

Student Teachers and Workers' Compensation Insurance

By: Tim Fitzpatrick

As the new school year approaches, many school districts will be supervising students completing their teaching degrees. Unfortunately, some of those student teachers may suffer injuries while attending to their various duties on campus. In an anticipation of this unfortunate possibility, the district should be sure it has the appropriate insurance in place.

Student teachers are covered under the school district's volunteer coverage. If the school district does not have the appropriate volunteer coverage, student teachers may not be covered for any injuries they may sustain.

Below are some common scenarios intended to help you think through your coverage and related responsibilities with the student teacher and the district's needs in mind.

- 1) A student teacher is hurt in the classroom while working with kids: the injury would be covered.
- 2) A student teacher is hurt coming or going from his/her car on school property to do student teaching: the injury would be covered.
- 3) A student teacher is hurt while at recess with the kids during the school day: the injury would be covered; *however*, if the student teacher stayed after the school day was over and was hurt playing with kids, the injury would *not* be covered.
- 4) A student teacher is on a field trip with a master teacher and students and is hurt while participating with or supervising students: the injury would be covered.
- 5) A student teacher is on a field trip with a master teacher and students and is injured while engaging in activities not directly related to his/her role as teacher/supervisor: the injury would not be covered; if, for example, the student teacher accompanies students on a ski trip and is injured while free skiing on his/her own, the injury would not be covered.
- 6) A student teacher is hurt in the lunch room: the injury in this scenario would be covered (it is not uncommon for a student teacher to be in the lunchroom supervising or eating with the kids).
- 6) A student teacher/coach is hurt while helping with the kids in a sport-related practice: the injury would be covered.
- 7) A student teacher is hurt in the evening at a school sporting event (track meet, basketball game, football game, etc.): the injury would be covered as long as he/she is volunteering in a related capacity, such as a line judge, timer, or score keeper.

If you have questions about your current workers' compensation coverage of student teachers, please contact Tim Fitzpatrick, MTSBA Claims Manager, at (406) 457-4500.