August 2024							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		
September 2024				2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27									
October 2024					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
November 2024								1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29		
December 2024				2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31					
January 2025						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		
February 2025				3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28									
March 2025				3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28									
April 2025					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
May 2025							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		
June 2025				2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31					
July 2025					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
<b>TOTAL</b>																																						

**Note:** The 2024-2025 calendar provides for 195 possible school days between September 1, 2024 and June 30, 2025. The school year shall include a minimum of 194 school days of which three days must be designated as professional activity days with respect to specific provincial education priorities as outlined in the Policy/Program Memoranda 151 and up to four extra days may be designated by the board as professional activity days. The remaining school days shall be instructional days. The boards may designate up to ten instructional days as examination days.



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*Take up your  
Cross ... and  
humbly follow  
after me.*

**International Excursion to Jalapa, Guatemala with  
Wells of Hope 2025 Consent Letter**

I \_\_\_\_\_ (parent/guardian) support my child,

\_\_\_\_\_ to participate in the Holy Cross Catholic Secondary School excursion to Guatemala March 10 to March 19th, 2025. I have attended the parent information meeting and am aware of where my child will be staying and the itinerary while in Guatemala. I have signed the PVNC Catholic District School Board waiver form and the Wells of Hope Waiver form. I am also aware there will be a minimum of three adult supervisors on this excursion.

I am enclosing a \$400 non-refundable deposit to ensure my child has a place on this excursion and will adhere to the payment schedule set out.

\_\_\_\_\_  
**Signature of Parent/Guardian**

\_\_\_\_\_  
**Date**





## Holy Cross CSS Code of Conduct for the Guatemala Trip 2025

This trip is a school-sanctioned excursion and accordingly the Codes of Conduct of the Peterborough, Victoria, Northumberland and Clarington Catholic District School Board and Holy Cross Catholic Secondary School will be adhered to by all students at all times. Below are the links to each of the Codes of Conduct:

[PVNCCDSB Code of Conduct](#)

[Holy Cross CSS Code of Conduct](#)

Participants, and their parents/guardians, on this excursion must recognize that they are representatives of Holy Cross CSS community at all times and are bound by the same rules and codes of conduct as when they are in school. The teacher's in charge are responsible for your safety and well-being from the time we leave the school property until we return.

Disciplinary issues will be dealt with on a per case basis. It is understood by all participants that a trip of this nature does not occur if it is the professional judgment of the educators conducting the trip that this is a concern. Serious incidents will be discussed with Administration on how to proceed.

Please ensure you are aware of all Codes of Conducts and responsibilities of students before signing below.

\_\_\_\_\_  
Student Name

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Parent/Guardian Signature

\_\_\_\_\_  
Date



**RELEASE AND INDEMNIFICATION FORM FOR EDUCATION TRIPS**  
**Category 4 or 5 - Students over 18 Years**

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in travelling, shoveling, lifting, carrying, walking, hiking in Guatemala (describe activity) to its students on or about Monday March 10-Wednesday March 19 2025.

**THIS FORM MUST BE READ AND SIGNED BY ALL STUDENTS WHO WISH TO GO.**

**ELEMENT OF RISK**

Educational activity programs, such as, travelling, shoveling, lifting, carrying, walking, hiking in Guatemala (describe activity), present various elements of risk. Accidents resulting from such activities may occur and cause injury. The risk associated with the activity MUST be assumed by the participants.

**ACKNOWLEDGEMENT**

I, \_\_\_\_\_ understand and accept the above and provide the Peterborough Victoria Northumberland and Clarington Catholic District School Board with the following waiver of liability and indemnification agreement:

**RELEASE AND INDEMNIFICATION AGREEMENT**

I, \_\_\_\_\_ hereby release the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all liability for any injury sustained by me, regardless of how caused, resulting from my participation in the travelling, shoveling, lifting, carrying, walking, hiking in Guatemala (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about

Monday March 10-Wednesday March 19 2025.

I further agree to indemnify and save harmless the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all suits, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine.

Signature of Student: \_\_\_\_\_ Date: \_\_\_\_\_



**INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS**  
**Category 3, 4 or 5 - Students Under 18 Years (and Category 2 if engaging in High Care Activities)**

The Holy Cross Catholic Secondary School \_\_\_\_\_ is arranging  
(name of school)  
a mission trip to Guatemala where staff and students will be building clay houses in Guatemala from March 10-19 2025.  
(description of activity and dates)

**THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE  
AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.**

**ELEMENTS OF RISK:**

Educational activity programs, such as missionary work in Guatemala involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in travelling, lifting, shoveling, carrying, walking and hiking.

1. sprains \_\_\_\_\_ (describe activity)
2. cuts \_\_\_\_\_
3. bruises \_\_\_\_\_

The risk of sustaining these types of injuries result from the nature of the activity and can occur without any fault of either the student, or the school board, its' employees/agents or the facility where the activity is taking place. By choosing to take part in this activity, you are accepting the risk that you/your child may be injured.

The chance of an injury occurring can be reduced by carefully following instructions at all times while engaged in the activity.

If you choose to participate in missionary work in Guatemala on March 10-19 2025, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

The Peterborough Victoria Northumberland and Clarington Catholic District School Board does not provide accidental death, disability, dismemberment or medical expense insurance on behalf of the students participating in this activity.

**ACKNOWLEDGEMENT**

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ACTIVITY DESCRIBED ABOVE, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

Signature of Student: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Parent/Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

**PERMISSION**

I give \_\_\_\_\_ permission to participate in the \_\_\_\_\_  
(name of student) (description of activity)  
to be held on or about \_\_\_\_\_. If my child is participating in an International excursion, I will keep apprised of  
(date)  
travel advisories in place at the time of the trip.

Signature of Parent/ Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

## Recommended Consent Letter for Children Travelling Abroad

The following sample consent letter, provided by Global Affairs Canada, can be modified to meet your specific needs. For instructions and an interactive form you can use to create a customized letter, visit [travel.gc.ca/letter](http://travel.gc.ca/letter).

To whom it may concern,

I / We,

\_\_\_\_\_ *full name(s) of parent(s) / person(s) / organization giving consent*

Address:

\_\_\_\_\_ *street address, city*

\_\_\_\_\_ *province/state, country*

Telephone and email:

\_\_\_\_\_ *telephone*

\_\_\_\_\_ *email*

am / are the parent(s), legal guardian(s) or other authorized person(s) or organization with custody rights, access rights or parental authority over the following child:

### Information about travelling child

Name:

\_\_\_\_\_ *child's full name*

Date and place of birth:

\_\_\_\_\_ *dd/mm/yyyy*

\_\_\_\_\_ *city, province/territory*

Number and date of issue of passport (if available):

\_\_\_\_\_ *number*

\_\_\_\_\_ *dd/mm/yyyy*

Issuing authority of passport (if available):

\_\_\_\_\_ *country where passport was issued*

Birth certificate registration number

\_\_\_\_\_ *number*

Issuing authority of birth certificate

\_\_\_\_\_ *province / territory where birth certificate was issued*

### Information about accompanying person (leave blank if child is travelling alone)

This child has my / our consent to travel alone  or

This child has my / our consent to travel with

Name:

\_\_\_\_\_ *full name of accompanying person*

Relationship to child:

\_\_\_\_\_ *mother, father, grandparent, sister, brother, relative, friend, other*

Number and date of issue of passport:

\_\_\_\_\_ *number*

\_\_\_\_\_ *dd/mm/yyyy*

Issuing authority of passport:

\_\_\_\_\_ *country where passport was issued*

### Contact information during trip

I / We give our consent for this child to travel to:

Destination(s):

\_\_\_\_\_ *name of destination country / countries*

Travel dates:

\_\_\_\_\_ *date of departure to date of return*

to stay with / at (if applicable)

\_\_\_\_\_ *name of person with whom child will be staying / hotel or other accommodation*

at the following address(es)

\_\_\_\_\_ *street address(es), city (cities)*

\_\_\_\_\_ *province(s)/state(s), country (countries)*

Telephone and email

*This letter may be signed before a witness who has attained the age of majority (18 or 19, depending on the province or territory of residence) OR before a notary public (recommended).*

### Signature(s) of person(s) giving consent

### Signature of witness

\_\_\_\_\_

\_\_\_\_\_ *full name of witness*

\_\_\_\_\_ *signature(s) of person(s) giving consent*

\_\_\_\_\_ *signature of witness*

\_\_\_\_\_ *dd/mm/yyyy*

\_\_\_\_\_ *dd/mm/yyyy*

\_\_\_\_\_ *city, province/territory*

Questions regarding information in this consent letter should be directed to the person(s) or organization giving consent.

(seal)



**EMERGENCY ACTION PLAN**  
**Category 3, 4 or 5 (and Category 2 if engaging in High Care Activities)**

Trip: Holy Cross Guatemala Wells of Hope  
 Date: Monday March 10-Wed March 19 2025  
 Supervisor in Charge: Jen Howson

Emergency Item	Action Plan
<b>Emergency Contacts</b> <i>Include full names and phone numbers for the following individuals:</i> Supervisor in Charge Additional Supervisors School Principal	Teacher Jennifer Howson (705) 977-3548 Teacher TBD Teacher TBD Principal Natalie Bittner (705) 761-9379
<b>Location of Activity</b> <i>Address of Facility</i>	Camp Esperenza, town of Jalapa in Jalapa Guatemala Address: JXFF+FJM, Jalapa, Guatemala
<b>Student List</b> <i>Include full student names and birthdates</i>	Will be provided upon approval of proposed trip.
<b>Parent Contact List</b> <i>Include full parent names and phone numbers</i>	Will be provided upon approval of proposed trip.
<b>Nearest Hospital</b> <i>Address of nearest Hospital</i>	Hotel De Jalapa Address: J2P7+2QH Jalapa, Guatemala

<p><b>Border Crossing Plan</b> Include an emergency plan if a student and/or staff member are turned away at the border by a border services officer. Who is picking them up? Does the whole group stay with them or one designated person? Is the whole trip canceled? How do you communicate to that student's parents if they are denied entry?</p>	<p>Students have signed Travel consent letters. If a student/staff member are turned away at the border by a border services officer, parents will be notified immediately via phone and/or email. A designated staff member will stay behind with the student and make arrangements. They will communicate with border security what steps have been taken to ensure student/staff member are able to proceed safely and promptly. Alternative travel will be made in coordination with Jen Howson and the tour operator for both staff and student to rejoin the group as soon as possible.</p>
<p><b>First Aid Kit</b> A first-aid kit must be accessible at all times</p>	<p>Jen Howson will be the designated First Aid responder. We will be bringing our own First Aid kit and will have it available throughout the trip. We will be made aware of any preexisting medical conditions through a student medical information sheet.</p>
<p><b>Plan of Care</b> A copy for each applicable student must be printed from Edseml</p>	<p>Individual plan of care for each student will be provided upon approval of the trip and student selection.</p>
<p><b>Concussion Protocol</b> A copy of the required policy and forms must be available for completion in the event of a suspected concussion</p>	<p>Concussion protocol will be followed and administered by Jen Howson.</p>
<p><b>Heat Warning</b> Monitor Environment Canada/local Public Health recommendations Encourage staff and students to drink lots of cold fluids Avoid strenuous physical activities Wear light, loose fitted and breathable clothing Avoid direct exposure to sun Wear hat, sunglasses and apply sunscreen Alter schedule for the day to put strenuous tasks before heat rises (if possible) Provide a cooling room, if available</p>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather. Students are bringing individual reusable water bottles. Wearing shorts, t-shirts, running shoes and wide brimmed hats, sunglasses, sunscreen, etc...</p>
<p><b>Cold Warning</b> Establish "warm areas" for lunch and work/rest breaks Encourage the use of warm clothing for outdoor play Encourage the use of layers for outdoor play Encourage staff to wear appropriate footwear Follow AP816 "Extreme Weather"</p>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.</p>

<p><b>Tornado Warning</b> Seek shelter immediately Make an effort to move portable classes indoors Move students to lowest level of building Move students away from windows, doors, outside Put as many walls as possible between staff/students &amp; outside (ideal locations include washroom, change rooms, interior rooms) Coordinate which stairwell should be used by which class Guide staff and students to crouch low, head down and protect the back of your head with your arms.</p>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.</p>
<p><b>Thunderstorm Warning</b> When lightning is seen or thunder is heard, staff will immediately suspend outdoor activities and have staff and students take shelter in a protected area Establish the protected area and ensure all staff know where it is.</p>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.</p>
<p><b>High Wind Warning</b> Precautions will be taken when wind speeds are greater than 40 km/h. Activity is to stop or be moved indoors when wind poses a risk to participants. Schools <b>MUST</b> suspend outdoor activities when an Environment Canada wind warning has been issued (wind speeds of 70 km/h or gusts of 90 km/h)</p>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.</p>
<p><b>Flood Advisory</b> When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.</p>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.</p>



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# Guatemala travel advice

**! Exercise a high degree of caution (with regional advisories)**

**Latest updates:** Editorial change

**Last updated:** January 29, 2024 16:38 ET

## On this page

- [Risk levels](#)
- [Safety and security](#)
- [Entry and exit requirements](#)
- [Health](#)
- [Laws and culture](#)
- [Natural disasters and climate](#)
- [Need help?](#)



## Risk levels

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### **Guatemala - Exercise a high degree of caution**

Exercise a high degree of caution in Guatemala due to high levels of violent crime, roadblocks, strikes and demonstrations that occur throughout the country.

### **Regional risk**

### **Regional advisories - Avoid non-essential travel**

Avoid non-essential travel to the following areas due to very high levels of violent crime:

Within Guatemala City:

- Zone 3
- Zone 18
- Zone 19
- Zone 21

Municipalities:

- Amatitlán

- Chinautla
- Escuintla
- San José del Golfo
- San Raymundo
- Villa Nueva

Departments:

- Chiquimula
- Jutiapa
- Zacapa

Highways:

- RN-7E
- CA-11
- CA-12
- CA-13
- PET-13

[↑ Back to top](#)





# Safety and security



## National demonstrations

The Guatemalan Presidential transition took place on January 14, 2024. Demonstrations could occur throughout the country in the following weeks, particularly in Zone 1 of Guatemala City.

Demonstrations could affect your ability to travel safely across Guatemala, including on major roads.

If you participate in demonstrations as a foreigner, you may face detention, deportation or be denied future entry into Guatemala.

- Avoid areas where demonstrations and large gatherings are taking place
- Follow the instructions of local authorities
- Monitor local media for up-to-date information on the situation

### Useful links

- [Mass gatherings \(large-scale events\)](#).
- [protests and blockades listed by date](#) – Government of Guatemala (in Spanish)
- [tourist assistance website](#) – Instituto Guatemalteco de Turismo (INGUAT)

## Crime

### Violent crime

Violent crime, including homicides, is common in Guatemala. Due to a lack of resources within the police force, arrest and detention rates are quite low. There have been incidents involving deceptive police officers who commit petty crimes, while other officers have reportedly been involved in sexual assault cases.

Most incidents are drug- and gang-related. They occur throughout the country, including in tourist destinations. Travellers have been attacked when visiting volcanoes and other tourist sites. Rifles and handguns are very common.

Criminals perceive foreigners as wealthy. As a result, travellers are often victims of robbery and carjacking. They have also been subject to armed assault and sexual assault, including rape.

Incidents of armed robbery occur daily on public buses. Buses are frequently targeted by gangs, who may hurl grenades or fire shots as a way of ensuring compliance with their demands or to settle accounts. Criminals have attacked drivers, fare collectors and passengers.

Due to very high levels of violent crime, you should avoid non-essential travel to certain:

- zones in Guatemala City
- municipalities in Guatemala and Escuintla departments
- departments along the borders with El Salvador and Honduras
- highways throughout the country

Crimes that occur in these areas include:

- murders
- kidnappings
- sexual assaults

### **Petty crime**

Petty crime, such as pickpocketing and purse snatching, is prevalent in urban and tourist areas, especially in:

- markets
- national parks
- volcanoes
- other crowded places

Crime tends to increase during the holiday seasons.

Schemes often involve some form of distraction. Criminals frequently operate in groups and, increasingly, on motorcycles. Typically, two men on a motorcycle accost a pedestrian or driver stuck in traffic and demand

valuables.

Some criminals also pose as police officers. They may tell you they are drug enforcement officers and then take you to a side road where they steal everything from you. Victims who have resisted have been injured or killed.

If travelling to Guatemala:

- don't display signs of affluence, especially upon arrival at the airport, where travellers have been followed and robbed or carjacked en route to Guatemala City and Antigua
- keep laptop computers, mobile phones and other personal electronic devices out of sight, and refrain from using them in public
- ensure that your belongings, including passports and other travel documents, are secure at all times
- carry only a copy of the identification page of your passport and enough money for the day
- if threatened by robbers, do not resist: hand over your valuables and cash immediately

**Express kidnappings**

Express kidnappings have occurred. The kidnappers usually force their victims to withdraw funds from an ATM or to arrange for family or friends to pay the ransom. Criminal taxi drivers often use this ploy. They first pick up the victim and then stop to pick up associates.

- Be cautious of strangers
- Avoid travelling alone, especially at night
- Avoid isolated areas and secondary roads
- Avoid low-cost hotels with poor security
- Avoid excessive alcohol and narcotic consumption, as it can make you a more vulnerable target for criminals

## **Border areas**

Border areas often see higher levels of criminal activity and violence. Crime rates are high near all border crossings in Guatemala, but are worse near unofficial ones.

Drug-related armed attacks occur in departments close to all borders. The southwestern department of San Marcos at the Guatemala-Mexico border and the zone at the border with Belize are especially affected.

There is a heightened security presence at the official Guatemala-Mexico border points due to increased migration flows. Military and police forces conduct random vehicle searches along all borders. Wait times may be

long.

Many border posts close for lunch and at dusk.

- Travel only through official border crossings
- Allow enough time for border formalities
- Cross only during the daytime and allow enough time to reach your destination or a major city before dark

## **Fraud**

Credit card and ATM fraud occurs.

When using debit or credit cards:

- pay careful attention when others are handling your cards
- use ATMs located in public areas or inside a bank or business
- avoid using card readers with an irregular or unusual feature
- cover the keypad with one hand when entering your PIN
- check for any unauthorized transactions on your account statements

## **Overseas fraud**

## **Demonstrations**

Demonstrations take place frequently. Even peaceful demonstrations can turn violent at any time. They can also lead to disruptions to traffic and public transportation.

## **Vigilante justice**

Vigilante justice has increased in rural areas, resulting in lynchings of suspected child abductors, extortionists and other criminals.

## **Photography**

Many people in Guatemala fear that children are being kidnapped for illegal adoption or sexual abuse. Photographing children and women, especially in areas with Indigenous presence, may result in exacerbating this fear. Violent incidents involving foreigners taking photos have occurred.

Avoid approaching or photographing children and women, especially in Indigenous communities.

## **Women's safety**

Women travelling alone may be subject to some forms of harassment and verbal abuse.

Incidents of sexual assault have also occurred, including on buses. Some tourist service-providers build trusting relationships with female tourists and then sexually assault them.

- Avoid travelling alone, with informal guides or with strangers, even if they appear friendly and helpful
- Use only reputable tour guides or buses
- Ensure the tour guide has a name tag with the name of the tour company

### Advice for women travellers

## **Spiked food and drinks**

The spiking of drinks is a problem in tourist areas, especially in Antigua. Never leave food or drinks unattended or in the care of strangers. Be wary of accepting snacks, beverages, gum or cigarettes from new acquaintances, including taxi drivers. These items may contain drugs that could put you at risk of sexual assault and robbery.

## **Hiking**

Mountain activities, such as hiking, can be dangerous, especially if they are not well-organized. Trails are not always marked and weather conditions can change rapidly, even in summer.



Some volcanoes are at high altitude, with sub-zero temperatures at night. Warm and waterproof attire is essential. Local tour companies might underestimate the risk of hypothermia.

There is no mountain rescue service in Guatemala.

If you intend on hiking, including on volcanoes:

- never do so alone and always hire an experienced guide from a reputable company
- buy travel insurance that includes helicopter rescue and medical evacuation
- ensure that your physical condition is good enough to meet the challenges of your activity
- ensure that you're properly equipped
- stay informed about weather and other conditions that may pose a hazard
- inform a family member or friend of your itinerary
- know the symptoms of acute altitude sickness, which can be fatal
- obtain detailed information on hiking routes before setting out and do not venture off marked trails

## Water activities

Coastal waters can be dangerous. Riptides are common.

Not all beaches have lifeguards or warning flags.

- Exercise caution when swimming
- Don't swim alone, after hours or outside marked areas
- Consult residents and tour operators for information on possible hazards and safe swimming areas
- Follow the instructions of local authorities

### Water safety abroad

## **Adventure tourism**

Tour operators may not adhere to international standards.

If you participate in adventure activities, such as zip-lining, diving and whitewater rafting:

- choose a well-established and reputable company that has insurance
- make sure safety equipment, such as helmets and life jackets, are available and in good condition
- make sure your travel insurance covers the recreational activities you choose
- avoid challenging rivers, such as the Cahabón, Los Esclavos, Nahualate and Naranjo rivers, if you don't have previous rafting experience

If in doubt concerning the safety of the facilities or equipment, don't use them.

## **Road travel**

### **Road conditions**

Road safety and road conditions can vary greatly throughout the country. While most roads in urban areas are in fair condition, travel on secondary streets and rural roads can be hazardous due to:

- poor maintenance and lighting
- poorly maintained vehicles
- lack of road signs
- pedestrians on the road
- steep and winding mountain roads
- mudslides and rock slides during the rainy season, which can also affect main highways in mountainous regions

### **Road safety**

Local drivers generally don't respect traffic laws. They are often reckless. Driving under the influence of alcohol is also common.

There is heavy traffic on:

- the Pan-American Highway (CA-1)
- the road from Guatemala City to the Atlantic Ocean (CA-9)

Police presence is scarce on:

- the isolated dirt roads near Lake Atitlan
- the road from Godínez to Panajachel

Seek advice from a registered travel agency if you plan off-road travel in the remote highlands of Petén to ensure you're prepared and properly equipped.

## Roadblocks

Roadblocks erected because of roadwork are common, particularly in the following northern and western departments:

- Alta Verapaz
- Escuintla
- Huehuetenango
- Petén
- Quiché
- San Marcos

These roadblocks may cause substantial delays.

Illegal roadblocks are also frequent. They can occur on the main roads leading to Guatemala City's La Aurora International Airport.

Throughout Guatemala:

- avoid travelling at night
- drive with car windows closed and doors locked at all times
- be prepared to change your travel plans in case of roadblocks
- don't go through roadblocks without stopping, even if they appear unattended

PROVIAL, the government roadside assistance agency, patrols most of the major highways and provides updates on roads conditions.

PROVIAL - Directorate General of Road Safety and Protection (in Spanish)

## Public transportation

### Buses

Local public buses, known as "chicken buses", are not safe. Most of the time, they are recycled school buses mechanically unreliable. They are often overcrowded. Unlicensed drivers often drive at excessive speeds. They are frequently involved in major road accidents, and serious crimes occur on board.

Avoid using chicken buses.

Privately owned bus lines, including Transmetro and Transurbano in Guatemala City, are safer, but passengers have been subject to attacks at stations. If you travel by bus:

- travel only during daylight hours
- make sure the transportation provider is reputable and reliable before booking
- confirm your drop-off location, because Guatemala City Council no longer allows some intercity buses to enter the city centre

## Taxis

Hotel-associated taxis and yellow cabs (*taxis amarillos*), which operate in Guatemala City, are considered safe. White taxis operate independently and are considered dangerous. They have been involved in cases of extortion, petty theft and other crimes.

- Avoid boarding taxis at taxi stands or flagging taxis in the street
- Avoid using white taxis
- If using hotel taxis, request the service at the front desk and always look for the hotel logo on the car
- When travelling by air, pre-arrange your pickup with your hotel prior to your arrival or use authorized airport taxis

- Note the driver's name on the picture identification badges, as well as the licence number
- Never share a taxi with strangers
- Make sure the driver doesn't pick up other passengers along the way to your destination
- Negotiate the fare in advance
- Have small bills available for payment

### **Ridesharing services**

Several ridesharing services are also available but safety varies depending on the company.

Ridesharing services drivers are sometimes targets of taxi drivers who oppose these services. As a result, some may ask you to sit in the front seat to hide the fact that they are providing a rideshare service.

- Use ridesharing services from a trusted app only
- Confirm the driver's identity and the licence plate before getting in the car

### **Tuk-tuks / rickshaw taxis / moto taxis**

These two- or three-wheeled motorcycles with passenger cabins are unsafe. While they operate with taxi licences, they are not regulated and are frequently involved in accidents.

Avoid riding in tuk-tuks, rickshaw taxis or moto taxis.

## Boating

Illegal drug traders may operate vessels in Guatemalan waters. Boaters in the Rio Dulce area of Izabal have been the victim of violent armed attacks.

- Avoid boating at night
- Enter Guatemala only through official ports of entry staffed by Guatemalan immigration officers
- Use officially recognized docking and berthing facilities only

## Air travel

We do not make assessments on the compliance of foreign domestic airlines with international safety standards.

[Information about foreign domestic airlines](#)

↑ [Back to top](#)





# Entry and exit requirements

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Every country or territory decides who can enter or exit through its borders. The Government of Canada cannot intervene on your behalf if you do not meet your destination's entry or exit requirements.

We have obtained the information on this page from the Guatemalan authorities. It can, however, change at any time.

Verify this information with the [Foreign Representatives in Canada](#).

## Passport

Entry requirements vary depending on the type of passport you use for travel.

Before you travel, check with your transportation company about passport requirements. Its rules on passport validity may be more stringent than the country's entry rules.

### Regular Canadian passport

Your passport must be valid for at least 6 months beyond the date you expect to leave Guatemala.

### Passport for official travel

Different entry rules may apply.

### Official travel

#### **Passport with “X” gender identifier**

While the Government of Canada issues passports with an “X” gender identifier, it cannot guarantee your entry or transit through other countries. You might face entry restrictions in countries that do not recognize the “X” gender identifier. Before you leave, check with the closest foreign representative for your destination.

#### **Other travel documents**

Different entry rules may apply when travelling with a temporary passport or an emergency travel document. Before you leave, check with the closest foreign representative for your destination.

### **Useful links**

- [Foreign Representatives in Canada](#)
- [Canadian passports](#)

## Visas

Tourist visa: not required for stays of up to 90 days

Business visa: not required for stays of up to 90 days

Student visa: required

You may request an extension of up to 90 days from the Guatemala Directorate General of Migration. If you wish to conduct business or stay in Guatemala for a period exceeding 6 months, you require a visa.

Guatemala Directorate General of Migration – Government of Guatemala  
(in Spanish)

## Entry stamp

When entering Guatemala by land or sea, you must obtain an entry stamp in your passport.

If you fail to present your entry stamp when departing Guatemala, you may be fined and experience delays.

If you enter Guatemala with a vehicle, you must comply with the deadline for leaving the country, which is indicated on the temporary importation form provided by Guatemalan customs at the port of entry. If you fail to leave Guatemala with your vehicle by the expiry date, you will be subject to a fine for the extra days.

## Electronic declaration form

You must complete an electronic declaration form before arriving and leaving Guatemala. You will then receive a QR code. Keep your QR code in order to present it to authorities upon your arrival or departure.

[Electronic declaration form](#) - Government of Guatemala

## Central America-4 Border Control Agreement

Under the terms of the Central America-4 Border Control Agreement (CA-4), Canadian tourists may travel freely within any of the following CA-4 countries:

- El Salvador
- Guatemala
- Honduras
- Nicaragua

You can travel between these countries for up to 90 days without having to undergo entry and exit formalities at border immigration checkpoints.

You must still check in at immigration counters when you enter or exit these checkpoints.

The 90-day period begins at the first point of entry to any of the CA-4 countries. You will be fined if you exceed the 90-day limit.

You may request an extension of up to 90 days once a year. You must request this extension and pay the required fee at the Guatemala Directorate General of Migration before your first 90-day limit expires. Immigration authorities will determine the length of the extension.

[Guatemala Directorate General of Migration](#) (in Spanish)

## Children and travel

Children travelling with only one parent or with a third party must travel with a notarized letter of consent from the other parent, both parents or their guardian.

## Useful links

- [Immigration exit requirements](#) – Government of Guatemala (in Spanish)
- [Recommended consent letter for children travelling abroad](#)
- [Travel with children](#)

## Yellow fever

Learn about [potential entry requirements related to yellow fever](#) (vaccines section).

[↑ Back to top](#)



## Relevant Travel Health Notices

- [Global Measles Notice](#) - 31 August, 2023
- [Zika virus: Advice for travellers](#) - 31 August, 2023
- [COVID-19 and International Travel](#) - 31 August, 2023
- [Dengue: Advice for travellers](#) - 22 January, 2024

This section contains information on possible health risks and restrictions regularly found or ongoing in the destination. Follow this advice to lower your risk of becoming ill while travelling. Not all risks are listed below.

Consult a health care professional or visit a travel health clinic preferably 6 weeks before you travel to get personalized health advice and recommendations.

## Routine vaccines

Be sure that your routine vaccinations, as per your province or territory, are up-to-date before travelling, regardless of your destination.

Some of these vaccinations include measles-mumps-rubella (MMR), diphtheria, tetanus, pertussis, polio, varicella (chickenpox), influenza and others.

## Pre-travel vaccines and medications

You may be at risk for preventable diseases while travelling in this destination. Talk to a travel health professional about which medications or vaccines may be right for you, based on your destination and itinerary.

- ▶ Yellow Fever - Country Entry Requirements
- ▶ Hepatitis A
- ▶ Malaria
- ▶ Rabies
- ▶ Measles
- ▶ Hepatitis B

► COVID-19

► Influenza

## Safe food and water precautions

Many illnesses can be caused by eating food or drinking beverages contaminated by bacteria, parasites, toxins, or viruses, or by swimming or bathing in contaminated water.

- Learn more about food and water precautions to take to avoid getting sick by visiting our [eat and drink safely abroad page](#).
- **Remember: Boil it, cook it, peel it, or leave it!**
- Avoid getting water into your eyes, mouth or nose when swimming or participating in activities in freshwater (streams, canals, lakes), particularly after flooding or heavy rain. Water may look clean but could still be polluted or contaminated.
- Avoid inhaling or swallowing water while bathing, showering, or swimming in pools or hot tubs.

► Travellers' diarrhea

► Typhoid



## Insect bite prevention

Many diseases are spread by the bites of infected insects such as mosquitoes, ticks, fleas or flies. When travelling to areas where infected insects may be present:

- Use insect repellent (bug spray) on exposed skin
- Cover up with light-coloured, loose clothes made of tightly woven materials such as nylon or polyester
- Minimize exposure to insects
- Use mosquito netting when sleeping outdoors or in buildings that are not fully enclosed

To learn more about how you can reduce your risk of infection and disease caused by bites, both at home and abroad, visit our [insect bite prevention](#) page.

Find out what types of insects are present where you're travelling, when they're most active, and the symptoms of the diseases they spread.

▶ Chikungunya

▶ American trypanosomiasis

▶ Dengue

▶ Zika virus

## Animal precautions

Some infections, such as rabies and influenza, can be shared between humans and animals. Certain types of activities may increase your chance of contact with animals, such as travelling in rural or forested areas, camping, hiking, and visiting wet markets (places where live animals are slaughtered and sold) or caves.

Travellers are cautioned to avoid contact with animals, including dogs, livestock (pigs, cows), monkeys, snakes, rodents, birds, and bats, and to avoid eating undercooked wild game.

Closely supervise children, as they are more likely to come in contact with animals.

## Person-to-person infections

Stay home if you're sick and practise proper cough and sneeze etiquette, which includes coughing or sneezing into a tissue or the bend of your arm, not your hand. Reduce your risk of colds, the flu and other illnesses by:

- washing your hands often
- avoiding or limiting the amount of time spent in closed spaces, crowded places, or at large-scale events (concerts, sporting events, rallies)

- avoiding close physical contact with people who may be showing symptoms of illness

Sexually transmitted infections (STIs), HIV, and mpox are spread through blood and bodily fluids; use condoms, practise safe sex, and limit your number of sexual partners. Check with your local public health authority. pre-travel to determine your eligibility for mpox vaccine.

#### ► Tuberculosis

### Medical services and facilities

Good health care is limited to private hospitals and clinics in urban areas.

Quality of care varies greatly throughout public or rural facilities.

Public facilities are often understaffed and experience shortages of basic supplies and medication.

Physicians and hospitals often expect immediate cash payment for medical care, though most private hospitals also accept credit cards.

Medical evacuation can be very expensive and you may need it in case of serious illness or injury.

Make sure you get travel insurance that includes coverage for medical evacuation and hospital stays.

## Travel health and safety.

### Medications

If you take prescription medications, you're responsible for determining their legality in Guatemala.

- Bring sufficient quantities of your medication with you
- Always keep your medication in the original container
- Pack them in your carry-on luggage
- Carry a copy of your prescriptions

### Keep in Mind...

The decision to travel is the sole responsibility of the traveller. The traveller is also responsible for his or her own personal safety.

Be prepared. Do not expect medical services to be the same as in Canada. Pack a travel health kit, especially if you will be travelling away from major city centres.

[↑ Back to top](#)



## Laws and culture

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You must abide by local laws.

Learn about what you should do and how we can help if you are arrested or detained abroad.

### Drugs

Penalties for possession, use or trafficking of illegal drugs are severe. Convicted offenders can expect lengthy prison sentences.

### Drugs, alcohol and travel

### Dual citizenship

Dual citizenship is legally recognized in Guatemala.

If you are a Canadian citizen, but also a citizen of Guatemala, our ability to offer you consular services may be limited while you're there. You may also be subject to different entry/exit requirements.

### Travellers with dual citizenship

## International Child Abduction

The Hague Convention on the Civil Aspects of International Child Abduction is an international treaty. It can help parents with the return of children who have been removed to or retained in certain countries in violation of custody rights. It does not apply between Canada and Guatemala.

If your child was wrongfully taken to, or is being held in Guatemala by an abducting parent:

- act as quickly as you can
- consult a lawyer in Canada and in Guatemala to explore all the legal options for the return of your child
- report the situation to the nearest Canadian government office abroad or to the Vulnerable Children's Consular Unit at Global Affairs Canada by calling the Emergency Watch and Response Centre.

If your child was removed from a country other than Canada, consult a lawyer to determine if The Hague Convention applies.

Be aware that Canadian consular officials cannot interfere in private legal matters or in another country's judicial affairs.

### Useful links

- [International Child Abduction: A Guidebook for Left-Behind Parents](#)

- [Travelling with children](#)
- [Canadian embassies and consulates by destination](#)
- [Emergency Watch and Response Centre](#)

## 2SLGBTQI+ travellers

Guatemalan law doesn't criminalize sexual acts or relationships between individuals of the same sex.

However, outside urban areas, 2SLGBTQI+ travellers could be discriminated based on their sexual orientation, gender identity, gender expression, or sex characteristics.

[Travel and your sexual orientation, gender identity, gender expression and sex characteristics](#)

## Investments

If you plan on buying property, or making other investments in Guatemala, seek legal advice in Canada and in Guatemala. Do so before making commitments. Related disputes could take time and be costly to resolve.

## Dress and behaviour

Guatemala has many different and firmly held local beliefs and customs.

## To avoid offending local sensitivities:

- dress conservatively
- behave discreetly
- respect religious and social traditions

## Imports and exports

Customs authorities may enforce strict regulations concerning import or export of items such as antiquities and artefacts.

## Photography

It is illegal to photograph:

- government buildings
- military installations and establishments
- the Presidential Palace
- airports

Don't photograph children and women, especially in areas with Indigenous presence.

## Driving

You can drive in Guatemala with your valid Canadian driver's licence. You should carry an international driving permit.



If you are involved in a driving accident that results in injury or death, you may be taken into custody until responsibility for the accident is determined.

### International Driving Permit

## Money

The currency in Guatemala is the Guatemalan quetzal (GTQ).

You cannot exchange Canadian dollars in Guatemala. Some ATMs will accept Canadian debit cards with a four-digit PIN. Canadian debit cards with a five-digit PIN are not accepted.

U.S. dollars may be exchanged for local currency at most major banks.

[↑ Back to top](#)

## Natural disasters and climate

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### Wildfires

Forest fires occur between November and June. They can happen throughout the country, but the Petén area is usually the most affected.

The air quality in areas near active fires may deteriorate due to heavy smoke.

In case of a major fire:

- stay away from affected areas, particularly if you suffer from respiratory ailments
- follow the advice of local emergency services personnel
- monitor local media for up-to-date information on the situation

## Hurricane season

Hurricanes usually occur from mid-May to the end of November. During this period, even small tropical storms can quickly develop into major hurricanes.

These severe storms can put you at risk and hamper the provision of essential services.

If you decide to travel to a coastal area during the hurricane season:

- know that you expose yourself to serious safety risks
- be prepared to change your travel plans on short notice, including cutting short or cancelling your trip
- stay informed of the latest regional weather forecasts

- carry emergency contact information for your airline or tour operator
- follow the advice and instructions of local authorities

### Useful links

- [Tornadoes, cyclones, hurricanes, typhoons and monsoons](#)
- [Large-scale emergencies abroad](#)
- [Active storm tracking and hurricane watches and warnings](#) - United States' National Hurricane Center

### Rainy season

The rainy season extends from mid-May to mid-November. Seasonal flooding can hamper overland travel and reduce the provision of essential services.

Flash floods and landslides are common. Roads may become impassable and bridges may be damaged.

[Weather bulletins](#) - National Institute of Volcanology and Meteorology (in Spanish)

### Seismic activity

### Earthquakes and tsunamis

Guatemala is located in an active seismic zone. Earthquakes and tsunamis can occur.

A tsunami can occur within minutes of a nearby earthquake. However, the risk of tsunami can remain for several hours following the first tremor. If you're staying on the coast, familiarize yourself with the region's evacuation plans in the event of a tsunami warning.

## Volcanoes

There are four active volcanoes in Guatemala.

Eruptions may occur at any time. Series of tremors sometimes lead to evacuations of surrounding areas. Falling ash may also disrupt flights at La Aurora International Airport.

In the event of an earthquake or volcanic eruption:

- monitor local media to stay informed of the evolving situation
- follow the instructions of local authorities, including evacuation orders

Useful links

- [CONRED](#) – National Coordinator for Disaster Reduction (in Spanish)
- [Earthquakes – What to Do?](#)
- [Tsunami warning system](#) - U.S. National Weather Service

- [Latest earthquakes](#) - U.S. Geological Survey

[↑ Back to top](#)



## Need help?

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### Local services

- ▶ [Emergency services](#)

### Tourist assistance

Guatemalan authorities provide information and assistance to tourists via their ASISTUR and DISETUR programs. They may arrange security escorts for road travel or organized hiking activities.

[INGUAI](#) - The Guatemalan Tourist Institute




### Consular assistance

- ▶ [Guatemala City](#) - Embassy of Canada

For emergency consular assistance, call the Embassy of Canada to Guatemala, in Guatemala City, and follow the instructions. At any time, you may also contact the [Emergency Watch and Response Centre](#) in

Ottawa.

## Useful links

-  [Register as a Canadian abroad](#)
-  [View travel insurance information](#)
-  [Read our Traveller's Checklist](#)

### Disclaimer

The decision to travel is your choice and you are responsible for your personal safety abroad. We take the safety and security of Canadians abroad very seriously and provide credible and timely information in our Travel Advice to enable you to make well-informed decisions regarding your travel abroad.

The content on this page is provided for information only. While we make every effort to give you correct information, it is provided on an "as is" basis without warranty of any kind, expressed or implied. The Government of Canada does not assume responsibility and will not be liable for any damages in connection to the information provided.

If you need consular assistance while abroad, we will make every effort to help you. However, there may be constraints that will limit the ability of the Government of Canada to provide services.

Learn more about [consular services](#).

**Date modified:**

2024-01-29

# TIPS ULTIMATE YOUTH PREMIER TRAVEL INSURANCE POLICY

## BEFORE YOU DEPART

Take the time to read **your policy** and know what **you** are covered for. Pay special attention to bold words. They have a specific meaning which is explained in the Definitions section of this **policy** on page 44. If **you** have any questions, contact **your agent**.

This **policy** covers only the specific situations, events and losses mentioned in this document and only under the conditions **we** describe.

Make sure **you** check **your policy confirmation** to confirm **your** benefits, coverage and limits.

This **policy** is secondary to all other sources of coverage. Any benefits payable under this **policy** are in excess of any other coverage **you** may have with any other insurance company or any other source of recovery.

## 10 DAY RIGHT TO EXAMINE

**You** may cancel this **policy** within 10 days of purchase for a full refund if **you** have not departed on **your covered trip** and there is no claim in process.

## IMPORTANT NOTICE

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that **you** read and understand **your policy** before **you** travel as **your** coverage is subject to certain limitations, conditions or exclusions.
- **Pre-existing condition** exclusions may apply to **medical conditions** and/or symptoms that existed prior to **your covered trip**. Check page 3 to see how these apply to **your policy** and how they relate to **your departure date**, date of purchase or **effective date**.

1

- In the event of an **injury** or **sickness**, prior medical history may be reviewed when a claim is reported.
- This **policy** provides travel assistance and **you** are required to notify the **emergency assistance provider** prior to **treatment**. This **policy** limits benefits should **you** not contact the assistance provider within the specified time period.

## TABLE OF CONTENTS

Eligibility Requirements	Page 2
Important Information About	
Pre-Existing Conditions	Page 3
Schedule of Maximum Benefits	Page 5
Period of Coverage	Page 6
Travel Assistance	Page 8
Trip Cancellation and Trip Interruption	Page 10
Ultimate Coverage	Page 17
Trip Delay	Page 19
Emergency Medical	Page 21
Baggage & Personal Effects	Page 28
Airflight Accident	Page 30
Policy Exclusions	Page 33
General Policy Provisions	Page 40
Definitions	Page 44
Claims Information	Page 49
Privacy	Page 51

## ELIGIBILITY REQUIREMENTS

If **you** do not meet the requirements and conditions listed below **your** insurance is void and the **company's** liability is limited to a refund of the premium paid:

- **You** are under 30 years of age at the time of purchase.
- **You** must not have a **medical condition** for which a **physician** has advised **you** against travel prior to **your effective date**.
- **You** must not have been diagnosed with a **terminal sickness** prior to **your effective date**.
- For full emergency medical coverage **you** must be insured under a valid Canadian federal, provincial or territorial government health insurance plan (GHIP) or Canadian university

2



health insurance plan (UHIP). Otherwise the limit of coverage is \$25,000.

- You must be a resident of Canada.
- The policy must be purchased prior to or within 72 hours of the date penalties commence.
- The covered trip must not exceed 365 days.
- There is no coverage for Emergency Medical if you are travelling to the USA for more than 48 hours unless the required premium is paid for USA destinations.
- Any child born during the covered trip is not entitled to coverage under this policy.
- The maximum value of the covered trip is \$25,000.

### IMPORTANT INFORMATION ABOUT PRE-EXISTING CONDITIONS

A pre-existing condition is any medical condition, other than a minor illness, that exists prior to your effective date. Coverage is provided for a pre-existing condition if it was stable within the time periods listed in the Stability Table below:

STABILITY TABLE	
Stability Period	Counting Back From
<b>For Trip Cancellation Benefits</b>	
60 days	Effective Date
<b>For Trip Interruption Benefits</b>	
60 days	Departure Date
<b>For Emergency Medical Benefits</b>	
60 days	Departure Date

**NOTE:** For covered trips where your trip cost is in excess of \$15,000, this pre-existing condition section pertains to anyone's health irregularity that gives rise to a claim under Trip Cancellation or Trip Interruption.

### Trip Cancellation Coverage and Health Changes

If prior to your departure date you are prescribed any treatment or change in the dosage, frequency or type of medication resulting in your medical condition no longer being stable, you must contact us immediately and request consideration for the change by providing us with:

- a) certified medical information from your physician for the required period(s) and the change as stated above;
- b) signed authorization allowing us access to information from hospitals and/or medical professionals;
- c) copies of: all travel invoices; travel supplier's cancellation clause with regard to non-refundable costs, charges and expenses; and any other information we deem necessary.

Once all of the required information is received, we will respond within one business day if we will:

- a) accept or decline your claim under your Trip Cancellation benefits; or
- b) waive the change in the medical condition for that condition or related condition for any future claim under the applicable section of your policy.

## SCHEDULE OF MAXIMUM BENEFITS

	BENEFIT SECTIONS	BENEFIT MAXIMUM
1	TRAVEL ASSISTANCE	INCLUDED
2	TRIP CANCELLATION & TRIP INTERRUPTION	
	TRIP CANCELLATION	SUM INSURED
	TRIP INTERRUPTION-UNUSED LAND	SUM INSURED*
	TRIP INTERRUPTION-RETURN FLIGHT	SUM INSURED*
	SUPPLIER BANKRUPTCY	SEE PAGE 11
	ACT OF TERRORISM	SEE PAGE 15
	ACCOMMODATION & MEALS	\$800
3	ULTIMATE COVERAGE	SEE PAGE 17
4	TRIP DELAY	\$2,000
	ACCOMMODATION & MEALS	\$800
5	EMERGENCY MEDICAL	
	HOSPITAL & MEDICAL	\$5,000,000
	EMERGENCY MEDICAL EVACUATION/ RETURN HOME	\$5,000,000
	ACCOMMODATION & MEALS	\$750
	INCIDENTAL EXPENSES	\$250
	REPATRIATION OF REMAINS	\$10,000
	CREMATION/BURIAL AT DESTINATION	\$5,000
6	BAGGAGE & PERSONAL EFFECTS	\$1,000
	BAGGAGE DELAY	\$300
	MAXIMUM PER ITEM	\$300
	PERSONAL MONEY	\$100
7	AIRFLIGHT ACCIDENT	\$25,000

**Sum insured** means the amount of insurance coverage you have purchased for the benefit indicated.

\* Coverage for Trip Interruption-Unused Land and Trip Interruption-Return Flight is a base amount of

\$5,000. Coverage is available for trips over \$5,000. Additional charges are applicable and payable at the time of purchase of this policy.

## PERIOD OF COVERAGE

### Effective Date – When Coverage Begins

Coverage	Effective Date
Trip Cancellation	The date and time the required premium is paid.
Trip Interruption	Begins on the <b>departure date of your covered trip.</b>
Emergency Medical	Begins on the <b>departure date</b> at the point when you leave your province or territory of residence on <b>your covered trip.</b> If coverage is purchased as <b>top up</b> coverage, this insurance begins when the other coverage expires.
Airflight Accident	Begins when you leave your home on <b>your covered trip.</b>
All Other Benefits	Begin on the <b>departure date of your covered trip.</b>

NOTE: If you increase the **sum insured** after the purchase date of this policy, the **effective date** for the increased amount with respect to trip cancellation benefits is the date coverage is increased.

### When Coverage Ends

Your coverage ends on the earliest of the following events:

1. The date and time you cancel your insurance prior to departure;
2. When you cancel your covered trip;
3. On your policy expiry date as shown on your policy confirmation;
4. On the date you return to your departure point.

Your coverage will not end if you temporarily return to your province/territory of residence to attend a funeral or go to the bedside of a hospitalized family member. In such a case, your policy will remain in effect up to your expiry date except we will apply the pre-existing condition exclusion based on your new departure date upon continuing your covered trip.

### Automatic Extension of Coverage

Your insurance will automatically be extended beyond your scheduled expiry date as shown on your policy confirmation if:

1. Your scheduled common carrier is delayed or you are delayed due to circumstances beyond your control, coverage will be extended for up to 72 hours; or
2. You, your travelling companion or a family member travelling with you are admitted to hospital on or prior to your expiry date. Coverage will be extended for the duration of the hospital stay and for up to 5 days after discharge from the hospital while outside your province or territory of residence; or
3. You, your travelling companion or a family member travelling with you are unable to travel due to a medical reason that does not require hospitalization. Coverage will be extended for up to 3 days and must be documented by a physician at your destination.

### Extending Coverage After Departure

If you decide to extend your covered trip after departure, call your agent.

We will extend your coverage under this policy beyond your expiry date, as long as:

1. You have not incurred a claim under this policy;
2. You have not experienced an injury or sickness including symptoms of undiagnosed medical conditions, or have not had medical treatment during your covered trip;
3. Coverage under this policy is in force at the time you request an extension;
4. You pay any additional required premium for such

7

extension; and

5. The total Period of Coverage for any single covered trip including the extension requested, will not exceed the period for which your government health insurance plan covers you nor the maximum number of days of the plan purchased.

In all other circumstances, coverage may be extended beyond the above time frames, but only at the company's discretion. In no event shall coverage be extended for a period exceeding 12 months from your original departure date.

Failure to make medical information known will render this coverage extension null and void.

### How Do You Become Insured

You become insured and this document becomes an insurance policy:

- When you are named on a completed insurance application; and
- When you pay the required premium on or before your coverage effective date; and
- If applicable, upon completion and acceptance by the company of the TIPS Insurance Eligibility Questionnaire.

If you have an infant under the age of 2 years who is a family member, travelling with you and listed on the policy confirmation, the infant will be covered at no charge under your policy for Emergency Medical benefits. Any child born during the covered trip is not entitled to coverage under this policy.

## TRAVEL ASSISTANCE

### When It Applies

If you require emergency medical or other help while travelling on your covered trip.

### What We Provide – 24/7

- a) Medical Assistance
- b) Medical Evacuation and Repatriation Assistance
- c) Emergency Return Home Travel Assistance

8

- d) Travel Arrangement Assistance
- e) Lost or Delayed Baggage or Document Assistance
- f) Legal or Translation Assistance

You will be responsible for any related charges not covered by the policy.

### What To Do When You Need Assistance

Have your policy number or policy confirmation with you at all times. You can contact our assistance provider at the telephone numbers listed below. Access is available 24 hours per day, 365 days per year. If you cannot successfully place a collect call to the emergency assistance provider as instructed please dial direct and submit the charges incurred to make the call along with your claim documents.

USA & Canada	1-800-334-7787
Direct Dial Collect	1-905-667-0587
Email: assistance@oldrepubliccanada.com	

When contacting our assistance provider, please provide your name, your policy number, your location and the nature of the emergency. You will be referred to the most appropriate service provider for your situation. Where a claim is payable, we will arrange, to the extent possible, to have any medical expenses billed directly to the company.

### Limitation on Emergency Assistance Provider Services

The company and/or the emergency assistance provider will use its best efforts to provide services during any event, but reserves the right to suspend, curtail or limit services in any area or country if the need arises.

The emergency assistance provider's obligation to provide services described in this policy is subject to the terms, conditions, limitations and exclusions set out in this policy. The medical professional(s) suggested or designated by the company or the emergency assistance provider to provide services according to the benefits and terms of this policy are not employees of the company or the emergency assistance provider. Therefore, neither the

company nor the emergency assistance provider shall be held responsible or liable for any negligence or other acts or omissions on their part, nor for the availability, quality, quantity or results of any medical treatment or service you may receive or your failure to obtain or receive any medical treatment or service.

## TRIP CANCELLATION AND TRIP INTERRUPTION

### When It Applies

If you must cancel your covered trip on or before the departure date or interrupt your covered trip while you are travelling.

### Covered Events

For insurance coverage to apply, the cancellation or interruption of your covered trip must result from any one of the following unforeseen events occurring during your coverage period that prevents you from travelling:

#### Health

1. Any injury or sickness occurring to:
  - a) You or your travelling companion;
  - b) Your or your travelling companion's family member.
2. You or your travelling companion are medically unable to receive a vaccination that is required for entry into a country, region or city originally determined to be your destination, provided that such vaccination was not mandatory on your effective date.
3. Quarantine of you, your travelling companion. Note, government imposed quarantines upon arrival at or return from your destination are not covered.

You must provide detailed medical documentation from a physician including a statement advising not to travel if the trip cancellation or trip interruption was caused by or resulted from an injury, sickness or quarantine. Failure to do so will result in non-payment of the claim. We reserve the right to

examine medical records or documentation relating to **your** claim(s) from any licensed **physician**, dentist, medical practitioner, **hospital**, clinic, insurer, individual, institution or other provider of service relating to the pre-existing time period pertaining to the claim presented. (See the **pre-existing condition** exclusion page 37.)

#### Death

4. **Your or your travelling companion's** death, the death of **your or your travelling companion's family member** or **your friend** which occurs during the coverage period.
  - This does not include travel for the purpose of visiting a person suffering from a **medical condition** who dies due to that **medical condition** and whose death is the cause of cancellation or interruption of **your covered trip**.

#### Pregnancy & Adoption

5. **You, your travelling companion** or the spouse of either:
  - a) experience complications in the first 26 weeks of pregnancy resulting in the attending **physician** advising against travel; or
  - b) has a pregnancy that is diagnosed after the **effective date** of this insurance if **your covered trip** is scheduled to take place within the 14 weeks prior to or after the expected delivery date.
6. The legal adoption of a child by **you or your travelling companion** when the notice of adoption was received after the **effective date** of this insurance.

#### Transportation & Accommodation

7. For **covered trips** booked through a licensed Canadian travel agency, **bankruptcy** of a **travel supplier**, other than the travel agency or organization from whom **you** purchased the travel arrangements. Benefits are provided only for the expenses charged by the **travel supplier** whose **bankruptcy** results in loss covered by

this **policy** and which stops service after **your effective date**.

- Payment is limited to the conditions described in "Limitation of payment for trip cancellation and trip interruption – bankruptcy" on page 42.
  - No coverage is provided for the total cessation or complete suspension of operations by a **travel supplier** caused by fraud or negligent misrepresentation by such **travel supplier**.
  - No coverage is provided if the **travel supplier** is a United States of America airline, except when the airline tickets are issued by a tour operator and are one component of an inclusive package booked through a licensed Canadian travel agency.
8. **Your or your travelling companion's** place of business is made unsuitable for the transaction of business by fire, vandalism or **natural disaster**.
  9. **Your or your travelling companion's** principal residence is made uninhabitable by fire, vandalism, or **natural disaster**.
  10. Burglary of **your or your travelling companion's** principal residence or place of business within 7 days of **your departure date** or during **your covered trip**.
  11. Death, hospitalization or quarantine of **your host at destination**.
  12. As the result of a cancellation of a cruise or tour included in **your covered trip** for reasons beyond **your control** except for **bankruptcy**, we will reimburse **you** up to \$1,000:
    - a) prior to departure from **your departure point** for **your non-refundable prepaid** airfare that is not part of **your cruise or tour package**; or
    - b) after departure from **your departure point** but prior to departing on **your cruise or tour**, we will reimburse **you** for the added expense resulting from a change fee or one way **fare** to return to **your departure point**.

13. **Your or your travelling companion's** destination accommodations made uninhabitable for the period of **your covered trip** due to fire, vandalism, burglary or natural disaster.

#### Weather

14. Weather conditions causing the scheduled carrier, on which **you** are booked to travel, to be delayed resulting in **you** losing at least 30% of **your covered trip** duration. If **you** experience a delay which results in **you** losing less than 30% of **your covered trip**, there may be coverage under Trip Delay. See page 19.

#### Employment or Educational Obligations

15. Relocation of a principal residence due to a job transfer by **you**, **your travelling companion** or the **spouse** of either. The person who must relocate must be a full time active employee with that same employer for this benefit to apply.
16. **You or your spouse** is called to emergency service as a member of a police force, armed forces, reserves or fire fighting unit as a result of a **natural disaster**.
17. **Your parent's** involuntary termination or layoff of permanent employment, not including contract or self-employment, when actively employed with the same employer for at least 6 months prior to the **effective date** for this insurance.
18. Involuntary termination or layoff of permanent employment, not including contract or self-employment, affecting **you or your spouse** when actively employed with the same employer for at least 6 months prior to the **effective date** for this insurance.
19. The requirement that **you or your travelling companion** attend a high school, university or college course examination on a date that occurs during **your covered trip**, provided that the examination date which was published prior to **your effective date** was subsequently changed after the **effective date**.

20. The rescheduling of high school, university or college classes of **you or your travelling companion** to a date that occurs during **your covered trip** due to unusual circumstances beyond **you or your travelling companion's** control and the control of the high school, university or college provided that both the unusual circumstances and the resulting rescheduling occurred after **your effective date**.
21. The cancellation of **your covered trip** by the school board due to a teachers' labour disruption or strike provided the labour disruption or strike was not reported in any media prior to the date of purchase of this policy.

#### Legal & Government

22. The non-issuance of a travel visa, excluding an immigration or employment visa required for **your covered trip**, provided **you or your travelling companion** were eligible to make such an application, for reasons beyond **you or your travelling companion's** control other than due to late application or a subsequent attempt for a visa that had already been refused in the past.
23. The non-issuance of **your or your travelling companion's** Canadian passport if required for **your covered trip** provided:
- i) **You and your travelling companion** are eligible for a Canadian passport; and
  - ii) Proper application and all required documents have been received by Passport Canada within the timeframes specified by the Government of Canada.
24. The loss or theft of **your or your travelling companion's** valid passport or travel documents causing **you** to misconnect with a portion of **your covered trip**.
- Benefits are limited to the lesser of \$800 or **your sum insured** for the change fee or the additional one way fare incurred by **you** to continue on **your covered trip** or to return to

your departure point.

- Excluded is any loss or theft as a result of:
  - a) property left unattended; or
  - b) destruction or damage from confiscation or detention by customs or other officials or authorities.

25. You or your travelling companion is called for jury duty, or are subpoenaed as a witness or required to appear as a defendant in a civil suit in a case being heard during your Period of Coverage.

#### Terrorism, Hijacking, & Travel Advisories

26. Hijacking of you, your travelling companion or the spouse or children of either.

27. An event, including act of terrorism, war, impending war or health issue, which causes the Government of Canada to issue an "Avoid Non-Essential Travel" or an "Avoid All Travel" advisory recommending Canadians not to travel to a country, region or city originally ticketed for a period that includes your covered trip. The travel advisory must be issued after the effective date of this insurance.

- Payment is limited to the conditions described in "Limitation of payment for trip cancellation and trip interruption – act of terrorism" on page 41.
- This benefit is not payable if the travel advisory is related to coronavirus, SARS or any mutation or variation of coronavirus or SARS.
- This benefit is not payable if the act of terrorism is caused by the use of nuclear, chemical, or bio-chemical material.
- This benefit is not payable if the cruise company changes its itinerary due to a travel advisory or warning.

#### **What We Exclude**

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

#### **What We Pay – Trip Cancellation**

You are covered up to the lesser of the maximum amount shown on the Schedule of Maximum Benefits or the amount as otherwise specified in the benefit, when a covered event listed on pages 10 to 15 causes you to cancel your covered trip, for any of the following applicable expenses incurred by you:

1. For trip cost payments and deposits you made before your covered trip was cancelled, less any refunds or credits you are entitled to receive from any source;
2. The expenses incurred by you for the next occupancy level, if your travelling companion with whom you had booked prepaid shared accommodation cancels their travel arrangements for a Covered Event outlined on pages 10 to 15 and you elect to travel as originally planned. If this occurs you are advised to upgrade the amount of insurance on your covered trip;
3. The change fee charged by your originally booked travel supplier of your prepaid covered trip when such an option is made available by a licensed Canadian travel agency;
4. The cost to catch up to your trip if you qualify to cancel but choose instead to continue on your covered trip, providing the cost to catch up is less than the cost to cancel your covered trip;
5. Published cancellation penalties imposed by hotels for unused accommodation.

**NOTE:** All cancellations must be reported to your travel agent within 72 hours following the unforeseen event that caused the cancellation. If you do not report the cancellation within the specified time period, claim payment will be limited to the cancellation penalties that were in effect within 72 hours of the event that caused cancellation.

## What We Pay – Trip Interruption

You are covered up to the lesser of the maximum amount shown on the Schedule of Maximum Benefits or the amount as otherwise specified in the benefit, when a covered event listed on pages 10 to 15 causes you to interrupt your covered trip, for any of the following applicable expenses incurred by you:

1. The unused part of your prepaid cruise and/or covered land arrangements, less any refunds or credits you are entitled to receive from any source;
2. The lesser of a one way fare or change fees on existing tickets, less any refunds or credits you are entitled to receive from any source, to return to your departure point or to continue on your covered trip;
3. The extra expenses incurred, supported by original receipts and proof of payment, for commercial accommodation and meals, essential telephone calls and taxi fares up to \$200 per day to a maximum of \$800;
4. Published cancellation fees imposed for the early return of a rental vehicle prior to the contracted date of return;
5. Published cancellation fees imposed by hotels for unused accommodations.

## ULTIMATE COVERAGE

### When It Applies

This coverage is applicable if you must cancel or interrupt your covered trip and you do not qualify for coverage under the Trip Cancellation or Trip Interruption section of the policy.

### What We Cover

Whenever you or your travelling companion are prevented from taking or continuing your covered trip due to any unforeseen event that occurs after the effective date that is not otherwise covered by this policy. In this section, an unforeseen event is an occurrence or situation that is not reasonably expected or anticipated.

17

## What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

## What We Pay – Ultimate Trip Cancellation

You are covered to a maximum of 80% of the sum insured for any of the following applicable expenses incurred by you:

1. 80% of the trip cost payments and deposits you made before your covered trip was cancelled, less any refunds or credits you are entitled to receive;
2. 80% of the expenses incurred by you for the next occupancy level, if your travelling companion with whom you had booked prepaid shared accommodation cancels their travel arrangements and you elect to travel as originally planned. If this occurs you are advised to upgrade the amount of insurance on your covered trip;
3. 80% of the change fee charged by your originally booked travel supplier of your prepaid covered trip when such an option is made available by a licensed Canadian travel agency;
4. 80% of the cost to catch up to your trip if you qualify to cancel but choose instead to continue on your covered trip, providing the cost to catch up is less than the cost to cancel your covered trip;
5. 80% of the published cancellation penalties imposed by hotels for unused accommodation.

## What We Pay – Ultimate Trip Interruption

You are covered to a maximum of 80% of the sum insured for any of the following applicable expenses incurred by you:

1. 80% of the unused part of your prepaid cruise and/or covered land arrangements, less any refunds or credits you are entitled to receive from any source;
2. 80% of the lesser of a one way fare or change fees on existing tickets, less any refunds or credits you are entitled to receive from any source, to return

18



to your departure point or to continue on your covered trip;

3. 80% of the extra expenses incurred, supported by original receipts and proof of payment, for commercial accommodation and meals, essential telephone calls and taxi fares up to \$200 per day to a maximum of \$800;
4. 80% of the published cancellation fees imposed for the early return of a rental vehicle prior to the contracted date of return;
5. 80% of the published cancellation fees imposed by hotels for unused accommodations.

## TRIP DELAY

### When It Applies

If your travel is delayed on or after your scheduled departure date.

**Special Note:** Trip Delay coverage is intended to help you with the extra expenses you incur to catch up to your covered trip. If you experience a delay you need to make reasonable efforts to continue on your covered trip.

### What We Cover

The delay of your covered trip must directly result from any one of the following unforeseen events occurring on or after your departure date:

1. You or your travelling companion are delayed for at least 6 hours in arriving at your covered trip destination or returning to your departure point due to the delay, schedule change or cancellation of your or your travelling companion's common carrier.
  - Delays, schedule changes and cancellations caused by strike, labour disruptions, bankruptcy, grounding of aircraft for failure to satisfy government safety regulations, coronavirus, SARS, or any mutation or variation of coronavirus or SARS or security alerts are not covered.
2. A delay of the private automobile in which you are travelling as a result of:

- a) a traffic accident documented by a police report;
- b) mechanical failure;
- c) weather conditions; or
- d) emergency road closure by police documented by a police report

providing that you left enough travel time to comply with the travel supplier's required check-in procedure.

3. A delay in clearing customs and security controls due to your mistaken identity.
4. Cancellation of a domestic Canadian common air carrier that is providing a portion of your covered trip. We will reimburse you up to \$1,000 for the non-refundable prepaid airfare of a domestic carrier that is no longer useful for your covered trip.

- For items 1 to 4 above, if your travel arrangements were not made through a licensed Canadian travel agency, travel delay benefits will apply provided your travel arrangements meet the following connection times:

- a) 2 hours between domestic airline connectors;
- b) 3 hours between international or Canada/USA connections;
- c) 6 hours between mixed connections such as an airline connecting to a land tour or cruise.

### What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

### What We Pay

1. You are covered up to the maximum amount shown on the Schedule of Maximum Benefits for Trip Delay for the following applicable expenses incurred by you:

- a) The change fee or the additional fare incurred by **you** while **you** are travelling to:
    - i) continue on **your covered trip**; or
    - ii) return to **your departure point**;
  - b) The unused, non-refundable insured portion of the prepaid expenses as long as such expenses are supported by proof of purchase and are not reimbursable by any other source, less the value of the unused travel ticket;
  - c) Up to \$100 for additional pet care expenses **you** incur as long as the delay in **your** return is 24 hours or more;
2. In addition, **you** are covered for the cost of meals, commercial accommodation, essential telephone calls, taxi fares and parking charges resulting from a delay up to \$200 per day to a maximum of \$800, supported by original receipts and proof of payment.

The maximum benefit amount for Trip Delay will be reduced by any amounts paid or payable by any common carrier responsible for **your covered trip**.

## EMERGENCY MEDICAL

### When It Applies

If **you** experience a medical emergency while on **your covered trip**.

### What We Cover

1. **Emergency medical expenses:** as listed below and ordered or prescribed by a **physician** as **medically necessary** for diagnosis or treatment of **your emergency sickness or injury**:
  - a) the services of a **physician**, surgeon or in-hospital duty nurse;
  - b) **hospital** room and board charges up to the semi-private room rate. This will include expenses for a cruise ship cabin or hotel room, not already included in the cost of **your covered trip**, if recommended as a substitute for a **hospital** room for recovery of an **injury** or **sickness**;

- c) transportation furnished by a professional ambulance company to and from a **hospital**;
  - d) up to \$50 each way if a local taxi service is required to get **you** to and from the nearest medical service provider for a **minor emergency**;
  - e) **your emergency** evacuation from a remote location to the nearest appropriate **hospital** that can provide the necessary **emergency medical treatment** as determined and arranged by **our emergency assistance provider**;
  - f) diagnostic procedures, laboratory procedures and **treatment**, subject to prior approval by **us**;
  - g) medical equipment purchased or rented for therapeutic purposes subject to prior approval by **us**;
  - h) prescription medications required to **treat** any **emergency medical condition** or **injury**, which are prescribed by a **physician** and dispensed by a licensed pharmacist (maximum 30 day supply).
- i) One follow-up visit following **emergency treatment** or one follow-up visit following **hospital discharge** for an **emergency** that is covered by this **policy**. The follow-up visit must be recommended by a **physician** at the time of discharge and take place within the required time frame recommended for an initial follow-up visit. The cost of this follow-up visit is limited to \$500.
- With respect to all **emergency medical expenses**, **you** or someone acting on **your** behalf are required to immediately contact **our 24 hour assistance line** at the telephone numbers provided on page 9 of this **policy** before admission to **hospital** or within 24 hours after a life or organ-threatening **emergency**. Failure to do so will result in **you** being responsible for 30% of any eligible expenses incurred.

- The **company** reserves the right to return **you** to Canada or to **your departure point** before any **treatment** or following **emergency treatment** for sickness or injury, if the medical evidence obtained from **our** medical advisor and **your** local attending **physician** confirms **you** are able to return to Canada without endangering **your** life or health.
  - If **you** elect not to return to Canada following the **company's** recommendation to do so, any further expenses related to the **emergency** will not be covered by this **policy** and all benefits will end.
2. **Prescription drugs:** up to \$50 for prescription drugs lost, stolen or damaged during **your covered trip**. Up to \$75 will be allowed if the services of a local **physician** are required to secure the replacement prescription. **You** must contact **our emergency assistance provider**.
  3. **Emergency dental:** treatment ordered by a licensed dentist or dental surgeon as follows:
    - a) Up to \$4,000 will be paid for **treatment** or repair of natural or permanently attached artificial teeth which are damaged by an **injury** to the head or mouth. Continuing dental **treatment** completed within 90 days after **you** return to Canada is available provided the **treatment** is related to the **injury**. Services performed by a **family member** are not covered;
    - b) up to \$300 to relieve acute pain and suffering not related to an **injury**. Services performed by a **family member** are not covered.
  4. **Emergency paramedical services:** performed by a chiropractor, chiropodist, physiotherapist, osteopath or podiatrist for **emergency treatment** up to \$300 per category of practitioner. Services performed by a **family member** are not covered.
  5. **Accommodation and meals:** commercial accommodation, meals, essential telephone calls, taxi fares or rental vehicle charges

incurred by **you**, **your travelling companion**, or a **family member** travelling with **you** if one of you is relocated to receive **emergency medical treatment** or one of you is hospitalized beyond **your expiry date** due to sickness or injury.

- This benefit is limited to \$200 per day to a maximum of \$750. Original receipts and the local attending **physician's** written diagnosis of the **sickness** or **injury** must be submitted for this benefit to qualify for payment.
6. **Medical evacuation or return home:** in response to an **emergency sickness** or **injury** as follows:
    - a) the extra cost of a one way fare on a commercial airline via the most direct route to return **you** to **your** place of residence; or
    - b) the cost to accommodate a stretcher on a commercial airline via the most direct route to return **you** to **your** place of residence or to the most appropriate medical facility closest to **your** home, plus the reasonable cost of meals, accommodations and airfare expenses for a qualified medical attendant to accompany **you** if it is deemed **medically necessary**; or
    - c) air ambulance transportation when it is **medically necessary**.
    - Benefits must be pre-approved and arranged by **us** in consultation with **our** medical advisors, the local treating **physician** and **our emergency assistance provider** for coverage to apply. If **your** unused return travel ticket is refundable, **we** will deduct the value of the refund from the return transportation cost **we** arranged or **you** may choose to turn **your** unused return ticket over to us.
  7. **Bedside visit:** If **you** are admitted to **hospital** for an **emergency sickness** or **injury** and the local attending **physician** recommends that a relative or close friend should visit at **your** bedside, remain with **you**, or accompany **you** home, **we** will reimburse the cost of a round-trip fare by the most direct route and up to \$750 for

commercial accommodation and meals. We will automatically insure the accompanying family member or friend for Emergency Medical coverage under this policy until you are medically stable to return to Canada, subject to the eligibility, limitations, conditions, & exclusions of this policy.

- These benefits are subject to prior approval by us.

8. **Return and escort of children:** This benefit is payable if you are confined to a hospital for more than 24 hours or you must return to your home because you have a medical emergency which is covered by this policy or in case of your death. We will pay for the transportation expenses incurred, up to the cost of a one way fare for the return home of any children who are accompanying you. If your child is under 18 years of age, we will also pay the extra cost of a round trip airfare via the most direct route, overnight commercial accommodation, and reasonable meal expenses for an escort to accompany your child home. If the unused return travel ticket is refundable, we will deduct the value of the refund from the return transportation cost we arranged or you may choose to turn your unused return ticket over to us.

9. **Child care cost:** If you are admitted to hospital for an emergency sickness or injury during your covered trip and need to be relocated to receive emergency medical treatment or are delayed beyond your expiry date, we will reimburse you up to \$50 per day to a maximum of \$500 for the professional child care cost incurred during your covered trip to care for children travelling with you.

- Original receipts from the professional child care provider are required.

10. **Return of travelling companion:** If you must return to your departure point because of a medical emergency covered by this policy, we will reimburse you for the extra cost of a one

way fare on a commercial flight via the most direct route to return your travelling companion back to your departure point. If the unused return travel ticket is refundable, we will deduct the value of the refund from the return transportation cost we arranged.

11. **Repatriation of remains:** If you die during your covered trip, we will reimburse the reasonable expenses incurred up to the maximum amount specified in the Schedule of Maximum Benefits for:

- a) preparing and transporting your remains or ashes back to your departure point ; or
- b) the cremation or burial of your remains at the location where death occurs.

No benefit is payable for the cost of a headstone, casket and/or funeral service expenses.

Benefits under this section shall not duplicate any benefits available under any other section of this policy.

12. **Identification of remains:** If someone is legally required to identify your remains before your body is released, we will reimburse the cost of one person to travel to the place where your remains are located via a round-trip fare by the most direct route and up to \$500 for commercial accommodation and meals. We will automatically insure this person for Emergency Medical coverage under this policy for not more than 3 days until they return to Canada, subject to the eligibility, limitations, conditions, and exclusions of this policy.

- This benefit must be pre-arranged and approved by us.

13. **Vehicle return:** We will pay the expenses associated with returning your vehicle to your home or your rental vehicle to the appropriate rental agency if you are unable to do so because of a medical emergency, up to \$2,000. Return of commercial vehicles is not covered.

14. **Return of baggage and personal effects:** In the event of your medical evacuation or repatriation of remains arranged by the company, if there is insufficient space to accommodate your baggage and personal effects aboard the transport provided, we will reimburse you up to \$200 to cover the cost of shipping these items to your departure point.
15. **Incidental expenses:** If you are required to stay in a hospital for treatment of an emergency sickness or injury as an in-patient while on your covered trip, we will reimburse you up to \$250 for your out of pocket expenses such as television, wi-fi and parking charges. Original receipts (no copies) and proof of payment must be submitted.
16. **Eyeglasses replacement:** In the event your eyeglasses are damaged as a result of a covered injury, we will reimburse you up to \$200 to replace them during your covered trip.
17. **Return to destination:** If, following your emergency medical evacuation arranged by the company to your place of residence, you wish to return to your destination, we will reimburse you for the cost of a one way fare to the city from where the medical evacuation occurred.
  - This benefit is available only if:
    - a) Your attending physician at your place of residence determines that you require no further treatment,
    - b) You receive prior approval by us,
    - c) You choose this benefit instead of benefit #13, vehicle return, and
    - d) Your return must be prior to your expiry date.
  - Once you return to your destination, a recurrence of the medical condition which necessitated your emergency medical evacuation or related medical condition will not be covered under this policy.
  - This benefit can only be used once during your covered trip. Upon return to your destination, the effective date of coverage is

the day you leave your departure point to return to your destination.

### What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

### What We Pay

You will be reimbursed for the reasonable and customary charges in excess of any government health insurance plan (GHIP) allowance, your Canadian university health insurance plan (UHIP) allowance or any private medical plan for the eligible emergency medical expenses listed above up to the maximum benefit amount described on the Schedule of Maximum Benefits.

If you have other insurance that may provide the same benefits you must notify us of that insurance, cooperate with our efforts to coordinate benefits payable by another insurer, and reimburse us for any payment that we have made that you receive from another insurer.

## BAGGAGE & PERSONAL EFFECTS

### When It Applies

If your baggage and/or personal effects are lost, stolen, damaged or delayed during your covered trip.

### What We Cover & What We Pay – Baggage & Personal Effects – Lost, Stolen or Damaged

When baggage and/or personal effects are lost, stolen, or damaged during your covered trip, we will reimburse you up to the maximum benefit amount as shown on the Schedule of Maximum Benefits for the plan you purchased.

We will pay the lesser of:

1. The replacement or repair cost, after an allowance is made for wear and tear or depreciation; or

2. The original purchase price.

A maximum of \$300 is payable for any single item.

A combined maximum limit of \$300 will be paid for: jewellery; watches; cameras, including related equipment; binoculars; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones; computers and other digital or electronic items provided that original receipts accompany the claim.

The liability of the company with respect to any one claim under this benefit shall not exceed the lesser of the sum insured at the time of application or \$1,500 in the aggregate under all TIPS insurance policies purchased for any one covered trip with respect to a single insured person.

For this benefit to apply you must:

- provide a police report if applicable;
- take all reasonable steps to protect, save or recover your baggage and/or personal effects;
- promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any common carrier or third party who had custody of your baggage and/or personal effects at the time of loss and supply us with a copy of the written report.

### What We Cover & What We Pay – Baggage Delay

If your checked baggage is misdirected or delayed more than 12 hours by the common carrier while on your covered trip, we will pay up to an aggregate total of \$300 for:

1. The purchase or rental of essential items of personal clothing and necessary toiletries while on your covered trip; and
2. The rental of sporting equipment if the purpose of your covered trip was to participate in a sporting event and your sporting equipment was included in the delayed checked baggage; and

3. The rental of a wheelchair for use during your covered trip.

This benefit does not apply to baggage delayed after you have returned to your departure point.

### What We Cover & What We Pay – Personal Money

If your personal money is lost or stolen while on your covered trip, we will reimburse you up to \$100.

### What We Cover & What We Pay – Passport / Travel Visa Replacement

If your passport and/or travel visa is lost or stolen while travelling outside your country of permanent residence on your covered trip we will pay the reasonable and customary cost to reimburse you for the replacement of your passport and/or travel visa and/or required entry documents up to a maximum of \$300.

### What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

## AIRFLIGHT ACCIDENT

### When It Applies

If you sustain an injury while you are travelling on your covered trip.

### What We Cover

You are covered for bodily injury sustained during your covered trip while riding as a passenger (not as a pilot, operator or crew member) on, boarding or alighting from any:

- a) aircraft maintained by a scheduled airline;
- b) transport type aircraft operated by the: i) Air Mobility Command (AMC) of the United States; ii) Royal Canadian Air Force Transport Command; or iii) Royal Air Force Air Transport Command of Great Britain;
- c) land conveyance licensed for the transportation of passengers for hire which takes you directly to

or immediately from airports used by a **scheduled airline**; or

d) land or water conveyance provided at the expense of the air carrier as a substitute for an aircraft covered by this **policy**.

**1. EXPOSURE AND DISAPPEARANCE**

Loss from exposure to the elements by reason of a covered **accident** will be covered if such loss is otherwise payable under this **policy**.

If **you** are not found within one year after:

a) the disappearance, sinking or wrecking of a conveyance in which **you** are riding during **your covered trip**; or

b) the destruction of a building which **you** are in during **your covered trip**;

**you** will be presumed to have suffered loss of life resulting from **injury** caused by an **accident**.

**What We Exclude**

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

**What We Pay**

**You** are covered up to the maximum amount shown on the Schedule of Maximum Benefits or as otherwise specified in the benefit when a covered loss occurs. A percentage of the maximum benefit will be payable as listed for the following injuries:

Loss of	Percentage of Maximum Benefit Payable
Life .....	100%
Both Hands or Both Feet .....	100%
Entire Sight of Both Eyes .....	100%
One Hand & One Foot .....	100%
One Hand & Entire Sight of One Eye .....	100%
One Foot & Entire Sight of One Eye .....	100%
Complete & Irrecoverable Loss of	
Speech or Hearing .....	100%
One Hand or One Foot .....	50%
Entire Sight of One Eye.....	50%

For a benefit to be payable under this coverage, the **accident** must happen on **your covered trip** and the resulting **injury** or death must occur within 365 days of the **accident**.

Loss as used above with reference to:

1. Hand or foot: means that the hand or foot is completely and permanently severed at or above the wrist or ankle joint;

2. Sight: means the total and irrecoverable loss of entire sight.

If more than one loss results from any one **accident**, we will only pay the one largest benefit as listed above. No benefit is payable for a loss which is not shown above.

Regardless of how many valid policies **you** have purchased with the **company**, the maximum amount for which **you** can be covered under all policies issued for Travel Accident/Airflight Accident by the **company** as a result of any one incident is limited to an aggregate amount of \$100,000. Any amount purchased in excess of \$100,000 shall be refunded upon request.

The **company's** maximum liability under this **policy** and all other Travel Accident/Airflight Accident Insurance policies issued by the **company** with respect to any one incident is limited to \$12,000,000 in the aggregate, which will be shared proportionately among all claimants entitled to claim. In addition, the **company's** maximum liability under this **policy** and all other Travel Accident/Airflight Accident insurance policies issued by the **company** under this benefit with respect to more than one incident occurring during a calendar year is limited to \$24,000,000 in the aggregate.

## POLICY EXCLUSIONS

### Exclusions only applicable to the Trip Cancellation section of this Policy:

There is no coverage and no benefits will be payable for claims resulting from or attributable to:

1. Coronavirus, SARS or any mutation or variation of coronavirus or SARS. This exclusion does not apply to Trip Cancellation benefit 1a.
2. Failure of any tour operator, common carrier, or other travel supplier, person or agency to provide the confirmed travel arrangements for reasons other than bankruptcy.

### Exclusions only applicable to the Trip Interruption section of this Policy:

There is no coverage and no benefits will be payable for claims resulting from or attributable to:

1. Coronavirus, SARS or any mutation or variation of coronavirus or SARS. This exclusion does not apply to Trip Interruption benefit 1a.
2. A return delayed more than 10 days beyond your scheduled date of return, unless you, a family member travelling with you, or a travelling companion were admitted to hospital for at least 24 consecutive hours within this 10 day period.

### Exclusions only applicable to the Ultimate Coverage section of this Policy:

There is no coverage and no benefits will be payable for any claim resulting from or attributable to:

1. Coronavirus, SARS or any mutation or variation of coronavirus or SARS;
2. An unfavourable weather forecast.

### Exclusions only applicable to the Emergency Medical section of this Policy:

There is no coverage and no benefits will be payable for claims resulting from or attributable to:

1. Expenses incurred for medical care or services where your covered trip was undertaken contrary

to medical advice or after receiving a prognosis of a terminal sickness;

2. Any treatment:
  - a) not required for the immediate relief of acute pain and suffering;
  - b) which can reasonably be delayed until you return to your province or territory of residence;
  - c) for follow-up treatment, recurrence of a medical condition or subsequent emergency treatment or hospital stay for a medical condition or related medical conditions for which you had received emergency treatment during your covered trip;
  - d) routine or general physical examinations, drugs or medication available without a prescription, eyeglasses or contact lenses or services which are not medically necessary;
3. Transplants of any kind;
4. Unless prior approval is obtained from us, any emergency air transportation, MRI, CAT Scan, surgery, cardiac procedures, including but not limited to cardiac catheterization, angioplasty or surgery;
5. Expenses incurred for all medical care or services including those related to an accident when this policy was purchased specifically to obtain hospital or medical treatment outside your province or territory of residence, whether or not recommended by a physician;
6. Any expenses related to an injury or sickness that occurred when another insurance was in force during the period of your covered trip for which top up coverage was purchased;
7. Expenses incurred for ongoing or recurring medical conditions. Once emergency treatment and care is completed, no further benefits for the same or related medical conditions will be covered;



8. Arthritis, cataracts, gout, varicose veins, corns, calluses and bunions or any **medical conditions** resulting from the medical care thereof;
9. Artificial joints within one year of any surgery;
10. All medical and emergency evacuation costs associated with child birth that occurs after 26 weeks gestation or voluntarily induced abortion;
11. All neo natal, medical care and evacuation costs related to a baby born during the **covered trip**; or
12. Any expenses related to coronavirus, SARS, or any mutation or variation of coronavirus or SARS. This exclusion is waived if **you** are under 18 years old or if you are **vaccinated** or if **you** are not medically eligible to be **vaccinated**.

**Exclusions only applicable to the Baggage & Personal Effects section of this Policy:**

There is no coverage and no benefits will be payable for claims when reimbursed:

- By the **common carrier**, hotel or **travel supplier**, including any services rendered by such **common carrier**, hotel or **travel supplier**; or
- As specified under any other insurance coverage **you** may have for the loss of or damage to property.

No coverage is provided for any loss or damage to:

1. Any animals;
2. Automobile and automobile equipment; aircraft; bicycles, except when checked as baggage with a **common carrier**; boats or other vehicles or conveyances; trailers; motors;
3. The following personal items:
  - a) sunglasses (prescription or non-prescription), contact lenses;
  - b) artificial teeth, dental bridges, dental retainers, hearing aids, prosthetic limbs, prescribed medications;
  - c) keys, money, credit cards, tickets and documents (except as coverage is otherwise specifically provided herein), stamps,

securities;  
d) sporting equipment if the loss/damage results from the use thereof;

- e) travel tickets for **your covered trip**, except for administrative fees required to reissue such tickets;
4. Household effects and furnishings, antiques and collector's items;
5. Perishable or consumable items, including any tobacco products;
6. Property used in trade, business or for the production of income;
7. Computer software, including any expenses incurred for the restoration of any lost or corrupted data;
8. Property shipped as freight or property shipped prior to **your departure date**;
9. Property stolen from an unattended vehicle that was not locked in the trunk or property left in view where a secure trunk is not available;
10. Property caused by defective materials or craftsmanship, normal wear and tear, gradual deterioration, inherent vice or mechanical breakdown;
11. Property caused by electrical current, including electric arcing, that damages or destroys electrical devices or appliances;
12. Property caused by the confiscation, detention, requisition or destruction of **your baggage and personal effects** by customs or other authorities;
13. Articles purchased during **your covered trip** without original receipts attached to the claim;
14. Jewellery, precious stones, watches; cameras, including related equipment; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones, computers and other digital or electronic items that are placed in the possession of a **common carrier**;
15. Property caused by breaking or scratching of fragile articles other than cameras or

binoculars, unless caused by fire or accident to the vehicle in which they are being carried;

16. Property insured under any homeowner's or tenant's package policy;
17. Any baggage or property left unattended; or
18. Shortages due to error, omission or depreciation in value.

**Exclusions only applicable to the Airflight Accident section of this Policy:**

There is no coverage and no benefits will be payable for claims resulting from or attributable to:

1. Disease or any physical defect, infirmity or sickness which existed prior to the commencement of **your covered trip**;
2. **Your** suicide; or
3. Any act of terrorism.

**Exclusions applicable to all sections of this Policy:**

NOTE: The Exclusions in this section are not applicable to the Ultimate Coverage.

There is no coverage and no benefit will be payable for any claims resulting from or attributable to:

1. **Your or your travelling companion's pre-existing condition** that was not stable during the time periods indicated in the Stability Table:

STABILITY TABLE	
Stability Period	Counting Back From
<b>For Trip Cancellation Benefits</b>	
60 days	Effective Date
<b>For Trip Interruption Benefits</b>	
60 days	Departure Date
<b>For Emergency Medical Benefits</b>	
60 days	Departure Date

NOTE: For covered trips where your trip cost is in excess of \$15,000, this **pre-existing condition** exclusion pertains to anyone's health irregularity

that gives rise to a claim under Trip Cancellation or Trip Interruption.

2. Any **sickness or injury** resulting from:
  - a. a heart condition involving the taking of nitroglycerine more than once per week for the relief of angina within the time periods listed in the Stability Table
  - b. a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone) within the time periods listed in the Stability Table;
3. Any event that might cause **your covered trip** to be cancelled or abandoned, which **you or your travelling companion** had knowledge of at the time of purchasing this insurance;
4. Consequential loss of any kind including loss of enjoyment of **your covered trip** from any cause;
5. **Your** mental or emotional disorders including, but not limited to stress, anxiety and depression unless admitted to **hospital**. This exclusion is not applicable to major psychiatric illness such as psychosis, schizophrenia and major affective mood disorders;
6. Any elective medical **treatment**;
7. **Your** use of drugs, alcohol, or any medication that results directly or indirectly in the condition causing a claim;
8. Any **sickness or injury** resulting from long term excessive consumption of alcohol or drugs;
9. **Your** attempted suicide or any intentionally self-inflicted **injury** unless admitted to **hospital**;
10. **Your** participation in **adventurous activities**;
11. **Your** participation in organized professional sporting activities;
12. Driving a motorcycle, moped, or scooter, whether or not **you** are driving on publicly maintained roads, driving off-road or on private property (unless **you** hold an applicable valid Canadian driver's license);
13. **Your** riding, driving or participating in motorized races of speed or endurance;

14. Piloting an aircraft or air travel on any air supported device other than as a fare-paying passenger on a flight operated by a common carrier;
15. Fraud, concealment or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder;
16. Your participation in a crime or malicious act;
17. Participation in a riot or insurrection;
18. Except as provided under Trip Cancellation (#27 act of terrorism page 15), war or act of war (whether declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military uprising or usurped power;
19. Act of terrorism by nuclear means and terrorism by dissemination of biological, chemical and or bio-chemical agents and substances;
20. Participation in the armed forces except as provided under Trip Cancellation and Trip Interruption Covered Events page 13 item #16;
21. Events related to "Avoid Non-Essential Travel" and "Avoid All Travel" advisories issued by the Government of Canada prior to your effective date that were or continue to be in effect for any country, region or city of destination on your covered trip, as reflected in your travel itinerary;
22. Orbital and suborbital flights;
23. A condition that is directly or indirectly related to any medical condition for which you have declined or delayed recommended treatment, diagnostic testing or prescription medication in the 2 years prior to the date it gives rise to a claim under this policy;
24. Contamination resulting from radioactive material or nuclear fuel or waste; or
25. Any trip outside your province or territory of residence as a driver, operator, co-driver, crewmember, or passenger on any commercial

vehicle used to carry goods for sale, resale or income.

## GENERAL POLICY PROVISIONS

**Assignment of benefits:** Where the company has paid expenses or benefits to you or on your behalf under this policy, the company has the right to recover, at its own expense, those payments from any applicable source or any insurance policy or plan that provides the same benefits or recoveries. This policy also allows the company to receive, endorse and negotiate eligible payments from those parties on your behalf. When the company receives payment from any Canadian provincial or territorial government health insurance plan, any other insurer, or any other source of recovery to the company, the respective payor is released from any further liability with respect to the claim.

**Autopsy:** In the event of your death, the company may request an examination or autopsy subject to any applicable laws relating to autopsies.

**Concealment and misrepresentation:** The entire coverage will be void, if before, during or after a loss, any material fact or circumstance relating to this policy has been concealed or misrepresented.

**Conformity with existing laws:** Any provision of this policy which is in conflict with any federal, provincial or territorial law where this policy is issued is hereby amended to conform to the minimum requirements of that law. In all other respects, the terms and provisions of this policy shall apply.

Despite any other provision contained in the contract, the contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance.

**Contract changes:** This policy is a legal contract between you and us. It, including any endorsements and attached papers are the entire contract. No change in this policy is valid unless approved in writing by one of our officers. No agent has the right to change this policy or to waive any of its provisions.

**Coordination of benefits:** The company will coordinate benefits payable under this policy with benefits available to you under any other policy or plan, so that payments made under this policy and from all other sources will not exceed 100% of the eligible expenses incurred. Coordination of Benefits of **emergency medical expenses** will be in accordance with the Coordination of Benefits Guidelines issued by the Canadian Life and Health Insurance Association with respect to Out of Country/Province Medical Expenses. However, if you are covered as an active or retired employee under your current or former employer's group health insurance plan for Extended Health Care benefits and the lifetime maximum amount is:

1. \$50,000 or less, Coordination of Benefits will not apply to such amount; or
2. More than \$50,000, Coordination of Benefits will apply only to the amount of insurance in excess of \$50,000.

**Currency:** All premiums and benefits under this policy are payable in Canadian currency based on a) the rate of exchange set by any chartered bank in Canada on the last date of service, or b) on the date the payment is issued to the provider of service.

**Limitation of liability:** The company's liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased for any loss or expense. The company upon making payment under this policy does not assume any responsibility for the availability, quality, results or outcome of any **treatment** or service, or your failure to obtain any **treatment** or service covered under the terms of this policy.

**Limitation of payment for trip cancellation and trip interruption - act of terrorism:** In the event of an **act of terrorism**, Trip Cancellation and Trip Interruption benefits will be paid out of a fund limited to \$1,000,000 per **act of terrorism** or a series of **acts of terrorism** occurring within a 72 hour period and applying to all policies issued by the company.

Regardless of the number of **acts of terrorism** the

maximum liability of the fund under this policy and all other policies issued by the company is limited to \$2,000,000 per calendar year.

If in our opinion the total number of Trip Cancellation and Trip Interruption claims payable due to one or more **acts of terrorism** may exceed the available fund limit, your pro-rated claim will be paid after the end of the calendar year.

**Limitation of payment for trip cancellation and trip interruption - bankruptcy of a travel supplier:** The company's maximum liability under this policy and all other policies issued by the company as a result of the **bankruptcy** of any one contracted travel supplier is \$1,000,000 regardless of the number of claims. Where the aggregate limit of \$1,000,000 is exceeded, claims will be paid on a pro-rata basis.

The company's maximum liability under this policy and all other policies issued by the company for **bankruptcy** of a travel supplier is limited to \$3,000,000 per calendar year regardless of the number of **bankruptcies** of contracted travel suppliers. Where the aggregate eligible claims in a calendar year exceed \$3,000,000 claims will be paid on a pro-rata basis and will be paid after the end of the calendar year.

In the event of a **bankruptcy**, the amount payable under this policy for actual financial loss to you is limited to the amount in excess of:

- 1) the amount recoverable from a provincial compensation fund; and
- 2) any available credit card chargebacks; and
- 3) any funds available to you as an unsecured creditor of the **travel supplier**,

up to the **sum insured** to a maximum of \$3,500. This policy will not pay any other amounts with respect to such loss, and will in no circumstances provide or be deemed to provide primary coverage in respect of such loss.

**Medical examination:** The company reserves the right to have you medically examined in the event of a claim.

**Medical records:** In the event of a claim, you agree to provide access to and we reserve the right to review any and all medical records or documentation relating to your claim(s) from any licensed physician, dentist, medical practitioner, hospital, clinic, insurer, individual, institution or other provider of service relating to the validity of your claim.

**Refund of premium:** Other than the "10 Day Right to Examine" on page 1, premium refunds are not available.

**Right of recovery:** In the event that you are found to be ineligible for coverage, any benefit is paid in error, payment is made in excess of the amount allowed under the provisions of this policy, a claim is found to be invalid, or benefits are reduced in accordance with any policy provision, the company has the right to collect from you any amount which it has paid on your behalf to medical providers or other parties or seek reimbursement from you, your estate, any institution, insurer or person to whom the payment was made.

**Secondary coverage:** The benefits in this policy are secondary to those available under any other coverage you may have including but not limited to, government health insurance, group or personal accident and sickness insurance, extended health or medical care coverage, any automobile insurance or benefits plan, homeowner, tenant or other multi-peril insurance, credit card benefit insurance, other travel insurance and replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers.

**Subrogation:** If you suffer a loss caused by a third party, the company has the right to subrogate your rights of recovery against the third party for any benefits payable to or on your behalf, and will, at its own expense and in your name, execute the necessary documents and take action against the third party to recover such payments. You must not take any action or execute any documents after the loss that will prejudice the company's rights to such recovery.

43

**Sworn statements:** We have the right to request that claims documents be sworn under oath and have you examined under oath in respect to any claim documents submitted.

## DEFINITIONS

**Accident** means a happening due to external, violent, sudden or fortuitous causes beyond your control which occurs during your Period of Coverage.

**Act of terrorism or terrorism** means the unsanctioned and illegal use of violence (excluding general civil disturbance, rioting and act of war (declared or undeclared) or the intentional release of a biological material), which caused destruction of property, injury or death for the express or implied purpose of achieving a political, ethnic or religious goal or result.

**Adventurous activities** means participating in any of the following: all-terrain vehicles (ATV), bungee jumping, dirt biking (off-road), hang-gliding, heli-skiing, hot air ballooning, mountain climbing, parachuting, paragliding, rock climbing (not mountaineering), scuba diving (unless qualified and not diving deeper than 130 feet), skydiving.

**Baggage and/or personal effects** means items or articles of necessity, adornment or for personal convenience including clothing and other personal effects worn on the person that are usually carried by travellers for their individual use while travelling.

**Bankruptcy** means the inability to provide contracted services due to total cessation or complete suspension of operations due to financial insolvency, with or without the filing of a Bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline or other travel supplier.

**Children** means your child or grandchild who is unmarried and is travelling with you or who joins you during your covered trip and is either: i) under 21 years of age; ii) under 26 years of age if a full-time student; or iii) of any age who is mentally or physically handicapped.

44

**Common carrier** means commercial airline carrier, cruise ship, ferry, bus, train, taxi, limousine or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire not including rented, leased or privately owned vehicles.

**Company, we, our, us** means Old Republic Insurance Company of Canada.

**Contamination** means poisoning of people by nuclear, chemical and/or biological substances that cause sickness or death.

**Covered trip** means travel arrangements insured by this policy commencing on the **departure date** and ending on the **expiry date**, both as shown on the **policy confirmation**.

**Departure date** means the later of the date shown as such on the **policy confirmation** or the date you actually depart on **your covered trip**.

**Departure point** means the city, province, territory or country you depart from on **your covered trip**.

**Effective date** means the date your insurance coverage under this **policy** or a specific benefit of this **policy** begins. (See page 6)

**Emergency** means a sudden and unforeseen **medical condition** that requires immediate **treatment**. An **emergency** no longer exists when medical evidence indicates that no further **treatment** is required at **your destination** or you are able to return to **your province/territory** of residence for further **treatment**.

**Emergency assistance provider** provides the **emergency** service 24 hours a day, 7 days a week, during **your Period of Coverage**. (See page 8)

**Expiry date** means the date coverage under this **policy** ends as shown on **your policy confirmation**.

**Family member** means spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-laws, natural or adopted child, stepchild, brother, sister, stepbrother, stepsister, foster child, aunt, uncle, niece or nephew.

**Fare** means the same ticket class that you originally purchased for **your covered trip**. This is subject to

availability. If you have not insured the full non-refundable cost of **your covered trip**, **fare** means the lowest single seat fare from any International Air Transportation Association carrier.

**Hospital** means an institution that is licensed, staffed and operated for the care and **treatment** of in-patients and out-patients. **Treatment** must be supervised by **physicians** and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A **hospital** is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction **treatment** centre, convalescent, rest or nursing home, home for the aged or health spa.

**Host at destination** means the person with whom you have arranged overnight accommodation for the majority of **your covered trip** at their usual place of residence, not including commercial facilities.

**Injury** means sudden bodily damage caused by an **accident** during **your Period of Coverage** causing you to seek **medical treatment**.

**Material fact** means any fact that would cause us to decline **your** application for insurance or charge more premium than you have paid for the insurance **policy**.

**Medical condition** means any disease, illness or **injury** including symptoms of undiagnosed conditions.

**Medically necessary** means **treatment** or services that are appropriate for the relief of **sickness** or **injury** in an **emergency**, based on generally accepted professional medical standards.

**Minor illness** means an infection that ends 30 days prior to the **effective date** of coverage and does not require: use of medication for a period greater than 15 days; more than one follow-up visit to a **physician**; hospitalization; surgical intervention; or, consultation with a medical specialist. A chronic

illness or the complication of a chronic illness is not a **minor illness**.

**Mountain climbing** means the ascent or descent of a mountain requiring the use of specialized equipment including crampons, pick-axes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.

**Natural disaster** means a disaster resulting from natural causes including flood, hurricane, tornado, earthquake, volcanic eruption or blizzard.

**Physician** means a person who is not **you** or **your family member** or **your travelling companion** who is legally licensed in the jurisdiction where the services are provided, to prescribe and administer medical **treatment**.

**Policy** means this document and **your policy confirmation** issued at the time the required premium has been paid.

**Policy confirmation** confirms the insurance coverage **you** have purchased indicating **your policy number**, **your purchase date**, **your departure date** and **your expiry date** along with a brief summary of benefits. This document sets out **your Period of Coverage** and forms an integral part of the **policy contract**.

**Pre-existing condition** means any **medical condition** other than a **minor illness** that exists prior to **your effective date**.

**Reasonable and customary** means charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

**Recurrence** means the appearance of symptoms caused by or related to a **medical condition** which was previously diagnosed by a **physician** or for which **treatment** was previously received.

**Scheduled airline** means any airline licensed for the transportation of passengers for hire, and which maintains regular published schedules (including any chartered flights by such airlines or licensed tour companies).

**Sickness** means an acute illness, acute pain and suffering or disease that requires **emergency medical treatment** or hospitalization due to the sudden onset of symptoms during **your Period of Coverage**.

**Spouse** means the person who is legally married to **you**, or if not married to **you**, has been living in a conjugal relationship with **you** for a continuous period of at least one year.

**Stable** means a **medical condition** where:

1. there has not been any new **treatment** prescribed or recommended, or change(s) to existing **treatment** (including a stoppage in **treatment**); and
2. there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug. If **you** require a routine adjustment to the dosage of **your** prescription for Coumadin, Warfarin or Insulin (unless it is newly prescribed or stopped) to ensure correct blood levels are maintained, such a change is not considered an alteration in medication provided the condition remains unchanged; and
3. the **medical condition** has not become worse; and
4. there has not been any new, more frequent or more severe symptoms; and
5. there has been no hospitalization or referral to a specialist; and
6. there have not been any tests, investigation or **treatment** recommended, but not yet complete, nor any outstanding test results; and
7. there is no planned or pending **treatment**.

All of the above conditions must be met for a **medical condition** to be considered **stable**.

**Sum insured** means the amount of insurance coverage **you** have purchased for the benefit indicated.

**Terminal sickness** means a **medical condition** from which no recovery is expected and which carries a

prognosis of death within 12 months of **your effective date**.

**Top up** means medical only coverage commencing on the expiration of another plan of insurance.

**Travel supplier** means any entity or organization that coordinates or supplies travel services for **you**.

**Travelling companion** means someone who shares travel arrangements and accommodations with **you** on **your covered trip** up to a maximum of five persons, including **you**.

**Treat, treated or treatment** means a procedure prescribed, performed or recommended by a **physician** for a **medical condition**. This includes but is not limited to prescribed medication, investigative testing and surgery.

**Vaccinated** means having received the full course of an approved Health Canada vaccine for coronavirus (COVID-19). The vaccine must be taken according to the manufacturer's recommendation, including any applicable post vaccination waiting period prior to **your effective date**.

**You or your** means a person who is eligible and named on the **policy confirmation** for insurance under this **policy** and for whom the required premium has been paid.

In this **policy**, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.

## CLAIMS INFORMATION

### If You Are Travelling

Contact the **emergency assistance provider** at the numbers listed on **your policy confirmation** or on page 9 of the **policy**.

### Contact Us

Travel Claims Department

P.O. Box 557, Hamilton, Ontario L8N 3K9

Toll Free in Canada & USA:

English: 1-888-831-2222

French: 1-800-245-1662

Direct English: 905-523-4731

Toll Free Fax: 1-866-551-1704

Fax: 905-528-8338

Email: [traveladmin@orican.com](mailto:traveladmin@orican.com)

### How To Submit A Claim

**You** can submit a claim directly on our website::

[www.oldrepubliccanada.com/Claims/TIPS](http://www.oldrepubliccanada.com/Claims/TIPS)

by selecting Go to eClaims. **You** can also download a claim form from this site and send it to **us** at the address above.

If **you** have any questions, **you** can contact **us** at the numbers above.

To make a claim for benefits under this **policy**:

- Submit **your** claim as soon as reasonably possible;
- Proof of the claim must be submitted no later than 12 months after the date of the event or loss.

Proof of a Claim shall include:

1. the completion of any claim forms furnished by the **company**;
2. original receipts;
3. a written report, complete with the diagnosis by the attending **physician**, if applicable; and
4. any other form of documentation required by the **company** to validate **your** claim (for example, a letter from the airline confirming the cause of the change in the scheduled flight or the delay).

Original supporting claims documentation must be provided, however, the **company** may accept certified copies if the original documentation cannot be provided for a reasonable cause. Failure to provide applicable support for a claim shall invalidate any claim under this **policy**. All documents required to support or validate the claim, including English or French translations of such documents, must be provided free of expense to the **company**.



## Claim Payments

We will pay covered claims within 30 days of receiving all of the necessary information required to accurately assess your claim.

Benefit payments will be made to you or to any person or entity having a valid assignment to such benefits. In the event of your death, any balance remaining or benefits payable for loss of life will be paid to your estate, unless otherwise indicated.

## Limitation of Action

If you have a claim in dispute under this policy, you must begin any legal action or proceeding against the company within 24 months following the date of the event which caused the claim. If, however, this limitation is invalid according to the laws of the province or territory where this policy was issued, you must commence any legal action or proceeding within the shortest time limit permitted by the laws of that province or territory. All legal actions or proceedings must be brought in the province or territory of Canada where you permanently reside, or if mutually agreeable, the action can be brought in the province where the head office of the company is located.

## PRIVACY

The company is committed to protecting your privacy. Collecting personal information about you is essential to our ability to offer you high-quality insurance products and service. The information provided by you will only be used for determining your eligibility for coverage under the policy, assessing insurance risks, managing and adjudicating claims and negotiating or settling payments to third parties. This information may also be shared with third parties, such as other insurance companies, health organizations and government health insurance plans to adjudicate and process any claim. In the event that we must share your information with a third party who conducts business outside of Canada, there is a possibility that this information could be obtained by the government of the country in which the third party conducts business. We take great care to keep your personal information accurate, confidential and secure.

Our privacy policy sets high standards for collecting, using, disclosing and storing personal information. If you have any questions about the company's privacy policy, please visit [www.orican.com/privacy](http://www.orican.com/privacy), or contact our Privacy Officer at [privacy@orican.com](mailto:privacy@orican.com) or 1-800-530-5446.

Underwritten by:

Old Republic Insurance Company of Canada



Jason Smith, CPA, CA  
President and Chief Executive Officer  
November 2022  
TUYPE1122

**Recommended Actions from the Committee-of-the-Whole Meeting, March 18, 2024: School Renewal Report Update.**

**Mover:** John Connolly

that the Board receive the School Renewal Report Update.

March 18, 2024.

Committee-of-the-Whole

**Audit Committee Member Appointments.**

- R.A. that the Board re-appoint Deb McRae as an external member of the Audit Committee from April 1, 2024, to March 31, 2027; and,
- that the Board re-appoint Trang (Tia) Nguyen as an external member of the Audit Committee from April 1, 2024, to March 31, 2027.

March 18, 2024.

Committee-of-the-Whole



Creating a culture of  
faith, hope and love  
to ensure equity  
and well-being.

# AUDIT COMMITTEE

## Report to the Board

<b>Meeting:</b>	Open
<b>Presented for:</b>	Approval
<b>Meeting Date:</b>	26 March 2024
<b>Presented by:</b>	Sean Heuchert
<b>Subject:</b>	Audit Committee Re-Appointments
<b>Recommended Action(s):</b>	

that the Board re-appoint Deb McRae as an external member of the Audit Committee from April 1, 2024 to March 31, 2027; and,

that the Board re-appoint Trang (Tia) Nguyen as an external member of the Audit Committee from April 1, 2024 to March 31, 2027.

### Background:

As required by Ontario Regulation 361/10 - Audit Committees, the Board must have two external members of Audit Committee. These members may serve two terms of three years each and are eligible for a third term if the Selection Committee posts publicly an advertisement for replacements and is unable to find suitable replacements.

The Board advertised for new members via a page on our website, a website banner and social media. The advertisement remained active from November 20, 2023 to December 22, 2023.

The Selection Committee received no applications during this period. As the Board has satisfied the re-appointment criteria per Ontario Regulation 361/10, section 7, it is recommended that Ms. McRae and Ms. Nguyen be re-appointed.

**Ad Hoc By-law Review Committee.**

- R.A.** that the Board strike an ad hoc committee for the purpose of reviewing the Board By-laws; and,  
that the drafted terms of reference for the By-law Review Committee be adopted.

March 18, 2024.

Chairperson's Committee

## Terms of Reference

Committee Name:	By-law Review Committee
Type:	Ad-hoc
Mandate:	To review the current Board By-laws.
Responsibility:	To review the Board By-laws. To provide suggestions to the Board for amendments to the By-laws.
Membership:	Trustees (4) Director of Education
Time Frame:	As needed.
Accountability:	Peterborough Victoria Northumberland and Clarington Catholic District School Board of Trustees
Meetings:	As required
Resources:	Board By-laws Education Act



## Ontario Catholic School Trustees' Association



**O-K.3 a)**

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Patrick J. Daly, *President*  
Michael Bellmore, *Vice President*  
Nick Milanetti, *Executive Director*

February 27, 2024

The Honourable Chrystia Freeland  
Minister of Finance & Deputy Prime Minister  
House of  
Commons  
Ottawa,  
Ontario,  
Canada  
K1A 0A6

[chrystia.freeland@parl  
.gc.ca](mailto:chrystia.freeland@parl.gc.ca)

Dear Minister Freeland:

Following the federal government's National Review of Food Policy conducted in 2023, we would like to share our suggestions regarding the 2024-2025 federal budget, as part of the government's pre-budget consultations.

The Ontario Catholic School Trustees' Association (OCSTA) was founded in 1930. It represents 237 elected Catholic trustees who collectively represent 29 English-language Catholic district school boards. Together, these school boards educate approximately 559,000 students from junior kindergarten to grade 12 and adults in continuing education programs in over 1,200 schools province-wide.

Inspired by the Gospel, the Mission of the Ontario Catholic School Trustees' Association is to provide leadership, service and a provincial voice for Catholic school boards in promoting and protecting Catholic education.

### **National School Food Policy and Program:**

OCSTA supports the concept of a universal national school food policy and program for publicly funded schools with certain requirements. The program could provide a variety of benefits, including:



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- Improving access to nutritious food for students, allowing all students to focus on learning in school;
- Addressing food insecurity and the resulting anxiety and mental health challenges that affect students;
- Improving the social determinants of health for marginalized communities;
- Promoting healthy eating habits, choices, and lifestyles;
- Increasing food literacy;
- Supporting local agriculture and traditions;
- Supporting a healthier and more sustainable food system; and
- Improving student achievement and well-being.

Additionally, it can also contribute to the development of a more sustainable food system by supporting local and sustainable food production.

### **Program Design Recommendations:**

OCSTA recommends that any federally supported policy/program to provide food (breakfasts, meals, snacks) must have the following minimum requirements:

- In discussion with local school boards, be available at every publicly funded Catholic school;
- Accessible;
- At no cost to the student (or their care provider), school or board;
- Offered in a manner that is stigma-free; and
- Support local food producers.

It should have these minimum requirements but also allow for operational flexibility. To ensure successful and equitable implementation of the program, funding must cover all additional costs, including administrative supports, and must be sustained throughout the life of the program.

An equitable, universal, fully funded program would resolve inequities and inconsistencies, and offer a solid foundation for all students. We agree with the concept that meals must be culturally adapted and appropriate for each community.

OCSTA believes that funding allocations need to consider related capital costs. This could include new, or upgrades to, food preparation and handling areas, equipment, and related infrastructure. As you may be aware, many of our Catholic schools, including their kitchens and other programming spaces, are used by community partners outside of the regular school day.





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Additionally, a National School Food Policy should consider how students may need year-round access to the program including during winter and spring breaks and the summer.

### **Federal Budget Recommendations:**

It is within this context that OCSTA request the federal government move forward with its 2021 election commitment of \$1 billion over five years, with a minimum \$200 million per year, be included in Budget 2024 for a National School Food Program. This financial commitment was also included in the government's 2022 budget but was not included in its 2023 budget.

OCSTA strongly believes that by including this important societal need as part of Budget 2024, the government will demonstrate its commitment to school food and student nutrition. We know that all the provinces and territories are ready to work out agreements with the federal government on a cost-shared National School Food Program. Like Child Care Agreements, we are confident that federal funds could flow to the provinces and territories, each of whom have the structures in place to ensure money gets turned into more robust programs and quality food for students. This will make an incredible impact on the affordability issues families are facing, while also supporting Canadian students' achievement and well-being.

As advocates for our Catholic students and school communities, Catholic School Board Trustees know the struggles that our children, families, and communities are facing. Food insecurity is a national issue and rates have been rising at unprecedented levels. A 2022 Statistics Canada report<sup>1</sup> shows that 6.9 million people in 10 provinces, including almost 1.8 million children, lived in households struggling to afford the food they need.

When children and youth come to school hungry, it is difficult for them to focus on learning. This is an unfortunate reality for far too many students in our schools. Students must be fully prepared to face their learning day without worrying about where their next meal might come from. Simply put, children who are not hungry are more prepared to learn and participate in our classrooms and extra-curricular activities.

A fully funded national school food policy and program would also help ensure that all children have the nourishment they need to learn and grow and improve their health and well-being.

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<sup>1</sup> See <https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00013-eng.htm>



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On behalf of OCSTA, we look forward to the inclusion of dedicated funding to support a National School Food Program in Budget 2024.

Yours Very Truly,

Patrick J. Daly  
President

*cc: Ontario Minister of Education, Hon. Stephen Lecce*



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Patrick J. Daly, *President*  
Michael Bellmore, *Vice President*  
Nick Milanetti, *Executive Director*

February 29, 2024

**MEMORANDUM**

**TO:** Chairpersons and Directors of Education  
- All Catholic District School Boards

**FROM:** Patrick J. Daly, President

**SUBJECT:** **Integrity Commissioner and Electronic Board Meetings Regulation Consultation**

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As you know, on February 27, 2024, the government posted notices on the Regulatory Registry regarding two new regulatory proposals under Bill 98: the physical attendance at board meetings under Ontario Regulation 463/07 and a new regulation on Integrity Commissioner Qualifications and Code of Conduct Complaint Process.

We have attached our submission on Bill 98 for your reference on our recommendations regarding Integrity Commissioner processes (page 4-5).

**Proposed Changes to O.Reg 463/07:**

1. Effective on the date of filing of the proposed amending regulation, the proposed amendment would require each board's electronic meeting policy to include the following four exceptions to the requirements in the regulation for in-person attendance by a trustee (this would include a trustee in the role of a Chair or their designate):
  - the distance from the trustee's primary residence to the meeting location is 125 kilometers or more;
  - weather conditions do not allow the trustee to travel to the meeting location safely;
  - the trustee cannot be physically present at a meeting due to health-related issues; or
  - the trustee has a disability that makes attending meetings in-person more challenging may participate electronically, as necessary

2. Effective November 15, 2026, would require each board's policy to include a requirement that all trustees (including those in the role of Chair or designate) be physically present for all regular meetings of the board in each year of the term of office, unless one of the exceptions to the requirement for in person attendance applies. Details of the Ministry's proposal can be found at the following link:

<https://www.ontariocanada.com/registry/view.do?postingId=46514&language=en>

### **Integrity Commissioner Qualifications and Code of Conduct Complaint Process.**

The new regulation would establish minimum qualifications for Integrity Commissioners (ICs) appointed by school boards to investigate code of conduct complaints, as well as establish the Integrity Commissioner-led processes and procedural requirements to address code of conduct complaints. Details of the Ministry's proposal can be found at the following link:

<https://www.ontariocanada.com/registry/view.do?language=en&postingId=46515>

### **Next Steps:**

OCSTA intends to provide the Ministry of Education a submission on the proposed regulations. Please forward any concerns and/or recommendations on these matters to me at [pdaly@ocsta.on.ca](mailto:pdaly@ocsta.on.ca) and Steve Andrews at [sandrews@ocsta.on.ca](mailto:sandrews@ocsta.on.ca) by March 25, 2024.



Pat Daly  
President

Attachment

**Submission to the Ministry of Education**

**Bill 98: *Better Schools and Student Outcomes Act, 2023***

May 16, 2023



Ontario Catholic School  
Trustees' Association



## **Ontario Catholic School Trustees' Association**

### **Mission Statement**

Inspired by the Gospel, the Ontario Catholic School Trustees' Association provides the provincial voice, leadership and service for elected Catholic school trustees to promote and protect publicly funded Catholic education in Ontario.

### **Vision Statement**

Ontario is enriched by a publicly funded Catholic education system, governed by locally elected Catholic school trustees who serve with faith, commitment and compassion.

## TABLE OF CONTENTS

Introduction.....	1
Catholic School Boards as Partners in Service Delivery .....	1
Overall Legislative Intent of Bill 98 .....	1
Key Features of Bill 98: Schedule 2 Amendments to the <i>Education Act</i> .....	2
Guiding Principles of Bill 98 .....	3
OCSTA Recommendations: Schedule 2 – <i>Education Act</i> Amendments.....	4
Governance Reforms for Trustees .....	4
Role of Integrity Commissioners .....	4
Provincial Priorities in Education and Curriculum Reforms .....	5
Training Policies and Guidelines for Trustees and Senior Board Staff.....	5
Director of Education Performance Appraisals .....	6
Restrictions on Use of Board Funds .....	7
Regulations on Board Participation in Business Activities .....	7
Regulations on School Board Controlled Entities .....	8
Minister’s Powers Regarding Property Disposition .....	8
Joint Use of Schools.....	9
Joint Use Arrangements.....	10
Summary of Recommendations.....	12

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## **Introduction**

On behalf of the Ontario Catholic School Trustees' Association ("OCSTA") we are pleased to provide you with our submission on Bill 98: *Better Schools and Student Outcomes Act, 2023* ("Bill 98"). The purpose of this submission is to identify key areas of priority for Catholic school boards in Ontario and to make recommended changes to Bill 98. The recommendations contained within this submission reflect consultation with Catholic school boards.

The Ontario Catholic School Trustees' Association (OCSTA) was founded in 1930. It represents 237 elected Catholic trustees who collectively represent 29 English-language Catholic district school boards. Together, these school boards educate approximately 559,000 students from junior kindergarten to grade 12 and adults in continuing education programs province-wide.

Inspired by the Gospel, the Mission of the Ontario Catholic School Trustees' Association is to provide leadership, service and a provincial voice for elected Catholic school trustees who seek to promote and protect publicly funded Catholic education in Ontario.

## **Catholic School Boards As Partners in Service Delivery**

The OCSTA, on behalf of Catholic school boards, makes every effort to work closely with the Ministry of Education to develop education programs, levels of funding and curriculum that supports the legislative and regulatory requirements spelled out in the *Education Act*. We have enjoyed a positive working relationship for many years with all stakeholders in the education sector, including all Ontario political parties. Catholic school trustees are the democratically elected representatives of the Catholic community. The boards they serve on are responsible for:

- Establishing the Christ centered mission of their school systems;
- Developing school board policies that promote and protect Catholic education;
- Provide excellence in academics and faith formation opportunities for students;
- Establishing and monitoring the Annual Budget;
- Hire Director of Education and other staff consistent with preferential hiring rights;
- Promoting the constitutional right of Catholic school ratepayers to govern, manage and control publicly funded Catholic schools.

## **Overall Legislative Intent of Bill 98**

OCSTA supports the general legislative intent of Bill 98, as expressed in the government's posting on the Regulatory Registry:

*The Act, if passed, will help to re-focus Ontario's education system on student achievement, prioritizing hands-on learning and skills development in reading, writing and math, as well as continuing efforts to modernize our education system by unifying its focus on student achievement, putting highly qualified educators in the classroom and strengthening the voice of parents to enable students to succeed in life and work.*



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Bill 98 has five key pillars that would guide future regulatory and education policy reforms to:

1. **Increase accountability and transparency** by driving provincial priorities and expectations for Ontario's education sector from the province through to Ontario's classrooms. The proposed Bill would ensure all boards across the province are focused on delivering the government's key priorities for student achievement and improve accountability and transparency on board performance and funding.
2. **Ensure effective governance** through reforms that establish standardized processes and expectations for boards of trustees, Directors of Education and supervisory officers. The proposed Bill would support establishing a fair and impartial framework to support the integrity of trustee conduct across all boards and support all trustees and directors of education to have the competencies to effectively deliver on the government's key priorities for student achievement.
3. **Maximize capital assets of boards** to support building modern schools faster and better utilize school capacity so that students can attend school as close to home as possible. The proposed Bill would better leverage surplus property for public education and other provincial priorities, address accommodation needs in urban/high growth areas, ensure better planning for schools and associated child care facilities, maximize school capacity, where appropriate and improve consistency at the design phase to help reduce planning time and expedite the approvals process.
4. **Strengthen teacher training and oversight** to ensure teachers are trained for the needs of today's and tomorrow's classrooms and support student safety through fair and effective disciplinary processes for teachers and registered early childhood educators. The proposed Bill would ensure that fair and efficient disciplinary processes and other measures are in place for educators to build on progress made in previous reforms that enable the Ontario College of Teachers and the College of Early Childhood Educators to discharge their roles more effectively.
5. **Encourage consistent information and approaches to student learning** through more accessible information and opportunities for parents to get involved, and greater consistency in student mental health and well-being supports. This includes providing the information and tools necessary to ensure consistent information and approaches to student learning, including a greater role for parents and student learning about mental health and well-being.<sup>1</sup>

### **Key Features of Bill 98: Schedule 2 Amendments to the *Education Act***

Bill 98's proposed amendments to the *Education Act* are significant. The Bill intends to:

- Expand the Minister's regulation-making powers respecting provincial priorities in education in the area of student achievement, apprenticeship learning to pupils;
- Direct when a board may or must sell, lease or otherwise dispose of a school site, part of a school site or school property, and giving the Minister various powers over such dispositions, including regulation-making powers;

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<sup>1</sup> See <https://www.ontariocanada.com/registry/view.do?postingId=44527&language=en>

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- Mandate boards to adopt specific codes of conduct that apply to trustees of the board. Amendments set out the process that shall apply where there is an allegation of a breach of the code of conduct, including the mandated use of Integrity Commissioners;
  - Broaden the regulatory powers of the Minister of Education in the following areas:
    - i. to issue guidelines respecting the review and revision of curricula;
    - ii. to issue policies and guidelines setting out the training to be completed by trustees, directors of education, supervisory officers and superintendents;
    - iii. to charge a fee for the evaluation of textbooks, library books, reference books or other learning materials for selection and approval;
    - iv. to establish policies and guidelines respecting student mental health and communications with parents.

### **Guiding Principles of Bill 98**

We have and continue to consider Bill 98 through the lens of four essential guiding principles. That is the extent to which the legislation strengthens and promotes:

1. The denominational and constitutional rights of Catholic school boards;
2. Excellence in student faith formation, academic and co-curricular achievement and well-being;
3. Local flexibility and autonomy, and
4. The distinct and constitutionally protected role of locally-elected Catholic school trustees.

We welcome within the legislation, the acknowledgement of the denominational and constitutional rights of Catholic school boards, including provisions requiring consultation in areas such as Integrity Commissioners and shared use of facilities. We applaud the focus on building a strong foundation for student learning as well as the amendment (29.6) that would require boards to establish policies respecting student mental health and the use of learning resources in this area. We as well welcome changes to the Ontario College of Teachers Disciplinary processes.

Catholic school boards have throughout their history recognized parents as the primary educators of their children. As such, we strongly support the legislation's stated priority on strengthening parental engagement and improving communication with parents. We are confident this will serve to build upon the good work of Catholic school boards in these important areas.

While OCSTA supports the overall objectives of the legislation for improving student achievement, expanded scope of the Minister's regulation making powers in certain areas will further diminish local autonomy and flexibility. Over the past number of years, successive governments have introduced regulations/legislation that have significantly reduced school board flexibility. This loss in local autonomy and flexibility is of particular concern to Catholic school boards. We strongly caution against any actions that further erode the ability of school boards to meet the distinct needs of their school communities.

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## **OCSTA Recommendations: Schedule 2 - Education Act Amendments**

### **Governance Reforms for Trustees**

In section 24 of the Bill, amendments are proposed that require boards to adopt a code of conduct for members of the board that are developed through regulations. As it states:

#### *Regulations*

*(2) The Minister may make regulations governing codes of conduct that apply to board members, including,*

*(a) prescribing codes of conduct or parts of codes of conduct;*

*(b) prescribing matters to be addressed by codes of conduct.*

OCSTA is also concerned about the potential for an overly prescriptive code of conduct for trustees. Restrictive codes of conduct for trustees may negatively impact the distinct role of Catholic school trustees. These include the affirmation of Gospel values and a vision of life centered on the teachings of Jesus Christ and the teachings of the Catholic Church.

### **OCSTA Recommendations:**

- That the Ministry of Education consult with OCSTA and Catholic school boards when developing regulations related to the code of conduct affecting Catholic school trustees in an effort to recognize and support the distinct role of the Catholic school trustee;
- That the Ministry of Education requires the inclusion of the duties of trustees as outlined in section 218.1 of the *Education Act*, in trustee codes of conduct;
- That the Ministry of Education add (c) under the Regulations to prescribe professional development training for newly elected trustees.

### **Role of Integrity Commissioners**

Amendments to section 218.3 Breach of the Code of Conduct indicate that if an alleged breach of the code of conduct by a board member is not resolved within 10 days after the member received notice of the alleged breach, then the board must refer the matter to an Integrity Commissioner appointed by the board. This commissioner is selected from a roster of Integrity Commissioners developed by the Minister in consultation with Trustee Associations.

While OCSTA appreciates the provision for consultation with Trustee Associations in the development of a roster of Integrity Commissioners, OCSTA believes local Catholic school boards are best positioned to make decisions about if and when to refer code of conduct complaints to an Integrity Commissioner without oversight from the Ministry of Education.

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### **OCSTA Recommendations:**

- That the Ministry of Education provide Trustee Associations or Catholic school boards with adequate funding to support the hiring of Integrity Commissioners when required;
- That the use of an Integrity Commissioner remain **optional** for school board. If required, the Provincial list of Integrity Commissioners for Catholic school boards be determined by the Ontario Catholic School Trustees' Association;
- That the Ministry of Education continue to support professional development for trustees regarding best practices in school board governance, including human rights/equity training.

### **Provincial Priorities in Education and Curriculum Reforms**

Subsection 8 (1) of the *Education Act* is amended to include the following related to provincial priorities in education:

*0.1 establish policies and guidelines respecting the provincial priorities in education in the area of student achievement prescribed under subsection 11.2 (1), and require boards to comply with the policies and guidelines.*

OCSTA respects the role of the government and the Ministry of Education to set provincial priorities in education related to student achievement in so far as they respect denominational rights of Catholic boards. In addition, the expansion of the Minister's powers to revise curriculum must respect these same rights and not in any way limit/impact the ability of Catholic school boards to develop distinctly Catholic curriculum.

### **OCSTA Recommendations:**

- Ensure provincial priorities and curriculum policies and guidelines respect the denominational rights of Catholic boards;
- Respect Catholic boards' right and ability to develop distinctly Catholic curriculum.
- Provide sufficient funding to enable Catholic boards to realize their distinct Catholic Identity and comply with all provincially established policies and guidelines.

### **Training Policies and Guidelines for Trustees and Senior Board Staff**

Section 3.4.21 proposes amendments to include mandatory policies and training guidelines for trustees, directors of education and supervisory officers/superintendents. The section states specifically:

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*3.4.1 establish policies and guidelines setting out training, including the content, timing and frequency of training, to be completed by board members, directors of education, supervisory officers and superintendents and require those individuals to comply with the policies and guidelines.*

OCSTA believes that the training requirements for senior board staff are different than those for Catholic trustees and should be dealt with separately. In addition, OCSTA believes this amendment risks duplicating training practices in existence since Catholic boards already have training policies, procedures and guidelines for trustees. OCSTA strongly supports training for trustees in the areas of human rights, equity and governance best practices as it relates to school board codes of conduct.

**OCSTA Recommendations:**

- That the Ministry of Education narrow the requirement for training policies to school board trustees only;
- That the Ministry of Education clarify the mandatory training areas for trustees;
- That the Ministry of Education ensure the content of our trustee training for Catholic school trustees respects denominational rights and sufficient funding is provided to OCSTA and Catholic school boards to infuse distinctly Catholic content in all professional development and training material.
- That the Ministry of Education provide sufficient funding to Catholic school boards to provide faith formation and professional development opportunities for Catholic School Trustees.

**Directors of Education Performance Appraisals – Proposed Amendments in force upon proclamation**

The amendment outlined in Bill 98 gives the Minister of Education the authority to standardize the process for Directors of Education performance appraisals through regulation that would include mandatory elements and require school boards to engage the Minister in the Directors of Education appraisal process, when requested by the Minister.

The Director of Education is the chief education officer of the school board and acts as secretary of the board. The director reports directly to the board of trustees.

OCSTA welcomes greater consistency in the process relating to Director Performance Appraisals. However, we have significant concerns about the Minister’s involvement in this human resource process between the board of trustees and their Director.

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## **Recommendation:**

- That Bill 98 restrict the Minister’s authority in the performance appraisal process for Directors of Education to creating a standardized performance template that incorporates the Catholic Leadership Framework.

## **Restrictions on Use of Board Funds**

Section 26 of Bill 98 proposes the following amendment:

*26 Subsection 233 (3) of the Act is repealed and the following substituted:*

*Regulations re restrictions*

*(3) The Minister may make regulations:*

- (a) requiring a board to restrict, in the manner and to the extent specified in the regulations, the use of any revenue for the purposes specified in the regulations;*
- (b) prescribing the minimum and maximum amount of a board’s revenue that a board must use for a specified purpose in a school board fiscal year;*
- (c) prescribing conditions on a board’s use of revenue for specified purposes.*

OCSTA is concerned that this amendment, without further clarification, could restrict a boards’ capacity in the use of its revenues to meet its obligations for student achievement, faith formation and other areas of priority. If the legislative intent is to assist boards in managing financial risk, then we recommend the amendment should be more specific.

OCSTA has noted through several submissions to the government that enveloping funds or the restriction of funds for specific purposes, erodes the boards’ capacity to target areas of student need as well as creates significant unnecessary administrative work.

## **OCSTA Recommendations:**

- That the Ministry of Education clarify and narrow the scope of the Minister’s regulation making authority over a boards’ use of its revenues to those areas that are deemed high risk.
- That the Ministry of Education review and revise the education funding model and various regulations so as to increase local autonomy and flexibility and reduce unnecessary administrative burden.

## **Regulations on Board Participation in Business Activities**

Bill 98 also proposes to provide the Minister regulation making powers over a board’s business activities. As it states:

*(3) Section 11 of the Act is amended by adding the following subsections:*

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*Regulations: board participation in activities*

*(5) Subject to the approval of the Lieutenant Governor in Council, the Minister may make regulations prescribing activities relating to a board's business activities and governing boards' participation in those activities.*

OCSTA has questions regarding the proposed amendment and in particular how it may impact a Catholic school board's business activities and how members may participate in those activities.

**OCSTA Recommendation:**

- That the Ministry of Education clarify and provide additional information on the proposed amendment so as to ensure respect for the distinct role and responsibilities of Catholic school board trustees in School Board Governance.

**Regulations on School Board Controlled Entities**

Bill 98 has proposed new regulations related to school board controlled entities. This may include student transportation consortia, insurance exchange organizations among others. As the Bill states:

*Regulations: school board controlled entities*

*(6) Subject to the approval of the Lieutenant Governor in Council, the Minister may make regulations in respect of school board controlled entities, including,*  
*(a) defining "school board controlled entity" and prescribing persons or organizations that are school board controlled entities;*  
*(b) prescribing requirements relating to finance and accountability and requiring school board controlled entities to comply with the requirements.*

It is not clear to OCSTA what the intention of these regulations are and thus they could negatively impact the denominational rights of Catholic school boards.

**OCSTA Recommendation:**

- That the Ministry of Education clarify and provide more information on the proposed amendment such as specifying the sorts of entities be to subject to the regulations, while respecting the rights of Catholic school boards and its controlled organizations.

**Minister's Powers Regarding Property Disposition**

OCSTA has particular interest in the amendments related to the disposition of school board property. The current process for the sale, lease or disposition of surplus property of a school board is governed by Ontario Regulation 444/98. The amendments proposed in Bill 98 give the Minister authority to direct boards to sell, lease or otherwise dispose of a school site, part of a school site or other property if it is not needed to meet current or future pupil accommodation

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needs of the board, as determined in accordance with the Regulations. The challenge is how to determine future site or school property requirements of a board given population growth, housing developments, settlement patterns, demographic changes, property costs and related factors for community planning.

OCSTA is mindful as well of the various challenges facing the provincial government in respect of housing developments, placement of long-term care facilities and other infrastructure needs of communities, in the context of the scarcity and cost of property in urban centres. However, boards and the government need to remain cautious in the disposition of school board property since determining future pupil accommodation requirements is extremely difficult to predict and assess.

The continued ability of Catholic school boards to locate and control school sites is essential.

**OCSTA Recommendation:**

- That the requirement with regard to the disposition of school board property or facilities fully respect the denominational/constitutional rights of Catholic school boards to locate, manage and dispose of board property.

**Joint-Use of Schools**

The Bill also proposes the following amendment regarding joint-use of schools that OCSTA has some concerns with. Section 21 states:

*21 The Act is amended by adding the following section:*

*Joint-use of schools*

*195.1 (1) The Minister may direct two or more boards to enter into an arrangement with each other for the joint construction, ownership, control, management, maintenance, operation, location or use of a school site, part of a school site or other property of a board.*

*Regulations*

*(2) The Minister may make regulations governing the arrangements referred to in subsection (1).*

Although a joint-use school many provide for some efficiencies, there are a number of obstacles or challenges that exist in coordinating their development. First, when seeking a location, schools must agree on accommodation needs, which can mean hundreds or thousands of pupil places for joint schools. When locating in large urban centres, for example, there is often limited land area in infill developments to accommodate open space/functionality for multiple schools. In addition, the timelines associated with funding supply and approvals can also be challenging between boards whose funding sources vary.

There are also issues related to the operation of joint-use facilities. Increased student population, traffic and use result in accelerated wear and tear on the facility, higher renewal and maintenance



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costs over a smaller than usual timeframe. Additionally, differing interpretations of and lack of clarity around roles and responsibilities of school staff and boards coupled with different union groups may exacerbate typically minor issues. Managing shared costs and responsibilities of school operations such as maintenance and custodial services can become contentious issues if agreements are not consistently administered.

For school staff managing use of shared space – play space, library, gym – to ensure equal opportunity of use by both boards can be sometimes challenging given varied schedules and extra-curricular activities. As well, expansion space is typically limited, which constrains the opportunities to address changing enrolment/accommodation needs of both parties.

### ***Joint-Use Arrangements***

The successful joint-use arrangements typically share a vision for school design from the outset, with agreements drafted to cover areas such as shared use, operation and maintenance, etc. These types of agreements are important to aligning goals, the distinct mission and objectives of both boards. It is also important to have funding allocations equalized between the boards and confirmed prior to the approvals phase of a joint project and to have joint accounts developed to manage some of the regulatory and governance barriers that may be present.

The central element that assists with joint-use school arrangements is a comprehensive “shared facility use agreement” that includes a management committee that meets on a very frequent basis to discuss issues and includes both school principals and central administrative staff. Many of the issues happen at the local level (i.e., use of shared playground fields, ride drop-off issues), and can be solved if the management committee is meeting regularly. Proper delineation of physical space as well as fair and equitable distribution of amenities avoids confusion and disruption to school operations. Streamlining routine site maintenance activities and finding economies of scale for such activities as snow and ice control and lawn mowing not only aid in smooth operation but also provide opportunity for cost efficiencies.

### **OCSTA Recommendations:**

- That the Ministry of Education ensure a comprehensive consultation plan is developed involving OCSTA and Catholic school boards on the regulations regarding joint-use;
- That the Ministry of Education ensure funding allocations for each board within a proposed joint-use arrangement are consistent and confirmed prior to the approvals phase of a joint project;
- The joint-use arrangement should be legally structured to elaborate on the operational terms and conditions for joint-use and include mechanisms to formally review the contract periodically. In addition, the contract should have mediation agreements and dissolution terms built into the contract;
- That joint-use capital school arrangements remain at the discretion of partnering school boards and/or municipalities.

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In summary, OCSTA supports a number of aspects of Bill 98 and respectfully requests/recommends that in addition to Integrity Commissioners and shared use of schools/facilities, the legislation be amended so as to require consultation in the following areas:

- Surplus property disposition;
- Trustee Codes of Conduct;
- The Minister’s regulation making powers over a board’s business activities and school board-controlled entities; and
- Directors of Education Performance appraisals.

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## Summary of Recommendations

### Governance Reforms for Trustees

- That the Ministry of Education consult with OCSTA and Catholic school boards when developing regulations related to the code of conduct affecting Catholic school trustees in an effort to recognize and support the distinct role of the Catholic school trustee;
- That the Ministry of Education requires the inclusion of the duties of trustees as outlined in section 218.1 of the *Education Act*, in trustee codes of conduct;
- That the Ministry of Education add (c) under the Regulations to prescribe professional development training for newly elected trustees.

### Role of Integrity Commissioners

- That the Ministry of Education provide Trustee Associations or Catholic school boards with adequate funding to support the hiring of Integrity Commissioners when required;
- That the use of an Integrity Commissioner remain **optional** for school board. If required, the Provincial list of Integrity Commissioners for Catholic school boards be determined by the Ontario Catholic School Trustees' Association;
- That the Ministry of Education continue to support professional development for trustees regarding best practices in school board governance, including human rights/equity training.

### Provincial Priorities in Education and Curriculum Reforms

- Ensure provincial priorities and curriculum policies and guidelines respect denominational rights of Catholic boards;
- Respect Catholic boards' right and ability to develop distinctly Catholic curriculum.
- Provide sufficient funding to enable Catholic boards to realize their distinct Catholic identity and comply with all provincially established policies and guidelines.

### Training Policies and Guidelines for Trustees and Senior Board Staff

- That the Ministry of Education narrow the requirement for training policies to school board trustees only;
- That the Ministry of Education clarify the mandatory training areas for trustees;
- That the Ministry of Education ensure the content of our trustee training for Catholic school trustees respects denominational rights and sufficient funding is provided to

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OCSTA and Catholic school boards to infuse distinctly Catholic content in all professional development and training material.

- That the Ministry of Education provide sufficient funding to Catholic school boards to provide faith formation and professional development opportunities for Catholic School Trustees.

### **Directors of Education Performance Appraisals – *Proposed Amendments in force upon proclamation***

- That Bill 98 restrict the Minister’s authority in the performance appraisal process for Directors of Education to creating a standardized performance template that incorporates the Catholic Leadership Framework.

### **Restrictions on Use of Board Funds**

- That the Ministry of Education clarify and narrow the scope of the Minister’s regulation making authority over a boards’ use of its revenues to those areas that are deemed high risk.
- That the Ministry of Education review and revise the education funding model and various regulations so as to increase local autonomy and flexibility and reduce unnecessary administrative burden.

### **Regulations on Board Participation in Business Activities**

- That the Ministry of Education clarify and provide additional information on the proposed amendment so as to ensure respect for the distinct role and responsibilities of Catholic school board trustees in School Board Governance.

### **Regulations on School Board Controlled Entities**

- That the Ministry of Education clarify and provide more information on the proposed amendment such as specifying the sorts of entities be to subject to the regulations, while respecting the rights of Catholic school boards and its controlled organizations.

### **Minister’s Powers Regarding Property Disposition**

- That the requirement with regard to the disposition of school board property or facilities fully respect the denominational/constitutional rights of Catholic school boards to locate, manage and dispose of board property.

### **Joint-Use of Schools**

- That the Ministry of Education ensure a comprehensive consultation plan is developed involving OCSTA and Catholic school boards on the regulations regarding joint-use;

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- That the Ministry of Education ensure funding allocations for each board within a proposed joint-use arrangement are consistent and confirmed prior to the approvals phase of a joint project;
  - The joint-use arrangement should be legally structured to elaborate on the operational terms and conditions for joint-use and include mechanisms to formally review the contract periodically. In addition, the contract should have mediation agreements and dissolution terms built into the contract;
  - That joint-use capital school arrangements remain at the discretion of partnering school boards and/or municipalities.

Ontario Catholic School Trustees' Association  
BOARD OF DIRECTORS  
2023-2024

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Patrick J. Daly, President	Hamilton-Wentworth Catholic District School Board
Michael Bellmore, Vice President	Sudbury Catholic District School Board
Beverley Eckensweiler, Past President	Bruce-Grey Catholic District School Board
Nancy Crawford	Toronto Catholic District School Board
Luz del Rosario	Dufferin-Peel Catholic District School Board
Brian Evoy	Algonquin & Lakeshore Catholic District School Board
Marino Gazzola	Wellington Catholic District School Board
Colleen Landers	Northeastern Catholic District School Board
Paul Landry	Kenora Catholic District School Board
Mark Mullan	Ottawa Catholic School Board
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Rick Petrella	Brant Haldimand Norfolk Catholic District School Board
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Morgan Ste. Marie	Durham Catholic District School Board
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Linda Ward	St. Clair Catholic District School Board
Jennifer Wigston	York Catholic District School Board
Shawn Xaviour	Dufferin-Peel Catholic District School Board
Bishop John Boissonneau	ACBO Liaison to OCSTA
Fr. Patrick Fitzpatrick	Chaplain
Fr. Jim Mockler	Chaplain
Nick Milanetti	Executive Director





Ontario Catholic School  
Trustees' Association

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**Ministry of Education**

Minister

438 University Avenue, 5<sup>th</sup> Floor  
Toronto ON M7A 2A5

**Ministère de l'Éducation**

Ministre

438, avenue University, 5<sup>e</sup> étage  
Toronto (Ontario) M7A 2A5



March 4, 2024

Yves Durocher

President

Ontario Teachers' Federation

10 Alcorn Avenue, Suite 100

Toronto, ON M4V 3A9

Dear Mr. Durocher:

The Ontario government and the province's four trustees' associations continue to be committed to providing Ontario students with a normal, stable, and in-person education experience. We are working to minimize disruptions for students and would like to ensure they do not lose additional instructional time due to potential teacher absences and challenges with finding coverage.

Over the course of the past year, through the Teacher Supply and Demand Action Table (Action Table), we have been able to work together, along with various other stakeholders, on assessing factors contributing to the ongoing occasional teacher challenges and developing recommendations. Following extensive work, we are close to finalizing these recommendations based on the feedback provided by the OTF on January 24, 2024.

Recognizing that the implementation of recommendations will take some time and may not have immediate impact in the current school year, we, along with the trustees' associations, once again request your support to move forward with temporarily increasing the 50-day re-employment limit in the plan terms to 95 days for the 2023-24 school year for retired teachers, school principals and vice-principals. Changes to the re-employment limit in the last three years have contributed to system-wide efforts to address the challenges that school boards have experienced with meeting their growing occasional teacher needs. The ministry has received

various correspondence from retirees and numerous school boards over the last month requesting an extension to the amendment to the re-employment limit to 95-days to allow them to continue to support supply teaching needs without implications for their pensions. The ministry will continue to work closely with you on ensuring the agreed upon recommendations from the Action Group are implemented in a timely manner.

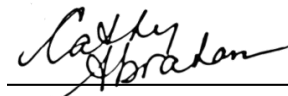
Retired educators have years of experience that can benefit students—who are eager to be supported and back in classrooms—and can assist school boards to temporarily address some of the recruitment challenges they are experiencing.

The sector continues to be reunited in seeking your support in extending the re-employment amendment for the current school year. We look forward to continuing to work with you to avoid gaps in staffing and loss of preparation time for teachers through the work that continues to be done at the Action table. Please confirm by March 18, 2024, whether we can count on your agreement so we can provide maximum confidence to families and boards.

Sincerely,



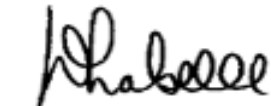
**Stephen Lecce**  
Minister



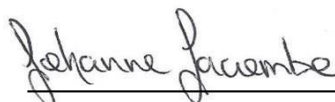
**Cathy Abraham**  
President, OPSBA



**Patrick Daly**  
President, OCSTA



**Denis Labelle**  
President, ACEPO



**Johanne Lacombe**  
President, AFOCSC

c. Ian S. Pettigrew, Secretary-Treasurer, OTF



March 18, 2024

Sent via email: Minister.edu@ontario.ca

The Honourable Stephen Lecce  
Minister of Education  
438 University Avenue, 5th Floor  
Toronto, ON M7A 2A5

Dear Minister Lecce:

Further to my letter of March 14, 2024, the Executive of the Ontario Teachers' Federation (OTF) met to consider your request, of March 4, 2024, to temporarily amend the re-employment rules under the Ontario Teachers' Pension Plan (Plan) for the fourth year in a row.

OTF reluctantly agreed to this temporary amendment in the past, and only agreed to an amendment in the 2022-2023 school year on the condition that you commit to the Ministry of Education's participation in a Teacher Supply and Demand Action Table with education stakeholders. The purpose of the Action Table is to produce a mutually agreed upon list of action items to address staffing challenges in our publicly funded schools, to be implemented in the 2023-2024 school year.

As you know, the purpose of the Plan is to deliver retirement income to members who are no longer employed and not as a tool to address underlying structural shortages in the education labour market. The 50-day rule is not, in and of itself, a barrier to re-employment, as hundreds of members elect to work beyond the 50 days annually. While you may perceive that increasing the 50-day rule might be an incentive to some retired members to work additional days, OTF believes that increasing the rule will have numerous negative consequences.

OTF is concerned that active members increasingly perceive the 95-day rule as the new normal. Thus, members may choose to leave the profession earlier expecting to supplement their retirement income with re-employment income. OTF is also concerned that newer members of the teaching profession, who already face employment precarity, will face additional competition from re-employed members. This reality may discourage them from entering or staying in the profession and further exacerbates staffing challenges. You may not be aware that some school boards have policies that explicitly prohibit the hiring of retired teachers.

Furthermore, as a pension fiduciary, OTF is concerned about the potential consequences of repeatedly extending the 50-day rule. Every time this type of amendment is introduced, the Plan incurs associated administrative burdens and costs. Repeatedly extending the 50-day rule also has potential consequences on the Plan's liabilities. In addition, rule changes generate unnecessary confusion and uncertainty in the system.

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A change to the 50-day rule will fail to address underlying systemic challenges and root causes of the teacher recruitment and retention problem faced by our schools. Resolving some challenges should be the purview of our joint Teacher Supply and Demand Action Table while others must be addressed through collective bargaining. Bold, systemic solutions are required to improve the recruitment of the over 30,000 certified teachers in good standing who are not currently working in our system. In addition, more than 4,000 new faculty graduates will become available to work in schools in fewer than six weeks.

OTF, along with our Plan partner, is committed to providing Ontario students with a normal, stable, and in-person education experience. We trust that we can count on your agreement to work towards facing the ongoing teacher supply challenges with an effective and systemic long-term strategy based on the evidence-informed recommendations surfaced at the Action Table. Extending the 50-day rule does nothing to recruit or retain new teachers. In fact, it does the opposite. In place of the suggested amendment, we would encourage the Ministry and school boards to invest the required funding, time, effort and resources on finding and hiring certified teachers.

In light of the above, the OTF Executive has decided to decline your request to support an amendment to the 50-day rule.

Yours respectfully,



Yves Durocher  
**President**

YD/arm

cc Ian S. Pettigrew, OTF Secretary-Treasurer - [ian.pettigrew@otffeo.on.ca](mailto:ian.pettigrew@otffeo.on.ca)  
Denis Labelle, President, ACEPO - [denis.labelle@cspne.ca](mailto:denis.labelle@cspne.ca)  
Johanne Lacombe, President, AFOCSC - [lacombej@ecolecatholique.ca](mailto:lacombej@ecolecatholique.ca)  
Cathy Abraham, President, OPSBA - [president@opsba.org](mailto:president@opsba.org)  
Patrick Daly, President, OCSTA - [pdaly@ocsta.on.ca](mailto:pdaly@ocsta.on.ca)



## Ontario Catholic School Trustees' Association

March 20, 2024

TO: Chairpersons and Directors of Education  
- All Catholic District School Boards

FROM: Patrick J. Daly, President

RE: **OCSTA Catholic Education Leadership Speaker Series:  
Catholic Social Teachings on Social Media  
April 3, 2024, 6:30 p.m.**

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*“Of particular concern to us as Bishops is research indicating the amount of time persons are spending on social media, and the effect that such extensive use has on users’ mental health and general well-being. Given the average global human life span of 73.4 years, with the average global social media user engaging for 147 minutes per day, at present each of us will spend an estimated six years and eight months of our lives on social media, in contrast to three years and seven months spent eating and drinking.”*

### **Pastoral Letter on the Use of Social Media, January 24, 2024 Canadian Conference of Catholic Bishops**

Among the key issues generating concern among Catholic education leaders is the impact of social media on the mental health and overall well-being of students in our schools. To provide current insight and strategies for Catholic Trustees on these matters, OCSTA is launching a 3-part, virtual evening speaker series featuring leading presenters on this topic.



The series will begin on April 3<sup>rd</sup> with The Most Rev. Scott McCaig, Bishop of the Military Ordinariate of Canada. Bishop McCaig will be discussing the recently released Canadian Conference of Catholic Bishops’ Pastoral Letter on the Use of Social Media.

Developed by the CCCB’s Episcopal Commission for Justice and Peace, this timely document acknowledges the prominent role social media has come to play at an individual and societal level and considers the benefits and dangers of social media from the perspective of Catholic Social Teaching. It provides tools for moral reflection and self-examination and suggests commitments by which to be guided for a more ethical use of social media.

This first presentation in the series will establish the Catholic social teachings foundation regarding social media usage considerations. We hope you will mark the dates for all three sessions in this series, which are as follows:

1. CCCB – Pastoral Letter on the Use of Social Media – Presented by The Most Rev. Scott McCaig: April 3, 6:30 p.m. – 8:00 p.m.
2. Impact of Social Media Use and Strategies for Empowering Children – Presented by Margot Denomme, Criminal Lawyer and Laurie McCann, Constable and Media Relations Officer, Toronto Police Services: April 10, 6:30 p.m. – 8:00 p.m.
3. Social Media and Supporting Student Well-Being in Ontario’s Catholic Schools – Presented by CDSB Representatives (Names TBA): May 22, 6:30 p.m. – 8:00 p.m.

### **OCSTA Conversations**

These presentations are part of OCSTA’s priority on encouraging conversations and sharing information with regards to the Catholic identity of publicly funded Catholic education, current issues in education and supporting the role of Catholic Trustees.

The length of each session will be approximately 90 minutes in total, with 60 minutes dedicated to the formal presentation and a further 30 minutes set aside for audience questions.

There is no charge for attending this event and we encourage all Trustees and other Catholic education leaders to register in advance – please see information below to complete registration:

### **OCSTA Catholic Education Leadership Speaker Series**

“Pastoral Letter on the Use of Social Media” with Bishop Scott McCaig, Canadian Conference of Catholic Bishops

WHEN: Wednesday, April 3, 2024 at 6:30 p.m.

FORMAT: Virtual (Zoom) – no fee to attend

REGISTRATION: Click on the link below to complete the registration.

[https://us02web.zoom.us/meeting/register/tZUrde2uqTkrEtHK2W8LIEbDi\\_scdrsQrRSc](https://us02web.zoom.us/meeting/register/tZUrde2uqTkrEtHK2W8LIEbDi_scdrsQrRSc)

After registering, you will receive a confirmation email containing information about joining this OCSTA event.

If you have questions or for more information, please contact Sharon McMillan at [smcmillan@ocsta.on.ca](mailto:smcmillan@ocsta.on.ca).