
REGULAR BOARD MEETING

TUESDAY, APRIL 23, 2019

Peter L. Roach Catholic Education Centre - Boardroom

OPEN MEETING – 6:30 to 9:30 P.M.

Chairperson: Michelle Griepsma

Vice-Chairperson: David Bernier

<p>Trustees who are unable to attend the meeting are asked to please notify Michelle Kennedy (mkennedy@pvnccdsb.on.ca).</p>
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A. Call to Order of the Open Meeting – 6:30 P.M.:

1. Examen.
2. Opening Prayer.
3. We acknowledge that we are meeting on the traditional territory of the Mississauga Anishinaabe.
4. Singing of the National Anthem.
5. Approval of the Agenda.
6. Declarations of Conflicts of Interest.
7. Approval of the Minutes of the March 26, 2019 Regular Meeting. Page 5
8. Business Arising Out of the Minutes.

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

1. Report from the Director of Education, Michael Nasello.
2. Report from the Student Trustees, Calahndra Brake and Eveline Fisher.
 - a. Student Election Results
 - b. Student Trustees' Report

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

C. Presentations:

1. R.A. Proposed Holy Cross Catholic Secondary School Student Excursion to Guatemala, Central America, April 15-24, 2020. RA - Page 16 Details - Page 17
James Brake, Principal, and Christine Clarke, Teacher
2. Learning Support Services, Deep Learning Presentation
Heather Michel, Learning Consultant and Dawn Michie, Superintendent of Learning
3. Presentation from Student Trustees
Calahndra Brake, Senior Trustee and Eveline Fisher, Junior Trustee

D. Programs and Services:

E. Business, Finance and Governance:

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.
Michelle Griepsma, Board Chairperson.
2. STSCO Governance Committee, Open Session Report.
Michelle Griepsma, Board Chairperson.

F. Human Resources:

G. Policy Development:

H. Old Business:

1. Ontario Association of Parents for Catholic Education (OAPCE) Conference, 2019.
Michelle Griepsma, Board Chairperson.
2. PVNC Donation to Canadian Catholic School Trustees' Association (CCSTA) 'Toonies for Tuition' Campaign.
Michael Nasello, Director of Education.

I. New Business:

J. Bring Forward:

K. Information Items:

1. Chairperson's Report.
Michelle Griepsma, Board Chairperson.
2. Letter from Hamilton-Wentworth District School Board to Provincial Government re: Ontario Student Assistance Program (OSAP) Funding and Draft PVNC Response.
Michael Nasello, Director of Education. Page 75
3. Memo from OCSTA re: Toronto Catholic District School Board Motion regarding Ontario Autism Program (OAP) and Draft PVNC Response.
Michael Nasello, Director of Education. Page 80
4. Letter from Peel District School Board to Provincial Government re Announced Changes to Education Funding and Program and Draft PVNC Response.
Michael Nasello, Director of Education. Page 87
5. OCSTA Toonies for Tuition Challenge.
Linda Ainsworth, Trustee. Page 96
6. Trustees' Committee Reports.
(Past Approved and Draft Meeting Minutes shared on Google.)
 - a. First Nation, Métis and Inuit Advisory Committee Meeting, March 19, 2019.
 - b. Special Education Advisory Committee, March 21, 2019.
 - c. Catholic Parent Engagement Committee Meeting, April 1, 2019.
 - d. French as a Second Language Committee, April 3, 2019.

L. Future Meetings and Events:

1. Board Standing Committee Meetings: (Listed in chronological order.)
 - a. Chairperson's Committee, May 13, 2019, 4:30 p.m.
 - b. Committee-of-the-Whole, May 13, 2019, 6:30 p.m.
 - c. Policy Development Committee, May 21, 2019, 6:30 p.m.
 - d. Board Meeting Open Session, May 28, 2019, 6:30 p.m.
(In-camera Session, 6:00 p.m.)
2. Other Committee Meetings: (Listed in chronological order.)
 - a. Faith and Equity Committee Advisory Meeting, May 2, 2019, 6:30 p.m.
 - b. Accessibility for All Committee Meeting, May 14, 2019, 1:15 p.m.
 - c. Special Education Advisory Committee, May 20, 2019, 6:30 p.m.

- d. Student Council Liaison Committee, May 28, 2019, 4:15 p.m.
 - e. STSCO Governance Committee Meeting, May 29, 2019, 3:00 p.m.
 - f. Catholic Parent Engagement Committee Meeting, June 3, 2019, 6:30 p.m.
 - g. First Nation, Métis and Inuit Advisory Committee, June 4, 2019, 6:30 p.m.
 - h. Supervised Alternative Learning Meeting – TBA
3. Board Events:
- a. OCSTA 2018-2019 AGM and Conference, Toronto, April 25-27, 2019.
 - b. Catholic Education Week, May 5-10, 2019.
 - c. Catholic Student Leadership Awards, Holy Cross Catholic Secondary School, May 8, 2019, at 6:30 p.m.
 - d. CPEC and Catholic School Council Appreciation Event, St. Stephen Catholic Secondary School, May 15, 2019, at 6:00 p.m.
 - e. CCSTA 2018-2019 AGM and Conference, Canmore, AB, May 30-June 1, 2019.

M. Conclusion:

- 1. Report from the In-camera Meeting.
- 2. Closing Prayer.
- 3. Adjournment.



Minutes

THE MINUTES OF THE OPEN SESSION OF THE REGULAR MEETING OF THE BOARD held Tuesday, March 26, 2019, at 6:30 p.m. in the Boardroom, 1355 Lansdowne Street West, Peterborough.

PRESENT:

Trustees - Mmes. Linda Ainsworth, Eveline Fisher (Student Trustee), and Michelle Griepsma.
Messrs. Dave Bernier, Braden Leal, and Kevin MacKenzie.

Administration – Mmes. Joan Carragher, Laurie Corrigan, and Dawn Michie
Messrs. Galen Eagle, Tim Moloney, Michael Nasello and Fr. Paul Massel.

Recorder – Mrs. Michelle Kennedy.

Regrets – Ms. Calahndra Brake (Student Trustee), Mrs. Helen McCarthy, and Mr. Emmanuel Pinto

A. Call to Order of the Open Meeting:

Mrs. Michelle Griepsma, Chairperson, called the meeting to order at 6:36 p.m.

1. **Examen**

The Chairperson, Michelle Griepsma, asked Father Paul Massel to lead all who were present through the Examen.

2. **Opening Prayer**

Following the Examen, Father Paul led the opening prayer.

3. **Acknowledgement**

Michelle Griepsma, Board Chairperson, acknowledged that the Board Meeting was taking place on the traditional territory of the Mississauga Anishinaabe.

4. **Singing of the National Anthem**

The National Anthem was sung.

5. **Approval of the Agenda.**

MOTION: Moved by Linda Ainsworth, seconded by Braden Leal

that Trustees Helen McCarthy and Emmanuel Pinto be excused from the regular board meeting, open session.

Carried.

MOTION: Moved by Linda Ainsworth, seconded by Braden Leal

that the Agenda be approved as amended with the following changes:

- a) Superintendent Dawn Michie will present items C.4 and C.5 on behalf of Holy Trinity Catholic Secondary School;
- b) Change in order of the items in section 'C. Presentations' to be presented in the following order: C.5, C.4, C.3, C.1, and C.2.

Carried.

6. Declarations of Conflicts of Interest.

There were no conflicts of interest declared.

7. Approval of the Minutes of the February 26, 2019 Regular Meeting

MOTION: Moved by David Bernier, seconded by Kevin MacKenzie

that the Minutes of the regular meeting of February 26, 2019, be approved as corrected.

Carried.

8. Business Arising Out of the Minutes.

Michelle Griepsma reported additional information discovered about the program for the OAPCE Conference, for which funding for participation was approved at the February Board meeting. Participation in the event now involves the requirement of an additional night of accommodation for participants. At this time there are three parents interested in attending and one CPEC member. David Bernier and Michelle Griepsma are scheduled to attend as trustees. It has been confirmed that due to the number of participants, there will be adequate budget to support the participation, including the additional night of accommodation.

It was noted that Max Eisen, Holocaust survivor, who recently spoke to students at St. Stephen Catholic Secondary School, is finalist in the CBC 'Canada Reads' book competition.

B. Reports from the Director of Education and Student Trustee(s):**1. Report from the Director of Education.**

Michael Nasello gave the Director's Report, including the following highlights:

- Welcomed the students and staff visitors from Gitsxan First Nation, British Columbia and will be travelling with them as they visit the sacred grounds of the Petroglyphs with the elders of Curve Lake First Nation.
- Expressed gratitude for the staff who took time away from their March Break to accompany students to international destinations to provide amazing learning experiences.
- Bishop Gary Gordon spoke at the Peterborough secondary schools and the Lenten Mission was a great success. Thanks to Bishop Miehm for bring him to our Diocese.
- Math Olympics were hosted here at the Board Office last week. Thanks to the Math team of Sandra Connolly, Sarah Taylor, Mike Mooney and Natalie Bullock for their work with the event.
- The Ontario Secondary School Literacy Test will be held on March 27 and all Grade 10 students will take part.
- Holy Week is April 15-19. Chrism Mass is at St. Peters-in-Chains Cathedral on April 15 at 7 p.m.
- A friendly wager has been made with Anne O'Brien, Director of Durham Catholic DSB on the outcome of the hockey playoff series between the Oshawa Generals and the Peterborough Petes. The terms are that the director whose team is unsuccessful in the hockey playoff series will wear the jersey of the opponent's team. With half of the board supporting the Oshawa Generals, and half supporting the Petes, it will be a win-win situation.
- Recent announcements from the Ministry of Education which affect the Ontario Autism Program, the ban of cell phones in the classroom and the funding and class sizes will present some uncertainty and anxiety throughout our board. Further details are expected for implementation in the fall and more changes are possible pending outcomes of collective bargaining. A call for patience, calm, collaboration, generosity and respectful relationships has been made to PVNC staff for these times of uncertainty.
- Extended appreciation, support and gratitude to the staff members of PVNC for their hard work and dedication.

At the conclusion of his report, Michael Nasello invited questions from the trustees.

2. Report from the Student Trustees

Eveline Fisher, Student Trustee, gave a report to the Board of the activities which are taking place in secondary schools throughout the system:

- At the beginning of the Lenten season, each of the high schools celebrated with Ash Wednesday Mass or assembly.
- Father Paul Massel visited Holy Trinity Catholic Secondary School and invited students to participate in the Sacrament of Reconciliation in their chapel.
- Bishop Gary Gordon, from Victoria, British Columbia spoke to the students of St. Peter and Holy Cross and brought a message of God's love, the environment and his personal experiences.
- A '40 Days of Giving' event is happening at St. Peter where students are encouraged to set aside one thing they no longer use for each of the days of lent. The collection of gently used clothing, toys and books will be collected and donated to St. Vincent de Paul.
- During March break there were various excursions to different parts of the world including students from Holy Cross and St. Peter travelling to Spain, St. Stephen students travelling to France and a ski trip to Vermont by students from St. Stephen and Holy Trinity. Students from Holy Cross travelled to South Africa where they participated in scientific students and learned about environmental conservation.
- Down Syndrome Awareness Day was recognized by students across the system who wore mismatched socks on March 21st.
- St. Thomas Aquinas hosted a Development and Peace Day where other PVNC secondary students attended to learn about Development and Peace initiatives.
- Holy Cross is currently hosting students who travelled from the Gitksan First Nation in northwestern British Columbia. The host students from Holy Cross are looking forward to travelling to BC to stay for a week in May of this year.
- March 22 was World Water Day and the student trustees gave a presentation at a 'Lunch and Learn' event at the Board Office on their 'Ban the Bottle' initiative. The presentation was recorded and will be shared with the Eco-School clubs at each school.

Eveline then invited and answered questions at the conclusion of the report.

3. Report from the Manager of Communications, Galen Eagle

Manager of Communications, Galen Eagle reviewed his monthly electronic newsletter of system achievements and highlighted the following stories:

- A newly created video which promotes the Student Council Liaison Committee was viewed. This video will be used in the secondary schools to promote and recruit candidates for the Student Council Liaison Committee. Once on the SCLC, junior representatives can vie for the position of Student Trustee. Applications are now being taken at each school to determine the junior representatives for the 2019-2020 school year.
- A St. Peter co-op student whose placement this semester is with the Peterborough Petes Hockey club has written a rally song for their play-off run.
- Robotics competitions were held at St. Peter for Peterborough City and County Schools and City of Kawartha Lakes schools and at St. Stephen for schools in Northumberland and Clarington. The finalists from each of these competitions met at the Catholic Education Centre on March 7. Photo highlights from these events were shared.

C. Presentations:

5. R.A. Proposed Holy Cross Catholic Secondary School and St. Peter Catholic Secondary School Student Excursion to Italy, March 11-19, 2020.

Natalie Bittner, Vice-principal and Christine Clarke, Teacher from Holy Cross Catholic Secondary School were joined by Sherry Davis, Principal and Reginald Hartwick, Teacher from St. Peter Catholic Secondary School to present and answer questions about the proposed excursion to Italy during March Break, 2020. Natalie Bittner was present in place of James Brake, Principal at Holy Cross Catholic Secondary, who was not able to be present at the meeting.

MOTION: Moved by Kevin MacKenzie, seconded by Braden Leal

that the proposed Holy Cross Catholic Secondary School and St. Peter Catholic Secondary School student excursion to Italy, from March 11, 2020 to March 19, 2020, 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.

4. Mathematics Strategies Presentation.

Sandra Connolly, Learning Consultant and Mike Mooney, Itinerant Math Teacher were joined by Dawn Michie, Superintendent of Learning to give a presentation about Mathematics Strategies employed in classrooms at PVNC. The presentation gave

examples of strategies that are incorporated into daily 'number talks'. The approach to student learning and advancement in Mathematics in this board has stayed consistent in that the focus has remained on advancing fluency. The group answered questions from the trustees.

3. R.A. Proposed St. Mary Catholic Secondary School Student Excursion to RKY Camp, May 1-3, 2019.

Superintendent of Schools, Tim Moloney presented the information regarding the proposed trip to RKY Camp in May, 2019 to be taken by students from St. Mary Catholic Secondary School working towards their Duke of Edinburgh medals. Because this trip is a repeating excursion, Mr. Moloney was not joined by the teacher, Yvette Paldy-McCartney. Tim Moloney responded to questions from the trustees.

MOTION: Moved by David Bernier, seconded by Braden Leal

that the proposed St. Mary Catholic Secondary School student excursion to RKY Camp, Parham, Ontario from May 1, 2019 to May 3, 2019 be approved in principle and that the trip activities meet OPHEA guidelines for Outdoor Education.

Carried.

1. R.A. Proposed Holy Trinity Catholic Secondary School Student Excursion to Camp Northern Lights, May 15-16, 2019.

Dawn Michie, Superintendent of Schools presented the details of the proposed excursion to Camp Northern Lights. It was noted that was a repeat excursion and therefore the Principal and teacher did not attend the presentation. Ms. Michie responded to questions about the excursion from the trustees.

MOTION: Moved by Linda Ainsworth, seconded by Kevin MacKenzie

that the proposed Holy Trinity Catholic Secondary School student excursion to Camp Northern Lights, Haliburton, ON, from May 15, 2019 to May 16, 2019 be approved in principle; and, that the trip activities meet OPHEA guidelines for Outdoor Education.

Carried

2. R.A. Proposed Holy Trinity Catholic Secondary School Student Excursion to Algonquin Park, June 3-6, 2019.

Dawn Michie, Superintendent of Schools presented the details of the proposed repeat excursion to Algonquin Park. It was noted that this trip and the trip to Camp Northern Lights were for partial fulfillment of courses PAD3O and PAD4O.

MOTION: Moved by Braden Leal, seconded by Linda Ainsworth

that the proposed Holy Trinity Catholic Secondary School student excursion to Algonquin Provincial Park from June 3, 2019, to June 6, 2019 be approved in principle; and, that the trip activities meet OPHEA guidelines for Outdoor Education.

Carried.

D. Programs and Services:

E. Business, Finance and Governance:

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.

Board Chairperson, Michelle Griepsma, gave an update on information shared with trustees from OCSTA. Ms. Griepsma asked if the request for consultation from the College of Psychologists was fulfilled by the board. This will be investigated.

Trustees were requested to review the OCSTA Annual General Meeting package, including the package of resolutions in advance of the Committee-of-the-Whole meeting scheduled for April 8, 2019.

There was discussion on the trustees' attendance at the AGM and the ability to vote by proxy if not attending.

2. Annual Freedom of Information Report to the Information Privacy Commissioner.

Galen Eagle, Manager of Communications, presented background information on the Annual Freedom of Information Report that is submitted to the Information Privacy Commissioner each year by March 1st. Mr. Eagle shared general information which was given in the report from PVNC for 2018 and included the number of information requests, the time required to complete the requests and the general topics of interest. Trustees were invited to ask questions about the report.

3. R.A. Process for Voting on Recommended Actions from Policy Development Committee.

Michael Nasello, Director of Education, brought forward a proposal to use a standard motion for the approval of the recommended actions from the Policy Development Committee. The rationale for doing so is to simplify the process, recognizing that the

composition of the Policy Development Committee is the same as the Board of Trustees and that debate and discussion has already taken place at the Policy Development Committee meeting by the same group of people.

MOTION: Moved by David Bernier, seconded by Linda Ainsworth

that in receiving and approving recommendations from the Policy Committee, the Board proceed with the following standard motion:

“that the Board accept and approve the report and recommendations of the Policy Development Committee of [date] for publication and implementation.”.

Carried.

F. Human Resources:

G. Policy Development:

1. R.A. Recommended Actions from the Policy Development Committee Meeting, March 25, 2019.

It was noted that the new process going forward would include the inclusion of the full report of recommended actions approved at the Policy Development Committee in a 'Report to the Board' format and include the standard motion as a recommended action.

MOTION: Moved by David Bernier, seconded by Braden Leal

that the Board accept and approve the report and recommendations of the Policy Development Committee of March 25, 2019, for publication and implementation.

Carried.

H. Old Business:

Michelle Griepsma reported that a silent auction item for the OCSTA Toonies for Tuition has been secured. A 3D Virtual Viewer has been donated and will be passed along to the OCSTA to be included in the auction.

I. New Business:

J. Bring Forward:

K. Information Items:

1. Chairperson's Report.

Michelle Griepsma, Chairperson of the Board reminded trustees to bring forward any matters of concern that they may have so they may be considered at Chairperson's Committee for inclusion on the Board Meeting agenda.

Trustees were also reminded of the upcoming events in May, specifically Catholic Education Week, the Catholic Student Leadership Awards Ceremony on May 8, 2019, and the Catholic Parent Engagement Committee and Catholic School Council Appreciation Event on May 15, 2019.

2. Correspondence Received from Durham Region.

Michael Nasello, Director of Education directed the trustees' attention the copy of a letter received from Durham Region, addressed to the Minister of Transportation supporting Bill 174 and calling for further enforcement of school bus stop arm infractions.

3. Trustees' Committee Reports:

The draft minutes from the following committee meeting was shared ahead of the Board Meeting. There were no comments or questions with respect to this report.

a. Special Education Advisory Committee, February 21, 2019.

L. Future Meetings:

1. Board Standing Committee Meetings:

- a. Chairperson's Committee, April 8, 2019, 4:30 p.m.
- b. Committee-of-the-Whole, April 8, 2019, 6:30 p.m.
- c. Board Meeting Open Session, April 23, 2019, 6:30 p.m. (In-camera Session, 6:00 p.m.)
- d. Policy Development Committee, May 21, 2019, 6:30 p.m.

2. Other Committee Meetings:

- a. STSCO Governance Committee Meeting, March 27, 2019, 3:00 p.m.
- b. Catholic Parent Engagement Committee Meeting, April 1, 2019
- c. French as a Second Language Committee, April 3, 2019
- d. Student Council Liaison Committee, April 23, 2019, 4:15 p.m.
- e. Special Education Advisory Committee, April 25, 2019, 6:30 p.m.
- f. Faith and Equity Committee Advisory Meeting, May 2, 2019, 6:30 p.m.
- g. Accessibility for All Committee Meeting, May 14, 2019.

- h. First Nation, Métis and Inuit Advisory Committee, June 4, 2019
- i. Supervised Alternative Learning Meeting – TBA

3. Board Events:

The list of future board events was reviewed by the Trustees.

- a. OCSTA 2018-2019 AGM and Conference, Toronto, April 25-27, 2019.
- b. Catholic Education Week, May 5-10, 2019.
- c. Catholic Student Leadership Awards, Holy Cross Catholic Secondary School, May 8, 2019.
- d. CPEC and Catholic School Council Appreciation Event, St. Stephen Catholic Secondary School, May 15, 2019.
- e. CCSTA 2018-2019 AGM and Conference, Canmore, AB, May 30-June 1, 2019.

M. Conclusion:

1. Report from the In-camera Meeting.

MOTION: Moved by Braden Leal, seconded by Kevin MacKenzie

that the Board approve the actions and the discussions arising from the in-camera session, as follows:

- A. Call to Order:
 - 1. Opening Prayer
 - 2. Approval of Agenda as presented.
 - 3. Declarations of Conflicts of Interest: None were declared
 - 4. Approval of Minutes: Motion carried to approve the minutes from the February 26, 2019 Regular In-camera meeting and motion carried to approve the minutes from the February 26, 2019 Special In-camera meeting.
- D. Business, Finance and Governance:
 - 1. OCSTA In-camera Session Report.
 - 2. Update on Property Matter.
- E. Human Resources
 - 1. Update on Announcement from the Minister of Education.
 - 2. Update on Human Resources Matters.
- F. Other Urgent Matter:
- G. Old Business:
 - 1. Follow up to Parent Concern.
- I. Convening in Open Session:
 - 2. Motion to convene in Open Session at 6:32 p.m.

Carried.

2. Closing Prayer.

At the request of the Board Chairperson, Linda Ainsworth led the closing prayer.

3. Adjournment

MOTION: Moved by Linda Ainsworth, seconded by Braden Leal
that the meeting be adjourned at 8:43 p.m.

Carried.

Michelle Griepsma
Board Chairperson

Michael Nasello
Director of Education, Secretary-Treasurer
per M.K.

Proposed Holy Cross Catholic Secondary School, Peterborough,
Wells of Hope, Student Excursion to Guatemala, Central America,
April 15-24, 2020.

R.A.: that the proposed Holy Cross Catholic Secondary School Wells of Hope Student Excursion to Guatemala, Central America, from April 15, 2020 to April 24, 2020, 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.

April 8, 2019

Administration



CATEGORY 5 APPROVAL FORM

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

Teacher/Organizer: Chris Clarke	School: Holy Cross CSS
Adult Supervisors Attending: C Clarke, A Heemskerk, J Taylor	
Destination: Guatemala - Wells of Hope	Mode of Transportation: Air, Bus, Van
Grade/Course: Gr 11/12	Date of Submission: March 28
Departure Date: April 15th, 2020	Return Date: April 24th, 2020
Number of Students: boys:6 girls:6	Number of Adult Supervisors: female:2 male:1
Name of Travel Agent: Lent Travel	Type of Excursion: <input checked="" type="checkbox"/> Curricular <input type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$2,550	

Summary of Proposed Activity:

This will be Holy Cross' 5th year travelling to Guatemala, through Wells of Hope. This 8 day excursion will enable our students to gain a broader perspective on global issues around sweat equity and poverty. The students will be helping build a home in a community and painting a school. They will also experience the local culture and partake in any local events.

Curricular Relevance: (provide the overall expectations addressed) This experience is the heart of our Catholic Social Teachings and our CGE's regarding students becoming global citizens. It addresses issues around poverty, advocacy for the poor and the marginalized and learning, about sustainability in a developing country. The students experience Christ in those who have less material possessions, and they build meaningful relationships with their brothers and sisters in Guatemala.

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$17,550	School Accounts	\$
Travel	\$16,990	School Fund-raising	\$5,440
Cost of Supply Teachers	\$1,500	Student/Parent share	\$30,600
Meals	\$ inc in accommodation	Other:	\$
Programs/Materials	\$	Other: Teacher contributions, if applicable	\$
Other	\$		
Total	\$36,040	Total	\$36,040

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

- | | |
|---|--|
| <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Itinerary (including Mass if on the weekend) <input checked="" type="checkbox"/> Contract Information <input checked="" type="checkbox"/> Additional Medical Coverage needs considered <input checked="" type="checkbox"/> History of Excursion – number of years: 4 <input checked="" type="checkbox"/> Certification required by staff attending: CPR/1stAid <input checked="" type="checkbox"/> Educational objectives stated | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Information and consent letter to parents <input checked="" type="checkbox"/> Liability waivers signed <input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305 <input checked="" type="checkbox"/> List of destination/emergency phone numbers provided <input checked="" type="checkbox"/> Passports (if required) |
|---|--|

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

C. Clarke

Teacher Signature

JB

Principal Signature

John H. [unclear]

Superintendent Signature

March 28 2019

Date

April 1st 2019

Date

April 2, 2019

Date



HOLY CROSS
CATHOLIC SECONDARY SCHOOL

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

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

Thursday, March 21, 2019
Laurie Corrigan
Superintendent of Schools

Dear Laurie

Please accept this letter in support of the proposed Holy Cross student trip to Guatemala April 15-24, 2020.

Holy Cross experienced a very powerful life- changing trip to Guatemala last year. This solidarity sweat equity trip allowed the students to experience firsthand what day to day life is like in a poor community in Guatemala. Working with the community, the students helped to build a house for a single mother and her five children, and they also helped with small projects in the community.

Wells of Hope, a Canadian organization, has been working in Guatemala since 2004. Once again, the students will be working in local communities with Wells of Hope, helping with small projects in the community, and building a home for a poor family. They will also experience cultural events, and visit the various sites that Wells of Hope has helped to develop.

On behalf of Chris Clarke, I am requesting your support for this proposal. If you have any questions I would be glad to answer them.

Sincerely

James Brake
Principal
Holy Cross Secondary School

Itinerary for Wells of Hope - Holy Cross April 15th-24th, 2020

Wednesday April 15th

6:00 pm- Travel by Coach to Toronto where we will stay at the Comfort Inn at the Airport before flying out to Guatemala City on April 16th.

Thursday April 16th

Arrival at the airport where we meet our leader - Norm Hauer. Travel by passenger van to Esperanza, where we will be accommodated for the trip.

Friday and Saturday April 17/18

Each day we start with a prayer service reflecting on bible passages related to the activity we are participating in for that day. Participation in work projects and visit sites that Wells of Hope has helped to create/build with the local community. (Carry bricks and foundation stone, painting of existing school buildings)

Sunday April 19th

Attend 11 am mass at Parroquia Sagrado Corazon de Jesus in Jalapa. Lunch and visit town market and orphanage.

Monday to Wednesday April 20/21/22

Each day we start with a short prayer service reflecting on bible passages related to the activity we are participating in for that day. Participation in work projects and visit sites that Wells of Hope has helped to create/build with the local community. (Water carrying walk, carry bricks and foundation stone, painting of existing school buildings).

Thursday April 23rd

Morning prayer service, reflecting on the past week, making connections to our actions in the future. BBQ and wading pool.

Friday April 24th

Travel back to Guatemala City by passenger van. Flight home to Toronto Pearson. Coach Bus back to Peterborough.

Holy Cross Wells of Hope Travel Contract

Please find the travel contract with Lent Travel. Lent Travel is TICO approved and has been providing us quality service for our school excursions consistently in my time at Holy Cross as principal.

The contract itself is an estimate of actual costs of the trip as prices are not available for flights in April 2020 at this time. Costs in the contract are reflective of February 2020 flight costs, which will be higher than the costs in April 2020.

An updated service contract will be provided to the Board when these prices can be secured.

James Brake
Principal Holy Cross CSS.



April 2, 2019
13:06

James Brake
Holy Cross Secondary School
Fax 705-742-1498

Hi James,

Please find below an estimate for the cost of flights which I feel will best suit your group. As we are only able to quote fares up to 330 days in advance, please be aware this is an estimate only and prices are subject to change.

My feeling is that prices for travel in January will be similar to those for April and Delta Airlines has a scheduled flight which operates at similar times to those of previous years.

Delta 2551 E 17JAN Toronto	615A	Atlanta	858A FR
Delta 904 E 17JAN Atlanta	1037A	Guatemala City	111P FR
Delta 906 E 25JAN Guatemala City	221P	Atlanta	645P SA
Delta 1976 E 25JAN Atlanta	1022P	Toronto	1239A# SA

775.00 per person

Our price this year was high compared to previous years and I have set up recurring reminders in my calendar to check for space commencing May 17, 2019. I understand that next year's trip is April 15 to 24.

All Inclusive Insurance for the students with the Ultimate Upgrade (as required by the School Board) is pricing at a \$92.88 per student. For the adults, All Inclusive insurance with the Ultimate Upgrade would be a premium of 150.12 per adult.

Should you require any further details please contact me at 905-885-2453.

Thanks a lot,

John Beauchamp
Lent Travel (1982) Ltd
67 Walton Street,
Port Hope, Ontario
L1A 1N2

◆ 67 Walton St., P.O. Box 58, Port Hope, Ontario L1A 3V9, Phone (905) 885-2453, Fax (905) 885-2091 ◆

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.

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- 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.

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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

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

- You must be a resident of Canada.
- The policy must be purchased within 48 hours of the date when penalties first 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 \$15,000.
- You must purchase the policy for the full duration and value of the prepaid non-refundable portion of your covered trip.

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 and controlled within the time periods listed below:

1. Trip Cancellation coverage, for the 60 days prior to and including the effective date of the policy.
2. Trip Interruption and Emergency Medical Coverage, for the 60 days prior to your departure date.

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 and controlled, 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;

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- 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.

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 departure date of your covered trip.
Emergency Medical	Begins on the departure date at the point when you leave your province or territory of residence on your covered trip.
Airflight Accident	Begins when you leave your home on your covered trip.
All Other Benefits	Begin on the departure date of your covered trip.

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;

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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 or territory of permanent 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 expiry date as shown on your policy confirmation document 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 hospitalized 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, 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 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.

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/DEFAULT	SEE PAGE 14
	ACT OF TERRORISM	SEE PAGE 18
	ACCOMMODATION & MEALS	\$300
3	ULTIMATE COVERAGE	SEE PAGE 21
4	TRIP DELAY	\$1,500
	ACCOMMODATION & MEALS	\$200
5	EMERGENCY MEDICAL	
	HOSPITAL & MEDICAL	\$5,000,000
	EMERGENCY MEDICAL EVACUATION/ RETURN HOME	\$5,000,000
	ACCOMMODATION & MEALS	\$450
	INCIDENTAL EXPENSES	\$250
	REPATRIATION OF REMAINS	\$10,000
	CREMATION/BURIAL AT DESTINATION	\$5,000
6	BAGGAGE & PERSONAL EFFECTS	\$800
	BAGGAGE DELAY	\$100
	MAXIMUM PER ITEM	\$300
	PERSONAL MONEY	\$100
7	AIRFLIGHT ACCIDENT	\$25,000

Sum Insured means the amount of insurance coverage you have purchased.

* 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.

TRAVEL ASSISTANCE

When It Applies

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

What We Provide – 24/7

A. MEDICAL ASSISTANCE

1. Worldwide multi-lingual medical and dental referrals. If you need care from a physician, dentist or medical facility while you are travelling, we can help you find one.
2. Advance payment to hospital. We will provide advance payment to a hospital if it is required to secure your admission for a covered Sickness or Injury
3. Monitoring of treatment. If you are hospitalized, our medical staff will stay in contact with you and the physician caring for you. We can also notify your family, employer and your physician back home of your sickness or injury and update them on your status.
4. Transfer of insurance information to medical providers. If you require medical treatment for an injury or sickness, we will provide the emergency medical providers with any coverage information that they require.
5. Vaccine and blood transfers. If required, we will coordinate the transfer of required blood or vaccine to you.
6. Dispatch of physicians and specialists. If you need the care of a physician or specialist, we will coordinate the appropriate dispatch.
7. Prescription assistance. If you have lost, misplaced or forgotten your prescription medication, we will assist you in contacting your physician and obtaining a replacement supply.
8. Replacement of corrective eyeglasses and medical devices. If you have lost, misplaced or forgotten your corrective eyeglasses or

medical devices, we will assist you in obtaining a replacement.

9. Transfer of medical records. If and when required for emergency medical treatment, we will coordinate the transfer of medical records and related information to the treating physician.
10. Hotel arrangements for convalescence. If you are hospitalized, we will make necessary hotel and related accommodation arrangements for you and/or your family travelling with you or your travelling companion before, during and after your hospitalization.

B. MEDICAL EVACUATION AND REPATRIATION SERVICES

All evacuation and repatriation services must be pre-approved and arranged by Us.

1. Emergency medical evacuations. If our medical team and the local physician caring for you agree that the local care facility cannot treat your sickness or injury, we will provide transport and any necessary accompaniment to transfer you to the nearest appropriate facility.
2. Transportation of someone to join you if you are hospitalized. If you are hospitalized for an emergency sickness or injury, we will arrange for the economy class round-trip ticket to bring a friend or family member to you if you are alone and a physician recommends that someone travel to join you.
3. Return of children. If you are confined to hospital for more than 24 hours, we will arrange for the one way fare to return home your children who have accompanied you on your covered trip. We will also provide an escort for these children.
4. Return of travelling companion. If, due to a medical emergency covered by this policy, you must return to your departure point, we will arrange for the one way fare to return your

travelling companion to your departure point.

5. Transportation after stabilization. Once you are medically stable to return home, we will arrange for the cost of a one way fare to get you home (less any refunds from your unused return trip tickets).
6. Repatriation of mortal remains. We will arrange for the reasonable and necessary services to transport your remains to your place of residence. We can coordinate between sending and receiving funeral homes.

C. LEGAL ASSISTANCE

1. Transfer of funds. If your cash is lost or stolen or if you need extra money to pay for unexpected expenses, we can arrange to transfer funds from your family or friends.
2. Legal and bail referrals. We can help you find local legal advice or a bail bondsman while travelling.

D. TRAVEL & DOCUMENT ASSISTANCE

1. Replacement of lost or stolen passport or other travel documents. If your passport or other travel documents are lost or stolen, we can help you reach the appropriate authorities, contact your family or friends, and assist you in getting your documents replaced.
2. Replacement of lost or stolen travel tickets. If your tickets are lost or stolen, we can contact the airline or other carriers and help you with your travel arrangements.
3. Assistance with lost or delayed baggage. If your baggage is lost, stolen or delayed, we can contact the airline or other carriers and assist you with recovering your baggage.

E. OTHER ASSISTANCE SERVICES

1. Emergency travel arrangements to return home. If you must interrupt your covered trip and return home for an emergency reason, we can contact the airline or other carriers and help you with your travel arrangements.

2. Translation services. We can assist you in arranging for translation services or referral of the same.
3. Urgent message transmittals. We can help you get an urgent message to someone back home to your family, employer or personal physician and confirm that we were able to reach the person you asked us to contact.
4. Vehicle return. If you are not physically able to do so due to an injury or sickness, we will arrange for the return of your vehicle to the rental agency or to your permanent residence.

What Happens When You Call For Assistance

- We will confirm that a policy has been issued.
- You will be referred to the most appropriate service provider for your situation.
- Prior to receiving all relevant medical information, we will handle your emergency assuming you are eligible for benefits under this policy. If it is later determined that a policy exclusion applies to your claim, you will be required to reimburse us for any payments we have made on your behalf
- You will be reminded that any services rendered are subject to the terms and conditions of this policy. If it is later determined that a policy exclusion applies to your claim, you will be required to reimburse us for any payments We have made on your behalf.
- Where a claim is payable we will arrange, to the extent possible, to have any medical expenses billed directly to the company.

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 below, 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@oldrepublicgroup.com

When contacting our assistance provider, please provide your name, your policy number, your location and the nature of the emergency.

Limitation on Emergency Assistance Provider Services

The company and/or the emergency assistance provider reserve the right to suspend, curtail or limit services in any area or country in the event of:

- rebellion, riot, military uprising, war; or
- labour disturbances, strikes; or
- nuclear accidents, acts of God, or refusal by the authorities in the country where assistance is required, to permit the delivery of such services.

The emergency assistance provider will use its best efforts to provide the required services during any such occurrence.

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 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 or your travelling companion.

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 in this section.)

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 and 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 and Accommodation

7. For covered trips booked through a licensed Canadian travel agency, bankruptcy or default 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 or default 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. 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.
 13. As the result of a cancellation of a cruise or tour included in your covered trip for reasons beyond your control except for bankruptcy or default, 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 the lower of a change fee or one way fare to return to your departure point.

Weather

14. Weather conditions causing the scheduled carrier, on which you or your travelling

companion 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 22.

Employment or Educational Obligations

15. 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.
16. 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 your 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.
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 of 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. Relocation of a principal residence due to a job transfer by you or your spouse. The person who must relocate must be a full time active employee with that same employer for this benefit to apply.

20. 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.
21. The cancellation of your covered trip by the school board due to a teachers' labour strike or the school board determining there is a risk of harm to you due to an event directly affecting the destination you are travelling to and occurring within 90 days of your departure date.

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 your 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
 - ii. Proper application and all required documents have been received by Passport Canada at least 30 days prior to your departure date.
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 the cost of your covered trip 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

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confiscation or detention by customs officials 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 the period of coverage.

Terrorism, Hijacking, & Travel Warnings

26. Hijacking of you or your travelling companion.
27. An event, including act of terrorism, war, impending war or health issue which causes Global Affairs Canada to issue an "Avoid Non-Essential Travel" or an "Avoid All Travel" warning advising Canadians not to travel to a country, region or city originally ticketed for a period that includes your covered trip. The travel warning 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 42.
 - 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 warning.

What We Exclude

In addition to the General Exclusions (page 38) which apply to all sections of this policy there is also no coverage and no benefits will be payable for claims:

1. Caused by your or your travelling companion's pre-existing condition that was not stable and controlled as follows:
 - a) Trip Cancellation: for the 60 days prior to and including the effective date of this policy;
 - b) Trip Interruption: for the 60 days prior to and including your departure date.

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NOTE: 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 and controlled, 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 your policy.

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 hospitalized for at least 24 consecutive hours within this 10 day period.

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 13 to 18 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;
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 13 to 18 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 your 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 13 to 18 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 or covered land arrangements, less any refunds you receive;
2. The lesser of a one way fare or change fees on existing tickets, less any refunds, to return to your departure point or to continue on your covered trip;
3. The extra expenses incurred, supported by original receipts, for commercial accommodation and meals, essential telephone calls and taxi fares up to \$150 per day to a maximum of \$300;

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 **your covered trip** before the **departure date** and **you** do not qualify for coverage under the Trip Cancellation section of the policy.

What We Cover

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

What We Exclude

There is no coverage and no benefits will be payable for any claim arising from an unfavourable weather forecast. The General Exclusions on page 38 do not apply to this benefit.

What We Pay

You are covered to a maximum of 80% of the sum insured 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;
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 and **you** elect to travel as originally planned. If this occurs **you** are advised to upgrade the amount of insurance on **your covered trip**;

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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.

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** 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, default, grounding of aircraft for failure to satisfy government safety regulations 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;

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- 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 General Exclusions section of this policy on page 38.

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 and taxi fares resulting from a delay for up to a maximum of \$200

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 12 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 \$1,500 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;
 - b) up to \$300 to relieve acute pain and suffering not related to an injury.
- 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 delayed beyond your expiry date due to sickness or injury.
 - This benefit is limited to \$150 per day to a maximum of \$450. 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 in Canada; 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 in Canada or to the most appropriate medical facility closest to your home in Canada, 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 hospitalized 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. 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 hospitalized 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) 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 province/territory 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

In addition to the General Exclusions (page 38) which apply to all sections of this policy there is also no coverage and no benefits will be payable for claims presented under this section resulting from:

1. **Pre-existing conditions** or related medical conditions that were not stable and controlled during the 60 day period immediately prior to your departure date or which, in the opinion of your physician, would be expected to require treatment in the foreseeable future.
2. 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.

3. 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.
4. Transplants of any kind.
5. 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.
6. 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.
7. Any expenses related to sexually transmitted diseases.
8. 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.
9. Artificial joints within one year of any surgery.
10. All medical and emergency evacuation costs associated with childbirth 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.

What We Pay

You will be reimbursed for the reasonable and customary charges in excess of any government health insurance plan (GHIP) allowance or your Canadian university health insurance plan (UHIP) allowance 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 co-ordinate 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 \$2,000 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 \$100 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**, the company will reimburse you up to \$100.

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

If **your passport and/or travel visa** are 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 maximum of \$300.

What We Exclude

In addition to the General Exclusions (page 38) which apply to all sections of this policy there is also no coverage and no benefits will be payable for claims presented under this section 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 under this section 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;
- 18. Shortages due to error, omission or depreciation in value;
- 19. Mysterious disappearance.

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.

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

In addition to the General Exclusions (page 38) which apply to all sections of this policy there is also no coverage and no benefits will be payable for claims presented under this section resulting from:

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

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 below 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 our company, the maximum amount for which you can be covered under all policies issued for Travel Accident/Airflight Accident by our company as a result of any one incident is limited to an aggregate amount of \$500,000. Any amount purchased in excess of \$500,000 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.

GENERAL EXCLUSIONS

These exclusions apply to all sections of this Policy. This insurance does not cover and no benefit will be payable for any claim arising from:

1. 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;
2. Consequential loss of any kind including loss of enjoyment of your covered trip from any cause;
3. Your mental or emotional disorders including, but not limited to stress, anxiety and depression unless hospitalized. This exclusion is not applicable to major psychiatric illness such as psychosis, schizophrenia and major affective mood disorders;
4. Any elective medical treatment;

5. **Your use of drugs, alcohol, or any medication that results directly or indirectly in the condition causing a claim;**
6. **Any sickness or injury resulting from long term excessive consumption of alcohol or drugs;**
7. **Your suicide, attempted suicide or any intentionally self-inflicted injury;**
8. **Your participation in adventurous activities;**
9. **Your participation in organized professional sporting activities;**
10. **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);**
11. **Your riding, driving or participating in motorized races of speed or endurance;**
12. **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;**
13. **Fraud, concealment or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder;**
14. **Your participation in a crime or malicious act;**
15. **Participation in a riot or insurrection;**
16. **Except as provided under Trip Cancellation (#27 act of terrorism page 18), 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;**
17. **Act of terrorism by nuclear means and terrorism by dissemination of biological, chemical and or bio-chemical agents and substances;**
18. **Participation in the armed forces except as provided under Trip Cancellation and Trip Interruption Covered Events page 17 item #20;**

19. **Events related to "Avoid Non-Essential Travel" and "Avoid All Travel" warnings issued by Global Affairs 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;**
20. **Orbital and suborbital flights;**
21. **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;**
22. **Contamination resulting from radioactive material or nuclear fuel or waste; or**
23. **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 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.

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 financial default 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 financial default of a travel supplier is limited to \$5,000,000 per calendar year regardless of the number of incidents of default of contracted travel suppliers. Where the aggregate eligible claims in a calendar year exceed \$5,000,000 claims will be paid on a pro-rata basis and will be paid after the end of the calendar year.

If a contracted travel supplier or carrier ceases operations, the amount payable under this policy for actual financial loss to you is limited to the amount in excess of the amount recoverable from a provincial compensation fund up to the sum insured to a maximum of \$10,000. 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.

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.

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, 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 or default means the travel supplier is insolvent, is bankrupt, is in receivership, has made a proposal to its creditors or filed a notice of intention to make a proposal to creditors under the Bankruptcy and Insolvency Act R.S.C. 1985, c. B-3, or filed for protection from creditors under the Companies' Creditors Arrangement Act, R.S.C. 1985, c. C-36. For non-Canadian travel suppliers, bankruptcy or default 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 (for the purpose of the "Return & Escort of Children" benefit) means **your** child who is unmarried and, is travelling with **you** or who joins **you** during **your covered trip**.

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 4)

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 12)

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 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, carabineers 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 and controlled 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 and controlled.

Sum Insured means the amount of insurance coverage you have purchased as noted on your policy confirmation. The sum Insured cannot exceed the actual cost of your covered trip.

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.

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.

You or your means a person who is eligible and named on the application 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

Contact Us

Travel Claims Department
P.O. Box 557, Hamilton, Ontario L8N 3K9
Fax: 905-528-8338
Toll Free Fax: 1-866-551-1704
Telephone: 905-523-4731
Toll Free in Canada & USA: 1-888-831-2222

If you experience an emergency or require assistance while you are travelling at any time call the numbers listed below. If you cannot successfully place a collect call to the emergency assistance provider as instructed below, 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@oldrepublicgroup.com

How To Submit A Claim

You can download a claim form directly from our website:

www.oldrepublicgroup.com/TIPS

or you can contact us toll free at:

English: 1-888-831-2222
French: 1-800-245-1662

To make a claim for benefits under this policy:

- Submit your claim forms within 30 days after the expense or loss is incurred or as soon as is reasonably possible;
- Written proof of the claim must be submitted within 90 days, but not later than 12 months after the date of the event or loss.

Written 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 any other form of documentation deemed necessary by the company to validate your claim;

4. documentation required by the company to substantiate cancellation, interruption, trip delay or schedule change if for other than medical reasons. If death is the cause of the claim, an official document such as a death certificate that establishes cause of death will also be required. For example, a letter from the airline confirming the change in the scheduled flight or the cause of the flight delay.

Original substantiating 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 substantiation 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 contact our Privacy Officer at 1-800-530-5446 or by email at: privacy@oldrepubliccanada.com.

Underwritten by:

Old Republic Insurance Company of Canada



Paul M. Field, CPA, CA
President and Chief Executive Officer
November 2018
TUYPE1118

Wells of Hope ERP

Jalapa, Guatemala

April 15 - April 24 2020

While in Guatemala, students and staff will be staying in the Wells of Hope compound; Pozos de Esperanza, in Jalapa, Guatemala. While there our contact via Wells of Hope organization will be Norm Hauer.

Holy Cross staff will be in contact via a travel phone/data plan.

On Site Staff/Supervision:

Charge- Chris Clarke

Call- Norm Hauer 001-502-5007-5785

Care- Anne Heemskerk, Julia Taylor

Alternate/Additional Emergency Contacts Contacts in Canada:

James Brake -

Natalie Bittner -

Tobi Ryan -

Wells of Hope

1499 Irvine Rd

Niagara on the Lake, Ontario

L0S 1J0

Charitable Organization with Reg # 83428 1768 RR0001

water@wellsofhope.com

1-866-392-3530

Guatemala Wells of Hope Mission Trip Staff

Chris Clarke - Teacher: Participated in the last 4 Friends of Honduran Children Mission trip, and has supervised the all Wells of Hope Mission Trips with Holy Cross CSS. Chris has supervised many school excursions, locally, nationally and internationally.

Julia Taylor - Teacher: Julia is also a well seasoned local, national and international school excursion supervisor, as well as significant participation with St. Alphonsus Parish Friends of Honduran Children excursions, where she leads adult summer trips. Julia has recently returned from a very successful excursion to South Africa with Holy Cross CSS students.

Anne Heemskerk - Chaplain of Holy Cross CSS. Having the school Chaplain involved in a mission trip is of great value to a school community. The trip itself is a very emotional one for students, and staff and Anne's skills will be greatly appreciated. Anne is also a season traveller who brings great care to her role as supervisor.

Guatemala April 15-24, 2020

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 our Social Justice group before they experience 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 5th year in Guatemala, through Wells of Hope. 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:

Chris Clarke: Guidance Counsellor for the past 6 years. Teacher for the past 27 years. Over the past 27 years he has been involved in many extracurricular activities including many trips (including flying) involving OFSAA championships (Kenora to Ottawa to Windsor) and school trips to Ottawa, Spain and Greece. Chris has personally travelled throughout Europe, U.S. and Canada with his family. Chris organized the last four trips with Holy Cross to Guatemala. Another two staff members will accommodate Chris, TBA,

Cost of the trip:

The cost is \$2550. This includes everyone's flights, accommodation and meals, supply coverage, transportation.

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.

Swim Test:

During this trip there may be a possibility where students will cool off in a shallow small lake. A swim test will be held on February 25th to ensure all participants meet the requirement for this activity.

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.

Emergency phone numbers:

Norm Hauer (leader) 011-502-5007-5785

Scott Maxwell (Wells of Hope) 905-328-7500

Website.www.wellsofhope.com

Travel:

The flights will be booked through Lent Travel in Port Hope.

Passports are required for this trip.

Consent Letter

I..... support my
son/daughter..... to participate in the Holy
Cross trip to Guatemala April 15-24, 2020. I have attended the parent
information meeting and am aware of where my child will be staying and
what she/he will be doing while in Guatemala. I have signed the PVNC
Board waiver form and the Wells of Hope Waiver form. I am also aware
there will be at least 3 adult supervisors on this trip.

I am enclosing a \$100 non-refundable deposit to ensure my son/daughter
place on this trip and will adhere to the payment schedule set out for me.

Signed.....

Date.....



INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students Under 18 Years

Holy Cross Secondary School in Peterborough, Ontario is arranging a Mission Trip to Guatemala where staff and students will be building a house and possibly painting a school as well as supporting activities to help the poor people of Guatemala. The date of this activity will be April 15 – 24, 2020.

**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 traveling, shoveling, lifting, carrying, walking, swimming and hiking 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 this activity:

1. Spains _____

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 _____ on _____, 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 _____
(date)

Signature of Parent/ Guardian: _____ Date: _____

2018/02

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 a mission trip to Guatemala where students and staff will be building a clay house as well as possibly painting a school. Date of Activity will be April 15 – 24, 2020.

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

ELEMENT OF RISK

Educational activity programs, such as traveling, shoveling, lifting, carrying, walking, swimming and hiking in Guatemala 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 _____ (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about _____.

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: _____

Student Selection and Parent Meeting Schedule

Upon approval of the Board of Trustees, applications will be provided to interested students at an assembly where our current group of Wells Of Hope Guatemala Brigade students share their experiences with the school student body upon return from our trip. These presentations will be scheduled for May 2019..

Current Grade 10 and 11 students are invited to apply. Preference is given to students who are part of our regular Social Justice Team, but the trip is not exclusive to these students.

A parent information night will be schedule for May of 2019 to share information with interested students and

Once applications are received, packages are reviewed, and the 2020 team will be selected. All students receive feedback on selection process.

In September our first Official Participant Parent Meeting will take place. Students will receive information on Itinerary, Vaccination Schedule, Passport, Travel Affidavit.

In November a second meeting will be held to confirm progress with passports, sign photo/information sharing agreements as well as share information about our Christmas Poinsettia Fundraiser.

December will see another meeting when parents gather to collect Poinsettias for distribution.

A final meeting will be held in March of 2020 to finalize arrangements for flight itinerary, and bussing to Toronto Pearson.

Re-Entry / Reverse Culture Shock

Most of you can expect to go through culture shock on one level or another upon arrival at your program site, but few prepare themselves for the shock of returning home. Students are often not aware that reverse culture shock can be just as trying as the initial feeling you experienced in your host country; perhaps even more so because it is unexpected.

Don't forget that the process of re-assimilating to your home country is a valuable learning experience, just as was the process of adjusting to living in a foreign country. Take advantage of this opportunity to learn more about yourself and your beliefs as you re-adapt to your home environment. Consider joining a local international club or organization, volunteering at your campus' international or study abroad office, or having a language partner. Get involved.

Symptoms

Upon returning home you may experience confusing reactions or feel distant from family, friends, and peers. While you probably kept in contact via phone or email, your family and friends have only heard about your experiences abroad and were not personally involved. They were not able to share in your life there firsthand, which may make it harder for them to understand the full impact of those events. You may not have entirely made sense of the full impact of those events either. That may contribute to a sense of disconnection or inability to articulate all that happened while you were gone and how you have been changed by this rich and exciting time.

Family and friends views may not appear or feel very accommodating to the "new you." You may not feel particularly at home in what used to be very familiar surroundings. It can be difficult to resist the temptation to return to the "old you" to fit others' expectations. Attempt to share why you have changed your views and attitudes by explaining adventures you have had. Try to readjust to life at home without losing the ideas and values that you formed while abroad.

Symptoms of reverse culture shock can include:

- Frustration
- Boredom
- Restlessness
- Confusion, uncertainty
- Change in values, goals, priorities, and attitudes
- Feelings of isolation or depression
- Difficulty concentrating
- Reverse Homesickness (missing people and places from abroad)
- Negativity towards your native culture

If you are experiencing these symptoms, allow yourself time. Adapting to your life back home will take some time. Give yourself time to relax, adjust and reflect on the experiences you have had, as well as to adjust to your current environment.

It will take time to be able to show your family and friends how you have changed and also for you to understand the impact this experience has had on your life. One new skill you likely learned while abroad is to be able to function and thrive even when uncomfortable or in the midst of big transitions—here is an opportunity to put that new skill to work!

Dealing with Re-entry

Taking the time to reflect on all the ways you've grown and changed while abroad is worth the effort. You will hopefully be able to see new skills and abilities that you developed/enhanced while abroad that will help you in the future. Take note of these accomplishments and use them. Reminisce about the person you once were and how you've changed during your time abroad. You'll be surprised in all of the great new ways that have shaped you into a more mature and integral individual. It's important to understand that others, like family members and friends, may expect you to be the same person as you were before you left. As you adapt back into your culture, grant others the time necessary for them to adapt to the new you. Being able to identify those specific aspects of the "new you" will help in dealing with the transition of re-entry, and position you to better understand your goals and dreams for what is next for you.

You may want to consider these additional tips:

- Understand that most students who go abroad do experience some degree of reverse culture shock; you are not alone
- Continue to journal or blog, sketch or take photographs,
- Get involved in the local community, with family, friends, neighbors
- Explore topics, issues, and hobbies you are interested in or became more interested in while abroad

I give permission for Holy Cross or Wells of Hope to use photos that may contain pictures of my daughter/son.....in them, for the Wells of Hope face book page. This is in relevance to the Holy Cross' April 2019 Guatemala brigade.

Parent Signature.....

Date.....

Witness.....



Government
of Canada

Gouvernement
du Canada

[Home](#) → [Travel](#) → [Destinations](#)

Guatemala

Last updated: March 29, 2019 09:22 ET

Still valid: April 2, 2019 12:42 ET

Latest updates: The Health tab was updated - travel health notices (Public Health Agency of Canada).

Risk level(s)

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.

Travel Health Notice - Zika virus

The Public Health Agency of Canada has issued advice for travellers on the Zika virus, recommending that Canadians practice special health precautions while travelling in affected countries. Pregnant women and those considering becoming pregnant should avoid travel to Guatemala. See Health for more information.

Safety and security

Crime

Guatemala has one of the highest violent crime rates in Latin America, one of the world's highest homicide rates and a very low arrest and detention rate. Most incidents of violent crime are drug- and gang-related. They occur throughout the country, including in tourist destinations. Rifles and handguns are very common.

Foreigners, likely targeted for their perceived wealth, are often victims of robbery, carjacking, armed assault and sexual assault, including rape. 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. Travellers have been attacked when visiting volcanoes and other tourist sites.

Theft

Petty theft, including pickpocketing and purse snatching is prevalent in urban and tourist areas, especially in markets and other crowded places, such as national parks and volcanoes. Schemes often involve some form of distraction. Crime tends to increase during the holiday seasons.

- 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 personal belongings, 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

Use of ATMs

Exercise extreme caution when using ATMs. Withdraw money at ATMs inside banks, hotels and malls rather than on the street, and do so during daylight hours only. To avoid card skimming, check that the ATMs have not been altered. Exchange money at official exchange bureaus only.

Armed robbery

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. Drivers and fare collectors have been the targets of violence, including murder. Passengers have also been subject to armed robbery by fellow passengers. Always opt for tourist shuttles operating during daytime.

There is a high risk of robbery on highways just before and after sunset. Incidents of armed robbery through vehicle interception, perpetrated by criminals posing as police officers, are common. Only undertake intercity travel by car, preferably in a convoy of two or more vehicles.

Kidnapping

"Express" kidnappings have occurred. In these abductions, criminals ask for small, immediate ransoms. The kidnappers usually force their victims to withdraw funds from an ATM or to arrange for family or friends to pay the ransom. This ploy is often used by criminal taxi drivers, who pick up the victim and then stop to pick up associates.

- Maintain a high level of personal security awareness at all times
- Avoid travelling alone, especially in isolated, unpopulated areas, on secondary roads and, especially, at night
- Only use reputable tour companies
- Avoid low-cost hotels with poor security
- Avoid excessive alcohol and narcotic consumption, as it can make you a more vulnerable target for criminals

- Be cautious of strangers
- If threatened by robbers, stay calm and do not resist: injuries and deaths have occurred when victims have resisted

Border areas

All Guatemalan border crossings are dangerous; official ones are less so. Drug-related armed attacks occur in departments close to all borders, notably in the southwestern department of San Marcos and the adjacency zone with Belize.

Travel only through official border crossings and allow enough time for border formalities. Many border posts close for lunch and at dusk.

Criminals often 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. Do as they say and don't resist.

Military and police forces conduct random vehicle searches along all borders.

Vigilante justice

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

Photography

Don't approach or photograph children and women (especially in areas with Indigenous presence), since many people in Guatemala fear that children are being kidnapped for illegal adoption or sexual abuse. Violent incidents involving foreigners taking photos have occurred.

Women's safety

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

[Safe-travel guide for women](#)

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.

Demonstrations

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

If you participate in demonstrations as a foreigner, you may be detained, deported and 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 information on ongoing demonstrations

[More about mass gatherings \(large-scale events\)](#)

Roadblocks

Illegal roadblocks are frequent. They can occur on the main roads leading to Guatemala City's La Aurora International Airport. Don't go through roadblocks without stopping, even if they appear unattended.

Road safety

Travel by road can be dangerous. While most roads in urban areas are in fair condition, secondary streets and rural roads are poorly maintained and lit. Mountain roads are steep and winding. Main highways through mountainous regions of the country are usually affected by mudslides and rock slides during the rainy season.

Local drivers generally don't respect traffic laws and often have reckless driving habits. Vehicles are often poorly maintained, and there is a lack of road signs throughout the country.

Roadblocks erected because of roadwork are common, particularly in the northern and western departments of San Marcos, Huehuetenango, Quiché, Alta Verapaz, Petén and Escuintla. These roadblocks may cause substantial delays.

The Pan-American Highway (CA-1) and the road from Guatemala City to the Atlantic Ocean (CA-9) are hazardous because of heavy traffic. Highways CA-1 and CA-2 are dangerous after sunset because of armed robberies that occur.

Avoid travelling on the isolated dirt roads near Lake Atitlán and on the road from Godinez to Panajachel, as they are rarely patrolled by police.

Seek advice from a registered travel agency if you plan off-road travel in the remote highlands of Petén.

Throughout Guatemala, always:

DIR-B-O 2019 04 23

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- 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

PROVIAL, a 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

Chicken buses

Avoid travelling on local public buses ("chicken buses"), as they are not safe. Most of the time, chicken buses are recycled school buses that are mechanically unreliable. They are usually overloaded with passengers and their unlicensed drivers often drive at excessive speeds. They are frequently involved in major road accidents, and serious crime occurs on board.

Choose a privately owned intercity bus instead, and only travel during daylight hours. Ensure that transportation and tour providers are reputable and reliable before booking.

Taxis

Use a reliable taxi company recommended by a major hotel chain and negotiate the fare in advance. Do not board taxis at taxi stands or flag taxis in the street.

When travelling by air, pre-arrange your pickup with your hotel prior to your arrival. Otherwise, make sure to use authorized airport taxis whose drivers wear easily identifiable picture identification badges.

Never share a taxi with strangers. Note the driver's name and licence number. Ensure that the driver does not pick up other passengers along the way to your destination, and have small bills available for payment, as taxi drivers often do not make change.

Marine transportation and piracy

Boaters should be alert to the possibility of encountering craft operated by illegal drug traders. Be sure to enter Guatemala only through official ports of entry staffed by Guatemalan immigration officers.

Boaters in the Rio Dulce area of Izabal have been victimized in violent armed attacks. Remain vigilant and make use of officially recognized docking and berthing facilities only.

Hiking

If you intend on hiking:

DIR-B-O 2019 04 23

- 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 and well informed about weather and other conditions that may pose a hazard
- inform a family member or friend of your itinerary, including when you expect to be back to camp
- know the symptoms of acute altitude sickness, which can be fatal
- obtain detailed information on trekking routes or ski slopes before setting out and do not venture off marked trails or slopes

Given that 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.

Cruises

If you intend to book a cruise or make other travel arrangements, ensure that the cruise line is legitimate. Confirm your itinerary with the ship and port authority.

Advice for cruise travellers

Water activities

Exercise caution when swimming off the Pacific coast, and seek information about water conditions such as strong currents, riptides and undertow. Take posted warnings about swimming conditions seriously, and familiarize yourself with the beach flagging system. Most beaches are not supervised by lifeguards. Avoid deserted and unpatrolled beaches.

Ensure that sporting and aquatic equipment, especially scuba diving equipment, is safe and in good condition. Ensure helmets and life jackets are available. Avoid excursions that are not recommended by tour operators.

Take additional safety precautions if you undertake whitewater rafting, especially on the Cahabon, Los Esclavos, Nahualate and Naranjo rivers, where previous whitewater rafting experience is highly recommended.

Tourist police

It may be difficult to obtain police assistance in Guatemala. Police forces lack resources and officers are often corrupt. National police officers don't usually speak English.

However, Guatemalan authorities have two programs dedicated to providing information and assistance to tourists: PROATUR and DISETUR. Both can help arrange security escorts for road travel across the country or organized hiking activities, such as to volcanoes and parks. Arrangements must be made at least 72 hours ahead of time. While the service is free, you should expect to pay for gasoline and gratuities.

- [PROATUR](#) (Tourist Assistance Program) (in Spanish)
- [DISETUR](#) (Tourism Security Division of the National Civil Police) (in Spanish)

Air travel

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

[General information about foreign domestic airlines](#)

Entry/exit requirements

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 [foreign diplomatic missions and consulates 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 at least 6 months beyond the date you expect to leave Guatemala.

Passport for official travel

Different entry rules may apply.

[Official travel](#)

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 diplomatic mission for your destination.

Useful links

- [Foreign diplomatic missions and consulates in Canada](#)
- [Canadian passports](#)

Visas

Tourist visa: not required

Business visa: required

Student visa: required

Canadians intending to conduct business in Guatemala or wishing to stay in Guatemala for a period exceeding 6 months require a visa.

Entry stamp

Ensure that your passport is stamped on entry. When entering Guatemala by land or sea, you may have to seek out an immigration official to stamp your passport. If you fail to present an entry-stamped passport when departing Guatemala, you may be fined and experience delays.

Central America-4 Border Control Agreement

Under the terms of the Central America-4 Border Control Agreement (C-4), Canadian tourists, once they have entered any one of the C-4 countries— El Salvador, Guatemala, Honduras and Nicaragua —may travel for a period of up to 90 days within all four without further entry and exit formalities at border immigration checkpoints. The 90-day period begins at the traveller's first point of entry, where their passport will be first stamped.

You can expect to be fined if you exceed the 90-day period. An extension of up to 90 days is permitted once a year. If you are in Guatemala and the 90-day limit is set to expire, you must request an extension and pay the required fee at the Guatemala Directorate General of Migration. The length of the extension is at the discretion of immigration authorities.

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

Departure tax

You will have to pay an airport departure tax of US\$30 (which may be included in the price of the plane ticket) and a security tax of US\$3 upon your departure. They are payable in cash only.

Children and travel

Learn about [travel with children](#).

Yellow fever

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

Health

Related Travel Health Notices

- [Zika virus: Advice for travellers](#) - January 17, 2019

Consult a health care professional or visit a travel health clinic preferably six weeks before you travel.

► Vaccines

► Food/Water

► Insects

► Malaria

► Animals

► Person-to-Person

Medical services and facilities

Private hospitals and clinics in urban areas offer care equivalent to facilities in Canada and are much better staffed and equipped than public or rural facilities.

Physicians and hospitals often expect immediate cash payment for medical care.

When climbing volcanoes, you may experience health problems caused by high altitude. Altitude sickness can be life threatening and may require medical evacuation from the area.

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

Travel health and safety

Medications

Bring sufficient quantities of prescription drugs with you, as well as the physician's prescription. Keep your medications in their original containers, and pack them in carry-on luggage.

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.

Laws and culture

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 extended jail sentences.

- Alcohol, drugs and travel
- Cannabis and international travel

Dress and behaviour

Guatemala has many different and firmly held local beliefs and customs. Dress conservatively, behave discreetly, and respect religious and social traditions to avoid offending local sensitivities.

Imports and exports

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

Pictures

It is illegal to photograph official buildings, military installations and establishments, the Presidential Palace and airports.

Driving

While you can drive in Guatemala with your valid Canadian driver's licence, an International Driving Permit is recommended.

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.

Penalties for drinking and driving are severe. If you are found driving under the influence of alcohol or drugs, you will be subject to arrest and detention.

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.

[More about the International Driving Permit](#)

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](#).

[General information for travellers with dual citizenship](#)

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.

Money

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

It is not possible to 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 widely accepted.

U.S. currency is readily convertible to local funds at most major banks. Don't accept torn or stained notes or notes that have been written on, which can be difficult to exchange.

Natural disasters and climate

Forest fires

Forest fires occur often between November and June. Although they can happen throughout the country, the Petén area is usually the most affected. In the event of a major fire, follow all evacuation orders and monitor local media for updated information.

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

- [Hurricanes, typhoons, cyclones 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. Flash floods and mudslides are common occurrences and cause temporary road closures.

Seismic activity

Guatemala is located in an active seismic zone. Earthquakes can occur. Tsunamis can also affect coastal areas. In the event of a natural disaster, follow the advice of the local authorities.

- [Earthquakes](#) (Government of Canada)
- [Tsunami warning system](#) (U.S. National Weather Service)
- [Latest earthquakes](#) (U.S. Geological Survey)

Volcanoes

The Fuego, Pacaya and Santiaguito volcanoes are consistently moderately active, which is considered to be within normal parameters.

Monitor levels of volcanic activity through the local media and change travel arrangements accordingly. Hiking on volcanoes should be done only with a reputable tour company that tracks volcanic activity. Should volcanic activity increase:

- Follow any evacuation orders and the instructions of local authorities
- Monitor local news
- Contact your airline or tour operator to determine if the situation could affect your travel plans

National Coordinator for Disaster Reduction (CONRED) (Government of Guatemala (in Spanish))
National Institute of Seismology, Volcanology, Meteorology and Hydrology (INSIVUMEH)
(Government of Guatemala) (in Spanish)

Assistance

Local services

- Emergency services

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.

The decision to travel is your choice and you are responsible for your personal safety abroad. The Government of Canada takes the safety and security of Canadians abroad very seriously and provides credible and timely information in its Travel Advice to enable you to make well-informed decisions regarding your travel abroad. In the event of a large-scale emergency, every effort will be made to provide assistance. However, there may be constraints that will limit the ability of the Government of Canada to provide services.

See Large-scale emergencies abroad for more information.

Alex Johnstone

Chair of the Board

Hamilton-Wentworth District School Board

20 Education Court, P.O. Box 2558

Hamilton, ON L8N 3L1

905-527-5092 ext. 2279



March 26, 2019

Hon. Lisa Thompson
Minister of Education

Hon. Merrilee Fullerton
Minister of Training, Colleges and Universities

Ministry of Education
Mowat Block 22nd Flr
900 Bay St, Toronto, ON
M7A 1L2

Ministry of Training, Colleges and Universities
Mowat Block, 3rd Flr
900 Bay St, Toronto, ON
M7A 1L2

minister.edu@ontario.ca

merrilee.fullerton@pc.ola.org

Delivered by electronic mail to both Ministers Thompson and Fullerton

Dear Minister Thompson and Minister Fullerton:

On behalf of the Board of Trustees of Hamilton-Wentworth District School Board, I am writing to you today to express our concerns regarding the recent announcement of the impending changes to the Ontario Student Assistance Program (OSAP) for post-secondary education.

On Monday, February 25th, 2019, the Board of Trustees passed the following motion:

RESOLUTION #19-28: That the Chair of the Board send a letter to the Minister of Education and Minister of Training, Colleges and Universities highlighting changes to the OSAP program and its impact on students.

The Notice of Motion was brought forward by Student Trustee Prosic with support from Trustee Galindo. Our Student Trustees both expressed to the members of the Board the concerns they have been hearing from the student population across the district in Hamilton. For many students in Hamilton and across the province, OSAP provided a means for which they were able to further educate themselves in post-secondary programs.

At HWDSB, our graduation rate for 2017-18 was 85 per cent and a number of our students moved on to post-secondary education institutions, some of whom would have applied and been approved for loans through the OSAP program. As a Board, we are concerned that the reductions in funding to Ontario Colleges and Universities may create significant financial barriers for our students pursuing a post-secondary pathway.

Our Board of Trustees, on behalf of HWDSB students, ask that the Ontario government reconsider their decision regarding the OSAP funding program by:

- a) Providing more resources for more non-repayable grants that supports students aspiring to enter post-secondary education to low- and middle-income students that ensures all Ontario students have equitable access to the education they desire;
- b) Devising a post-secondary education loan system which will *support* students and allow for practical repayment; and

- c) Engaging all education stakeholders, including students and parents, school boards and trustees' associations in consultation when making decisions regarding funding reforms.

All students across Ontario should be provided with equitable access to a variety of post-secondary options, regardless of their socio-economics status.

I appreciate your time in reviewing the concerns of our Board of Trustees and look forward to discussing them further with you at your convenience.

Sincerely,



Alex Johnstone
Chair of the Board
Hamilton-Wentworth District School Board

Cc: Ontario Public Schools Boards' Association
Ontario Student Trustees' Association
Sam Oosterhoff - Parliamentary Assistant to the Minister of Education
David Piccini - Parliamentary Assistant to the Minister of Training, Colleges and Universities
Sandy Shaw, MPP - Hamilton West—Ancaster—Dundas
Donna Skelly, MPP - Flamborough—Glanbrook
Monique Taylor, MPP - Hamilton Mountain
Marit Stiles, Critic, Education
Chris Glover, Critic, Colleges and Universities
Tony Pontis, Council of Ontario Directors of Education

Attach: Notice of Motion

Written Notice of Motion – Ontario Post-Secondary Funding Support Cuts

Submitted by Trustee Galindo and Student Trustee Prosic

Board – February 25th, 2019

Whereas;

The Ontario provincial government recently announced changes to the pre-existing “Ontario Student Assistance Program” which had made post-secondary education more accessible and affordable for students across the province;

Whereas;

The aforementioned changes are including, but not limited to changing the OSAP grant to loan ratio to a minimum 50 percent, removing the six-month interest-free grace period students would receive after graduation, and lowering the family income threshold;

Whereas;

The aforementioned changes will make it significantly harder for many HWDSB students to achieve their post-secondary goals, including youth living in poverty and;

Whereas;

HWDSB is are committed to Student Learning and Achievement through our strategic directions, and should support students with their post-secondary goals.

Therefore, be it resolved:

That the Chair of the Board send a letter to the Minister of Education and Minister of Training, Universities and Colleges that the Provincial Government that highlights the support for

- a) The provincial government to provision more resources for more non-repayable grants that supports students aspiring to enter post-secondary education to low- and middle-income students to ensure all Ontario students have equitable access to the education their desire,
- b) Devise a post-secondary education loan system which will *support* students and allow for practical repayment,
- c) Engage all education stakeholders, including students and parents, school boards and trustees’ associations in consultation when making decisions regarding funding reforms

That the following stakeholders also receive a copy of this letter

- the Ontario Public School Boards’ Association
- the Ontario Student Trustees’ Association
- Parliamentary Assistants to the Minister of Education and Minister of Training, Colleges and Universities
- Members of Provincial Parliament from the City of Hamilton
- Opposition Education Critics
- Chairs and Directors of Ontario Provincial School Boards

Whereas - the Ontario provincial government recently announced changes to the pre-existing “Ontario Student Assistance Program” which had made post-secondary education more accessible and affordable for students across the province;

Whereas - the aforementioned changes are including, but not limited to changing the OSAP grant to loan ratio to a minimum 50 percent, removing the six-month interest-free grace period students would receive after graduation, and lowering the family income threshold;

Whereas - the aforementioned changes will make it significantly harder for many PVNCCDSB students to achieve their post-secondary goals, including youth living in poverty and;

Whereas - the Peterborough Victoria Northumberland and Clarington Catholic District School Board is committed to Student Learning and Achievement through our strategic directions, and should support students with their post-secondary goals.

Therefore, be it resolved:

That the Chair of the Board send a letter to the Minister of Education and Minister of Training, Universities and Colleges that the Provincial Government that highlights the support for

- a) The provincial government to provision more resources for more non-repayable grants that supports students aspiring to enter post-secondary education to low- and middle-income students to ensure all Ontario students have equitable access to the education their desire,
- b) Devise a post-secondary education loan system which will support students and allow for practical repayment,
- c) Engage all education stakeholders, including students and parents, school boards and trustees’ associations in consultation when making decisions regarding funding reforms

That the following stakeholders also receive a copy of this letter:

the Ontario Catholic School Trustees Association
 the Ontario Public School Boards’ Association
 the Ontario Student Trustees’ Association
 Parliamentary Assistants to the Minister of Education and the Minister of Training,
 Colleges and Universities
 Members of Provincial Parliament from Durham, Peterborough-Kawartha,
 Northumberland-Peterborough South, and Haliburton-Kawartha Lakes-Brock
 The Education Critics of the Ontario Political Parties
 Chairs and Directors of Ontario Provincial School Boards

April 24, 2019

The Honourable Merrilee Fullerton
Minister of Training, Colleges and Universities
438 University Ave, 5th Floor
Toronto, ON M74 2A5

The Honourable Lisa Thompson
Minister of Education
438 University Ave, 5th Floor
Toronto, ON M7A 2A5

Dear Ministers:

The Ontario provincial government recently announced changes to the pre-existing "Ontario Student Assistance Program" (OSAP) which had made post-secondary education more accessible and affordable for students across the province.

The aforementioned changes are including, but not limited to changing the OSAP grant to loan ratio to a minimum 50 percent, removing the six-month interest-free grace period students would receive after graduation, and lowering the family income threshold. These changes will make it significantly harder for many PVNCCDSB students to achieve their post-secondary goals, especially youth living in poverty.

We strongly recommend to you that the provincial government:

- Provide more resources for more non-repayable grants that supports students aspiring to enter post-secondary education to low- and middle-income students to ensure all Ontario students have equitable access to the education their desire;
- Devise a post-secondary education loan system which will support students and allow for practical repayment;
- Engage all education stakeholders, including students and parents, school boards and trustees' associations in consultation when making decisions regarding funding reforms

Thank you for considering these recommendations and for keeping the students of Ontario your top priority.

Yours sincerely,

Michelle Griepsma
Board Chairperson

Michael Nasello
Director of Education

MN/mk

cc. PVNCCDSB Trustees



Ontario Catholic School
Trustees' Association

Box 2064, Suite 1804
20 Eglinton Avenue West
Toronto, Ontario M4R 1K8
T. 416.932.9460 F. 416.932.9459
ocsta@ocsta.on.ca www.ocsta.on.ca

Beverley Eckensweiler, *President*
Michelle Griepsma, *Vice President*
Nick Milanetti, *Executive Director*

March 28, 2019

MEMORANDUM

TO: Chairpersons and Directors of Education

FROM: Nick Milanetti, Executive Director

SUBJECT: **Toronto Catholic District School Board Motion regarding the Ontario Autism Program (OAP)**

On March 20th OCSTA sent letters to both the Ministers of Education and Children, Community and Social Services communicating OCSTA's concerns regarding the impact on education to result from the government's plans to change the Ontario Autism Program (OAP). OCSTA communicated the importance of delaying implementation of the program until there is certainty that boards will have the resources necessary to equip schools as required to meet the needs of every student in the classroom.

At a Special Board meeting on March 18, 2019, the Toronto Catholic District School Board (TCDSB) approved the attached motion regarding the Ontario Autism Program (OAP) and has asked that it be shared with all our member Boards.

Attachment

Toronto Catholic District School Board Motion – Special Board Meeting of March 18, 2019

The TCDSB is committed to ensuring that all our students receive the supports they need to reach their full potential.

At a Special Board meeting on March 18, 2019, a motion was brought forward and approved by the Board of Trustees. Please see the below motion for your reference and distribution.

Whereas the Provincial Government has recently introduced changes to the Autism Plan in Ontario; and

Whereas this change to the province's autism program will come into effect April 1st and is expected to bring more high-needs children into classrooms full-time; and

Whereas Education Minister Lisa Thompson has announced that the government will subsidize an additional qualification course for teachers on supporting students with autism and that cannot happen until the next school year; and

Whereas the recent Ministry of Education announcement indicated additional funding for the remaining months in the 2018-19 school year; and

Whereas this funding applies to new students with Autism Spectrum Disorder (ASD) entering the Toronto Catholic District School Board (TCDSB) for the first time; and

Whereas students currently enrolled with TCDSB on a part-time basis and transitioning to full-time will not generate additional funding; and

Whereas the announcement confirms that the province will not be increasing funding for students transitioning from part time to full time; and

Whereas many children currently attend school on a modified schedule, and parents have said cuts in funding will leave them with little choice but to send their children to school more frequently, or full-time; and

Whereas given the ambiguity about the funding formula and the absence of details normally appearing in a Ministry B-Memorandum; and

Whereas the GSN impact is based on funding formula assumptions and estimates regarding the number of potential NEW students entering TCDSB schools during the months of April, May and June 2019; and

Whereas the funding is not nearly sufficient to provide all of the additional resources students need; and

***Whereas** as per the 2018-19 Revised Budget Estimates, Special Education Programs & Services totals as follows:*

Revenues \$137.7M

Expenses \$159.6M

Expenses in excess of Revenues is \$21.9M; and

***Whereas** the TCDSB has identified 1,789 Special Education Need Students (based on predominant exceptionality) with Autism this school year; and*

***Whereas** as of April 1st, the school year is 70% completed and an additional influx of students will cause confusion for existing students, new students, families and school communities; and*

***Whereas** the proposed funding to help with the transition of students with autism into the school setting does not extend beyond this school year; and*

***Whereas** school Boards, principals, teachers and support staff will face huge challenges with the arrival of students on April 1st especially since teachers and front line staff cannot perform the roles of professional therapists; and*

***Whereas** school Boards will not have supports or resources in place for April 1st to allow for the transition of students from therapy to school*

***Therefore be it resolved** that the Toronto Catholic District School Board request that the Provincial Government delay changes to the Autism Plan in Ontario until the new school year in order to accommodate and transition the entrance of students into the education system; and Further be it resolved that the Provincial Government be requested to fully fund additional supports for new and partial students entering the school system as a result of changes to the Autism Plan in Ontario; and*

***Further be it resolved** that OCSTA be requested to distribute this motion to all member Boards; and*

***Further be it resolved** that TCDSB send this motion to all school Boards across the province for endorsement.*

Whereas – OCSTA supports the recent motion of the Toronto Catholic District School Board, approved by its trustees March 18, 2019, and supports other Catholic School Boards doing the same, the following constitutes an overview of recent developments affecting students and families served by the Ontario Autism Program;

Whereas – the Provincial Government has recently introduced changes to the Autism Plan in Ontario; and

Whereas – this change to the province's autism program has come into effect April 1st and is expected to bring more high-needs children into classrooms full-time; and

Whereas – the Ministry of Education has announced that the government will subsidize an additional qualification course for teachers on supporting students with autism and that cannot happen until the next school year; and

Whereas – the recent Ministry of Education announcement indicated additional funding for the remaining months in the 2018-19 school year; and

Whereas – this funding applies to new students with Autism Spectrum Disorder (ASD) entering the Peterborough Victoria Northumberland and Clarington Catholic District School Board for the first time; and

Whereas – students currently enrolled with PVNCCDSB on a part-time basis and transitioning to full time will not generate additional funding; and

Whereas – the announcement confirms that the province will not be increasing funding for students transitioning from part time to full time; and

Whereas – many children currently attend school on a modified schedule, and parents have said cuts in funding will leave them with little choice but to send their children to school more frequently, or full-time; and

Whereas – there is an absence of detail with respect to funding; and

Whereas – Grants for Student Needs are delayed;

Whereas – the current funding is not nearly sufficient to provide all of the additional resources students need; and

Whereas – as per the 2018-19 Revised Budget Estimates, Special Education Programs & Services totals as follows: Revenues \$24M Expenses \$25M Expenses in excess of Revenues is over 1M; and

Whereas – the PVNCCDSB has identified 382 Special Education Need Students (based on predominant exceptionality) with Autism this school year; and

Whereas – as of April 1st, the school year was more than 70% completed and an additional influx of students would cause confusion for existing students, new students, families and school communities; and

Whereas – the proposed funding to help with the transition of students with autism into the school setting does not extend beyond this school year; and

Whereas – school Boards, principals, teachers and support staff may face huge challenges with the arrival of students on or after April 1st especially since teachers and front line staff cannot perform the roles of professional therapists; and

Whereas – school Boards will not necessarily have supports or resources in place for April 1st to allow for the transition of students from therapy to school

Therefore, be it resolved that the Peterborough Victoria Northumberland and Clarington Catholic District School Board request that the Provincial Government delay changes to the Autism Plan in Ontario until the new school year in order to accommodate and transition the entrance of students into the education system; and

Further be it resolved that the Provincial Government be requested to fully fund additional supports for new and partial students entering the school system as a result of changes to the Ontario Autism Plan.

Adapted from motion from The Toronto Catholic District School Board, March 18, 2019

April 24, 2019

The Honourable Lisa Thompson
Minister of Education
438 University Ave, 5th Floor
Toronto, ON M7A 2A5

Dear Minister Thompson:

We are writing in response to the Provincial Government's recently introduced changes to the Autism Plan in Ontario. Along with other school boards in the province, we have deep concerns that this change to the province's autism program coming into effect April 1st is expected to bring more high-needs children into classrooms full-time. The announcement confirms that the province will not be increasing funding for students transitioning from part time to full time; and whereas many children currently attend school on a modified schedule, parents have said cuts in funding will leave them with little choice but to send their children to school more frequently, or full-time.

The following considerations are critical to understanding this issue and its impact on PVNCCDSB:

- there is an absence of detail with respect to funding, the Grants for Student Needs are delayed;
- the current funding is not nearly sufficient to provide all of the additional resources students need; and whereas as per the 2018-19 Revised Budget Estimates, Special Education Programs & Services totals as follows: Revenues \$24M Expenses \$25M Expenses in excess of Revenues is over 1M;
- the PVNCCDSB has identified 382 Special Education Need Students (based on predominant exceptionality) with Autism this school year;
- the proposed funding to help with the transition of students with autism into the school setting does not extend beyond this school year; and
- school Boards, principals, teachers and support staff may face huge challenges with the arrival of students on or after April 1st especially since teachers and front line staff cannot perform the roles of professional therapists.

Therefore, the Peterborough Victoria Northumberland and Catholic District School Board respectfully requests that the Provincial Government delay changes to the Autism Plan in Ontario until the new school year in order to accommodate and transition the entrance of students into the education system. Further we request that the Provincial Government fully funds additional supports for students entering the school system or becoming full-time students within the school system as a result of



changes to the Ontario Autism Plan. We are open to further consultation and dialogue on this matter.

Respectfully submitted,

Michelle Griepsma
Board Chairperson

MN/mk

Michael Nasello
Director of Education

cc. PVNCCDSB Trustees

DRAFT

March 26, 2019

The Honourable Lisa Thompson
Ministry of Education
13th floor, Mowat Block
900 Bay Street, Toronto, ON M7A 1L2

Dear Minister Thompson:

As this is the first time we are writing to you, on behalf of the Peel District School Board, let me congratulate you on your role as Minister of Education. This is a significant responsibility and one that requires openness, consultation, and thoughtful consideration of input as the success of children and youth is of paramount importance.

Over the March Break, the Ministry of Education announced a number of changes in an effort to “modernize learning in the publicly funded education system” in Ontario. These proposed changes are part of Ontario’s new vision for education—one the ministry has branded *Education that Works for You*. We are writing to you as a board to share concerns over some of the recent announcements in an effort to help the ministry understand *what works for us*—Peel board students, staff and families, and the communities we serve.

Like you, we are charged with ensuring the positive, future trajectories of all learners. We are focused, as a system on inspiring success, confidence and hope in each student, while meeting the diverse needs of students in their communities.

As trustees, we are responsible to our communities for the quality of education provided in local schools within an approved financial framework. With this in mind, we are writing to you with concerns about recent, proposed changes to public education that we believe will hinder our ability to continue to provide the high-quality education Peel students deserve.

We expect that, for the 2019-20 school year, Peel board schools and work sites will be significantly impacted by cuts to local priorities funding, class size changes and other shifts in ministry budget priorities. We need the ministry’s help to do what’s right by the communities we serve and to address the following urgent concerns, many of which directly impact our most vulnerable learners:

Trustees

Stan Cameron, Chair
Sue Lawton, Vice-Chair
Carrie Andrews
Susan Benjamin
Robert Crocker
Nokha Dakroub

Will Davies
David Green
Brad MacDonald
John Marchant
Kathy McDonald
Balbir Sohi

Director of Education and Secretary

Peter Joshua

Associate Director, Instructional & Equity Support Services

Poleen Grewal

Associate Director, Operational Support Services

Jaspal Gill

Associate Director, School Support Services

Wendy Dowling

Class size changes

- We are concerned about the proposed increase in average class sizes in grades 9 to 12 and the changes in funding for grades 4 to 8 that the ministry is imposing. In smaller classes, students are more engaged and able to focus on relevant tasks. Teachers are also able to spend more one-on-one time supporting student learning and well-being, are better able to individualize instruction, and spend less time on classroom management. Access to equipment and other resources would also be limited/not available in larger class settings.
- The class size increase will:
 - significantly impact the number of students in locally developed courses. Students in these courses benefit from more one-on-one teacher support.
 - mean a reduction in the variety of pathways courses offered. We know these courses are proven to engage students in more individualized, teacher-supported and skill-based learning.
 - have a direct impact on schools' ability to offer specialized courses, including courses that provide students with exposure to skilled trades and technology.
 - reduce the number of credit recovery/rescue courses, primarily in grades 9 and 10. This will jeopardize the success of some of our most vulnerable students.
- Over time, graduation rates have risen due to the above alternative approaches to learning.
- If we were required to fully implement the ministry's changes to class size and funding restrictions this September 2019, 500 secondary teaching jobs would be lost due to proposed class size changes. Other jobs, including custodial, office administration and centrally assigned support staff would also be impacted. Staff are currently analyzing the impact for all personnel.
- On average, about 100 teachers leave the Peel board each year. Through the government's attrition protection plan, we trust the ministry will top up our funding if the number of teachers impacted by class size changes exceed the actual attrition number. We are relying on promises made by this government, and do not expect to initiate teacher lay-offs associated with proposed changes in class size. Of concern is the attrition parameters do not mitigate the loss in teacher jobs due to the broad funding cuts beyond class size.

E-learning

- The board will continue to work with the government as the ministry's plan for e-learning evolves. We expect to be invited to consult on this plan so we can advocate on behalf of the needs of all learners, including those who will have challenges navigating and working in an online learning environment.
- In addition, the board is concerned that students who live in poverty may not have the devices and/or technology necessary to access e-learning. Will the ministry offer supports that ensure these students and families who are marginalized are able to fully participate in e-learning in a manner that is equitable and inclusive?

Significant changes to class size and the introduction of mandatory e-learning have the potential to contribute to a dramatic drop in graduation rates across Ontario. Both of these proposed changes require significant consultation and re-consideration.

Special Education Funding/Autism

- We need to see the ministry address the critical issue of underfunding of special education. This school year, we received \$11 million less than we need to serve students with special education needs.
- We have a total of 3,034 students with autism in the Peel board—250 to 300 of these students are affected by the government's recent changes to the Ontario Autism Program (OAP), and are expected to attend a Peel school full-time this September. This six-month delay is appreciated as we collaborate with families and service providers to review the specific and individual needs of students.
- As school staff are not clinicians, we encourage the ministry to continue to reflect on its changes to the OAP and make decisions that best serve students with autism and their families.

Health & Physical Education Curriculum

- We're pleased to see that topics like consent, online safety and gender identity will be part of the curriculum, but look to the province for clarification on the opt-out process for parents as we are mindful of the *Ontario Human Rights Code* and our board policies related to equity and inclusion.

Mathematics Curriculum

- We trust that the ministry will implement a Mathematics curriculum that honours innovative instructional practices in Mathematics and reinforces foundational skills.
- We know Peel board educators have been diligent and thoughtful in their instruction of Mathematics, and know that supports have been provided centrally for a number of years to help improve math learning. As there is always room for improvement, we look forward to having staff review the ministry's new curriculum and sharing what they learn with the system.

Funding Cuts

- While there was some good news on transportation funding and addressing the rising costs of utilities, we understand that the loss of EPO grants, local priorities funding, as well as other proposed funding changes will result in job losses in Peel, and cuts to programming for students-at-risk and professional learning opportunities for staff.
- As we wait for the Grants for Student Needs announcement, we cannot simply brace ourselves for further cuts that add more stress to an already compromised budget. We must and will advocate on behalf of the students and communities we serve for the funding the Peel board requires to ensure students meet with success.

Although we appreciate developing resilience in youth is one goal of this government, compromising learning opportunities for students is not how we hope this will be supported. Resiliency is best learned through supportive relationships, the teaching of coping skills and reflection. These strategies are best delivered by experienced and knowledgeable educators and support staff—ones being negatively impacted by budget cuts.

The discourse of failure we have heard lately is simply untrue—the data tells us a different story. So we ask the government to change its narrative. We are proud of the work done in Peel schools and work sites each day—life-changing work—by caring adults, staff and volunteers, who look to us for support. The support we provide must be rich and meaningful. Put simply, we cannot support all of our learners if funding cuts are deep, resources are stretched, and staff are burdened with heavy loads and worry—worry that they will not be able to provide the level of support needed to ensure all students are successful and cared for.

We must partner on public education, and the province must listen to all partners, including students. Student voice should be a strong driver of ministry decisions. When we move from viewing students as stakeholders to students as collaborators, they not only articulate their views, but will help shape the future of public education in Ontario, a future that was already bright.

As a Board of Trustees, we will do everything we can to support the system throughout these changing times, and are hopeful education partners can work together effectively and respectfully to avoid labour disruption next school year. Our focus will always be on students and how we can continue to do our best to provide programs that help support their academic success and well-being.

As one of Canada's largest school districts, we believe we have ideas and innovative practices the ministry should be aware of as it makes critical decisions about the future of public education in Ontario. As such, we request a meeting with you to discuss our concerns. We look forward to hearing from you.

Yours sincerely,



Stan Cameron
Chair, Peel District School Board

- c. Peel District School Board Trustees
- Peel Unions/Federations/Associations
- Peel Members of Provincial Parliament
- Peel School Councils
- Peel Special Education Advisory Committee
- Peel Parent Involvement Committee
- Peel Indigenous Education Advisory Council
- Peel Student Councils

April 24, 2019

The Honourable Lisa Thompson
Ministry of Education
13th floor, Mowat Block
900 Bay Street, Toronto, ON M7A 1L2

Dear Minister Thompson:

As this is the first time we are writing to you, on behalf of the Peterborough Victoria Northumberland and Clarington Catholic District School Board, let us congratulate you on your role as Minister of Education. This is a significant responsibility and one that requires openness, consultation, and thoughtful consideration of input as the success of children and youth is of paramount importance.

Over the March Break, the Ministry of Education announced a number of changes in an effort to "modernize learning in the publicly funded education system" in Ontario. These proposed changes are part of Ontario's new vision for education-one the ministry has branded Education that Works for You. We are writing to you as a board to share concerns over some of the recent implementation announcements in an effort to help the ministry understand what works for us - the PVNC students, staff and families, and the communities we serve.

Like you, we are charged with ensuring the positive, future trajectories of all learners. We are focused, as a system on inspiring success, confidence and hope in each student, while meeting the diverse needs of students in their communities.

As trustees, we are responsible to our communities for the quality of education provided in local schools within an approved financial framework. With this in mind, we are writing to you with concerns about recent, proposed changes to public education that we believe will hinder our ability to continue to provide the high-quality education PVNC students deserve.

We expect that, for the 2019-20 school year, PVNC board schools and work sites will be significantly impacted by cuts to local priorities funding, class size changes and other shifts in ministry budget priorities. We need the ministry's help to do what's right by the communities we serve and to address the following urgent concerns, many of which directly impact our most vulnerable learners:

Class size changes

- We are concerned about the proposed increase in average class sizes in grades 9 to 12 and the changes in funding for grades 4 to 8 that the ministry is imposing.



In smaller classes, students are more engaged and able to focus on relevant tasks. Teachers are also able to spend more one-on-one time supporting student learning and well-being, are better able to individualize instruction, and spend less time on classroom management. Access to equipment and other resources would also be limited/not available in larger class settings.

- The class size increase will:
 - significantly impact the number of students in locally developed courses. Students in these courses benefit from more one-on-one teacher support.
 - mean a reduction in the variety of pathways courses offered. We know these courses are proven to engage students in more individualized, teacher-supported and skill-based learning.
 - have a direct impact on schools' ability to offer specialized courses, including courses that provide students with exposure to skilled trades and technology.
 - reduce the number of credit recovery/rescue courses, primarily in grades 9 and 10. This will jeopardize the success of some of our most vulnerable students.
- Over time, graduation rates have risen due to the above alternative approaches to learning. We are very concerned that as circumstances impact student learning beyond their control, and as proven success strategies are reduced or eliminated all together, that graduation rates will begin to decrease, a situation which must be as unacceptable to you as it is to us.
- If we were required to fully implement the ministry's changes to class size and funding restrictions this September 2019, 60 secondary teaching jobs would be lost in our 6 secondary schools. Other jobs, including custodial, office administration and centrally-assigned support staff would also be impacted. Staff are currently analyzing the impact for all personnel.
- On average, about 10-15 teachers leave the Peel board each year. This year we are already at a higher number, and it's only April. Through the government's attrition protection plan, we trust the ministry will top up our funding if the number of teachers impacted by class size changes exceed the actual attrition number. We are relying on promises made by this government, and do not expect to initiate teacher lay-offs associated with proposed changes in class size. Of concern is the attrition parameters do not mitigate the loss in teacher jobs due to the broad funding cuts beyond class size.

E-learning

- The board will continue to work with the government as the ministry's plan for e-learning evolves. We expect to be invited to consult on this plan so we can advocate on behalf of the needs of all learners, including those who will have challenges navigating and working in an online learning environment.

- In addition, the board is concerned that students who live in poverty may not have the devices and/or technology necessary to access e-learning. Will the ministry offer supports that ensure these students and families who are marginalized are able to fully participate in e-learning in a manner that is equitable and inclusive?

Significant changes to class size and the introduction of mandatory e-learning have the potential to contribute to a dramatic drop in graduation rates across Ontario. Both of these proposed changes require significant consultation and re-consideration.

Special Education Funding/Autism

- We need to see the ministry address the critical issue of underfunding of special education. This school year, we received more than \$1 million less than we need to serve students with special education needs.
- We have a total of 338 students with autism in the PVNC board - most of these students are affected by the government's recent changes to the Ontario Autism Program (OAP), and are expected to attend a PVNC school full-time this September. This six-month delay is appreciated as we collaborate with families and service providers to review the specific and individual needs of students.
- As school staff are not clinicians, we encourage the ministry to continue to reflect on its changes to the OAP and make decisions that best serve students with autism and their families.

Health & Physical Education Curriculum

- We're pleased to see that topics like consent, online safety and gender identity will be part of the curriculum, but look to the province for clarification on the opt-out process for parents as we are mindful of the Ontario Human Rights Code and our board policies related to equity and inclusion.

Mathematics Curriculum

- We trust that the ministry will implement a Mathematics curriculum that honours innovative instructional practices in Mathematics and reinforces foundational skills.
- We know PVNC board educators have been diligent and thoughtful in their instruction of Mathematics, and know that supports have been provided centrally for a number of years to help improve math learning. As there is always room for improvement, we look forward to having staff review the ministry's new curriculum and sharing what they learn with the system.

Funding Cuts

- While there was some good news on transportation funding and addressing the rising costs of utilities, we understand that the loss of EPO grants, local priorities funding, as well as other proposed funding changes will result in job losses in PVNC, and cuts to programming for students-at-risk and professional learning opportunities for staff.
- As we wait for the Grants for Student Needs announcement, we cannot simply brace ourselves for further cuts that add more stress to an already compromised budget. We must and will advocate on behalf of the students and communities we serve for the funding we require to ensure students meet with success.

Although we appreciate developing resilience in youth is one goal of this government, compromising learning opportunities for students is not a proven success strategy. Resiliency is best learned through supportive relationships with caring adults, the teaching of coping skills and guided reflection. These strategies are best delivered by experienced and knowledgeable educators and support staff - the very ones being negatively impacted by budget cuts.

The discourse of failure we have heard lately is simply untrue - the data tells us a different story. So we ask the government to change its narrative. We are proud of the work done in PVNC schools and work sites each day - life-changing work by caring adults, staff and volunteers, who look to us for support. The support we provide must be rich and meaningful. Put simply, we cannot support all of our learners if funding cuts are deep, resources are stretched, and staff are burdened with heavy loads and the worry that they will not be able to provide the level of support needed to ensure all students are successful and cared for.

We must partner on public education, and the province must listen to all partners, including students. Student voice should be a strong driver of ministry decisions. When we move from viewing students as stakeholders to students as collaborators, they not only articulate their views, but will help shape the future of public education in Ontario, a future that was already bright. The results of public consultations should be open and transparent for all to see.

As a Board of Trustees, we will do everything we can to support the system throughout these changing times, and are hopeful education partners can work together – effectively and respectfully – to avoid labour disruption in the next school year and beyond. Our focus will always be on students and how we can continue to do our best to provide programs that help support their academic success and well-being.

We believe we have ideas and innovative practices the ministry should be aware of as it makes critical decisions about the future of public education in Ontario. We



thank you for considering these responses and look forward to further opportunities for dialogue.

Yours sincerely,

Michelle Griepsma
Chairperson

Michael Nasello
Director of Education

MN/mk

cc. PVNCCDSB Trustees
PVNCCDSB Unions/Federations/Associations
Members of Provincial Parliament for Durham, Peterborough-Kawartha,
Northumberland-Peterborough-South, and Haliburton-Kawartha Lakes-Brock
PVNC Special Education Advisory Committee
PVNC Catholic Parent Involvement Committee
PVNC Student Council Liaison Committee

DRAFT



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Beverley Eckensweiler, *President*
Michelle Griepsma, *Vice President*
Nick Milanetti, *Executive Director*

April 2, 2019

MEMORANDUM

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

FROM: Beverley Eckensweiler, President

SUBJECT: Toonies for Tuition Challenge

The Wellington CDSB has issued a special challenge to Catholic school boards across Ontario. Please read the Chair's message below.

My dear fellow Catholic Trustees,

In support of OCSTA's Toonies for Tuition Campaign, the trustees of the Wellington Catholic District School Board, along with our Director of Education, will be putting together a gift basket of various products (e.g. wine) to contribute to the Toonies for Tuition Silent Auction taking place at our upcoming OCSTA AGM & Conference in Toronto. This is separate from any donation our board has already pledged for the auction.

In an effort to raise as much as possible for Toonies for Tuition, we hereby issue a challenge to the trustees of the other 28 Ontario Catholic School Boards to match or top our effort.

Are you up to the challenge? I guess we will find out. Let's do it and help to support those students and families in provinces where there is no public funding for Catholic education. We are very fortunate in Ontario, to have our fully funded Catholic education system. Other provinces are not as fortunate, and this is a way of helping out our brothers and sisters who have to pay for their children to enjoy a Catholic education.

The gauntlet has been thrown down!!!!

Marino Gazzola
Chair
Wellington Catholic District School Board
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