



Regular Board Meeting

Tuesday, January 23, 2024

Open Meeting – 6:30 P.M.-9:30 P.M.

Catholic Education Centre, 1355 Lansdowne Street W., Peterborough

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

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

Chairperson: Kevin MacKenzie

Vice-chairperson: Jenny Leahy

**Trustees who are unable to attend the meeting are asked to
please notify Michelle Kennedy (mkennedy@pvnccdsb.on.ca).**

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

1. Examen and Opening Prayer.
2. Land Acknowledgement.
3. National Anthem.
4. Approval of the Agenda.
5. Declarations of Conflicts of Interest.
6. Approval of the minutes of the December 19, 2023, Regular Board Meeting. Page 5
7. Business Arising Out of the Minutes.

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

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

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

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

C. Presentations:

1. Providing Excellence in Teaching and Learning: Literacy Updates.
Sheila Piggott, Superintendent of Learning.
2. Ensuring Equity: Indigenous Education Action Plan.
Julie Selby, Superintendent of Learning.
3. Maximizing Resources: Bill 98.
Stephen O'Sullivan, Director of Education and Superintendents.

D. Programs and Services:

1. R.A. Holy Cross Catholic Secondary School Student Excursion to Scotland, March 26,
to April 5, 2025. R.A.: Page 16 Details: Page 17
Jeannie Armstrong, Superintendent of Learning.

E. Business, Finance and Governance:

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.
Kevin MacKenzie, Board Chairperson.
2. Trustee Report from the Ontario Catholic School Trustees' Association (OCSTA)
Catholic Trustees' Seminar.
Kevin MacKenzie, Board Chairperson.
3. Student Transportation Services of Central Ontario (STSCO) Governance Committee,
January 10, 2024, Open Session Report.
Kevin MacKenzie, Board Chairperson.
4. R.A. Recommended Actions from the Committee-of-the-Whole, January 15, 2024:
Revised Estimates Report, In Year Deficit Elimination Plan and PVNCCDSB Page 64

Resolutions for the 2024 OCSTA Annual General Meeting.
John Connolly, Chairperson, Committee-of-the-Whole.

5. Trustee Matter.

Kevin MacKenzie, Board Chairperson.

F. Human Resources:

G. Policy Development:

H. Old Business:

I. New Business:

J. Bring Forward:

K. Information Items:

1. Chairperson's Report.

Kevin MacKenzie, Board Chairperson.

2. Committee Reports:

- a. First Nation Métis and Inuit Advisory Committee, January 16, 2024.
- b. Special Education Advisory Committee, January 18, 2024.

3. Ontario Catholic School Trustees' Association Information Items:

- a. December 18, 2023 – Supporting National Catholic Health Care Week in Canada, February 4-10, 2024. Page 65
- b. January 15, 2024 – Week of Prayer for Christian Unity 2024 – CCCB. Page 67
- c. January 15, 2024 – Submission Letter to Ministry of Education re: Director Performance Regulations. Page 71
- d. January 16, 2024 – June 5-6 Seminar for CDSB Indigenous Leads. Page 75
- e. January 17, 2024 – OCSTA's 2024 Pre-Budget Submission. Page 78

L. Future Meetings and Events:

1. Board Meetings:
 - a. Regular Board Meeting Open Session, February 27, 2024, 6:30 p.m.
(In-camera Session, 6:00 p.m.)
2. Board Standing Committee Meetings: (Listed in chronological order.)
 - a. Policy Development Committee Meeting, February 6, 2024, 6:30 p.m.
 - b. Chairperson's Committee Meeting, February 12, 2024, 5:30 p.m.
 - c. Committee-of-the-Whole Meeting, February 12, 2024, 6:30 p.m.
3. Other Committee Meetings: (Listed in chronological order.)
 - a. Catholic Parent Engagement Committee, January 29, 2024, 6:30 p.m.
 - b. Special Education Advisory Committee, February 15, 2024, 1:00 p.m.
 - c. Accessibility for All Committee, February 22, 2024, 1:00 p.m.
 - d. Faith and Equity Advisory Committee, February 22, 2024, 6:30 p.m.
 - e. Student Council Liaison Committee, February 27, 2024, 4:15 p.m.
 - f. First Nation Métis Inuit Advisory Committee, March 5, 2024, 6:30 p.m.
 - g. STSCO Governance Committee, March 27, 2024, 2024, 3:00 p.m.
 - h. French as a Second Language Advisory Committee, April 24, 2024, 6:30 p.m.
 - i. Audit Committee, TBA
 - j. Supervised Alternative Learning Committee, TBA
4. Board Events: (Listed in chronological order.)
 - a. Ontario Catholic Trustees' Association Annual General Meeting and Conference, May 2-4, 2024, Niagara Falls, ON.
 - b. Catholic Education Week, May 5-11, 2024.

M. Conclusion:

1. Report from the Special Board Meeting, Double In-camera Session, January 17, 2024.
2. Report from the Regular Board Meeting, In-camera Session, January 17, 2024.
3. Closing Prayer.
4. Adjournment.



Minutes

The Minutes of the Open Session of the Regular Board Meeting, held on Tuesday, December 19, 2023, at 6:30 p.m. at the Catholic Education Centre, 1355 Lansdowne Street West, Peterborough, and virtually, by Google Meet.

Present:

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

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

Recorder – Michelle Kennedy

A. Call to Order of the Open Meeting:

The Board Chairperson Kevin MacKenzie called the meeting to order at 6:30 p.m. and welcomed guests in attendance in person and guests who were joining the meeting online by Google Meet. The Chairperson welcomed the principal representatives Jean-Paul St-Amour, Principal at Holy Family Catholic Elementary School and Angelo Costa, Principal at St. Mary Catholic Elementary School, Grafton.

1. Examen and Opening Prayer

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

2. Land Acknowledgement

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

3. Singing of the National Anthem

The National Anthem was sung.

4. Approval of the Agenda

MOTION: Moved by Mary Ann Martin, seconded by Loretta Durst
that the agenda be approved with the addition of item I.1, Letter
from the Special Education Advisory Committee to the Ministry of
Education.

Carried.

5. Declarations of Conflicts of Interest

There were no conflicts of interest declared.

6. Approval of the minutes from the November 28, 2023, Regular Board Meeting.

MOTION: Moved by John Connolly, seconded by Kathleen Tanguay
that the minutes of the November 28, 2023, Regular Board
Meeting be approved.

Carried.

7. Business Arising Out of the Minutes.

There was no business arising from the minutes.

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

1. Report from the Director of Education.

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

- The Student Council Liaison Committee annual student leadership retreat held on December 1st was a success. Thanks to the student trustees, Claire Heitzner and Madelyn Gaskell for their work to organize with the help of their principal advisor, Shannon Brady, and vice-principal advisor, Kim Fletcher.
- The Vice-principal Retreat was held on December 8th with the theme "Healing Through Hope" with guests Bishop Daniel Miehm and Doug Finbow. Thank you to Superintendent Julie Selby and Father Paul Massel for their leadership to prepare a spiritually nourishing event.
- Dr. Moira McQueen was the special guest at the last Adult Faith Formation session where there were approximately 30 participants engaged in professional learning about the synodality of the church.

- Superintendents and Math leads from boards in the eastern region of the province were hosted at PVNCCDSB to share information and practices employed in their Math Achievement Action Plans. Thank you to Jeannie Armstrong and her Math team for modelling the PVNC Catholic plan and their commitment to student achievement.
- As we celebrate the season of advent we thank teacher Kirk Campbell and his students from Holy Cross Catholic Secondary School who constructed the beautiful Nativity scene displayed on our property, seen from Lansdowne Street.
- The many acts of charity and kindness that are witnessed every day in our schools in the work of Catholic education exemplify the Gospel of the light that comes to dispel the darkness through Christ, the light of the world.
- May hope, peace, joy, and love be in your hearts as we celebrate Christmas.

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

2. Report from the Student Trustees.

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

- The student leadership retreat for student council members of our six secondary schools was held on December 1st. The theme of the retreat was "Voices that Flourish" and included an opening ceremony, guest speaker Aubrey Noronha, and sharing workshops to encourage leadership to help fellow students flourish.
- Gratitude extended to Director O'Sullivan and Trustees Mary Ann Martin and Jenny Leahy for their attendance and support.
- At Holy Cross Catholic Secondary there are many advent activities happening including a Christmas Spirit Week, Movie night, Christmas Coffee House, and a social justice food drive.
- St. Peter Catholic Secondary School has successfully raised \$44,062 for the Terry Fox Foundation. The many activities that took place this year involved students and staff alike with impressive school spirit.
- An 'Arts Night' was held at Holy Trinity Catholic Secondary School to showcase the diverse talents of students. Students have also participated in a Christmas Market featuring student stalls and participated in charitable drives for food and toys.
- St. Stephen Catholic Secondary School partnered with OnTech to host a computer science workshop. A drama production "Nothing But the Truth" will soon be in rehearsal. Other social justice projects such as the "Be an Angel" program and food drives are taking place and students look forward to the semi-

formal dance and the Christmas Assembly.

- St. Thomas Aquinas Catholic Secondary School students are engaging in the community with regular visits to a local nursing home and taking part in other community fundraising projects.
- Community outreach is also happening at St. Mary Catholic Secondary School where students were involved in Christmas hampers and dress down fundraisers for the breakfast club. CPR and First Aid training sessions have taken place for students and the Athletics SHSM had a trip to the Toronto Raptors Basketball Club.

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

3. Report from the Communications Department.

Galen Eagle, Manager of Communications shared the system achievements from all areas of the board which included the following highlights and initiatives from the PVNC Inspires newsletter:

- The Peterborough region ambassador for SickKids Hospital is Monsignor O'Donoghue Catholic Elementary School student Carter Khuth.
- The PVNCCDSB entry for the Ontario Catholic School Trustees' Association's annual video contest was viewed. Voting for the contest takes place online.
- Monsignor Leo Cleary Catholic Elementary School was honoured with a prestigious environmental award recognizing the commitment of students and staff to a more sustainable future.
- The board's United Way campaign wrapped up with over \$56,000 raised.
- Student Council members from each of the six secondary schools participated in a day-long retreat "Voices that Flourish."
- Students from Holy Trinity Catholic Secondary School and St. Stephen Catholic Secondary School attended Braiding Diversity into Justice, an experience for students of colour to learn about the field of law.
- St. Peter Catholic Secondary School hosted a Special Olympics basketball qualifier.

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

C. Presentations:

1. Delegation: Bus Stop Location, City of Kawartha Lakes County Road 17 and McGinnis Road.

Board Chairperson, Kevin MacKenzie introduced Clare Curtin, parent from the St. Luke Catholic Elementary School community to come forward for his presentation regarding a bus stop location in the City of Kawartha Lakes in the vicinity of County Road 17 and McGinnis Road. The Chairperson explained that there would be a 15-minute time allotment for the presentation followed by a 5-minute allotment to give trustees the opportunity to ask clarifying questions.

Clare Curtin gave a five-minute presentation which explained his request for a change to the location of his children's bus stop and the rationale for doing so. A map of the area was displayed on the projection screen to aid in the explanation. It was noted that there have been several serious accidents occur in immediate location of the bus stop.

At the conclusion of the presentation, there was an opportunity for the trustees to seek clarification on any of the information provided. Mr. Curtin was thanked by the trustees for coming forward with his concern.

2. Providing Excellence in Teaching and Learning: Review of PVNCCDSB EQAO.

Superintendent of Learning, Jeannie Armstrong and Learning Consultant, Sandra Connolly delivered a presentation on the EQAO results from the 2022-2023 school year. Background information was provided with respect to the test, how and when it is delivered in the schools. The results for the primary reading, writing and math, junior reading, writing and math, Grade 9 math, and Ontario Secondary School Literacy Test were reviewed in comparison to provincial statistics.

The next steps for working towards greater success were discussed and included teaching students how utilize patience and perseverance for the type of questions that are presented online, giving more sample tests to familiarize students and more practice for students attempting the OSSLT with follow up supports for students.

At the conclusion of the presentation, the trustees had the opportunity to ask questions of the presenters.

3. Providing Excellence in Teaching and Learning: Catholic Board Improvement Plan for Student Achievement and Well-being (CBIPSAW).

Superintendent of Learning, Julie Selby and Superintendent of Learning, Sheila Piggott gave a powerpoint presentation which outlined the development of the Catholic Board Improvement Plan for Student Achievement and Well-being (CBIPSAW).

Aspects of the CBIPSAW that relate to the main pillars of the Board's Strategic Plan, "Being Creative, Being Well, Being Community" were reviewed noting that equity and Catholicity are imbedded and integrated throughout.

It was noted that the Catholic School Improvement Plans for Student Achievement and

Well-being (CSIPSAW) are directly aligned to the CBIPSAW. The school plans are posted to the website by November 1 each year. Monitoring of the progress of CSIPSAWs and the CBIPSAW is done through school visits, professional learning, resource allocation, and through staff and departmental meetings. Evidence is gathered to record progress and inform the next year's plan.

The presenters answered questions posed by the trustees at the end of the presentation.

4. Valuing Relationships: Mentoring Program at PVNCCDSB.

Superintendent of Human Resource Services, Darren Kahler, updated the trustees about the mentoring opportunities available to employees at PVNC Catholic. The alignment of the mentoring with the strategic priorities and the benefits of mentoring for the mentors, mentees and the organization were noted. Following the presentation, Darren Kahler answered questions from the Trustees.

5. Building a Community that Accompanies: Director's Annual Report, 2022-2023.

Stephen O'Sullivan, Director of Education presented the Director's Annual Report reviewing its contents and highlighting significant initiatives and outcomes from the past year which demonstrated evidence of the board's fulfillment of its Strategic Priorities. The annual report will be posted on the board website to be accessible by the public.

MOTION: Moved by Mary Ann Martin, seconded by Jenny Leahy
that the Director's Annual Report for 2022-2023 be received by
the Board and submitted to the Ministry of Education, as required.

Carried.

D. Programs and Services:

E. Business, Finance and Governance:

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

The Board Chairperson, Kevin MacKenzie, expressed his condolences to the family and friends of Father Patrick Fitzpatrick, who passed away on December 7, 2023. Father Fitzpatrick was chaplain for the OCSTA for over 20 years and was deeply respected throughout the province for his support of Catholic education.

Board Chairperson MacKenzie noted that Morgan St. Marie's OCSTA Region 9 report was shared with the trustees. All other memos received from OCSTA were also shared throughout the month and trustees were invited to ask any questions about the

information received.

There was discussion about the annual awards that are presented at the OCSTA Annual Meeting and Conference.

MOTION: Moved by Mary Ann Martin, seconded by Loretta Durst
that Siobhan Marie, former student trustee, be nominated for the Ontario Catholic School Trustees' Association Student Trustee Alumni Award.

Carried.

2. Borrowing Resolution.

MOTION: Moved by Mary Ann Martin, seconded by Loretta Durst
that the Board authorize the signing officers of the Board to enter into agreements with the Canadian Imperial Bank of Commerce for the following:

1. The borrowing of funds to meet operating requirements up to a maximum of \$10,000,000 for the 2024 calendar year.
2. Interim capital financing of up to \$5,478,159 to support capital projects planned and/or underway funded by School Condition Improvement Grant.

Carried.

3. Trustee Professional Development, Ontario Catholic School Trustees' Association (OCSTA) Annual General Meeting, Conference and OCSTA/OCSBOA Business Seminar, May 2-4, 2024.

MOTION: Moved by Mary Ann Martin, seconded by Kathleen Tanguay
that trustees wishing to do so, be authorized to attend the Ontario Catholic School Trustees' Association (OCSTA) Annual General Meeting, Conference and Business Seminar, being held May 2-4, 2024, in Niagara Falls, Ontario.

Carried.

F. Human Resources:

1. Semi-Annual Report from the Joint Health and Safety Committee.

MOTION: Moved by John Connolly, seconded by Loretta Durst
that the Joint Health and Safety Committee Semi-annual Report to
the Director of Education dated December 19, 2023, be received.

Carried.

G. Policy Development:

1. Recommended Action from the Policy Development Committee Meeting, December 5, 2023.

MOTION: Moved by Joshua Glover, seconded by Mary Ann Martin
that the Board receive the report and recommendations from the
Policy Development Committee meeting dated December 5, 2023,
for publication and implementation.

Carried.

H. Old Business:

I. New Business:

1. Letter from the Special Education Advisory Committee (SEAC) to the Ministry of Education.

MOTION: Moved by Kathleen Tanguay, seconded by John Connolly
that the letter put forward by the Special Education Advisory
Committee and discussed by the Committee-of-the-Whole, be
approved and sent to the Minister of Education and shared with
other Boards' Special Education Advisory Committees in Ontario.

Carried.

J. Bring Forward:**K. Information Items:**1. Chairperson's Report.

Board Chairperson, Kevin MacKenzie reported that bi-weekly teleconference calls with the Minister of Education continue to take place and on the last call he participated in the question-and-answer portion of the call. Chairperson MacKenzie reported that he questioned the minister about the lack of special education funding to meet the needs in our board. Other information noted from the call included the PSW education program and the expansion of the Gr. 10 curriculum to avert extremist/hate movements was shared by Minister of Education.

2. Committee and Committee Chairperson's Reports:

There were no reports as there were no meetings held since the last regular board meeting (between November 28, 2023, and December 19, 2023).

3. Ontario Catholic School Trustees' Association Information Items:

- a. December 7, 2023 – Fr. Patrick Fitzpatrick CSSp. (1934-2023)
- b. December 14, 2023 – OCSTA Short Video Contest – Online Voting.

L. Future Meetings and Events:1. Board Meetings:

- a. Regular Board Meeting Open Session, December 19, 2023, 6:30 p.m.
(In-camera Session, 6:00 p.m.)

2. Board Standing Committee Meetings: (Listed in chronological order.)

- a. Chairperson's Committee, January 15, 2024, 5:30 p.m.
- b. Committee-of-the-Whole, January 15, 2024, 6:30 p.m.
- c. Policy Development Committee, February 6, 2024, 6:30 p.m.

3. Other Committee Meetings: (Listed in chronological order.):

- a. STSCO Governance, January 10, 2024, 3:00 p.m.
- b. First Nation Métis Inuit Advisory Committee, January 16, 2024, 6:30 p.m.

- c. Special Education Advisory Committee, January 18, 2024, 1:00 p.m.
- d. Catholic Parent Engagement Committee, January 29, 2024, 6:30 p.m.
- e. Accessibility for All Committee, February 22, 2024, 1:00 p.m.
- f. Faith and Equity Advisory Committee, February 22, 2024, 6:30 p.m.
- g. French as a Second Language Advisory Committee, April 24, 2024, 4:30 p.m.
- h. Audit Committee, TBA.
- i. Supervised Alternative Learning Committee (SAL), TBA.

4. Board Events:

- a. Ontario Catholic School Trustees' Association – Catholic Trustees Seminar, January 19-20, 2024, Toronto, ON

M. Conclusion:

1. Report from the Regular Board Meeting, In-camera Session, December 19, 2023.

MOTION: Moved by John Connolly, seconded by Kathleen Tanguay
that the Board approve the actions and the discussions arising
from the Regular Board Meeting, In-camera session, held on
December 19, 2023, as follows:

- A. Call to Order:
 - 1. Opening Prayer.
 - 2. Motion for the Approval of agenda.
 - 4. There were no conflicts of interest declared.
 - 5. Approval of the November 28, 2023, Regular In-camera minutes.
- D. Business, Finance and Governance:
 - 1. OCSTA In-camera Report.
- I. Conclusion:
 - 1. Closing Prayer.
 - 2. Motion to convene in Open Session.

Carried.

2. Closing Prayer

Board Chairperson, Kevin MacKenzie invited Trustee Kathleen Tanguay to lead the

closing prayer to end the meeting.

3. Adjournment

MOTION: Moved by Mary Ann Martin, seconded by Kathleen Tanguay
that the open session meeting be adjourned at 9:16 p.m.

Carried.

Kevin MacKenzie
Board Chairperson

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

**Proposed Holy Cross Catholic Secondary School, Student
International Excursion to Scotland, March 26-April 5, 2025.**

R.A.: that the proposed Holy Cross Catholic Secondary School Student Excursion to Scotland, from March 26-April 5, 2025, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

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

Dear Jeannie Armstrong,

Please accept this letter as a request for approval of a proposed International Rugby Tour. Holy Cross Catholic Secondary School would like to tour Scotland visiting; Glasgow, Stirling, St. Andrews, Inverness and Edinburgh. The Trip will take place Monday March 26, 2025 to Saturday April 5, 2025. Our planned supervisors have previously organized successful rugby tours for both of our boys and girls rugby teams traveling to Scotland (2017), Scotland and England (2019), and Scotland (2023). As well both chaperones have been on several different trips and OFSAA Championships. They have advised they found that the students thoroughly enjoyed the itineraries and travel experiences.

Quays Crossing Travel and Tours will be the tour provider used (TICO# 5002699) to organize the proposed trip. Derek Dobos is the travel agent and has previously organized our Scotland 2023 trip and is very familiar with the needs of a Rugby tour which includes planning both rugby games versus international teams as well as varied educational experiences.

The chaperone to student ratio will be 1 to 8 as per Board policy, which includes the required female chaperone who is a graduate of Holy Cross, experienced Senior Women's and University rugby player, currently enrolled in the York University Athletic Therapy program, and was a student on our previous Scotland/England 2019 trip. Further, there will be no swimming during the trip and there are no swimming pools at the scheduled hotels.

Attached please find:

- A Copy of the Itinerary
- Historical and educational significance of trip
- Quays Crossing Travel & Tours Contract Information - Terms/Conditions
- Century 21 Travel and Medical Insurance plus CFAR
- An Out of School Activity Request Approval Form (Category 5)
 - Release and Identification Form for Education Trips (over 18 years)
 - Informed consent form for Education Trips (under 18 years)
- Communication Plan/Emergency Action Plan
- Parent Meetings

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



Natalie Bittner
Principal, Holy Cross Catholic Secondary School

HOLY CROSS GIRLS' RUGBY
SCOTLAND TOUR 2025 March 26-Apr 5

Wednesday March 26	noon pm	Meet at Holy Cross; bus to Pearson Airport overnight flight to Edinburgh or Glasgow
Thursday March 27	am pm	Arrive in Edinburgh; meet Edinburgh Coach Lines bus @ airport -stop for breakfast (not included) to Stirling; tour Bannockburn, William Wallace Monument bus to Inverness <i>Night: Inverness</i>
Friday March 28	am pm	Breakfast at hotel training session; self-guided walking tour of Inverness training session <i>Night: Inverness</i>
Saturday March 29	am pm	Breakfast at hostel Board bus to Loch Ness- tour of Loch Ness, Urquhart Castle Lunch (not included); Depart for Highland RFC Touch Rugby Festival at Highland RFC; Meal to follow <i>Night: Inverness</i>
Sunday March 30	am pm	Breakfast at hotel, then Mass St Mary's, Inverness Depart for local rugby club Afternoon match vs local team; meal afterwards Return to Inverness <i>Night: Inverness</i>
Monday March 31	am pm	Breakfast at hostel; depart Inverness for St. Andrews self-guided tour of the town, University. <i>Optional tour: R&A Museum</i> return to Edinburgh; check into hotel in Leith (Holiday Inn Express) <i>Night: Holiday Inn Leith</i>
Tuesday April 1	am pm	Breakfast at hotel; arrange for laundry pick up (smelly rugby kit) bus booked for 4 hours- into central Edinburgh; guided tour of downtown Training session <i>Night: Holiday Inn Leith</i>
Wed April 2	am pm	Breakfast at hotel, then bus pick up at hotel 10:30 tour of Murrayfield Stadium Lunch (not included); to local rugby club pm match @ local rugby club; meal to follow (Stirling RFC?)

		return to Leith- Night at Holiday Inn Leith
Thurs April 3	am	Breakfast at hotel
	pm	Real Mary King's Close tour; lunch at students' discretion @ Oriam- Training session on indoor pitch Night at Holiday Inn Leith
Friday April 4	am	Breakfast at hotel
	pm	Tour of Edinburgh Castle; <i>Lunch at students' discretion</i> self-guided tour of Royal Mile/ dinner at students' discretion Note: buy food/snacks for next morning Night at Holiday Inn Leith
Sat April 5	am	Wake up early; board bus to airport; Return flight to Toronto
	pm	arrive in Toronto; meet bus, return to Peterborough

Thank you for travelling with Quays Crossing Travel and Tours!

Cost Breakdown

Cost of Accommodations, Travel and Excursion while in Scotland, UK:	\$104,850.00
Bus to and from Pearson Airport	\$ 1,670.00
Cost of Supply Teachers at \$280/day:	\$ 1,960.00
Mandatory Travel/Medical plus CFAR Insurance for the entire group:	<u>\$ 8,160.00</u>
	\$116,640.00

Rationale for the Holy Cross Girls Rugby Team trip to Scotland, UK

The proposed Holy Cross Girls Rugby trip to Scotland, UK will be the second girls rugby trip and third for the Hurricanes Rugby program, with teams traveling in 2019 and 2023 respectively. Established in 2014, the girls rugby team has been promoting excellence in education through athletics for its entire history; which is demonstrated by winning one OFSAA gold and two silver medals, three senior COSSA gold medals and six junior COSSA medals. Creating international rugby tours is a vital continuation of this development of our students and helps them to achieve the Catholic Graduate Expectations; specifically, a self-directed, responsible, lifelong learner, a collaborative contributor, and a responsible citizen.

These trips not only allow our students to experience a different country's culture and history, they allow the student to grow and become fully participating members of our community. The fundraising and team events which occur as part of the preparation for trips of this nature allow students to demonstrate responsibility and initiative. For many of our students they will be acquiring a passport and/or traveling without a parent or guardian for the first time. The level of growth and self awareness which occurs cannot be duplicated in the classroom. This may also be the only opportunity for our students to experience international competition in athletics. The bonds and friendships which are created amongst players from the teams we will play often last long after we have returned to Canada.

Lastly, it is important to note that as coaches we spend a great deal of time with our players during practices and competitions, regularly practicing 2 to 2.5 hours each day. As educators, we only begin to consider a trip of this magnitude when we have developed the players and leaders who are ready to demonstrate the responsibility needed to participate on an international rugby trip. These strong personal connections between students and staff help to ensure behavioural issues are at a minimum while traveling. Plus, students already have sufficient experience at representing our school and Board through their participation at OFSAA and COSSA competitions.

Tour Participant Application

Complete Tour Information

Designated Tour # _____ Month / Year of Travel _____

Group Leader _____ Group Leader Phone # _____

Group Leader Email _____

Tour Participant Information

Please provide your first, middle (if applicable) and last names **exactly as they appear on your passport.**

First _____ Middle _____

Last _____ Date of Birth _____
(MM / DD / YYYY)

Are you a Canadian Citizen? Yes ☐ No ☐ Passport Date of Expiry _____

Important! You must answer this in order to apply. You are responsible for obtaining all necessary visas for your tour.

Languages Spoken English ☐ French ☐ Other _____

☐ Preferred Language _____

Mailing Address _____

City _____ Province _____ Postal Code _____

Phone # (C) _____ (H) _____ Email _____

Required for all tour communications

Allergies / Special Instructions _____

[for items such as participants requiring medication on trip and when and ensure refill brought along from doctor in case medication or luggage lost; religious, cultural or personal accommodations to be met on tour (attendance at place of worship while travelling, dietary considerations, mobility issues, etc.)] **Continue on back if needed.**

Complete Parent, Legal Guardian or Relative Information

Contact must be someone not travelling with applicant on tour.

Relationship ☐ Parent ☐ Guardian ☐ Relative ☐ Other _____

Contact Name First _____ Last _____

Contact Phone (Cell) _____ (Home) _____

Contact Email _____

Read Release & Agreement and Booking Conditions. Your application must be signed below by you.

If you are under 18, your parent or legal guardian must also sign your application where indicated below.

I have completely read and fully understand the Release and Agreement and Booking Conditions as supplied herewith, and incorporated herein by reference, and agree to be bound by, and to comply with, the "Release and Agreement" and Booking Conditions.

☐ Signature of Applicant _____ Date _____

☐ Signature of Parent / Legal Guardian _____ Date _____

I am the parent or legal guardian of the above (minor) applicant. I have completely read and fully understand the Release and Agreement and Booking Conditions as supplied herewith, and incorporated herein by reference and agree to be bound by, and to cause the above applicant to comply with the "Release and Agreement" and "Booking Conditions."

Quays Crossing Travel and Tours Ltd. Release and Agreement

I am an applicant for a Quays Crossing Travel and Tours Ltd. ("QC") trip or am the parent or legal guardian of such applicant. By signing this Tour Participant Application Form, I understand and agree to the following:

1. I understand and agree that the tour in which the above-named tour participant applicant (the "participant") will be participating is operated by Quays Crossing Travel and Tours Ltd. ("QC").

2. I understand that the QC tour begins when the initial flight takes off from the QC-designated departure airport and ends upon completion of the flight back to the QC-designated return airport. I further understand that international travel involves risks to a participant's personal health, safety and property. I acknowledge that many foreign countries do not have the safety and health standards that are present in Canada. I fully accept the risks associated with the participant's participation in a QC tour that involves international travel. I understand that QC cannot guarantee the health and safety of any participant in a QC tour to a foreign country, and that QC cannot eliminate the risks posed by travelling to, from or in a foreign environment.

3. I agree to release, indemnify and hold harmless QC and its affiliates (which term shall include parents, subsidiaries, officers, directors, shareholders, agents, employees and contractors of QC as well as QC itself) and the school, school board and group leader for a QC tour (the "Released Parties") from, and agree not to sue the Released Parties for, any claims that the participant may have arising from, or in connection with, any personal injury, bodily injury, mental anguish, emotional distress, physical, property or other damage that may be suffered from any cause whatsoever related in any way to the participation of the participant in any QC tour. Without limiting the generality of the foregoing, I release, indemnify and hold harmless the Released Parties from, and agree not to sue them for any personal injury, bodily injury, mental anguish, emotional distress, physical, property or other damage that the participant may suffer from the Released Parties' negligence other than from intentional or reckless acts by such parties. I further agree

to release, indemnify and hold harmless the Released Parties from any and all acts of God, war (whether declared or undeclared), terrorist activities, incidents of politically motivated violence, illness or quarantine, strikes or government restrictions, or the acts or omissions of any other agents over which the Released Parties have no direct or indirect control including, without limitation, airlines, railways, bus companies, hotels, shipping companies, guides and sub-contracted agents or tour operators. This release also includes activities not offered by QC that may be considered risky including, but not limited to, parasailing, paragliding, surfing, paddle boarding, skydiving, scuba diving (unless certified) and the use of motorbikes, mopeds, scooters and ATVs. I further release any Tour Directors, bus drivers or other individuals involved in any QC tour in which the participant participates.

4. I understand that the air carrier's liability for loss of or damage to baggage or property, or for death or injury to person, is limited by their tariffs, or the Warsaw Convention, or both.

5. I understand and agree that QC shall have no liability or responsibility for the participant when the participant is absent from QC-supervised activities or for non-QC supervised activities, such as visits to friends or relatives or during stay-ahead/stay-behind option periods during a QC tour.

6. I understand and agree that QC reserves the right to refuse or cancel the participant's registration for a QC tour at QC's sole discretion. Group Leaders may also refuse or cancel any tour participant's registration including the registration of the participant. In such an event, Standard Cancellation guidelines as outlined in the Booking Conditions apply.

7. The participant agrees to abide by QC's regulations and the directions of the Group Leader, the QC Tour Director or QC personnel during the QC tour. Failure to do so

may result in QC terminating the participant from the QC tour immediately. I understand that where a participant disobeys such rules or directions, the participant is considered to have waived the participant's right to a refund of any part of the QC Program Fee, and that QC may then send the participant home at the participant's own expense.

8. I agree to abide by all local laws when in Canada and abroad, including those concerning drugs and alcohol. (Minor participants must have their parent's or legal guardian's permission to use alcohol even if the local law where the tour is taking place would otherwise permit minor participants to consume alcohol.) The participant understands that if the participant abuses or disobeys such laws, even unintentionally, the participant waives the right to a refund of a part of the Program Fee, and QC may send the participant home at the participant's own expense or the participant's parent or legal guardian's own expense. I also understand that, should local authorities be involved, I will be subject to the laws of the country I am visiting.

9. I understand and agree that if the participant becomes ill or incapacitated, QC and its employees, the Group Leader, or a designated chaperone may take any action they deem necessary for the participant's safety and well-being, including securing medical treatment (at the participant's own expense or the participant's parent or legal guardian's own expense) and transporting the participant home at the participant's own expense or the participant's parent or legal guardian's own expense.

10. I understand and agree that QC has the right to make changes in QC tour itineraries and departure dates, and to modify transportation arrangements, including the use of substitute airlines. In the event of such changes, refunds will be given only in accordance with the provisions of the Booking Conditions supplied herewith.

11. I understand that by enrolling in this tour, the participant has made the choice to travel

with the teacher/Group Leader organizing the tour group, and I understand that this choice is not the responsibility of QC. I understand that the Group Leader is able to make decisions on the above-named tour participant's behalf including, but not limited to, changing the group's requested QC tour or travel date and requiring that the above-named tour participant purchase items such as insurance or optional excursions for the QC tour. I understand that a Group Leader must accompany the above-named tour participant on this QC tour. If the Group Leader cancels the QC tour for any reason, QC will ask him or her to assign a new Group Leader. Where a new assignment occurs, if the above-named tour participant cancels and chooses not to travel with the replacement Group Leader, the cancellation will be treated as a standard cancellation according to the QC Cancellation Policy. If no replacement Group Leader can be found, the above-named tour participant will need to cancel their participation in the QC tour and QC's Standard Cancellation Policy will apply.

12. I understand that it is the participant's responsibility to secure the necessary travel documents (passport and/or visa[s]) unless specifically arranged for the tour group by QC. Failure to do so does not constitute grounds for a refund except according to the Standard Cancellation guidelines as outlined in the Booking Conditions.

13. I understand that the participant will be required to pay for any phone calls or incidental personal expenses that the participant incurs during the QC tour including (but not limited to) at hotels, as well as for any damage the participant causes to hotel rooms, buses or other property.

14. I understand that this QC tour has been designed for students, as reflected in the pacing, educational content, accommodations and other aspects of the tour.

15. I understand and agree that this agreement, QC's Booking Conditions and any addenda thereto, constitute the entire agreement between QC and the participant and/or parent or legal guardian with reference to the subject matter herein, and I do not rely upon any promises, inducements or agreements not provided herein, including but not limited to any oral statements made to the participant and/or the participant's parent or legal guardian by any agents or employees of QC, or by my school or Group Leader. This agreement may be amended or modified only in writing, signed by the participant or the participant's parent or legal guardian and QC. The waiver by QC of any provision of this Agreement shall in no way affect the remaining provisions of this Agreement, and this Agreement shall be interpreted as if such waived clause or provision were not

contained herein.

16. I understand and agree that this agreement shall be governed in all respects, and performance hereunder shall be judged by, the laws of the province of Ontario and the laws of Canada applicable thereto. In the event of any claim, dispute or proceeding arising out of the relationship of the participant and/or the participant's parent or legal guardian with QC, or any claim which, in contract, tort, or otherwise at law or in equity arises between the Released Parties, whether or not related to this agreement, the parties submit and consent to the exclusive jurisdiction and venue of the courts of the province of Ontario.

17. I understand and consent to QC's use of any film likenesses taken of the participant and any of the participant's comments while on a QC tour for future publicity. I also consent to QC using the participant's contact information for future QC promotions.

Sign and date the application on the applicable signature line provided above *only when you have read in full, understood and agree to the contents of this Release and Agreement.*

Quays Crossing Travel and Tours Ltd. ("QC") bases the tour booking process on five pillars of focus:

- Safety
- Affordability
- Communication
- Unparalleled Tour Experiences
- Equity, Diversity and Inclusion

Safety

The safety of all tour participants is of paramount importance; it is our number one consideration when planning a tour. From keeping abreast of world events, to following established educational guidelines and principles, to staying informed about sport-specific regulations, our TICO-certified Travel Consultants will guide Tour Leaders in developing a customized tour.

Affordability

Our Travel Consultants are very familiar with the financial challenges facing Group Leaders and tour participants. Most of our Tour Planners are OCT-certified teachers who have organized several trips for their own groups in the past, and they are adept at helping Group Leaders navigate the group tour planning process, with affordability and accessibility for tour participants always top of mind.

Communication

At QC, we pride ourselves on being responsive to tour groups' needs, and we do our utmost to correspond regularly with Group Leaders throughout every step of the group tour planning process. We recognize that Group Leaders are busy juggling the simultaneous demands of trip planning, prepping and teaching classes, coaching or supervising extra-curricular activities, and leading their personal lives. We understand that their schedules require flexibility and we are available during non-traditional work hours to respond to their questions or to offer assistance to our clients.

Unparalleled Tour Experiences

QC's Travel Consultants have a wealth of experience travelling to your desired destinations, and we strive to open the world to your tour participants. We design tours that combine age-appropriate excursions with a variety of opportunities for cultural enrichment. QC's Travel Consultants who are also educators know what works best for students, and help design group tours based on that hands-on knowledge and experience. As one recent Group Leader remarked, "Our players got a lot of "sneaky education". These tour participants were often engaged in learning activities and opportunities without even realizing it!

Equity, Diversity and Inclusion

QC embraces the diverse world in which we live, and strives to create an environment that is welcoming to all. QC works with Group Leaders to surpass the expectations of all tour participants. We know that the very act of travelling opens the world to students and exposes them to a wide variety of people, intriguing aspects of history and culture, and different ways of thinking. As Hans Christian Andersen said, "To travel is to live."

Quays Crossing Travel and Tours Ltd.

Booking Conditions

Passports and Visas

For International travel, each tour participant must obtain a passport and any applicable visas for the tour prior to the departure date. If a tour participant is unable to obtain the required travel documents, the QC Cancellation Policy will apply. Please ensure that the tour participant's passport is valid for at least six months after the tour ends. If travelling to the United States, tour participants who are non-Canadian citizens will need to contact the United States embassy or consulate to ensure that they meet the specific, applicable entry requirements.

Pricing

Since all QC tours are private and customized, our quotations include an itinerary with all inclusions listed, and are based on extensive communication between QC and the Group Leader well in advance of the tour contract being drawn up. All QC tour quotation itineraries itemize all flights and designated outgoing and return airports; the number of paid tour participants and complementary chaperones; land transportation; accommodations and rooming; meals, excursions and activities. All taxes, fees and surcharges are listed separately or are otherwise included.

What is typically NOT included in the price, unless otherwise noted:

- Travel Insurance (since a variety of options are available)
- Full Time Tour Director (unless specifically requested by Group Leader)
- All meals (although breakfast is always included, as are some dinners)
- Optional Excursions (unless otherwise noted)
- Gratuities (for bus drivers, local guides, Tour Directors/ local ambassadors)
- Baggage handling fees

Trip affordability is a major focus for QC; we do our very best to help Group Leaders offer tour participants a unique and memorable experience at an affordable price. At every step of the planning process, QC Travel Consultants partner with Group Leaders, suggesting various tour options that are both impactful and price-sensitive.

***Note:** We are dedicated to helping tour participants experience a trip of a lifetime. QC does not charge any late enrollment fees; however, any fees charged by service providers or incurred by QC in accommodating tour participants who enroll late are included in the price charged to such participants.*

All-Inclusive Travel Protection Plan

QC offers a variety of travel protection plans to suit the needs of its clients, including an all-inclusive package, underwritten by Manulife, consisting of: Trip Cancellation and Interruption; Emergency Medical Insurance; and Baggage Loss and Delay. QC also offers a travel protection plan that includes the Cancel For Any Reason ("CFAR") waiver (and partially covers school board-enforced trip cancellations based on policy terms and conditions); if selected, **this plan must be paid for in full when the tour is initially booked.** Package or Trip Cancellation premiums are non-refundable. If Emergency Medical coverage is purchased on its own, the premium is refundable right up to the departure date. QC strongly advises tour participants to purchase some form of travel protection to protect themselves while on QC tours. QC assumes no liability whatsoever with regards to a tour participant's decision about obtaining such insurance.

Quays Crossing Travel and Tours Ltd. Cancellation Policy

Up to 45 days prior to departure date:	100% of the tour cost will be refunded, net of both a \$200 cancellation fee, and the non-refundable amount of any payments that have been made to service providers (such as but not limited to transportation, accommodations and excursions providers).
44 days to 14 days prior to departure date	75% of the tour cost will be refunded, net of both a \$200 cancellation fee and the non-refundable amount of any payments that have been made to service providers (such as but not limited to transportation, accommodations, and excursions providers).
13 days or less prior to departure date	No refunds will be issued.

The Consequences of a Tour Delay

Quays Crossing Travel and Tours Ltd. ("QC") will not refund tour components that are missed due to weather conditions and/ or events that are beyond QC's control. QC will work with Group Leaders to ensure the safety of the tour group, which is of paramount concern. Tour itineraries may be adjusted accordingly.

The Consequences of a Tour Cancellation

QC may cancel any tour due to events beyond its control, including but not limited to: instability in a destination country, acts of God, war (whether declared or undeclared), terrorist activities, incidents of violence, public health issues or quarantine, substantial currency fluctuations, strikes, government restrictions, fire or severe weather conditions that make it impossible or commercially unreasonable in the opinion of QC to conduct the tour. If QC cancels the tour for any such reason, tour participants will receive a refund of 75% of the tour cost, less any non-refundable fees (such as but not limited to airline, hotel or excursion payments that have already been made). Cancellation by QC for causes described herein shall not be a violation of QC's obligations to any tour participant.

Protection for Tour Participants' Payments

QC is registered in accordance with the *Travel Industry Act, 2002*, and upholds the standards and policies of this Act. QC is likewise registered with TICO (registration #50026999). In the unlikely event of QC's bankruptcy, insolvency, or cessation of business, QC has secured all advanced payments of its customers, regardless of province or territory of origin, through its affiliation with TICO.



21st Century Travel Insurance Policy

Version T04-Rev2

Effective April 2023

21st Century Travel Insurance Limited operates as 21st Century Travel Insurance Services in British Columbia.

This policy is underwritten by
The Manufacturers Life Insurance Company (Manulife) and
First North American Insurance Company (FNAIC),
a wholly owned subsidiary of Manulife.

NOTICE REQUIRED BY PROVINCIAL LEGISLATION

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

Important Notice - Read Carefully Before You Travel

You have purchased a travel insurance policy - what's next? We want you to understand (and it is in your best interest to know) what your policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your policy before you travel.

Italicized terms are defined in your policy.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e. accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, you must meet all of the eligibility requirements.
- This insurance contains limitations and exclusions (i.e. medical conditions that are not stable, pregnancy, child born on trip, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to pre-existing medical conditions, whether disclosed or not at time of policy purchase.
- Contact the Assistance Centre before seeking treatment or your benefits may be limited.
- In the event of a claim your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, your policy will be voidable.

It is your responsibility to understand your coverage. If you have questions,
call 21st Century Travel Insurance during regular business hours at: 1 800 567-0021 or (905) 372-1779.

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IMPORTANT INFORMATION

To be eligible for insurance under this policy, **you must meet all the eligibility requirements outlined on Page 3 of this policy.**

A **pre-existing condition exclusion** applies to your coverage. It is **your responsibility** to review and understand the **pre-existing condition exclusion** that applies to **you**:

- **Trip Cancellation & Trip Interruption Insurance:** please review the **pre-existing condition** exclusions listed on Page 6 of this policy.
- **Emergency Medical Insurance:** please review the **pre-existing condition** exclusions listed on Page 8 of this policy.

ITALICIZED WORDS have a specific meaning. Please refer to the "Definitions" section of this policy to find the meaning of each italicized word.

IN THE EVENT OF AN EMERGENCY, YOU MUST CALL THE ASSISTANCE CENTRE IMMEDIATELY

**1 855 478-3483 toll-free from the USA and Canada
+1 (519) 251-7850 collect to Canada, from anywhere
else in the world.**

*Our Assistance Centre is there to help you
24 hours a day, every day of the year.*

*Our Assistance Centre can also be contacted through the
Manulife TravelAid™ mobile application.*

Please note that if **you do not call** the Assistance Centre in an **emergency, you will have to pay 25% of the eligible medical expenses** we would normally pay under this policy. If it is medically impossible for **you** to call, please have someone call on **your** behalf.

Travel assistance and CLAIM SUBMISSION, anywhere in the world

Before you travel, download the Manulife TravelAid mobile app through the Google Play™ store or the Apple App Store®.

Features of Manulife TravelAid include:

- **Start a Claim – begin the process to file a claim and track your claim status**
- **Contact Us – a direct link to the Assistance Centre for immediate medical assistance 24/7**
- **International 911 – search emergency phone numbers in other countries (GPS enabled)**
- **Find Medical Facility – find directions to the closest medical facility (GPS enabled)**
- **Travel Tips – pre- and post-departure**
- **Travel Advisories**

Online Claims Submission is also available.

Visit <https://manulife.acmtravel.ca> to submit your claim online. For faster and easier submissions, have all your documents available in electronic format, such as a PDF or a JPEG.

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife. Please note that risks identified with the symbol ‡ throughout this document are covered by FNAIC.

Claim payment and administrative services are provided by Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM" "Global Excel Management" and/or "Global Excel" as the provider of all assistance and claims services under the policy.

Administration of all applications, enrollments and customer service for the 21st Century Travel Insurance plan are provided by 21st Century Travel Insurance Limited. 21st Century Travel Insurance Services in British Columbia (21st Century).

About 21st Century

Since 1979, 21st Century has been committed to "bringing travel insurance into focus" for the professional travel agents, tour operators, insurance brokers, and financial advisors across Canada who trust 21st Century with their clients' travel insurance needs.

No one expects to have an emergency medical claim or to have to cancel or interrupt a trip due to an unforeseen event. Unfortunately, these events can happen and that's what our insurance products are all about. Our 21st Century Travel Insurance plans are underwritten by Manulife and emergency assistance is provided by Global Excel Management, giving you the solid backing and support of a financially secure and extremely reliable insurance team to guide you through these unexpected events.

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Everyone wants to have a carefree trip and should be able to travel with confidence in their travel insurance purchase. Most people travel every day without a problem, but if something does happen, the member companies of the Travel Health Insurance Association of Canada (THIA) want you to know your rights. THIA's Travel Insurance Bill of Rights and Responsibilities builds on the golden rules of travel insurance:

- Know your health • Know your trip
- Know your policy • Know your rights

For more information, go to www.thiaonline.com

10-Day Free Look to Review this Policy

You have 10 days from your insurance purchase date to review this policy. If it does not meet your needs, you may terminate this insurance coverage and receive a premium refund if:

- (i) you have not departed on your trip; and
- (ii) there is no claim in progress.

request a premium refund, simply contact your Travel Agent from whom you purchased the insurance.

After the 10-Day Free Look, please refer to the Refunds section.

MEDICAL CONCIERGE SERVICES

21st Century is pleased to provide you with value-added Medical Concierge Services.

What services are available? StandbyMD has an international network of medical providers and partners who can provide quick and streamlined services and access to healthcare, 24 hours a day, every day of the year.

StandbyMD offers access to personalized care including:

- telephone or video chat with a qualified physician who can assess symptoms and provide treatment options (for eligible cases)
- a network of physicians who make house call visits in 141 countries and over 4,500 cities
- in-network clinics and emergency rooms when necessary
- coordination and delivery of lost or forgotten prescription medications, eyeglasses or contact lenses, and medical supplies when you travel within Canada and the US

How this service works

StandbyMD triages you according to your symptoms, profile, and location and then refers you to the most appropriate level of care for your situation.

The worldwide network offers preferred rates and direct billing options to help reduce your out-of-pocket expenses. The StandbyMD program also helps coordinate payment for eligible expenses according to the terms and conditions of this policy.

To use this service, contact the Assistance Centre at the number provided in this policy.

Disclaimer, waiver, and limitation of liability

StandbyMD is not intended as a substitute for professional medical advice. The program is provided to assist you in finding medical providers.

The advice StandbyMD provides is a recommendation only and entirely voluntary. You retain the right to choose your own level of care, regardless of the recommendation StandbyMD makes.

Medical providers within the StandbyMD network are not employees or agents and are not affiliated with StandbyMD in any way beyond accepting referrals. StandbyMD has no control – real or implied – over the medical judgment, actions, or inactions of the medical providers and does not assume any responsibility for:

- availability of the medical providers
- quality of the medical providers
- the results or outcome of any treatment or service

You waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD. Related people include principals, parents, successors, and assigns of StandbyMD.

Waiving these rights to proceed legally includes the following that relate in any way to the medical concierge services offered by StandbyMD:

- any and all claims
- demands
- actions and causes of action
- suits of any kind, nature, or amount

StandbyMD's liability, if any, is limited solely to the amount of payment made to participating medical providers for services you received after obtaining a referral from StandbyMD.

21ST CENTURY TRAVEL INSURANCE PLANS

IF YOU PURCHASED . . .		YOUR COVERAGE INCLUDES . . .
Plan A	Trip Cancellation	• Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance**
Plan B	Emergency Medical	• Up to \$5,000,000 Emergency Medical Insurance* for the number of coverage days you have purchased.
Plan C	Baggage Loss, Damage & Delay, Flight & Travel Accident	• Up to \$1,000 Baggage Loss or Damage; • Up to \$500 Baggage Delay; • Up to \$50,000 Travel Accident; and • Up to \$100,000 Flight Accident.
Plan D	Annual Medical Days available - 8, 18, 30, 60	• Up to \$5,000,000 Emergency Medical Insurance* per policy.
Plan E	Package Tour	• Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance** • Up to \$5,000,000 Emergency Medical Insurance*; • Up to \$1,000 Baggage Loss or Damage; • Up to \$500 Baggage Delay; • Up to \$50,000 Travel Accident; and • Up to \$100,000 Flight Accident.

* A child must be at least 30 days of age to be covered under this policy.

** Default coverage is provided in any plan that includes Trip Cancellation, Interruption, Misconnection & Delayed Return insurance.

GENERAL INFORMATION

TO BE ELIGIBLE FOR INSURANCE UNDER THIS POLICY

You are NOT eligible for coverage if:

- a) you have been advised by a physician not to travel; and/or
- b) you have been diagnosed with a terminal illness with less than 6 months to live; and/or
- c) you have a kidney condition requiring dialysis; and/or
- d) you have used home oxygen during the 12 months prior to the date of application.

To be insured with us, you must meet the eligibility requirements at the time you applied for coverage under this policy and pay the required premium to your Travel Agent before you leave home.

To be eligible for Emergency Medical Insurance (in Plan B, Plan D or Plan E), you must be covered under a government health insurance plan and buy coverage for the entire duration of your trip.

For some plans you must complete the medical questionnaire to determine whether you meet the eligibility requirements for coverage, and if so, to determine your rate category. You must complete the medical questionnaire:

- i) if you purchased Plan B. Emergency Medical and on the policy departure date you will be:
 - age 60 to 74 travelling 31 days or more; or
 - age 75 or older travelling for any duration.
- ii) if you purchased Plan D. Annual Medical and on the policy departure date you will be age 60 to 84.

To be eligible for Trip Interruption, Misconnection & Delayed Return Insurance (in Plan A or Plan E), you must have a scheduled departure date and return date and buy coverage for the entire duration of your trip.

Family Coverage is available under Plan B. Emergency Medical and Plan D. Annual Medical. All family members to be insured under one policy must be named on your confirmation and must be a minimum of 30 days of age. Family means a maximum of two parent(s) or legal guardian(s) plus their children. Family can also mean three or more related children travelling together. Family coverage is not available if any applicant under this policy is required to complete a medical questionnaire.

CANCELLATION FOR A NON-COVERED EVENT

For Plan A. Trip Cancellation Plans and Plan E. Package Tour, the cancellation benefit for a non-covered event does not apply if you did not purchase your policy within 72 hours of your initial trip booking or before any cancellation penalties became applicable. See page 4 for more details.

ANNUAL MEDICAL PLAN

- Provide coverage for an unlimited number of trips taken within one (1) year, commencing with the effective date as shown on your confirmation (no limit to trip length within Canada but outside your province or territory of residence).
- Each trip taken can be up to the maximum trip length you selected when you purchased your Annual Medical plan (annual plan options available - 8, 18, 30, 60 day trips).

- For a *trip* to be covered under the benefits of this policy, it must start on or after the *effective date* and end prior to or on the expiry date as shown on *your confirmation*.
- Top-up coverage can be purchased for *trips* that are longer than the maximum *trip length* selected or if *your trip* extends beyond the *expiry date of your Annual Medical plan* as shown on *your confirmation*.

The Annual Medical plan provides *you* with *emergency medical coverage* for unlimited travel within Canada but outside *your province or territory of residence*.

In the event of a claim, *you* will be required to provide proof of *your departure date* and *your return date*. Proof can include *your plane ticket, train ticket, a stamped passport, and/or credit card or bank statement showing purchases in Canada just prior to your departure date*.

Top-Up of Emergency Medical Coverage under Plan D. Annual Medical:
If *your trip*:

- a) is longer than the maximum number of coverage days *you* have under *your current plan*; or
- b) will extend beyond the expiry date as shown on *your confirmation*, *you* can either:
 - purchase Top-Up coverage before the *expiry date of your Annual Medical plan* for any additional travel days; or
 - purchase a new Annual Medical plan, with no lapse in coverage, providing the total duration of the *trip* does not exceed the maximum *trip length* *you* choose.

If *your annual multi-trip plan* is not underwritten by Manulife, it is *your responsibility* to confirm that a Top-Up is permitted on *your existing plan* with no loss of coverage.

When *you* apply for Top-Up coverage *you* may be required to answer questions about *your health status*. *You* may be able to top-up *your annual medical coverage*, as long as *your government health insurance plan coverage* remains in force during the full length of *your trip*.

WHEN DOES YOUR COVERAGE START?

For *Trip Cancellation*, coverage starts on the time and date *you* purchase that coverage, shown as the *issue date on your confirmation*.

All other coverages (including *Trip Interruption, Misconnection & Delayed Return*) start on the later of:

- the date *you* leave *home*; or
- the effective date as shown on *your confirmation*.

WHEN DOES YOUR COVERAGE END?

For *Trip Cancellation*, coverage ends on the earlier of:

- the date *you* leave *home* or *your departure date*; or
- the date *you* cancel *your trip* arrangements.

For all Annual Medical plans, *emergency medical coverage* ends on the earliest of:

- the date *you* return *home*;
- the expiry date as shown on *your confirmation*; or
- when travelling outside Canada, the date *you* reach the maximum number of days permitted outside of Canada for each *trip*, as stated on *your confirmation*.

For all other plans, *your coverage* ends on the earlier of:

- the date *you* return *home*; or
- the expiry date as shown on *your confirmation*.

TO STAY LONGER THAN PLANNED

To apply for an extension of *your coverage*, simply call 21st Century at 1-800-567-0021 during regular business hours before the *expiry date of your existing coverage*. *You* may be able to extend *your coverage*, as long as:

- *your government health insurance plan coverage* remains in force for Plans B, D, and E; and
- *you* pay the additional premium (minimum \$25); and
- there has been no event that has resulted or may result in a claim against the policy and there has been no change in *your health status*.

Any extension is subject to the approval of 21st Century.

AUTOMATIC EXTENSION

Your coverage will automatically be extended beyond *your expiry date*:

- for the length of *your delay* to a maximum of 72 hours, if *your common carrier* is delayed; or
- If *you* are hospitalized on *your expiry date*, in which case, we will extend *your coverage* during the hospitalization up to a maximum of 365 days or until, in *our opinion*, *you* are stable for discharge from the *hospital* and for up to 5 days after discharge from *hospital*, or *you* are stable for evacuation home; whichever is earlier; or
- if *you* have a medical *emergency* that occurs within the 5 days prior to *your expiry date* that does not require hospitalization but prevents travel as confirmed by a physician. In this case, we will extend *your coverage* for up to 5 days.

REFUNDS

Cancellation of Policy: We will only consider a request for a cancellation of *your policy* if *you* have not left on *your trip* and *you* purchased Plan B. *Emergency Medical and/or Plan C. Baggage Loss, Damage & Delay, Flight & Travel Accident*. Cancellations are not available on Plans A, D and E.

Partial Refund of Premium: If *you* return *home* before the expiry date as shown on *your confirmation*, *you* may request a refund of premium for unused coverage days providing there has been or will be no notification of a claim or benefit paid by us, that *you* have not been provided with any assistance services and that *you* have completed the Travel Medical Refund Request form and sent it to 21st Century. Partial refunds are not available on Plans A, D and E.

Refunds and cancellations are subject to a \$25 processing fee per policy. The minimum refundable amount is \$10.

TRIP CANCELLATION, INTERRUPTION, MISCONNECTION & DELAYED RETURN INSURANCE

Trip Cancellation Insurance

Coverage starts at the date and time *you* pay the premium for that coverage. Coverage ends on *your departure date*.

Trip Interruption, Misconnection & Delayed Return Insurance

Coverage starts on *your departure date*.

Coverage ends on the earlier of:

- a) the date *you* return to *your departure point*; or
- b) on the expiry date as shown on *your confirmation*.

Included in Plan A. *Trip Cancellation* and Plan E. *Package Tour*.

IMPORTANT CONDITION TO YOUR TRIP CANCELLATION COVERAGE CANCELLATION FOR A NON-COVERED EVENT (CANCEL FOR ANY REASON)

If *you* DO NOT qualify for cancellation benefits under *Trip Cancellation & Interruption Insurance covered events*, and *you* want to cancel *your trip* for any other reason, consider submitting a claim under this "Cancel for any Reason" benefit.

Cancel for any Reason coverage is available only:

- a) if *you* purchased *your policy* within 72 hours of booking *your trip*, or
- b) before any cancellation penalties became applicable.

If *you* Cancel for any Reason and decide not to travel before *you* leave *home*, we will provide coverage as follows:

- If *you* cancel *your trip* 14 days or more before the departure date as shown on *your confirmation*, we will pay 50% of the covered amount for the prepaid portion of *your trip* that is non-refundable.

TRIP CANCELLATION & INTERRUPTION

What does *Trip Cancellation & Interruption Insurance* cover?

If *you* are unable to travel due to a covered event listed below that occurs before *your scheduled departure date*, we will pay up to the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date. In addition, if *your travel companion* must cancel their *trip* due to a covered event applicable to them, and *you* decide to go on *your trip* as planned, we will cover the cost of the next occupancy charge up to the covered amount. To cancel a *trip* before *your scheduled departure date*, *you* must cancel the *trip* with the Travel Agent and notify *our Assistance Centre* immediately at 1 855 478-3483 or +1 (519) 251-7850 or, at the latest, the business day following the cause of cancellation.

If *your trip* is interrupted due to a covered event listed below that occurs on or after the day *you* plan to leave *home*, we will pay:

- A. up to the covered amount for unused travel arrangements paid for prior to *your departure date*, that are non-refundable and non-transferable to another travel date, less the prepaid unused return transportation; and
- B. *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of \$300 per day for up to two (2) days when no earlier transportation arrangements are available; and/or
- C. *your* one-way economy class airfare via the most cost-effective itinerary to *your* or *your group's* next destination, or to return *home*.

Trip Cancellation & Interruption Insurance covered events:

1. *You* or *your travel companion* develop(s) a medical *emergency* or die(s).
2. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person*, develops a medical *emergency* or dies.

3. The person who will be *your* host during *your* trip is admitted to a *hospital* because of an *emergency* or dies.
4. *You, your spouse, your travel companion or your travel companion's spouse:*
 - a) become(s) pregnant after *you* book *your* trip and *your* departure date falls in the 9 weeks before the expected delivery date or any time after that date, or
 - b) legally adopt(s) a child and the date of the notice of custody is received after the effective date, and the date of custody falls after *your* departure date.
5. *You or your travel companion* develop any complication of pregnancy within the first 31 weeks of pregnancy and the attending *physician* advises against travel. This is a covered event only under *Trip Cancellation*.
6. *†Your or your travel companion's* travel visa is not issued for a reason beyond *your/their* control, provided the documentation shows *you or your travel companion* were eligible to apply, that the refusal is not due to a late application, and the application is not a subsequent attempt for a visa that had been previously refused.
7. *†You, your spouse, your travel companion or your travel companion's spouse* are called to service as a reservist, firefighter, military or police staff, to jury duty, or to be a defendant in a civil suit or are subpoenaed to be a witness during *your* trip.
8. *†You, your spouse, your travel companion or your travel companion's spouse* are quarantined or hijacked; or are unable to occupy *your/their* principal residence or to operate *your/their* place of business because of a natural disaster.
9. *†You, your spouse, your travel companion or travel companion's spouse* lose a permanent job for which *you/they* were employed at least one year, because of an unforeseen lay-off or dismissal without just cause. This benefit does not apply to self-employment or contract work.
10. *†You or your travel companion* are transferred by the employer with whom *you or your travel companion* were employed for at least 1 year at the *issue date* of this insurance, and which requires a relocation of *your or your travel companion's* principal residence by a distance of at least 300 kms within 30 days before *your* scheduled departure date. This benefit does not apply to self-employment or contract work.
11. *†A* business meeting, that is the main intent of *your* trip and was scheduled before *you* purchased this insurance, is cancelled for a reason beyond *your* control or the control of *your* employer and the meeting is between companies with unrelated ownership. Benefits are only payable if *you* are the one who planned to attend the business meeting.
12. *†A* Government of Canada Travel Advisory is issued during *your* trip, or after *you* purchase *your* insurance but before *your* departure date, advising Canadians to avoid all or non-essential travel to a destination included in *your* trip. This applies only to Canadian citizens.
13. *†If* you have prepaid airfare that is not part of a cruise or tour package and the cruise or tour is cancelled for any reason except *travel supplier default*, we will reimburse *you*:
 - a) up to the covered amount for travel arrangements paid for prior to *your* departure date that are non-refundable if the cruise or tour is cancelled prior to the departure date; or
 - b) the additional cost of *your* one-way return transportation via the most cost-effective itinerary (being the lesser of a one-way fare or change fee charged by the airline if this option is available) and the non-refundable portion of *your* land arrangements, paid for prior to *your* departure date if the cruise or tour is cancelled after *your* departure date.

For this benefit to apply, both the airfare and the cruise must be insured for the entire non-refundable amount with either Plan A. *Trip Cancellation* with Unlimited After Departure coverage, or Plan E. Package Tour Plan.
14. *†You* miss a connection or must interrupt *your* trip because of the delay of *your* connecting private passenger vehicle or common carrier, when the delay is caused by the mechanical failure of *your* common carrier, a traffic accident, an emergency police-directed road closure or weather conditions, earthquakes or volcanic eruptions. *Your* connecting private passenger vehicle or common carrier must have been scheduled to arrive at *your* point of boarding at least 2 hours before the scheduled time of departure.

This is a covered event only under *Trip Interruption*. We will reimburse the lesser of either

 - i) the airfare change fee charged by the airline to catch *you* up with *your* trip or cruise, if that option is available or,
 - ii) up to the covered amount as per *your* confirmation.
15. *†Weather* conditions, earthquakes, volcanic eruptions or grounding of *your* air transportation (when that air transportation is not part of *your* tour or cruise package) cause a delay of at least 30% of *your* trip and *you* choose not to travel. This is a covered event only under *Trip Interruption*.

16. *†When an act of terrorism* directly or indirectly causes an eligible loss under the terms and conditions of this policy, coverage is available for up to two (2) acts of terrorism within a calendar year and up to a maximum aggregate payable limit of \$2.5 million for all eligible *Trip Cancellation* and *Interruption* in-force policies issued and administered by us. The amount payable for each eligible claim is in excess of all other sources of recovery including alternative or replacement travel options and other insurance coverage. The amount paid for all such claims shall be reduced on a pro rata basis so as to not exceed the respective maximum aggregate limit which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the act(s) of terrorism.

If you do not qualify for cancellation benefits under "Trip Cancellation & Interruption Insurance covered events" section, consider submitting a claim under the "Cancel for any Reason" coverage as described on Page 4.

MISCONNECTION

What does Misconnection Insurance cover?

If any covered event listed immediately below prevents *you* from travelling as shown on *your* confirmation, we will pay:

- A. Up to the lesser of: a) the airfare change fee charged by the airline for *your* missed connection if that option is available, or b) up to \$1,000 for the cost of *your* one-way economy transportation via the most cost-effective itinerary to the next destination.
- B. *Your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of \$300 per day, for up to 2 days, when no earlier transportation is available.

Misconnection Insurance covered events:

- a) *†You* miss *your* next connecting flight because the plane *you* are ticketed to fly on leaves later than originally scheduled.
- b) *†The plane* *you* are ticketed to fly on leaves earlier than originally scheduled and the ticket *you* have purchased for *your* prior connector flight via another airline becomes unusable.

DELAYED RETURN

What does Delayed Return Insurance cover?

If any covered event listed immediately below happens after *you* leave home and makes it impossible for *you* to return home on *your* expiry date as shown on *your* confirmation, we will, for the length of time that *you* are prevented from travelling, pay for:

- A. *Your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$150 per day and \$1,500 in total. Maximums are \$300 and \$3,000 respectively for Plan E. Package Tour.
- B. Up to the covered amount for the extra costs of *your* economy class transportation via the most cost-effective itinerary for *your* travel home. If the delay is a result of a *medical condition*, it must be on the advice of *your* attending physician at *your* destination and approved by the Assistance Centre.

Delayed Return Insurance covered events:

1. *You* develop a *medical emergency*.
2. A member of *your* immediate family develops a *medical emergency* or dies at *your* destination.
3. *Your* travel companion develops a *medical emergency* or dies.
4. *Your* host at *your* destination dies.

What else does Trip Interruption & Delayed Return Insurance cover?

1. In the event *your* travel companion's plane is delayed by weather conditions, earthquakes, volcanic eruptions or grounding of their air transportation, for at least 30% of *your* trip, and *your* travel companion decides not to go on the trip as booked, we will cover the cost of *your* next occupancy charge up to the covered amount.
2. In the event *you* die after *your* departure date:
 - a) We will reimburse *your* estate, up to the covered amount, for *your* pre-paid unused trip arrangements except unused transportation home;
 - b) We will reimburse the actual expenses incurred for the preparation or cremation of *your* body, and either its repatriation or its burial. Specifically, we will reimburse *your* estate actual expenses for:
 - the transportation of *your* body (in the standard transportation container normally used by the airline) back to *your* home, plus up to \$3,000 for the preparation of *your* body and the cost of the container.

- the transportation of *your* ashes back to *your home*, plus up to \$3,000 to have *your* body cremated where *you* die; or
 - up to \$3,000 for the preparation of *your* body and the cost of a standard burial container for the burial of *your* body where *you* die.
- c) In addition, we will reimburse travel and accommodation expenses of the person who must travel to the place of *your* death to identify *your* body as follows:
- up to \$300 for that person's additional and unplanned hotel and meal expenses;
 - we will pay the return economy transportation via the most cost-effective itinerary for that person to travel to *your* place of death; and
 - up to 72 hours of *Emergency Medical* insurance for that person under the same terms and limitations as this policy.

EXCLUSIONS & LIMITATIONS

What does *Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance* not cover?

When reading this section, please take the time to review the definition of "*stable*" at the end of this policy.

A. If the *Trip Cancellation* covered amount purchased is less than \$20,000, we will not cover any expenses for:

- any *medical condition* related to *you*, *your spouse*, or *your children* if that *medical condition* was not *stable* in the 3 months before the *issue date* of this insurance.

In addition to the "*stable*" requirement, we will not cover any expenses relating to:

- your/their* heart condition if, in the 3 months before the *issue date* of this insurance, any of *your/their* heart condition(s) has (have) not been *stable* or *you/they* have taken any form of nitroglycerine for the relief of angina pain; and/or
- your/their* lung condition if, in the 3 months before the *issue date* of this insurance, any of *your/their* lung condition(s) has (have) not been *stable* or *you/they* required *treatment* with oxygen or Prednisone for any lung condition.

B. If the *Trip Cancellation* covered amount purchased is \$20,000 or more, we will not cover any expenses for:

- any *medical condition* related to *you*, a member of *your immediate family*, *your travel companion*, *your key-person*, or *your host* during *your trip*, if that *medical condition* was not *stable* in the 12 months before the *issue date* of this insurance.

In addition to the "*stable*" requirement, we will not cover any expenses relating to:

- your/their* heart condition if, in the 12 months before the *issue date* of this insurance, any of *your/their* heart condition(s) has (have) not been *stable* or *you/they* have taken any form of nitroglycerine for the relief of angina pain; and/or
- your/their* lung condition if, in the 12 months before the *issue date* of this insurance, any of *your/their* lung condition(s) has (have) not been *stable* or *you/they* required *treatment* with oxygen or Prednisone for any lung condition.

C. For *Trip Interruption, Misconnection and Delayed Return Insurance*, we will not cover any expenses for:

- any *medical condition* related to *you*, *your spouse*, or *your children* if that *medical condition* was not *stable* in the 3 months before the *effective date*.

In addition to the "*stable*" requirement, we will not cover any expenses relating to:

- your/their* heart condition if, in the 3 months before the *issue date* of this insurance, *your/their* heart condition(s) has (have) not been *stable* or *you/they* have taken any form of nitroglycerine for the relief of angina pain; and/or
- your/their* lung condition if, in the 3 months before the *effective date*, *your/their* lung condition(s) has (have) not been *stable* or *you/they* required *treatment* with oxygen or Prednisone for any lung condition.

We will not pay for losses or expenses incurred for, or as the result of, the following events which are applicable to all coverages detailed in this section for *Trip Cancellation, Trip Interruption, Misconnection and Delayed Return*:

- Any reason, circumstance, event (including, without limit, a pandemic as declared by the World Health Organization or natural disaster), or *medical condition* affecting *you* or anyone that *you* are aware of, as of the *issue date*:
 - that could prevent *you* from starting *your trip*; and/or
 - that could prevent *you* from completing *your trip*

- The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
- Your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
- Any claim that results from or is related to *your* commission or attempted commission of a criminal offence or illegal act.
- Any *medical condition* that is the result of *you* not following treatment as prescribed to *you*, including prescribed medication.
- Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your trip*.
 - Any *medical condition* arising during *your trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.
- Any loss resulting from *your minor mental or emotional disorder*.
- routine pre-natal or post-natal care;
 - pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.
- Your* child born during the *trip*.
- A *medical condition*:
 - when *you* knew or for which it is reasonable to believe or expect that *treatment* will be required during *your trip*; and/or
 - for which future investigation or *treatment* was planned before the *effective date*;
 - which caused symptoms that would have caused an ordinarily prudent person to seek *treatment* in the three (3) months before the *effective date*; or
 - that caused a *physician* to advise *you*, before the *effective date*, not to go on *your trip*.
- A travel visa that is not issued because of its late application.
- Any *medical condition* if the answers provided in the *medical questionnaire* (if applicable) are not truthful and accurate.
- Any *act of terrorism* or any *medical condition* *you* suffer or contract when an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.
To view the travel advisories, visit the Government of Canada Travel site.
This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
- Any *act of terrorism* which is directly or indirectly caused by, results from, arises out of or is in connection with any *act of terrorism* perpetrated by or involves the utilization of biological, chemical, nuclear or radioactive means.
- An *act of war*.

What are the other conditions that apply to *Trip Cancellation Insurance*?

If *you* do not have a scheduled return date, *your* coverage is limited to eligible *Trip Cancellation* benefits for covered events that occur before *your departure date*.

If *you* cancel *your trip* before *your departure date*, *you* must advise our Assistance Centre and *your* Travel Agent immediately or, at the latest, the business day following the cause of cancellation. Only the amounts that are non-refundable and non-transferrable on the date the reason of cancellation (covered event) occurs shall be considered for the purposes of the claim. Any delays in notifying our Assistance Centre will limit *your* benefit to the non-refundable and non-transferrable amount that would have been payable on the date the cause for claim occurred.

If *you* have purchased Plan E. Package Tour and, before *your departure date*, *you* are prescribed a change in *treatment* or change in *medication*, *you* may apply for special coverage consideration by calling 21st Century. Within three business days of receiving the required information, we will either accept *your Trip Cancellation* claim, or waive the applicable exclusion under our *Emergency Medical* insurance for the *medical condition* for which the change in *medication* or *treatment* was prescribed.

To qualify for unlimited eligible expenses in the event of a *Trip Interruption, Misconnection or Delayed Return Claim*, *you* must insure *your trip* under Plan A for Unlimited After Departure coverage or under Plan E prior to *your departure date* and for the full duration of *your trip*.

DEFAULT PROTECTION COVERAGE

We will provide *Default Protection Coverage* subject to the benefit limits and exclusions listed below.

If you have purchased **Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance** and you:

- have contracted with a *travel supplier* who *defaults*; and
- as a result of the *default*, you do not receive part or all of the *travel services* for which you have contracted; and
- cannot recover all of the cost of such undelivered *travel services* either from the *travel supplier*, any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse you for the cost of such undelivered *travel services*,

we will reimburse you as follows:

- For *default* prior to your *departure date*: the non-refundable and non-transferable portion of the amount that you prepaid for such undelivered *travel services* up to the covered amount of the 21st Century *Trip Cancellation* coverage that you purchased in connection with your *trip*; or
- For *default* after your *departure date*: the non-refundable and non-transferable portion of the amount that you prepaid for such undelivered *travel services* up to the covered amount of the 21st Century *Trip Interruption* coverage that you purchased in connection with your *trip*, except prepaid unused transportation *home*, and subject to the following Benefit Limits:
 - your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares up to a maximum of \$200 per day for up to 3 days; and
 - up to the covered amount for the extra cost of your economy class transportation via the most cost-effective itinerary to your next destination or to return you *home*.

What are the benefit limits that apply to *Default Protection Coverage*?

The amount payable to you in respect of any one *trip* will not exceed \$3,500 CDN and \$7,500 CDN for all persons who are covered under the same 21st Century Travel Insurance policy. We will pay up to the lowest extra cost of the published rate for a one-way, economy class airfare on a scheduled airline by its most direct route to the original point of departure. Any benefits payable shall also be subject to an overall maximum aggregate payable limit specified below relating to all in-force travel policies issued by us, including this policy.

If total claims otherwise payable for this type of coverage under all travel policies issued by us, resulting from the *default* of one or more *travel suppliers* occurring within the same calendar year exceeds the maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.

The maximum aggregate limits are:

- \$1,000,000 CDN with respect to the *default* of any one (1) *travel supplier*; and
- \$3,000,000 CDN with respect to all *defaults* of all *travel suppliers* occurring in the same calendar year.

If, in our judgment, the total of all payable claims on account of the *default* of one or more *travel suppliers* exceeds the applicable limits, your pro-rated claim may be paid after the end of the calendar year in which you qualify for benefits.

EXCLUSIONS & LIMITATIONS

What does *Default Protection Coverage* not cover?

We will not cover any loss concerning, caused by or resulting from any of the following:

- Loss or damage, incurred by you, which is or can be recovered from any other source, including any federal, provincial or other compensation fund;
- Loss arising as a result of a *default* if, at the time of booking, the *travel supplier* is bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation;
- Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
- Loss arising as a result of the *default* of a foreign *travel supplier* if the *travel services* to be provided by such foreign *travel supplier* are not part of a package tour sold to you (package tour for this exclusion means a travel itinerary which would include transportation, accommodation and possibly meals, packaged together for one price);
- Losses incurred by an individual who has not purchased coverage for *Trip Cancellation & Interruption Insurance* coverage under the 21st Century policy, in connection with your *trip* which resulted in such losses;
- Insurance purchased or *trips* booked after the *default*;
- Travel services* that were actually provided.

EMERGENCY MEDICAL INSURANCE

Emergency Medical Insurance coverage starts when you leave home.

Emergency Medical Insurance coverage ends on the earlier of:

- the date you return home; or
- the expiry date as shown on your confirmation.

Included in Plan B, *Emergency Medical* and Plan D, Annual Plan and Plan E, Package Tour.

What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers you for up to \$5,000,000 CDN of reasonable and customary expenses incurred by you as a result of *emergency treatment* required by you during your *trip* if a *medical condition* begins unexpectedly after you leave home, but only if these covered expenses are not covered by your government health insurance plan or any other benefit plan. The medical attention must be required as part of your *emergency treatment* and ordered by a *physician* (or a dentist in the case of dental treatment).

In the event of an *emergency*, call the Assistance Centre immediately: 1 855 478-3483 toll-free from the USA and Canada or +1 (519) 251-7850 collect from anywhere else in the world.

You must call the Assistance Centre before obtaining *emergency treatment*, so that we may:

- confirm coverage
- provide pre-approval of *treatment*.

If it is medically impossible for you to call prior to obtaining *emergency treatment*, we ask you to call or have someone call on your behalf as soon as possible. Otherwise, if you do not call the Assistance Centre before you obtain *emergency treatment* you will be responsible for 25% of your medical expenses covered under this insurance.

After your medical *emergency treatment* has started, the Assistance Centre must assess and pre-approve additional medical *treatment*. If you undergo tests as part of a medical investigation, *treatment* or surgery, obtain *treatment* or undergo surgery that is not pre-approved, your claim will not be paid. This includes but is not limited to MRI, MRCP, CAT Scan, CT Angiogram, sonograms, ultrasounds, Nuclear Stress Test, biopsies, Angiogram, Angioplasty, cardiovascular surgery including any associated diagnostic test(s), Cardiac Catheterization or any surgery.

Subject to the policy's maximums, exclusions and limitations the eligible covered expenses are:

- Expenses for *emergency treatment*** - The reasonable and customary charges for medical care received from a *physician* in or out of a *hospital*, the cost of a semi-private *hospital* room (or an intensive or coronary care unit where medically necessary), the services of a licensed private duty nurse while you are in *hospital*, the rental or purchase (whichever is less) of a *hospital* bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about your condition, and drugs that are prescribed for you and are available only by prescription from a *physician* or dentist.
- Expenses for professional services** - Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$300 by profession.
- Expenses for ambulance transportation** - The reasonable and customary charges for local licensed ambulance service to transport you to the nearest qualified medical service provider in an *emergency*.
- Expenses related to your death** - If you die during your *trip* from an *emergency* covered under this insurance, we will reimburse your estate for:
 - the return home of your body (in the standard transportation container normally used by the airline), plus up to \$5,000 to have your body prepared where you die and the cost of a standard casket;
 - the return home of your ashes, plus up to \$5,000 to cremate your body where you die, including the cost of a standard urn; or
 - up to \$5,000 to have your body prepared and the cost of a standard casket or urn, plus up to \$5,000 for your burial where you die (excludes headstones, flowers, reception expenses).

In addition, if someone is required to identify your body and must travel to the place of your death, when approved and arranged in advance by the Assistance Centre, we will pay the round trip economy class airfare via the most cost-effective itinerary for that person, and up to \$300 for that person's hotel and meal expenses. We will also provide that person with *Emergency Medical Insurance* under the same terms and limitations of this policy for up to 72 hours.

5. **Expenses to bring you home** - If your treating physician recommends that you return home because of your emergency or if our medical advisors recommend that you return home after your emergency, when approved and arranged in advance by the Assistance Centre, we will pay the reasonable and customary expenses for:

- the extra cost of an economy class fare via the most cost-effective itinerary;
- a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary;
- the return cost of an economy class fare via the most cost-effective itinerary for a qualified medical attendant to accompany you, and the attendant's reasonable fees and expenses, if this is medically necessary or required by the airline; or
- the cost of air ambulance transportation, if this is medically necessary, is appropriate and consistent with the diagnosis and could not be omitted without adversely affecting your condition or quality of medical care.

6. **Extra expenses for meals, hotel, phone calls and taxi** - If a medical emergency prevents you or your travel companion from returning home as originally planned, or if your emergency medical treatment or that of your travel companion requires your transfer to a location that is different from your original destination, we will reimburse up to \$150 per day to you to a maximum of \$1,500 (\$300 and \$3,000 respectively for Plan E. Package Tour) for your extra meals, hotel, essential phone calls and taxi fares. We will only pay for these expenses if you have actually paid for them.

7. **Expenses to bring someone to your bedside** - If you are travelling alone and are admitted to a hospital for 3 days or more because of a medical emergency, when approved in advance by the Assistance Centre, we will pay the economy class airfare via the most cost-effective itinerary for someone to be with you. We will also pay up to \$300 for that person's hotel and meals and cover him/her with Emergency Medical Insurance, under the same terms and limitations of this policy until you are medically fit to return home. For a child insured under this policy, this benefit is available immediately upon his/her hospital admission.

8. **Expenses for emergency dental treatment** - If you need emergency dental treatment, we will pay:

- up to \$300 for the relief of dental pain; or
- if you suffer an accidental blow to the mouth, up to \$3,000 to repair or replace your natural or permanently attached artificial teeth (up to \$2,000 during your trip and up to \$1,000 to continue medically necessary treatment in the 90 days after the accident).

9. **Expenses to return children under your care** - If you are admitted to hospital for more than 24 hours or must return home because of an emergency, when approved in advance by the Assistance Centre, we will pay for the extra cost of the one-way economy class airfare to return your children home via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The children must have been under your care during your trip and be covered under a policy underwritten by us.

10. **Expenses to return your travel companion** - We will cover the extra cost of one-way economy class airfare via the most cost-effective itinerary, to return your travel companion (who is travelling with you at the time of your emergency and insured under our travel insurance plan) home if you return home under benefits #4 or #5 above.

11. **Expenses to return your vehicle home** - If because of a medical emergency, hospitalization, death or repatriation, you are unable to drive the vehicle you used during your trip, when approved in advance by the Assistance Centre, we will cover the reasonable costs charged by a commercial agency to bring your vehicle home. If you used a rental vehicle during your trip, we will cover its return to the rental agency.

EXCLUSIONS & LIMITATIONS

What does Emergency Medical Insurance not cover?

We will not pay any expenses or benefits relating to:

1. A *pre-existing condition*. When reading this section, please take the time to review the definitions of "pre-existing condition" and "stable" at the end of this booklet. The *pre-existing condition* exclusion which applies to you depends on the plan you purchased and your age at the time you purchased this policy as outlined below.

a) We will not pay any expenses related to:	
<ul style="list-style-type: none"> • your <i>pre-existing condition</i> that was not <i>stable</i> in the three (3) months before your effective date; and/or • your heart condition if, in the three (3) months before your effective date, your heart condition has not been <i>stable</i> or you have taken any form of nitroglycerine for the relief of angina pain; and/or • your lung condition if, in the three (3) months before your effective date, your lung condition has not been <i>stable</i> or you required treatment with oxygen or prednisone for any lung condition. 	
if you are . . .	And purchased . . .
<ul style="list-style-type: none"> • under age 60; or • age 60 to 74 travelling 30 days or less; or • age 60 to 74 travelling 31 days or more and qualified for Preferred Rate; or • age 75 and older and qualified for Preferred Rate 	Plan B. Emergency Medical
<ul style="list-style-type: none"> • under age 75 	Plan E. Package Tour
<ul style="list-style-type: none"> • under age 60; or • age 60 to 84 and qualified for Preferred Rate 	Plan D. Annual Medical
b) We will not pay any expenses relating to:	
<ul style="list-style-type: none"> • your <i>pre-existing condition</i> that was not <i>stable</i> in the twelve (12) months before your effective date; and/or • your heart condition if, in the twelve (12) months before your effective date, your heart condition has not been <i>stable</i> or you have taken any form of nitroglycerine for the relief of angina pain; and/or • your lung condition if, in the twelve (12) months before your effective date, your lung condition has not been <i>stable</i> or you required treatment with oxygen or prednisone for any lung condition. 	
if you are . . .	And purchased . . .
<ul style="list-style-type: none"> • age 60 to 74 travelling 31 days or more and qualified for Standard Rate; or • age 75 and older and qualified for Standard Rate 	Plan B. Emergency Medical
<ul style="list-style-type: none"> • age 60 to 84 and qualified for Standard Rate 	Plan D. Annual Medical
<ul style="list-style-type: none"> • age 75 to 84 	Plan E. Package Tour

2. Any medical condition if you do not meet the eligibility requirements in your application for this coverage.
3. Any medical condition if any answer provided in the medical questionnaire (if applicable), is not truthful and accurate.
4. Expenses that exceed \$25,000, if you do not have valid coverage under a government health insurance plan.
5. Covered expenses that exceed those that normally apply where the medical emergency happens.
6. Covered expenses that exceed 75% of the cost we would normally have to pay under this insurance, if you do not contact the Assistance Centre at the time of the emergency, unless your medical condition makes it medically impossible for you to call (in that case, the 25% co-insurance does not apply).
7. Any treatment that is not for an emergency.
8. Any non-emergency, experimental or elective treatment such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.
9. The continued treatment of a medical condition or related condition, following emergency treatment during your trip, if our medical advisors determine that your emergency has ended.
10. A medical condition:
 - when you knew or for which it is reasonable to believe or expect that treatment will be required during your trip; and/or
 - for which future investigation or treatment was planned before you left home; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek treatment in the 3 months before your effective date; and/or
 - that had caused your physician to advise you not to travel.

11. An *emergency* resulting from an accident that occurs while *you* are participating in:

- any sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation;
- any sport or activity indicated below:
 - any form of BASE jumping (ie: wingsuit flying);
 - hang-gliding;
 - rock climbing;
 - mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead or top-rope anchoring equipment;
 - any competition, speed event or other high-risk activity involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.

12. Any *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication.

13. Self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.

14. Committing or attempting to commit a criminal act.

15. Any *medical condition* that is the result of *you* not following *treatment* as prescribed to *you*, including prescribed medication.

16. • Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your trip*.

- Any *medical condition* arising during *your trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.

17. Any loss resulting from *your minor mental or emotional disorder*.

18. • routine pre-natal or post-natal care;

- pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.

19. *Your child* born during the *trip*.

20. For insured *children* under 2 years of age: any *medical condition* related to a birth defect.

21. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.

22. Any further medical *treatment* if our medical advisors determine that *you* should transfer to another facility or return to *your home* province or territory of residence for *treatment*, and *you* choose not to.

23. *Treatment* if *you* specifically purchased this insurance to obtain such *treatment* whether or not it was authorized by a *physician*.

24. Death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.

25. For policy Top-ups and extensions: *sickness* or *injury* which first appeared, was diagnosed or treated after the scheduled *departure date* and prior to the *date* the insurance Top-up or extension is issued.

26. Any *act of terrorism* or any *medical condition* *you* suffer or contract when an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

27. Any *act of terrorism* which is directly or indirectly caused by, results from, arises out of or is in connection with any *act of terrorism* perpetrated by or involves the utilization of biological, chemical, nuclear or radioactive means.

28. An *act of war*.

BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Baggage Loss, Damage & Delay Insurance coverage starts on *your departure date*.

Baggage Loss, Damage & Delay Insurance coverage ends on the earlier of:

- a) the date *you* return home; or
- b) the expiry date as shown on *your confirmation*.

Included in Plan C. Baggage Loss, Damage & Delay, Flight & Travel Accident Insurance and Plan E. Package Tour.

What does Baggage Loss, Damage & Delay Insurance cover?

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of the baggage and effects that belong to *you* and that *you* use during *your trip*. More specifically, this insurance provides *you* with reimbursement for the following expenses:

1. Up to \$100 in total per *trip* for the replacement of a lost or stolen passport, driver's licence, birth certificate or travel visa.
2. Up to \$500 in total per *trip* for necessary toiletries and clothing when *your* checked luggage is delayed by the carrier for at least 10 hours while *you* are en route. This benefit is payable only when the delay happens before *your return home*.
3. Up to \$300 per *trip* for any item or set of items which is lost or damaged while *you* are en route, to a maximum of \$1,000. Jewellery or cameras (including camera equipment) are respectively considered a single item.

EXCLUSIONS & LIMITATIONS

What does Baggage Loss, Damage & Delay Insurance not cover?

For Baggage Loss, Damage & Delay Insurance, we will not cover expenses or benefits relating to:

1. Animals, perishable items, bikes that are not checked as baggage with the carrier, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, money, tickets, securities, documents, items related to *your* occupation, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.
2. Damage or loss of any cellphone, laptop, electronic tablet, notebook, or music player.
3. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
4. Unaccompanied baggage, personal property left in an unattended *vehicle*, unlocked trunk, and any jewellery or camera placed in the custody of a *common carrier*.
5. In instances of theft, unreported losses to authorities.
6. Any loss while at a destination when, an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.
To view the travel advisories, visit the Government of Canada Travel site.
7. An *act of war* or an *act of terrorism*.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Flight & Travel Accident Insurance coverage starts on *your departure date*.

Flight & Travel Accident Insurance coverage ends on the earlier of:

- a) the date *you* return home; or
- b) the expiry date as shown on *your confirmation*.

Included in Plan C. Baggage Loss, Damage & Delay, Flight & Travel Accident and Plan E. Package Tour.

What does Flight & Travel Accident Insurance cover?

We will cover the following Flight & Travel Accident Insurance benefits:

1. If an *injury* sustained during *your trip* causes *you* to die, to become completely and permanently blind in both eyes or to have two of *your* limbs fully severed above *your* wrist or ankle joint in the 12 months after the accident, we will pay:
 - a) \$50,000 under Travel Accident insurance; or
 - b) \$100,000 under Flight Accident insurance.
2. If an *injury* sustained during *your trip* causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above a wrist or ankle joint in the 12 months after the accident, we will pay:
 - a) \$25,000 under Travel Accident insurance; or
 - b) \$50,000 under Flight Accident insurance.
3. If *you* have more than one *injury* during *your trip*, we will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

For Flight Accident Insurance, the accident giving rise to *your injury* must happen:

- a) while *you* are travelling on a commercial passenger plane from which a ticket was issued to *you* for *your* entire airline trip; or
- b) if making a flight connection, while riding over land or water at the expense of the airline, riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or
- c) while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

EXCLUSIONS & LIMITATIONS

What does Flight & Travel Accident Insurance not cover?

For Flight & Travel Accident Insurance, we will not cover expenses or benefits relating to:

1. An *emergency* resulting from an accident that occurs while *you* are participating in:
 - any sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation;
 - any sport or activity indicated below:
 - any form of BASE jumping (ie: wingsuit flying);
 - hang-gliding;
 - rock climbing;
 - mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead or top-rope anchoring equipment;
 - any competition, speed event or other high-risk activity involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.
2. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
3. Suicide, attempted suicide, or an intentional self-inflicted injury.
4. Any claim that results from or is related to *your* or *your* beneficiary's commission or attempted commission of a criminal offence or illegal act.
5. Any *medical condition* that is the result of *you* not following *treatment* as prescribed to *you*, including prescribed medication.
6. • Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your trip*.
 - Any *medical condition* arising during *your trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.
7. Any loss resulting from *your* minor mental or emotional disorder.
8. Any loss caused directly or indirectly from an existing disease or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accident.
9. An act of war or act of terrorism.

10. Any act of terrorism or any medical condition *you* suffer or contract when an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before the *effective date*.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for an emergency or a medical condition unrelated to the travel advisory.

WHAT ELSE DO YOU NEED TO KNOW?

This policy is issued on the basis of information provided in *your* application (including the medical *questionnaire* if required). *Your* entire contract with us consists of:

- this policy;
- *your* application for this policy (including the duly completed medical *questionnaire* if required);
- the *confirmation* issued in respect of that application; and
- any other amendments or endorsements/riders resulting from changes, extensions or top-ups of coverage.

We will not pay a claim if *you*, any person insured under this policy or anyone acting on *your* behalf attempt to deceive us or makes a fraudulent, false or exaggerated statement or claim.

When completing the application (including the *questionnaire* if required), *your* answers must be complete and accurate. In the event of a claim, we will review *your* medical history. If any of *your* answers are found to be incomplete or inaccurate:

- *your* coverage will be void,
- which means *your* claim will not be paid.

You must be accurate and complete in *your* dealings with us at all times.

This policy is non-participating. *You* are not entitled to share in *our* divisible surplus.

The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.

Despite any other provision contained in the contract, the contract is subject to the applicable statutory conditions in the Insurance Act, as applicable in *your* province or territory of residence, respecting contracts of accident and sickness insurance.

Limitation of Liability

Our liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. Neither we, upon making payment under this policy, nor our agents or administrators 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. The participation of the insurers is several and not joint and none of them will under any circumstances participate in the interest and liabilities of any of the others.

Premium

You must pay the premium when *you* purchase this insurance, according to the rates in effect at that time. Premiums and policy terms and conditions are subject to change without notice.

You enter into a binding contract with us when:

- *you* meet all eligibility requirements; and
- pay the required premium; and
- receive a *confirmation* with a contract policy number.

If, at any time, we determine that *you* are not eligible for coverage, we will refund *your* premiums only. No other refunds are eligible. *You* are responsible for any expenses not paid by us.

If the premium *you* pay does not cover the cost for the period of coverage *you* choose:

- we charge *you* and collect any underpayment; or
- we shorten the policy period when a premium cannot be collected. We will advise *you* of the shortened period in writing.

Your coverage is null and void when any of the following happens:

- we don't receive premium payment
- *your* cheque is not honoured
- credit card charges are invalid
- there is no proof of *your* payment

How does this insurance work with other coverages that you may have?

With the exception of Flight & Travel Accident coverages, the plans outlined in this policy are second payor coverages. This means that before we consider any expenses, you must first submit them to other policies or plans you have, including but not limited to the following:

- third-party liability
- group or individual, basic, or extended health insurance plans or contracts
- private, provincial, or territorial auto insurance plans that cover hospital, medical, or therapeutic expenses
- any other third-party liability insurance

We consider claims for amounts that are greater than what you are covered for under your other policies. The total benefits you receive from all insurers cannot exceed the actual expenses.

We coordinate benefits payments with all insurers who provide you benefits similar to the ones provided in this policy, to a maximum of the highest amount specified by any insurer. **Exception:** If your current or former employer provides an extended health insurance plan with a lifetime maximum of \$50,000 or less, we do not coordinate payment.

If you are insured under more than 1 policy or certificate underwritten by us, the maximum we pay is the highest amount for the benefit in any 1 policy or certificate.

If the total amount of all accident insurance you have under policies or certificates issued by us is more than \$100,000, the total combined maximum we consider for all your claims is \$100,000. Any excess insurance is void and any premiums you pay for the excess insurance will be refunded to you.

Subrogation

We have full rights of subrogation. If we pay a claim under this policy, we have the right to proceed against any third parties who may be responsible for giving rise to a claim under this policy. We may proceed in your name at our expense. You agree to provide any documents we need and to fully cooperate with us to assert our rights. You agree that you will not do anything to prejudice our rights.

HOW TO SUBMIT A CLAIM

You must send written proof, a completed claim form, and any other information we ask for within 90 days of the event that results in the claim. In some cases, we accept claims up to 12 months after the event.

In this section, we list the documents and information we need to process your claim. We may ask for different information depending on the type of claim you submit.

Immediate access to the Assistance Centre is also available through the Manulife TravelAid mobile app. To download the app, visit: <http://www.active-care.ca/en/travelaid/>.

Please note that if you do not call the Assistance Centre in a medical emergency, you will have to pay 25% of the medical covered expenses we would normally pay under this policy (25% co-insurance).

If it is medically impossible for you to call when the emergency happens, the 25% co-insurance will not apply. In this case, we ask that you call as soon as you can or that someone call on your behalf. Do not assume that someone will contact the Assistance Centre for you. It is your responsibility to verify that the Assistance Centre has been contacted.

If you choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these services will be reimbursed to you on the basis of the reasonable and customary charges that we would have paid directly to such provider.

Medical charges that you pay may be higher than this amount; therefore you will be responsible for any difference between the amount you paid and the reasonable and customary charges reimbursed by us. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

Notice and Proof of Claim. Claims must be reported within thirty (30) days of occurrence of a claim arising under this contract. Your proof of claim must be sent to us within ninety (90) days of the date a claim has occurred or the service was provided.

Failure to Give Notice or Proof of Claim. Failure to give notice or proof of claim within the prescribed period does not invalidate the claim if the notice or proof is given or provided as soon as reasonably possible and in no event later than one (1) year from the date of the occurrence arising under this contract, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

Forms for Proof of Claim. The Assistance Centre will furnish forms for proof of claim within fifteen (15) days after receiving notice of claim. If you have not received the forms within that time, you may submit your proof of claim in the form of a written statement of the cause or nature of the accident, sickness, injury or insured risk giving rise to the claim and the extent of the loss.

Mailing Instructions

Written correspondence regarding claims should be mailed to:

21st Century Travel Insurance
c/o Global Excel Management
P.O. Box 1237 Stn A
Windsor, Ontario N9A 6P8

Online Claims Submission

Visit <https://manulife.acmtravel.ca> to submit your claim online. For faster and easier submissions, have all your documents available in electronic format, such as a PDF or a JPEG.

You may also call the Assistance Centre directly for specific information on how to make a claim or to inquire about your claim status at: 1 855 478-3483 or +1 (519) 251-7850.

All money payable under this contract shall be paid by us within sixty (60) days after proof of claim and all required documentation has been received.

If you are making an **Emergency Medical claim**, we will need:

1. original, itemized bills and invoices
2. proof of payment by you (receipts)
3. proof of payment from any other insurance plan or any government health insurance plan
4. applicable medical records, including:
 - complete diagnosis by the attending physician
 - documentation from the hospital that the treatment was appropriate and consistent with your diagnosis
 - documentation that states the treatment could not be delayed until you returned home without adversely affecting your condition and quality of medical care
5. proof of the accident if you submit a claim for dental expenses that result from an accident
6. proof of travel, including your departure date and return date
7. your historical medical records if we ask for them

If you are making a **Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance claim**, we will need proof of the cause of the claim,

1. If the claim is for medical reasons:

- a medical certificate from the attending physician explaining why travel was not possible
- a death certificate if you cancel your trip due to a death
- the medical file of the person whose health or medical condition is the reason for your claim

2. If the claim is not for medical reasons, applicable documents such as:

- a copy of a subpoena if you cancel your trip for jury duty or being called as a witness
- a police report if you are involved in an accident
- documents from a responsible authority if you miss a common carrier because of a covered event
- complete, unused transportation tickets and vouchers
- original passenger receipts for the new tickets you purchased
- original receipts for your pre-paid travel arrangements and the extra expenses you incurred for hotels, meals, telephone, internet, taxis, or car rentals

3. Any additional invoices or receipts that support your claim.

If you are making a **Default Protection claim**, we

1. we must receive written notice of the claim within sixty (60) days of the day on which the travel supplier announces that it is in default
2. submit proof of loss (including original receipts, proofs of payment to travel suppliers, proof of payment for insurance, unused transportation or

accommodation documents and, where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund, or other insurance, or any other source (including Credit Card companies) that is legally responsible or under contract to reimburse *you* for the cost of such undelivered *travel services*)

3. submit to *us*, no later than thirty (30) days immediately after such filing deadline

If *you* are making a **Baggage Loss, Damage & Delay Insurance** claim, the following conditions apply:

1. If *you* experience theft, burglary, robbery, malicious mischief, or disappearance or loss of an item, *you* must:
 - report it to the police immediately, or to the hotel manager, tour guide or transportation authorities if the police are not available
 - obtain a written report from the police, or from the hotel manager, tour guide or transportation authorities
 - take all precautions to protect, save, or recover the property immediately
 - advise *us* as soon as *you* return home
2. If the property *you* check with a *common carrier* is delayed, *we* continue to provide coverage until the property is delivered to *you* by the *common carrier*.
3. *We* cover the current cash value of *your* property when it is lost or damaged. *We* also reserve the option to repair or replace *your* property with something of the similar kind, quality, or value. *We* may ask *you* to send *us* the items so *we* can have them appraised for damage. If the lost or damaged item is part of a set, *we* cover a reasonable and fair proportion of the value of the set, but not the total value.
4. When *you* make a claim for lost, damaged, or delayed property, *we* need:
 - copies of reports from the authorities as proof of the loss, damage, or delay
 - proof that *you* owned the items and receipts for replacing them

If *you* are making a **Flight & Travel Accident Insurance** claim, the following conditions apply:

We need the following information:

- report from the police, coroner, or autopsy
- medical records
- death certificate, if applicable

Note: If *your* body is not found within 12 months of the flight or travel accident, *we* presume *you* died from *your* injuries.

Who we pay benefits to if *you* have a claim

We pay *reasonable and customary* covered expenses to *you* or to the service provider, minus any applicable deductibles.

We pay loss of life benefits to *your* estate.

If *we* determine that an expense is not eligible under *your* policy, *you* must repay any amount *we* paid or that *you* authorized *us* to pay on *your* behalf.

All amounts in this policy are shown in Canadian dollars. When *we* convert currency, *we* use *our* exchange rate on the date of service shown on *your* receipt. *We* do not pay any interest.

Other information *you* should know if *you* have a claim

You may disagree with *our* claim decision and contest *our* decision in court under the laws of the Canadian province or territory where *you* live at the time *you* applied for this policy.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or in the Limitations Act, 2002 in Ontario, or other applicable legislation.

We may obtain and review the medical records from the attending *physician*, including records from the *physician* at home. *We* may use the records to determine if a claim is valid whether or not *you* knew the contents of the medical records before *you* incurred a claim.

You agree to all medical examinations *we* reasonably ask *you* to have while benefits are being claimed under this policy.

If *you* die, *we* may request an autopsy where allowed by law.

Important telephone numbers: For coverage information, general enquiries, to apply for an extension or a refund of premium, please call 21st Century Travel Insurance during regular business hours at:

1 800 567-0021 or (905) 372-1779.

DEFINITIONS

When italicized in this policy, the term:

Act of terrorism means any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force. Such act is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems.

The intention of such activity is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a government (whether that government is legal or illegal); and/or
- promote political, social, religious or economic objectives.

Act of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

Age means *your* attained *age* on the date *you* purchased this insurance.

Change in medication means the medication dosage, frequency or type has been reduced, increased, stopped and/or new medication(s) has/have been prescribed. **Exceptions:** the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) and there has been no change in *your* medical condition; and, a change from a brand-name drug to an equivalent generic drug of the same dosage.

Child, Children means an unmarried, dependent son or daughter, or *your* grandchild(ren) travelling with *you* or joining *you* during *your* trip and is either:

- i) under the *age* of twenty-one (21); or
- ii) under the *age* of twenty-six (26) and a full-time student; or
- iii) *your* child of any *age* who is mentally or physically disabled.

In addition, for **Emergency Medical Insurance**, the *child* must be a minimum *age* of thirty (30) days.

Common carrier means a conveyance, (bus, taxi, train, boat, airplane or other vehicle) which is licensed, intended and used to transport paying passengers.

Confirmation means the document or set of documents confirming *your* insurance coverage under this policy and, where applicable, *your* trip arrangements. It includes the medical *questionnaire* (if required) and the application for this policy, once *you* have completed and submitted them with the required premium to *us*. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your* trip.

Default means the inability of a *travel supplier* to provide *travel services* for which *you* have contracted with the *travel supplier*, because of complete or substantially complete cessation of business by the *travel supplier* resulting directly or indirectly from bankruptcy or insolvency thereof.

Departure date means the date *you* leave for *your* trip.

Effective date means the date *your* coverage starts.

For **Trip Cancellation**, coverage starts at the time and date *you* purchase that coverage, shown as the *issue date* on *your* confirmation.

For all other plans, (including **Trip Interruption**, **Misconnection & Delayed Return**) coverage starts on the later of:

- the date *you* leave home; or
- the effective date as shown on *your* confirmation.

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

Expiry date means the date *your* coverage ends.

For **Trip Cancellation**, coverage ends on the earlier of:

- the date *you* leave home or *your* departure date; or
- the date *you* cancel *your* trip arrangements.

For all other plans, *your* coverage ends on the earliest of:

- the date *you* return home; or
- the expiry date as shown on *your* confirmation.

Government health insurance plan means the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

Home means your Canadian province or territory of residence.

If you requested your coverage to start when you leave Canada, **home** means Canada.

For **Trip Interruption**, **Flight and Travel Accident**, and **Baggage Loss, Damage & Delay Insurance**, it means the place you leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

Hospital means an institution that is licensed as an accredited **hospital** that is 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.

Immediate family means spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece, nephew or cousin.

Injury means sudden bodily harm that is caused by external and purely accidental means, and independent of **sickness** or disease.

Issue date means the date you purchased this insurance as shown on your **confirmation**.

Key-person means someone to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, a business partner, or an employee who is critical to the ongoing affairs of your business, during your **trip**.

Medical condition means any disease, **sickness** or injury (including symptoms of undiagnosed conditions).

Minor mental or emotional disorder means having anxiety or panic attacks, or being in an emotional state or in a stressful situation. A **minor mental or emotional disorder** is one where your **treatment** includes only minor tranquilizers or minor anti-anxiety medication (anxiolytics) or no prescribed medication at all.

Physician means a person:

- who is not you or a member of your **immediate family** or your **travel companion**;
- licensed in the jurisdiction where the services are provided, to prescribe and administer medical **treatment**.

Plane means a multi-engined aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled **trip** operated between licensed airports and holding a valid Canadian Air Transport Board license, Charter Air Carrier license, or its foreign equivalent, and operated by a certified pilot.

Pre-existing condition means any **medical condition** that exists prior to your **effective date**.

Questionnaire means all the medical questions that are included in your application for coverage under this policy.

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.

Sickness means illness, disease, or any symptom related to that illness and/or disease.

Spouse means someone to whom one is legally married, or with whom one has been residing and who is publicly represented as a spouse.

Stable means a **medical condition** is considered **stable** when all of the following statements are true:

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 in medication**, or any recommendation or starting of a new prescription drug, 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**.

Travel companion means someone who shares **trip** arrangements and accommodations with you on any one **trip**, up to a maximum of four (4) persons including you.

Travel services means transportation, sleeping accommodation or other service provided or arranged by a **travel supplier** for your use (but does not include taxes or insurance).

Travel supplier means a tour operator, travel wholesaler, airline, cruise line, provider of ground transport or provider of travel accommodation or provider of other services to you that is:

- a) contracted to provide **travel services** to you; and
- b) licensed, registered or is otherwise legally authorized in the particular location of the **travel supplier** to operate and provide **travel services**.

Treatment means hospitalization, 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.

IMPORTANT: Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

Trip means the period of time between your **effective date** of insurance and **expiry date**.

Vehicle includes any private or rental passenger automobile, motorcycle, boat, mobile home, camper truck or trailer home which you use during your **trip** exclusively for the transportation of passengers (other than for hire).

We, us, our means FNAIC in connection with risks identified with § throughout this document; and Manulife in connection with all other coverages under this policy.

You, yourself, your means the person(s) named as the insured(s) on the **confirmation**, for which insurance coverage was applied for and premium has been received by us.

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.

STATUTORY CONDITIONS

Copy of Application. Upon request, a copy of the application shall be given to you or to a claimant under the contract.

Waiver. We reserve the right to decline any application or any request for extensions of coverage. No condition of this policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by Manulife.

Material Facts. No statement made by you at the time of application for this contract shall be used in defence of a claim under or to avoid this contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.

Termination by Insurer. We may terminate this contract in whole or in part at any time by giving written notice of termination to you and by refunding, concurrently with the giving of notice, the amount of premium paid in excess of the proportional premium for the expired time. The notice of termination may be delivered to you, or it may be sent by registered mail to your latest address on record. Where notice of termination is delivered to you, five (5) days notice of termination will be given; where it is mailed to you, ten (10) days notice will be given and the ten (10) days will begin on the day following the date of mailing of the notice.

Termination by Insured. You may terminate this contract at any time by mailing or delivering a written notice of termination to us at our office. See the REFUNDS section under GENERAL INFORMATION.

Rights of Examination. For the purposes of determining the validity of a claim under this policy, we may obtain and review the medical records of your attending **physician(s)**, including the records of your regular **physician(s)** at home. These records may be used to determine the validity of a claim, whether or not the contents of the medical records were made known to you before you incurred a claim under this policy. In addition, we have the right, and you shall afford us the opportunity, to have you medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If you die, we have the right to request an autopsy, if not prohibited by law.

NOTICE ON PRIVACY

Your privacy matters. We are committed to protecting the privacy of the information we receive about *you* in the course of providing the insurance *you* have chosen. While *our* employees need to have access to that information, we have taken measures to protect *your* privacy. We ensure that other professionals, with whom we work in giving *you* the services *you* need under *your* insurance, have done so as well. To find out more about how we protect *your* privacy, please read *our* Notice on Privacy and Confidentiality.

Notice on Privacy and Confidentiality. The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person *you* authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. *Your* file is secured in *our* offices or those of *our* administrator or agent.

You may request to review the personal information it contains and make corrections by writing to:

Privacy Officer, Manulife, P.O. Box 1602, Waterloo, Ontario N2J 4C6.

You may also visit Manulife at <https://www.manulife.ca/privacy-policies.html> for further details about *our* Privacy Policy.

The Manufacturers Life Insurance Company

First North American Insurance Company

Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.



Manulife

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App Store is a trademark of Apple Inc.

Google Play is a trademark of Google LLC.

Accessible formats and communication supports are available upon request.

Visit [Manulife.com/accessibility](https://www.manulife.com/accessibility) for more information.



1040 Division Street, Unit 18

Cobourg, Ontario K9A 5Y5

1 800 567-0021

Toll-free from the USA and Canada, or dial direct (905) 372-1779

IN THE EVENT OF AN EMERGENCY, CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 855 478-3483 toll-free from the USA and Canada
+1 (519) 251-7850 collect to Canada,
from anywhere else in the world.

Our Assistance Centre is there to help *you* 24 hours a day,
every day of the year.

Our Assistance Centre can also be contacted through the
Manulife TravelAid mobile application.

TRAVEL ASSISTANCE. ANYWHERE IN THE WORLD.

Before *you* travel, be sure to download ACM's free assistance & claims app, **Manulife TravelAid**. The GPS-enabled **Manulife TravelAid**, available from Google Play and App store, provides travellers with the following services, from anywhere in the world:

- Direct link to the Assistance centre
- Healthcare provider information
- Directions to the nearest medical facility
- Official travel advisories
- Travel tips
- Claim submission support

The Manulife TravelAid mobile app can also provide *you* with local emergency telephone numbers (such as 911 in North America), and pre- and post-departure travel tips. We recommend that *you* download the app before *you* travel to avoid incurring roaming charges that may apply at *your* destination.

HELP IS JUST A PHONE CALL AWAY.

Our multilingual Assistance Centre is there to help and support *you* 24 hours a day, every day of the year, with:

Pre-Trip Information

- ✓ Passport and Visa information
- ✓ Health hazards advisory
- ✓ Weather information
- ✓ Currency exchange information
- ✓ Consulate and Embassy locations

During A Medical Emergency

- ✓ Confirming and explaining coverage
- ✓ Referral to a doctor, *hospital*, or other healthcare providers
- ✓ Monitoring *your* situation and informing *your* family
- ✓ Transportation arrangements to return *you home* when medically necessary
- ✓ Direct billing of covered expenses, where possible

Other Services

- ✓ Help with lost, stolen, or delayed baggage
- ✓ Help obtaining emergency cash
- ✓ Translation and interpreter services
- ✓ Emergency message services
- ✓ Help replacing lost or stolen airline tickets
- ✓ Help obtaining prescription drugs
- ✓ Finding legal help or bail bond

Don't forget your wallet card!



21st Century
TRAVEL INSURANCE LIMITED

underwritten by:



Manulife

21st CENTURY TRAVEL INSURANCE POLICY

NAME _____

21st CENTURY POLICY # _____

EFFECTIVE DATE _____

EXPIRY DATE _____

Please remember to keep this card in your wallet during your trip.

IN CASE OF AN EMERGENCY, CALL THESE NUMBERS FIRST:

1 855 478-3483 +1 (519) 251-7850

toll-free from the USA and Canada collect from anywhere in the world

You must contact the Assistance Centre before receiving treatment.

Failure to do so will limit liability to 75% of eligible expenses.

The Assistance Centre is open every day, 24 hours a day.

Immediate access to the Assistance Centre is also available through the Manulife TravelAid mobile app. To download the app, visit <http://www.active-care.ca/en/travelaid/>.

To extend your coverage call 21st Century Travel Insurance prior to date required.

1 800 567-0021 toll-free from the USA and Canada

(905) 372-1779 direct from outside Canada or the USA



21st Century
TRAVEL INSURANCE LIMITED

underwritten by:



Manulife

21st CENTURY TRAVEL INSURANCE POLICY

NAME _____

21st CENTURY POLICY # _____

EFFECTIVE DATE _____

EXPIRY DATE _____

Please remember to keep this card in your wallet during your trip.

IN CASE OF AN EMERGENCY, CALL THESE NUMBERS FIRST:

1 855 478-3483 +1 (519) 251-7850

toll-free from the USA and Canada collect from anywhere in the world

You must contact the Assistance Centre before receiving treatment.

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To extend your coverage call 21st Century Travel Insurance prior to date required.

1 800 567-0021 toll-free from the USA and Canada

(905) 372-1779 direct from outside Canada or the USA





CATEGORY 5 APPROVAL FORM

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

Teacher/Organizer: Jake Fowler & Chris Paige

School: Holy Cross CSS

Adult Supervisors Attending (Full names and phone numbers):

Jake Fowler 705-927-7608

Chris Paige 705-927-1122

Brian Greer 705-313-2358

Erin Preston 705-7606791

Destination: Scotland, UK

Mode of Transportation: Airplane/Bus

Grade/Course: 10-12

Date of Submission:

Departure Date: March 26, 2025

Return Date: April 5 2025

Number of Students: 30 boys: girls: 30

Number of Adult Supervisors: 4 female: 1 male: 3

Name of Travel Agent: Derek Dobos, Quays Crossing Travel

Type of Excursion: ☐ Curricular ☒ Co-instructional

Total cost to be paid by each Student: \$ 3,888.00

Summary of Proposed Activity:

Students will have the opportunity to immerse themselves into the Scottish cultural, historical, religious, and athletic sites. As a team we will travel to a variety of these sites; such as, The Royal Mile, Edinburgh Castle, Stirling Castle, William Wallace Monument, Inverness Castle, Murrayfield Stadium and watch an international 6 Nations women's game.

Curricular Relevance: (provide the overall expectations addressed)

A collaborative contributory, a responsible citizen, and a self directed, responsible, lifelong learner.

Estimated Cost for Entire Group:

Accommodation & Travel in Scotland \$ 104,850.00

Travel to and from Pearson \$ 1,670.00

Cost of Supply Teachers \$ 1,960.00

Meals \$

Programs/Materials \$

Other Mandatory Insurance \$ 8,160.00

Total \$ 116,640.00

Anticipated Sources of Revenue:

School Accounts \$

School Fund-raising \$

Student/Parent share \$ 116,640.00

Other: \$

Other: Teacher contributions,
if applicable \$

Total \$ 116,640.00

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

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

- ☒ Itinerary (including Mass if on the weekend)
- ☒ Contract Information
- ☒ Additional Medical Coverage needs considered
- ☒ History of Excursion – number of years: 3
- ☒ Certification required by staff attending: NCCP Certification
- ☒ Educational objectives stated

- ☒ Information and consent letter to parents
- ☒ Liability waivers signed
- ☒ Supervision ratio in alignment with A.P. 305
- ☒ List of destination/emergency phone numbers provided
- ☒ Passports (if required)
- ☒ Followed the directives of AP305 and Purchasing Handbook (including obtaining quotes from 3 travel providers)

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

Rugby

Teacher Signature

Date

Principal Signature

Date

Superintendent Signature

Date

RELEASE AND INDEMNIFICATION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students over 18 Years

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in rugby and traveling (describe activity) to its students on or about
March 26 - April 5, 2025.

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

ELEMENT OF RISK

Educational activity programs, such as, rugby and traveling (describe activity), present various elements of risk. Accidents resulting from such activities may occur and cause injury. The risk associated with the activity **MUST** be assumed by the participants.

ACKNOWLEDGEMENT

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

RELEASE AND INDEMNIFICATION AGREEMENT

I, _____ hereby release the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all liability for any injury sustained by me, regardless of how caused, resulting from my participation in the rugby and traveling (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about
March 26 - April 5, 2025.

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

Signature of Student: _____ Date: _____



Holy Cross CSS Code of Conduct for the International Rugby Trip Scotland, UK 2025

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

[PVNCCDSB Code of Conduct](#)

[Holy Cross CSS Code of Conduct](#)

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

Disciplinary issues will be dealt with on a per case basis. It is understood by all participants that a trip of this nature does not occur if it is the professional judgment of the educators conducting the trip that this is a concern. Serious incidents will be discussed with Administration on how to proceed. Students attending must be a current member of the Girls Holy Cross Rugby Team and is a prerequisite for being accepted onto this excursion.

Please ensure you are aware of all Codes of Conducts and responsibilities of students before signing the Informed Consent Liability Waiver.

INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

Category 3, 4 or 5 - Students Under 18 Years (and Category 2 if engaging in High Care Activities)

The Holy Cross Girls Rugby Team is arranging
a Rugby Tour of Scotland, UK from March 26 - April 5, 2025
(name of school)
(description of activity and dates)

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

ELEMENTS OF RISK:

Educational activity programs, such as Traveling & Rugby 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 Rugby:
(describe activity)

1. motion sickness
2. strains, sprains, and breaks
3. exhaustion and fatigue

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 the Rugby Tour on March 26-April 25, 2025, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

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

ACKNOWLEDGEMENT

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

Signature of Student: _____ Date: _____

Signature of Parent/Guardian: _____ Date: _____

PERMISSION

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

Signature of Parent/ Guardian: _____ Date: _____

APPENDIX A – HIGH CARE ACTIVITIES

Any excursion that has an inherent danger to the participant is considered a High-Care activity. The following activities have been identified as High-Care and have been approved by the Board:

APPROVED HIGH-CARE ATHLETIC RELATED ACTIVITIES:	
Elementary:	Secondary:
<ul style="list-style-type: none">• alpine skiing/snowboarding• archery• camping - warm weather• camping - winter• canoeing - base camp• canopy walks• climbing - climbing wall and related activities• climbing - challenge course - low elements• climbing - challenge course/tower - high elements• climbing - ascending lines• climbing - zip lines• cross country skiing/snowshoeing (off site)• cycling/mountain biking (off site)• gymnastics• flat water kayaking• lacrosse (field)• skating (natural ice surfaces)• swimming (community pools)• swimming (camp/natural setting)• track and field events	<ul style="list-style-type: none">• alpine skiing/snowboarding• archery• camping - warm weather• camping - winter• canoeing - base camp• canopy walks• dragon boating• cheerleading - acrobatic• climbing - climbing wall and related activities• climbing - challenge course - low elements• climbing - challenge course/tower - high elements• climbing - ascending lines• climbing - zip lines• cross country skiing/snowshoeing (off site)• cycling/mountain biking (off site)• flat water kayaking• football - tackle• gymnastics• hockey (ice) - contact (interschool only) or non-contact• lacrosse (box/field)• rowing• rugby - contact• skating (natural ice surfaces)• swimming (community pools)• swimming (camp/natural setting)• track and field events• Olympic weightlifting• wrestling

Communication Plan

Board Office: 705-748-4861

1. In case of emergency or delay, **Jake Fowler or Chris Paige** will contact **Natalie Bittner, Nanzala Hopson, or Claire Wilson**. On the weekend admin cell phones will be contacted.

Natalie Bittner
nbittner@pvnccdsb.on.ca
705-748-6664 ext. 2106
Cell: 705-761-9379

Nanzala Hopson
nhopson@pvnccdsb.on.ca
705-748-6664 ext. 2107
Cell: 705-313-5323

Claire Wilson
cwilson@pvnccdsb.on.ca
705-748-6664 ext. 2108
Cell: 705-928-7108

2. While on the excursion, the Holy Cross supervisors will carry a cell phone so that students may contact them. **Jake Fowler and Chris Paige** will be the primary contacts and can be reached by cell and/or PVNC email.

Jake Fowler jfowler@pvnccdsb.on.ca 705-927-7608	Inverness Youth Hostel 15a Victoria Dr. Inverness, UK 1V2 3QB +44 1463 231771 https://youthhostel.inverness-hotels.com/en/
Chris Paige cpaige@pvnccdsb.on.ca 705-927-1122	Holiday Inn Leith Britannia Way, Ocean Dr. Edinburgh EH6 6JJ +44 371 902 1610 https://www.ihg.com/holidayinnexpress/hotels/us/en/edinburgh/edblh/hoteldetail

In the event of any personal or medical emergencies immediate supervisors will triage with the student, administration, and parents. Emergency medical attention will be sought if required. The National Health Service is free to all patients and has been used on the previous rugby trip in 2019.

Jake Fowler and Chris Paige have First Aid and CPR/AED through the board and have NCCP Coaching Certification.

Disciplinary issues will be dealt with on a per case basis. It is understood that a trip of this nature does not occur if it is the professional judgment of the Educators conducting the trip that this is a concern. Serious incidents will be discussed with Admin on how to proceed. Expectation for behaviour will be clear to both students and parents and will be a requirement to be a part of the trip.

Environmental conditions for example, weather will be monitored and considered. Coaches will communicate risks such as health conditions and risks such as Asthma, heat stroke, insect bites etc. Any such risks to student safety, coaches will follow board protocol, the EAP, and OPHEA guidelines.

Neither accommodation has a swimming pool, nor will any swimming occur or is permitted while on this excursion. Coaches will be aware of any pre-existing or current medical conditions with each participant.

All staff supervisors have extensive experience in sports excursions in multiple sports and venues. Policies and Procedures of Rugby Canada, Scottish Rugby Union and OPHEA will be followed for participating in rugby while abroad. Standard First Aid and CPR will be applied in any medical emergency. Local 911 will be contacted in accordance with our training.

Supervisor	Role in ERP	Certifications	Contact
Jake Fowler - Guidance Counsellor: Holy Cross CSS	Charge	CPR/First Aid. NCCP Level 2	jfowler@pvnccdsb.on.ca Cell: 705-927-7608
Chris Paige - Curriculum Chair of Technology: Holy Cross CSS	Care	CPR/First Aid. NCCP Level 1	cpaige@pvnccdsb.on.ca Cell: 705-927-1122
Erin Preston - York University Student: Athletic Therapy	Control/Care	Certified First Responder & Basic Life Support	Cell: 705-760-6791
Brian Greer - Retired Teacher/Volunteer Coach	Control		Cell: 705-313-2358
Natalie Bittner - Principal	Admin Contact		Contact: 705-748-6664 Ext. 2106 Cell: 705-761-9379
Jeannie Armstrong Family of Schools Superintendent:			Contact: 705-748-4861 Ext. 1213

EMERGENCY ACTION PLAN

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

Trip: Scotland, UK

Date: March 26 - April 5, 2025

Supervisor in Charge: Jake Fowler

Emergency Item	Action Plan
Emergency Contacts <i>Include full names and phone numbers for the following individuals:</i> Supervisor in Charge Additional Supervisors School Principal	Jake Fowler 705-927-7608 Chris Paige 705-927-1122 Brian Greer 705-313-2358 Erin Preston 705-760-6791
Location of Activity <i>Address of Facility</i>	Scotland, UK: See Itinerary
Student List <i>Include full student names and birthdates</i>	Will be provided upon approval of proposed trip.
Parent Contact List <i>Include full parent names and phone numbers</i>	Will be provided upon approval of proposed trip.
Nearest Hospital <i>Address of nearest Hospital</i>	Inverness Raigmore Hospital Old Perth Rd, Inverness IV2 3UJ, United Kingdom Phone +441463704000 Open 24hr Edinburgh Royal infirmary of Edinburgh 51 Little France Cres, Old Dalkeith Rd, Edinburgh EH16 4SA, UK Phone +441315361000 Open 24 hrs

<p>Border Crossing Plan Include an emergency plan if a student and/or staff member are turned away at the border by a border services officer. Who is picking them up? Does the whole group stay with them or one designated person? Is the whole trip canceled? How do you communicate to that student's parents if they are denied entry?</p>	<p>If a student/staff member are turned away at the border by a border services officer, parents will be notified immediately via phone and/or email. A designated staff member, Chris Paige, will stay behind with the student and make alternative arrangements. They will communicate with border security what steps have to be taken to ensure student/staff member are able to proceed safely and promptly. Alternative travel will be made in coordination with Jake Fowler and the tour operator for both staff and student to rejoin the group as soon as possible.</p>
<p>First Aid Kit A first-aid kit must be accessible at all times</p>	<p>Erin Preston will be designated as the First Aid Responder. She will administer any first aid if required in accordance with her training and will be made aware of any pre-existing conditions</p>
<p>Plan of Care A copy for each applicable student must be printed from Edsebli</p>	<p>Individual plan of care for each student will be provided upon approval of the trip</p>
<p>Concussion Protocol A copy of the required policy and forms must be available for completion in the event of a suspected concussion</p>	<p>Concussion protocol will be followed same for all competitions and will be administered by Erin Preston in case an injury may occur.</p>
<p>Heat Warning Monitor Environment Canada/local Public Health recommendations Encourage staff and students to drink lots of cold fluids Avoid strenuous physical activities Wear light, loose fitted and breathable clothing Avoid direct exposure to sun Wear hat, sunglasses and apply sunscreen Alter schedule for the day to put strenuous tasks before heat rises (if possible) Provide a cooling room, if available</p>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.</p>
<p>Cold Warning Establish "warm areas" for lunch and work/rest breaks Encourage the use of warm clothing for outdoor play Encourage the use of layers for outdoor play Encourage staff to wear appropriate footwear Follow AP816 "Extreme Weather"</p>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.</p>

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

Government
of CanadaGouvernement
du Canada[Canada.ca](#) > [Travel](#) > [Destinations](#)[COVID-19: travel health notice for all travellers](#)

United Kingdom travel advice



Exercise a high degree of caution

Latest updates: The Health section was updated - travel health information (Public Health Agency of Canada)

Last updated: December 20, 2023 09:36 ET



On this page

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



Risk level

United Kingdom - Exercise a high degree of caution

Exercise a high degree of caution in the United Kingdom due to the threat of terrorism.

[↑ Back to top](#)



Safety and security

Terrorism

There is a threat of terrorism in Europe. Terrorists have carried out attacks in several European cities.

In the United Kingdom, previous incidents have resulted in casualties. They include random violent incidents in public areas, such as knife and vehicle attacks as well as explosions.

These incidents have occurred mainly in the London area but have also happened elsewhere.

Further attacks in the United Kingdom are likely. Targets could include:

- government buildings, including schools
- places of worship
- airports and other transportation hubs and networks
- public areas such as tourist attractions, restaurants, bars, coffee shops, shopping centres, markets, hotels and other sites frequented by foreigners

Always be aware of your surroundings when in public places. Be particularly vigilant if attending:

- sporting events
- religious holidays
- public celebrations
- major political events, such as elections

Terrorists have used such occasions to mount attacks.

The Government of the United Kingdom maintains a public alert system on terrorism and communicates threat level changes online and through local media.

National threat level - British Home Office

Crime

Petty crime

Petty crime, such as pickpocketing and purse snatching, is common. Cellphone theft is rampant in certain tourist areas of London. Vehicle theft and theft from parked vehicles also occurs, particularly in tourist areas and roadside stops.

Thieves work alone or in groups and may use various techniques to distract you and steal your belongings.

They are especially active in crowded areas, such as:

- tourist attractions and areas, including Piccadilly Circus, Trafalgar Square and Leicester Square
- airports and public transportation
- restaurants, pubs and bars
- patios and outdoor cafés

- hotel lobbies
- underground pedestrian walkways
- roadside stops

Violent crime

Violent crime, such as mugging, knife crime and sexual assault occurs, particularly in larger cities. There have been incidents of passengers being sexually assaulted and robbed when using unlicensed taxis.

If you have been the victim of a crime on the transportation system, including in a taxi, consult Transport for London to learn how to report it.

[Report a crime or incident on the transportation system](#) - Transport for London

During your trip:

- ensure that your belongings, including your passport, are secure at all times
- don't keep your passport and other types of ID at the same place and carry a photocopy rather than the original
- avoid showing signs of affluence
- avoid carrying large sums of cash or unnecessary valuables
- pay attention to your surroundings, particularly in crowded and tourist areas
- be wary of unsolicited offers or advice from strangers
- be vigilant in urban areas, particularly after dark
- never leave personal belongings unattended in a vehicle, even in the trunk
- use secure parking facilities, especially overnight

Spiked food and drinks

Never leave food or drinks unattended or in the care of strangers. Be wary of accepting snacks, beverages, gum or cigarettes from new acquaintances. These items may contain drugs that could put you at risk of sexual assault and robbery.

Fraud

Credit card and ATM fraud

Credit card and ATM fraud occurs. Fraud can range from simple to sophisticated, and sometimes involve hidden electronic devices that obtain account information and personal identification numbers.

When using debit or credit cards:

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

Cybercrime

Cybercrime occurs. Perpetrators may compromise public Wi-Fi networks to steal credit card or personal information.

- Avoid using public Wi-Fi networks
- Avoid making purchases on unsecured websites
- Use judgment when posting information on social media
- Be especially careful if you are meeting people you have met online
- Never click a suspicious link in an email or text message asking for your credit card details

Useful links

- [More about overseas fraud](#)
- [Cybercrime](#) - National Crime Agency

Demonstrations and strikes

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

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

Strikes

Strikes and pressure tactics occur from time to time, in key sectors such as transport. These strikes can sometimes complicate travel and disrupt public services.

- Consult local media to be aware of strikes that may affect your stay or travel plans
- In the event of a transport strike, plan extra time to get to your destination

Northern Ireland

In Northern Ireland, Protestant parades through predominantly Catholic neighbourhoods may occur from April to August, during the Orange Order summer marching season, particularly during the weeks leading up to July 12.

During the summer marching season:

- expect possible delays and disruptions in some areas
- exercise caution
- follow the advice of local authorities

Mass gatherings (large-scale events)

Adventure tourism

Outdoor activities, such as hiking and biking, may lead to safety concerns if they are not well-organized. Weather conditions can change rapidly, even in summer.

If you intend to go walking, biking or hiking in remote areas:

- never do so alone and do not part with your hiking companions
- obtain detailed information on your activity and on the environment in which you will be doing it before setting out
- 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
- avoid venturing off marked trails
- ensure that you're adequately equipped
- stay informed about weather and other conditions that may pose a hazard
- inform a family member or friend of your itinerary

Useful links

- [Weather conditions](#) - Met Office
- [Avalanche Forecasts](#) - Scottish Avalanche Information Service

Road safety

Roads are excellent but are often narrow and congested, especially in urban areas. Use caution when entering a traffic circle (roundabout). Rural roads may become hazardous during severe weather conditions.

Pedestrians should use caution when crossing streets and be mindful that traffic is coming from the opposite direction than what they may be used to.

Public transportation

Public transportation is excellent and extensive. Trains and buses services connect most cities and areas of the country.

Taxis

Taxis are generally safe. Only use officially licensed marked taxis.

Useful links

- [Getting around Britain](#) - Visit Britain
- [Train schedules and service alerts](#) - National Rail

Air travel

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

[Information about foreign domestic airlines](#)

↑ Back to top



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.*

Dear Parent & Guardians:

This letter is to invite you to an information meeting, **Wednesday January 10th at 7:00 pm**, about a proposed Scottish Rugby tour in March/April 2025 for the girls rugby team. The purpose of this meeting is to discuss costs, installments, itinerary, insurance and coverage, fundraising opportunities, Emergency Action Plan, Behavioural Expectations, and the process for going on a Rugby Tour. All players should attend as well.

For those new to the sport of rugby, touring is a long held tradition for rugby teams. Teams from the UK have been touring Canada for decades. Teams from Canada will usually tour the UK when they feel they have reached the caliber to be competitive there. This will be the second tour for the girls' program after having first toured to Scotland in 2019.

Thank you for your continued support.

Sincerely,

Jake Fowler
Hurricanes Rugby Coach
705-748-6664

Parent Meetings:

1. Parent Information Meeting - January 10, 2024
2. First Meeting with Confirmed Participants - March 6, 2024
3. Second Meeting with Confirmed Participants - September 18, 2024
4. Final meeting with Confirmed Participants - March 4, 2025

Recommended Actions from the Committee-of-the-Whole Meeting, January 15, 2024: Revised Estimates, In Year Deficit Elimination Plan and PVNCCDSB Resolutions for the 2024 OCSTA Annual General Meeting.

a) **Mover:** John Connolly

that the board receive the Revised Estimates Update report for the 2023-2024 budget as at November 30, 2023.

b) **Mover:** John Connolly

that the Board approve the “In Year Deficit Elimination Plan” as described in the Revised Estimates Update report for the 2023-2024 budget.

c) **Mover:** John Connolly

that the resolution on the topic of Fair and Equitable Transportation, as presented at the Committee-of-the-Whole on January 15, 2024, be sent to the Ontario Catholic School Trustees’ Association for inclusion in the meeting package for consideration by the membership at the Annual General Meeting in May, 2024.

d) **Mover:** John Connolly

that the resolution on the topic of Additional Ministry Funding to Adequately Fund Board Sick Leave Plans, as presented at the Committee-of-the-Whole on January 15, 2024, be sent to the Ontario Catholic School Trustees’ Association for inclusion in the meeting package for consideration by the membership at the Annual General Meeting in May, 2024.

January 15, 2024.

Committee-of-the-Whole

OCSTA Memo: Supporting National Catholic Health Care Week in Canada - February 4-10, 2024

1 message

OCSTA - Connie DeMelo <CDeMelo@ocsta.on.ca>
To: OCSTA - Connie DeMelo <CDeMelo@ocsta.on.ca>

Mon, Dec 18, 2023 at 2:28 PM



Ontario Catholic School
Trustees' Association

December 18, 2023

MEMORANDUM

TO: Chairpersons and Directors of Education

- All Catholic District School Boards

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Patrick J. Daly, President

SUBJECT: Supporting National Catholic Health Care Week in Canada – February 4-10, 2024

“Your health care ministry is one of the most vital apostolates of the ecclesial community and one of the most significant services which the Catholic Church offers to society in the name of Jesus Christ.”

In his September 1987 address to leaders in Catholic health care, St. John Paul clearly describes the healing and life-giving mission of Catholic health care.

Similar to the treasured gift of publicly funded Catholic education in Ontario, we know that the goodness and sacrifice of religious Sisters, other religions and faith filled lay people built the strong foundation of compassionate and high quality faith based health care we enjoy in our province and country today. Throughout its history, Catholic health care institutions and those who selflessly serve in them have given witness to the healing presence of Jesus Christ.

We are once again pleased to fully support the Catholic Health Care Association of Ontario in celebrating and promoting Catholic Health Care Week which will take place February 4-10, 2024.

Your assistance/efforts in support of this important initiative would be very much appreciated.

In previous years, we saw a number of wonderful examples of Catholic school boards promoting Catholic Health Care Week throughout their school systems and communities. Through your Board and school websites, school newsletter or any other way, we would invite and strongly encourage you to promote/share the information provided. You will note the contents shared contain daily reflections and prayers to celebrate and give thanks for Catholic Health Care.

Materials developed for the week are located at the links below:

[NCHCW 2024 - Materials for Schools](#)

[NCHCW 2024 - Social Media Resources](#)

Please note there is a dedicated folder with resources to assist you and your schools with social media postings.

If you have any questions regarding the material or this matter, please call Sharon McMillan or me.

OCSTA Memo: Week of Prayer for Christian Unity 2024 - CCCB

1 message

OCSTA - Connie DeMelo <CDeMelo@ocsta.on.ca>
To: OCSTA - Connie DeMelo <CDeMelo@ocsta.on.ca>

Mon, Jan 15, 2024 at 11:26 AM



Ontario Catholic School
Trustees' Association

January 15, 2024

MEMORANDUM

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

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

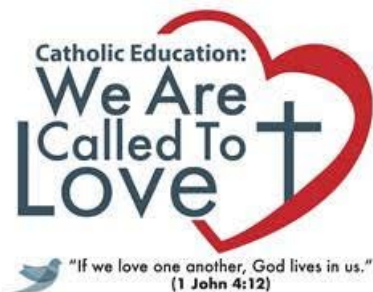
FROM: Patrick J. Daly, President

SUBJECT: Week of Prayer for Christian Unity 2024 – Conference of Catholic Bishops

I thought that the attached would be of interest to you.

A handwritten signature in black ink, appearing to be 'R. H.' followed by a long horizontal stroke.

CONNIE ARAUJO-DE MELO | Executive Assistant | Ontario Catholic School Trustees' Association | 1804-20 Eglinton Avenue West, Box 2064, Toronto, ON M4R 1K8 | t 416-932-9460 ext. 226



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3 attachments



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65K



image003.jpg
21K



Week of Prayer for Christian Unity 2024.pdf
367K

Week of Prayer for Christian Unity 2024

Monday, January 15, 2024

The **Week of Prayer for Christian Unity** [WPCU] is an annual global ecumenical celebration (traditionally held January 18-25 in the northern hemisphere). Christians around the world are invited to pray for the unity of all the baptized; to reflect together on Scripture; to participate in jointly-organized worship services; and to share in acts of outreach and fellowship. The theme for 2024 is drawn from Luke 10:27: ***“You shall love the Lord your God...and your neighbour as yourself.”***

Each year the Canadian Council of Churches [CCC]-sponsored [Writing and Animation Team](#)—whose members are drawn from a spectrum of denominations—supports the nationwide observance of the WPCU by contextualizing the [international resources](#) developed by the [World Council of Churches](#) in partnership with the [Dicastery for Promoting Christian Unity](#). The resources proposed for use in Canada in 2024 are in turn made available at a dedicated website, co-sponsored by the CCC, the Canadian Centre for Ecumenism and the [Prairie Centre for Ecumenism](#):

<https://www.weekofprayer.ca/>

Pastors are invited to encourage the faithful to learn more about the WPCU, and to participate in and/or host an appropriate activity during the Week. During this time, some Bishops may also extend a particular welcome in their Cathedrals. As the [2020 Ecumenical Vademecum](#) declares: “The bishop can very effectively advance the cause of Christian unity by participating in an ecumenical prayer service to mark the week with other Christian leaders, and by encouraging parishes and groups to work with other Christian communities present in the area to jointly organize special prayer events during this week.”

All are encouraged to make their own the closing prayer of the Canadian [Order of Worship](#) suggested for 2024:

“Lord Jesus, who prayed that all might be one,
we pray to you for the unity of all Christians,
according to your will, according to your means.
May your Spirit enable us to experience the suffering caused by division,
to see our sin and to hope beyond all hope. Amen.”

**OCSTA: Memo re: Submission Letter to MOE re: Director Performance Regulations
Bill 98**

1 message

OCSTA - Marie Palombi <MPalombi@ocsta.on.ca>
To: OCSTA - Marie Palombi <MPalombi@ocsta.on.ca>

Mon, Jan 15, 2024 at 1:29 PM



Ontario Catholic School
Trustees' Association

January 15, 2024

MEMORANDUM

TO: Chairpersons and Directors of Education

- All Catholic District School Boards

CC: OCSTA Directors and Staff

Board Secretaries and Administrative Assistants

FROM: Patrick J. Daly, President

SUBJECT: Submission Letter re: Director of Education Performance Appraisal – Regulation under Bill 68

The attached submission letter regarding draft regulation "Director of Education Performance Appraisal, has been sent to the Minister of Education on January 12, 2024.

The letter is being sent to you for your reference.



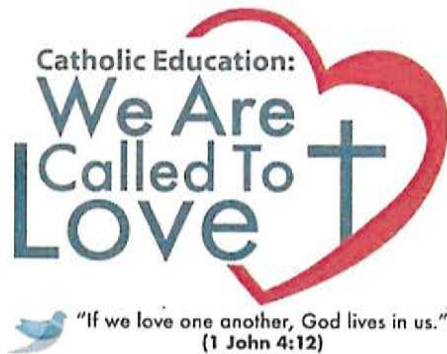
MARIE PALOMBI

Ontario Catholic School Trustees' Association

1804 – 20 Eglinton Avenue West

Toronto, ON M4R 1K8

416-932-9460 Ext. 234 | Website: www.ocsta.on.ca



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Ontario Catholic School Trustees' Association

January 12, 2024

Honourable Stephen Lecce
Minister of Education
5th Floor, 438 University Ave,
Toronto, ON M7A 2A5

Dear Minister Lecce:

On behalf of the Ontario Catholic School Trustees' Association ("OCSTA") we are pleased to provide you with our comments/recommendations on the draft regulation "Director of Education Performance Appraisal" under Bill 98: *Better Schools and Student Outcomes Act, 2023* ("the Act") that amends the *Education Act*.

The thoughts and recommendations contained in this submission follow consultation with Ontario's 29 Catholic school boards. They also echo those made in our May 23, 2023 submission on Bill 98 as well as recommendations we made during consultation sessions with your staff and Ministry of Education officials.

As stated in the regulatory posting in the fall of 2023, the regulation would establish consistent requirements and a standardized process for Boards of Trustees to monitor and evaluate the performance of the Director of Education, including progress on the provincial education priorities for student achievement as set out in Ontario Regulation 224/23:

1. Achievement of Learning Outcomes in Core Academic Skills;
2. Preparation of Students for Future Success;
3. Student Engagement & Well-Being.

In addition, the regulatory posting indicates that a standardized process and mandatory standards for the Director of Education Performance Appraisal, as outlined in section 287.4 of the *Education Act*, includes the following:

- Evaluation cycle;
- Evaluation criteria;
- Methodology;
- Supports for a comprehensive and effective appraisal process including the use of external professional services;
- Rating system;
- Process following an unsatisfactory rating;
- Reporting/accountability.

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

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

As we stated in our submission in May, 2023, OCSTA welcomes greater clarity in the process relating to Director Performance Appraisals. However, we have significant concerns about the Minister's involvement in this human resource process between a Catholic school board and their Director of Education. We support the establishment of a standardized performance template that incorporates the Catholic Leadership Framework, a uniquely Catholic appraisal process that respects our denominational rights and is guided by the Chair of a Catholic school board.

OCSTA strongly believes that Catholic school boards require the autonomy to develop a Director performance appraisal process that reflects their local needs and more importantly the distinctiveness of the role of a Director of Education in a Catholic school system. As we have previously indicated, we are concerned that aligning the goal setting and achievement review of a Director of Education of a Catholic school system with provincially established priorities does not meet the denominational rights/needs of a Catholic school board. While the provincial priorities could be considered during the performance appraisal process, they would not sufficiently capture the distinct characteristics/requirements of a Director of Education serving in a Catholic school system. The ability/flexibility of a Catholic school board to align/infuse those distinct characteristics and expectations so as to promote its Catholic Identity and the realization of its mission are essential.

In summary, we make the following recommendations;

- That the Ministry of Education ensure that the Provincial Priorities set out in Ontario Regulation 224/23 recognize the distinct denominational needs/rights of our Catholic school boards;
- That the Ministry of Education ensure any standardized process for the evaluation of Catholic Directors of Education include the Catholic Leadership Framework;
- That the Ministry of Education respect the autonomy of Catholic school boards when developing detailed and distinct criteria for evaluating the performance of Directors of Education to ensure local needs are met;
- That the Ministry of Education provide Catholic school boards with the resources to support in-service training for the Chair on conducting Director performance appraisals.

On behalf of OCSTA, I want to thank you for providing us with the opportunity to comment on the draft regulation regarding Director's Performance Appraisal under Bill 98: *Better Schools and Student Outcomes Act, 2023*. We trust that you will seriously consider our recommendations. Please let me know if you have any questions or would like to discuss this important matter with me.

Yours very truly,



Patrick J. Daly
President

cc: Rupinder Johal, Director, Strategic Policy and Education Workforce Branch

OCSTA: June 5–6 Seminar for CDSB Indigenous Leads

1 message

OCSTA - Ashlee Cabral <ACabral@ocsta.on.ca>
To: OCSTA - Ashlee Cabral <ACabral@ocsta.on.ca>

Tue, Jan 16, 2024 at 11:28 AM



Ontario Catholic School
Trustees' Association

January 16, 2024

MEMORANDUM

TO: Chairpersons and Directors of Education

- All Catholic District School Boards

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Patrick J. Daly, President

SUBJECT: June 5–6 OCSTA Seminar for CDSB Indigenous Leads

Following conversation with the OCSTA First Nation Trustees' Advisory Council, we are pleased to host our second annual Indigenous Leads' Seminar for Catholic District School Boards. The event will take place on Wednesday, June 5th (full day) and Thursday, June 6th (AM). We are pleased to share that this year's meeting will be held in Thunder Bay. Each Catholic School Board is encouraged to invite their Indigenous Education Lead and members of their Indigenous Education Team to attend this exciting event.

The gathering will include a traditional opening and closing by local members of the Indigenous community, in addition to the following:

Wednesday, June 5 – 8:30am - 3:30pm:

Location: Fort William Historical Park (*transportation provided from the Valhalla Hotel*)

Indigenous Studies Educator, Author and Advocate, Professor Niigaan Sinclair will be exploring the topic "Indigenous Education within the Catholic School System"

Wednesday, June 5 – 7:00pm - 8:00pm:

Location: Valhalla Hotel & Conference Centre

Planetarium experience with Cree Educator Wilfred Buck: Exploring the cosmos through Indigenous Astronomy

Thursday, June 6 – 8:30am - 11:30am:

Location: Valhalla Hotel & Conference Centre

Breakout sessions

1. Exploring the new online Grade 11 Indigenous Literatures NBE course
2. Upholding Joy, Beauty & Brilliance of Indigenous Peoples (Guidelines to support Indigenous Education)
3. Thunder Bay Catholic DSB: Celebrating Indigenous Excellence

Registration Information

The registration fee to attend this event is \$225.00 +HST per person (includes cost of program, morning refreshments on both days, as well as lunch on Wednesday).

Click [here](#) to register. **PLEASE NOTE: The deadline to register for this event is March 1, 2024.** Cancellations will be accepted with a full refund until April 5, 2024. No refunds will be issued if cancelling after April 5.

Hotel Accommodations

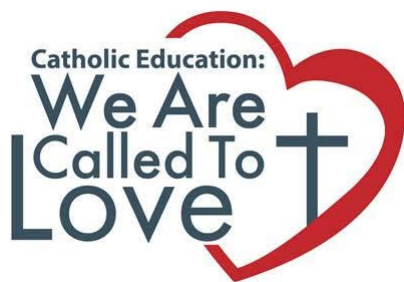
If you require hotel accommodation, please note that the Valhalla Hotel & Conference Centre (1 Valhalla Inn Road, Thunder Bay, ON, P7E 6J1) has reserved a block of rooms for those attending our Indigenous Leads' Seminar. The hotel can be reached toll free at 1 (800) 964-1121.

Please save the date on your calendar for this important educational and networking event for Indigenous Leads at Catholic school boards in Ontario. If you have any questions, please do not hesitate to contact Anne O'Brien, OCSTA Director of Catholic Education at aobrien@ocsta.on.ca.



ASHLEE CABRAL | Ontario Catholic School Trustees' Association | 1804-20 Eglinton Avenue West, Box 2064, Toronto, ON, M4R 1K8 | 416-932-9460 Ext. 230 | Website: www.ocsta.on.ca

CATHOLIC EDUCATION: *We are called to love*



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Ontario Catholic School
Trustees' Association



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OCSTA: Memo re: OCSTA's 2024 Pre-Budget Submission

1 message

OCSTA - Marie Palombi <MPalombi@ocsta.on.ca>
To: OCSTA - Marie Palombi <MPalombi@ocsta.on.ca>

Wed, Jan 17, 2024 at 11:20 AM



Ontario Catholic School
Trustees' Association

January 17, 2024

MEMORANDUM

TO: Chairpersons and Directors of Education

- All Catholic District School Boards

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Steve Andrews, Director of Legislative and Political Affairs

SUBJECT: 2024 Pre-Budget Submission

Attached for your reference is OCSTA's 2024 Pre-Budget Submission, submitted to the government today.

OCSTA President, Pat Daly and Executive Director, Nick Milanetti presented our Pre-Budget Submission to the Finance and Economic Affairs Standing Committee of the Legislature on January 16, 2024. Also attached for your reference are Pat Daly's speaking notes.

If you have any questions, you may contact me at sandrews@ocsta.on.ca.



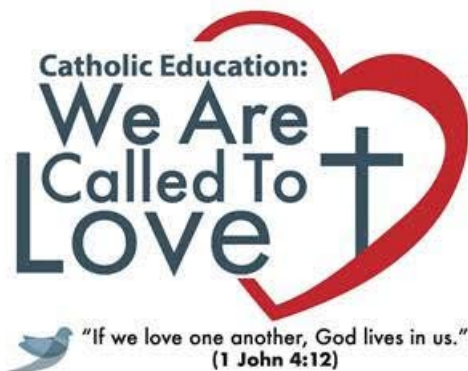
MARIE PALOMBI

Ontario Catholic School Trustees' Association

1804 – 20 Eglinton Avenue West

Toronto, ON M4R 1K8

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2 attachments

 **Pre Budget Jan 17 24.pdf**
733K



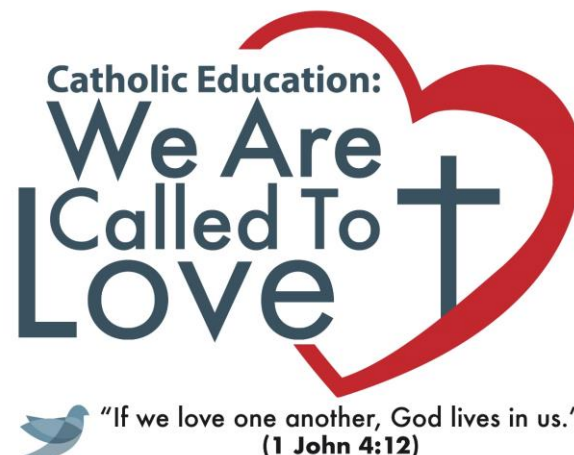
Prebudget Speaking Notes Jan 15 2024 .pdf
172K

Pre-Budget Submission to
The Standing Committee on Finance and Economic Affairs

January 17, 2024



Ontario Catholic School
Trustees' Association





Ontario Catholic School Trustees' Association

Mission Statement

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

Vision Statement

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

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Introduction

The Ontario Catholic School Trustees' Association (OCSTA) was founded in 1930. We represent the 237 elected Catholic trustees who collectively serve on the 29 publicly funded English-language Catholic district school boards in Ontario. Together, these school boards educate approximately 575,000 students from junior kindergarten to grade 12 and tens of thousands of adults in continuing education programs.

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

Each year the OCSTA submits a Pre-Budget brief to the government with recommendations for changes in or improvements to the funding of education. Recommendations are thoughtfully made on the basis that the education funding system in Ontario must be in alignment with four essential principles:

Equity: A funding formula must distribute education dollars equitably and fairly among all Ontario school boards and their students;

Adequacy: The level of funding for education must be adequate to ensure quality education for students;

Autonomy/Flexibility: The model must allow school boards the necessary autonomy and flexibility in the spending required to realize the distinct mission of each of the publicly funded school systems, and to meet local needs; and

Accountability: The educational funding model must include mechanisms that ensure the appropriate degree of accountability for all parties and transparent processes and reporting measures to support efficient and effective use of educational resources.

The recommendations contained in this brief are important issues to the 29 Catholic District School Boards in our province. In some cases, they represent long-standing and on-going concerns and in others describe current priorities. We trust that our recommendations will be carefully considered as the government develops its budget for 2024-2025.

Catholic School Boards as Partners in Service Delivery

The OCSTA, on behalf of Catholic school boards, is committed to continuing to work closely with the government, Ministry of Education and other provincial education partners to develop programs, levels of funding initiatives and curriculum that support the legislative and regulatory requirements spelled out in the *Education Act* and support Catholic School Boards in their shared conviction to “place Christ and the teachings of the Catholic Church at the centre” of students’ learning experiences. We have enjoyed a positive working relationship for many years with all stakeholders in the education sector, including the current government and Ontario political parties. Catholic school trustees are the democratically elected representatives of the Catholic community. The boards they serve on are responsible for:

- Establishing the Christ centered mission of their school systems;
- Developing school board policies that promote and protect publicly funded Catholic education;
- Provide excellence in academics, co-curricular and faith formation opportunities for students;
- Developing programs in support of student and staff well-being;
- Establishing the Multi-Year Strategic Plan Annual Budget;
- Hiring Director of Education and other staff consistent with preferential hiring rights;
- Promoting the constitutional right of Catholic school ratepayers to govern, manage and control publicly funded Catholic schools.

Our member school boards develop and deliver Christ centered education programs to over 575,000 students and tens of thousands of adults in continuing education programs. These boards are directly supported by 2.4 million Catholic ratepayers and have been an integral part of the history and fabric of our province for over 175 years.

Efficiencies at Catholic School Boards

Throughout their history, the OCSTA and our member boards have placed priority on providing public services as efficiently and effectively as possible. Catholic school boards remain committed to being good stewards of the resources available to them. They continue to seek cost efficiencies in a number of areas including;

1. Student transportation;
2. Purchasing consortia;
3. Curriculum co-operatives including membership in the Institute for Catholic Education;
4. Ontario Education Services Corporation (OESC) provides a central repository for resources and provides a host of services for school boards;
5. Ontario School Boards’ Insurance Exchange (OSBIE) is a school board owned, non-profit insurance program, representing 78 school boards/school authorities.

These partnerships save Ontario taxpayers millions of dollars each year. The Auditor General states that “school boards have been increasing their use of group purchasing arrangements to acquire goods and services. We noted that the value of school board purchases acquired through supplier agreements negotiated by the Ontario Education Collaborative Marketplace increased from \$10 million in 2010 to \$112 million in 2016”. (2017 Annual Report, Chapter 3, section 3.12 p.615-616).

As of 2022, the Ontario Education Collaborative Marketplace has increased school board participation to 90% with over \$364 spent on its various service offerings (2022, Annual Report OECM p. 21).

Funding to Fully Support Cost of Increases in Expenditures by Catholic Boards **Re: Central Collective Bargaining**

OCSTA on behalf of our member boards and in partnership with the Crown is negotiating central collective agreements with their key education partners. It is anticipated that the contract costs related to salaries and benefits will increase beyond the amount included in the 2023-2024 GSN. In addition, the costs associated with legacy local collective agreements are significant and increasingly causing budgetary pressures, for example, the costs associated with long-term disability.

OCSTA Recommendations:

- **That the Ministry of Education ensures any and all the additional costs incurred by Catholic boards as a result of the new central collective agreements are fully funded;**
- **That the Ministry of Education provides Catholic school boards with the necessary funding to cover the costs of legacy local collective agreement language.**

Sick Leave Costs

The financial costs associated with the sick leave provisions contained within collective agreements has for a number of years placed significant financial pressure on school boards. Currently, all employee groups are able to access up to 11 days payable at 100% and up to 120 days payable at 90%, for a combined total of up to 131 paid days of sick leave per year. Cost increases associated with these provisions, combined with the indirect costs associated with replacement staff, occasional teachers, and increased administrative burdens associated with managing higher utilization, are leaving Catholic school boards struggling to meet their obligations. In addition, the resulting absenteeism has a significant effect on the instructional environment and safety for students, particularly when occasional teachers and support staff are unavailable.

While OCSTA continues to collect absenteeism data from its member boards, in 2016, SBCI conducted a study of 54 school boards (inclusive of certain Catholic, public, French Catholic and French public school boards) which highlighted the growth of average sick leave utilization across the sector as a whole and the associated financial magnitude of the problem. According to publicly available reports¹, absenteeism rates have, on average, risen from less than 9 days in 2010-11 to over 11 days in 2015-16, with an associated cost of approximately \$1.0 billion. Over the 2010-11 to the 2015-16 period, sick leave utilization grew significantly in every employee category:

- | | |
|---|----------|
| • Elementary teachers: 29% increase in sick days | >11 days |
| • High school teachers: 26% increase in sick days | <10 days |
| • Educational assistants: 41% increase in sick days | 16 days |
| • Custodians: 23% increase in sick days | >16 days |

¹ See <https://www.therecord.com/news-story/7316863-jump-in-teachers-sick-days-affecting-students-report-warns/?S=E>

-
- Early childhood educators: *37% increase in sick days >13 days

(* period for ECEs ranged from 2013-14 to 2015-16)

In a more recent survey of 63 school boards in 2023 the SBCI found that absenteeism rates continue to increase from 12 days in 2017-2018 to 13 days in 2021-2022 for permanent employee groups representing over 6% of a boards payroll costs. The breakdown is an average across all 63 boards participating in the survey:

- Elementary teachers: 16.75 sick days
- High school teachers: 14.5 sick days
- Educational assistants: 22.1 sick days
- Early childhood educators: 20.7 sick days
- Custodians: 19.7 sick days.

There can be no debate that the significant growth in sick leave utilization is primarily linked to the sick leave plan modification that was introduced to the sector in 2012. The significance of the financial burden being placed on school boards and the negative impact on student learning as a result of increased staff absenteeism cannot be over-stated.

OCSTA Recommendations:

- **That the Ministry of Education support school boards in implementing effective attendance support and disability management programs;**
- **That the government work with Trustee Associations and school boards to negotiate meaningful changes to the central sick leave collective agreement provisions;**
- **That the government immediately increase and adequately fund costs associated with current levels of sick leave/absenteeism.**

Cybersecurity in School Boards

OCSTA acknowledges the work and final report of the Cybersecurity Modernization Strategy expert panel on cybersecurity to provide advice on cybersecurity threats to organizations in the public sector, including school boards.

Similar to other organizations, school boards throughout North America are facing increased threats from cybercriminals. According to Statistics Canada, incidents of cybercrime in Canada is increasing on average 23% each year and have almost doubled since 2014.

<https://www150.statcan.gc.ca/t1/tb11/en/tv.action?pid=3510000101>)

In the Auditor General's 2018 Annual Report, cyberattacks are identified as a growing threat to the security of Ontario's school boards' IT systems and related infrastructure. The report identifies cyberattacks as those security breaches

“.... both intentional and unintentional unauthorized access, use, manipulation, interruption or destruction of electronic information and/or the electronic and physical infrastructure used to process, communicate and/ or store that information. The biggest potential consequences of

cyberattacks are disruption of operations and compromise of sensitive data. In extreme circumstances, cyberattacks can lead to damage to physical property and harm to human life.”²

School boards host enormous amounts of personal and sensitive information about students and board staff that can make them vulnerable to cyberattacks. This information could be used for identity theft or other forms of criminal activity that pose a significant risk for student and staff safety. It is paramount then that school boards have the necessary resources, training and support required to develop cybersecurity systems to prevent cyberattacks. While Catholic school boards support the general recommendations of the Auditor General in refining existing cybersecurity and risk management frameworks to reduce the school boards’ risks, including cybersecurity awareness training to teachers and staff who have access to information technology, additional funding and support resources are necessary.

OCSTA Recommendations:

- **That the Ministry of Education ensure that boards have sufficient funding/resources to develop and implement new cybersecurity policies and risk management frameworks;**
- **That the Ministry of Education expand the work of the Educational Computing Network of Ontario (ECNO) in building a shared service capacity for cybersecurity analysis and a shared security service for boards in Ontario;**
- **That the Ministry of Education expand the mandate of the Ministry’s Broadband Modernization Initiative to fund and support cybersecurity training and awareness programs.**

Learning Recovery Funding

OCSTA acknowledges the additional funding the Ministry of Education has provided boards in responding to the unprecedented challenges of the COVID-19 pandemic. The additional resources for tutoring, mental health supports and other learning recovery programs remain key to ensuring our students recover from the disruptions caused by the pandemic.

However, addressing learning disruptions and loss caused by the pandemic and other factors requires a commitment to sufficient and multi-year funding. The learning recovery process and the mental health challenges facing students will require programs and services for the next number of years.

OCSTA Recommendation:

- **That the Ministry of Education commit to sufficient and multi-year funding in support of student mental health and of learning recovery programs and services.**

² See chapter 3.12 p. 555 (http://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1_312en18.pdf)

Occasional Teacher/Support Staff Costs:

As outlined in our comments with regard to sick leave costs, Catholic school boards are experiencing budgetary pressures regarding occasional support staff and teachers, a critical feature of supporting student achievement and well-being. This funding pressure places strains on a board's capacity to develop various educational programs and services, since funding from other program areas must be diverted to cover the costs of occasional teachers and support staff.

Catholic school boards are facing significant budgetary pressures in a number of areas—from special education to student mental health, transportation, cybersecurity to name a few—so diverting funding from one program to another is particularly challenging at the present time.

OCSTA Recommendation:

- **That the Ministry of Education increase funding for occasional teachers and support staff positions via the GSN as soon as it is feasible.**

Indigenous Education

OCSTA fully supports the government's ongoing commitment to enhancing Indigenous education for all students, including the Ministry's continuing to extend access to school board summer learning programming in 2022 and 2023 for First Nations students living on reserve. Through "active listening, prayer and right action", Catholic school boards remain committed to advancing healing, and Truth and Reconciliation with our Indigenous brothers and sisters.

The Indigenous Education Grant portion of the GSN provides funding for programs and initiatives to support the academic success and well-being of Indigenous students, as well as build the knowledge of all students and educators on Indigenous histories, cultures, perspectives and contributions.

In the 2023-2024 GSN, significant changes were made to the Indigenous funding model. As set out in the B Memo (2023: B04):

Realignment of Funding into the Board Action Plan (BAP) Allocation

The funding methodology for the BAP Allocation is being revised as part of the realignment within the Indigenous Education Grant to better support Indigenous education priorities.

A new Supplemental amount includes two components:

- NHS-Based Per-Pupil Component: Average Daily Enrolment (ADE) x estimated National Household Survey (NHS) percentage of enrolment that is Indigenous x Per-Pupil Amount (PPA) weighting factor x \$129.19
- Board Total Per-Pupil Component: ADE x \$36.98

One-Time Realignment Mitigation Fund

The Ministry is providing \$17.1 million to partially mitigate the impacts of the realignment within the Indigenous Education Grant for school boards that are facing a net funding reduction in the 2023–24 school year relative to the 2022–23 school year due to the changes outlined above. This transitional funding can support existing programming (excluding

expenses related to school board administration and governance), recognizing that it takes time for school boards to adjust their cost structures. Each eligible school board's funding under the One-Time Realignment Mitigation Fund will be set out in the GSN regulation.

The new model for funding Indigenous Education has created distributional impacts on Catholic school boards with significant decreases in funding for some boards. OCSTA acknowledges the mitigation impact funding but cautions that it is insufficient given the fundamental change in how secondary Indigenous education is to be structured and funded.

OCSTA Recommendations:

- **That the Ministry of Education continue to consult with boards over the changes to the Indigenous Education grant structure to ensure the transitional funding is adequate;**
- **That the Ministry of Education ensure the structure of the Indigenous Education Grant provides Catholic school boards with the flexibility to use the funds to develop appropriate programs and services that serve local needs.**

School Closures and Pupil Accommodation Reviews

For the past several years, the Ministry of Education has had a moratorium on the school closures component of the pupil accommodation review process. This has now seriously impacted boards' capacity to plan and make the necessary adjustments to the number of schools to properly accommodate students. The moratorium also limits the breadth of programming and extracurricular options for students that are available in right sized schools, thereby diminishing their overall learning experience. Maintaining a number of underutilized schools also places a significant drain the financial resources that could be used to support programs in support of student learning or improvements to school facilities.

OCSTA acknowledges and appreciates that the "Capacity Building" funding that was part of the GSN in 2023-2024³ that provides qualifying boards with excess capacity additional funding to do the following:

- ensure they develop capital plans to effectively right-size and manage excess capacity in their schools;
- undertake accommodation review processes;
- identify and develop potential facility partnership opportunities in underutilized schools that have been deemed by the school board as viable to support such arrangements;
- support the hiring of third-party mediation services to facilitate municipal/school board planning discussions and to support cooperative planning.

However, OCSTA recognizes that within the context of the moratorium on school closures in the pupil accommodation review process, boards will not have the ability to right size sufficiently excessive capacity in their schools. In addition, the funding does not cover board costs in maintaining excess capacity.

³ GSN 2022-23 Technical Paper p. 153.

OCSTA Recommendations:

- **That the Ministry of Education immediately lift the moratorium on the pupil accommodation review process to allow school boards the ability to reduce overall operational costs and better align resources to support student achievement and well-being;**
- **That the Ministry of Education ensure school operations funding grant allocations (top up funding) be adjusted to ensure that boards have adequate resources to maintain school buildings with adequate staffing levels until the pupil accommodation review process is reinstated.**

Executive Compensation

OCSTA very much appreciates and values the faith-filled service Senior Administrative Leaders provide to Ontario's 29 Catholic district school boards. We have and continue to advocate for adequacy, fairness and equity in compensation for all staff working in Catholic school boards including the dedicated system leaders.

OCSTA and other education stakeholders met for over 1 year with a previous government (Ministry of Education) to create a framework that would lead to a fair and stable Executive Compensation program over a 3-year phase-in period. However, the implementation of the program did not occur in a fair, equitable or consistent manner.

Compensation compression with the current salary freeze makes it less attractive to seek positions of responsibility within the publicly-funded education system (e.g. Principal to Superintendent/Superintendent to Director). This compensation compression also negatively impacts attracting and retaining Senior Staff. Salary increases provided to all other school board staff over the past number of years has exacerbated the unfairness to senior staff and heightened the need for immediate action.

OCSTA Recommendations:

- **That the Ministry of Education implement a retroactive salary correction on behalf of those boards who do not meet the bottom threshold of salary at the level their board is designated within the current regulatory structure. This would allow Superintendents and Directors of Education and other Executives included in the framework, to be paid at the minimum of their board level.**
- **That the Ministry of Education immediately rescind the regulation freezing Executive Compensation and provide school boards with the necessary retroactive funding to provide fair salary adjustments to senior staff.**

Canada Pension Plan and Employment Insurance Costs

As employers, Catholic School Boards are required to cover the costs associated with Employment Insurance (EI) and Canada Pension Plan (CPP) for each employee of the board. However, the funding provided to boards via the GSN is significantly lower than the costs of these programs. Thus, the costs of both the CPP and EI must come from other areas thereby negatively impacting the programs and services boards can offer to students. The funding benchmarks associated with these costs are in urgent need of updating.

OCSTA Recommendation:

- **That the Ministry of Education immediately increase its benefit benchmarks to align with the employer-paid CPP and EI amounts remitted to the Canada Revenue Agency.**

Funding for Dignity of the Human Person, Equity and Anti-Black/Indigenous Racism Programs

OCSTA commends the government and fully supports our shared commitment to removing systemic barriers including those related to race. Ontario's 29 Catholic school boards share this commitment and continue to place priority on ensuring that system, school and classroom practices reflect the diversity of students and staff. Anti-Black/Indigenous and other forms of racism and discrimination are contrary to Catholic social teaching and in conflict with our commitment to promote the dignity of the human person.

We believe that promoting the dignity of the human person and addressing Anti-Black/Indigenous and other forms of racism requires specific, targeted and sustainable efforts at all levels of our publicly funded education system. We know as well that such crucially important efforts require adequate, equitable and long-term funding. This funding would, among other programs/initiatives be used to support the regular collection and analysis of student and staff demographic data, community consultations as well as the development of appropriate professional learning, faith formation and mentoring resources.

OCSTA Recommendations:

- **That the Ministry of Education provide sufficient funding/resources to enable Catholic school boards to develop targeted and comprehensive equity programs related to Anti-Black/Indigenous racism.**
- **That the Ministry of Education adequately fund and work with school boards to develop community outreach programs.**

Ontario Regulation 191/11 Accessibility for Ontarians with Disability Act (AODA)

All school boards in Ontario have obligations to ensure their programs, services and infrastructure meet the requirements under the AODA and its various regulations and standards. Boards must develop multi-year accessibility plans in order to ensure compliance with the AODA and its regulations. Recently the Ministry of Seniors and Accessibility released draft recommendations on developing an Education Accessibility Standard that will affect technology, curriculum, school architecture, organizational barriers and other key program areas. These ongoing and new regulatory

requirements will place significant cost pressures on boards as they strive to meet the 2025 timeline for implementing these requirements.

OCSTA Recommendation:

- **That the Ministry of Education provide specific and systematic funding necessary to meet AODA requirements in all areas covered by the regulations and standards until the year 2025.**

Federal Carbon Tax Costs

The federal carbon tax has become an increasingly challenging financial issue for Catholic school boards. The tax applies to all fossil fuels including natural gas. The tax increases each April and has increased substantially since 2019 from roughly 4 cents per cubic metre to over 12 cents in 2023. The tax is set to increase to over 32 cents per cubic metre by 2030.⁴ Estimates from school boards show, for example, the carbon tax comprises between 10% and 30% of the total natural gas costs for boards. With natural gas costs set to rise significantly over the next several years, along with the cost of the tax itself, the financial impact on boards will become significantly more challenging.

For the 2023-2024 school year, the Ministry of Education has announced a 2% cost update to the non-staff benchmarks of the *School Operations Allocation* to assist school boards in managing the increases in commodity prices (i.e., electricity, natural gas, facility insurance, and other costs). However, estimates show that natural gas costs have increased by over 60% from 2019 to 2022.

OCSTA Recommendation:

- **That the Ministry of Education review the cost benchmarks related to energy and increase funding to school boards to offset the costs of the federal carbon tax.**

Economic Realities with Capital Projects/Funding for Retrofitting/Renovating Schools

Capital Costs Regarding School Construction

Several factors are increasing the capital costs related to school construction in Ontario. They include:

- Inflation increases;
- Increasing labour costs;
- Current construction tendering environment;
- Supply chain issues;
- Skilled trades shortages.

The current Ministry of Education Capital Priorities Funding Benchmark (“benchmark”) does not sufficiently recognize these rapidly increasing cost factors and is currently not an adequate standard for determining construction costs. The last formal review of the benchmark was in 2010 based on

⁴ See <https://www.enbridgegas.com/en/residential/my-account/rates/federal-carbon-charge>

the analysis provided by the Expert Panel on Capital Standards. There is an urgent and immediate need to increase this benchmark to better align with current economic realities in the construction sector.

Recently, however, the Ministry announced a review of the Design and Benchmark Standards as part of the launch of the Capital Priorities Program (July 22, 2019 B17). OCSTA welcomed the review and believes addressing the increased costs associated with school construction is overdue.

In the area of deferred maintenance, funding has not been adequate to reduce the overall deferred maintenance backlog or provide sufficient funds for schools to replace or renew energy efficient building components or meet the heating, ventilation and cooling costs of schools. The loss of the Greenhouse Gas Reduction Fund, for example, has compromised many energy efficiency retrofit projects in our schools. The review panel represents an opportunity to address this issue of deferred maintenance.

Capital Program Planning

We recognize and appreciate Minister Lecce's, the Ministry of Education and government's commitment to allocate capital funding equitably and fairly amongst the four publicly funded school systems. School boards benefitted from previous capital allocation programs in a number of ways. Paramount among these were the predictability and flexibility afforded to school boards to plan, on a district-wide basis, for the most effective and efficient means of addressing their various capital requirements.

The continuing needs of school boards include the following:

1. Older schools need to be re-built;
2. Some schools need to be consolidated due to declining enrolment and this often requires capital upgrades;
3. Ultimately all schools will need to meet AODA accessibility standards, but there are no funds earmarked to address these needs; and
4. New schools need to be built in boards' growth areas.

The Ministry of Education now issues calls for applications for capital projects. Each of these calls gives the appearance of being a one-off call, with no certainty about whether or when there will be another. As a consequence, many boards have treated these calls as though there will be no other. A multiplicity of different projects, which under the previous system were streamed into specific capital programs, is now herded into a single funding stream. This makes it difficult for boards to assign priorities and difficult for Ministry officials to make decisions that are fair and equitable.

In addition, the current approvals process under this single funding stream for capital projects is administratively burdensome and causes significant delay in design, planning and construction schedules. Streamlining this process will go some distance to increasing efficiency and lessening the administrative burdens for school boards. While acknowledging the good work of Ministry staff, the delays in the various required approval processes is causing increases in tender results as well as exacerbating the challenges associated with enrolment pressures. Particularly when Corporate Services board staff are focussed on the health and safety of students and staff and the good stewardship of resources, we would urge a freeze and where possible relaxation of capital reporting requirements.

The current process would also benefit from the creation of a multi-year program to address capital needs. This would add an element of predictability to the system and would make it possible for school boards to plan and clearly articulate those plans to the Ministry. It would also make it easier for the Ministry to review applications and make allocations in an orderly and transparent manner that reflect the priorities of both the Ministry and school boards.

OCSTA Recommendations:

- **That the Ministry of Education include the OCSTA and other Trustee Associations, in a review panel regarding school construction capital benchmarks;**
- **That the Ministry of Education establish a multi-year capital funding process in order to restore the ability of both the Ministry of Education and school boards to plan for future capital needs;**
- **That the Ministry of Education streamline and provide increased local autonomy with regard to the capital approvals process for school boards to reduce administrative costs.**
- **That shared or multi use facilities be determined at the local Catholic school board level.**

Student Transportation

The OCSTA has advocated for a number of years for a new student transportation funding model. While the new funding model is a positive step in terms of allocating fair funding based on a common set of benchmarks, the introduction has not been without a number of significant challenges.

The model is creating some additional pressures for a number of our Catholic school boards. For example, many boards/consortia current, competitively procured contracts with bus operators have rate increases built-in that are tied directly to the consumer price index which was almost 6% in 2022. However, the new funding model does not address the specific escalation clauses transportation consortia have built into their agreements.

The new funding model also does not recognize passenger vehicles (minivans and taxis specifically) as a funded mode of transportation. Many of our Catholic boards use these smaller vehicles to transport special education students due to the nature of their disabilities and the efficiency and availability of smaller passenger transportation.

The funding model also contains weaknesses in the formulas used to determine bus operator wages. For example, the funding formula does not provide for the vacation percentage that must be paid to drivers on each pay (usually 4% of gross wages paid) or overtime paid to drivers. It also does not provide for “slack time” for drivers (cleaning, fuelling etc.) which places pressure on boards’ budgets in this area.

The new student transportation funding model as introduced has placed further pressure on boards’ transportation budgets and in a number of cases an increase in funding deficits.

In addition, the current competitive procurement process that school boards must follow in securing transportation has resulted in significant cost increases. In one case of a large urban transportation

consortium, costs increased by roughly 20% and had to be absorbed by the affected school boards. It has as well reduced the number of bus operators and caused greater uncertainty with regard to the level of service.

OCSTA Recommendations:

- **That the Ministry of Education review the new student transportation funding model and establish short term transitional funding available to all boards in managing the new costs of the model;**
- **That the Ministry of Education revise the new funding model to include small passenger vehicles;**
- **That the Ministry of Education revise the new funding model to include inflationary costs for bus operators and adjust formulas for the calculation of driver wages and the driver recruitment amount;**
- **That the competitive procurement process be revised so as to restore school board autonomy and flexibility in negotiating school bus operator contracts.**

Programs and Services for Student Mental Health and Differing Abilities Including Diverse Learning Needs

Student Mental Health

OCSTA acknowledges and welcomes the government's commitment to increase funding to address student mental health and well-being, given how students have suffered significantly in the context of the extended school closure in response to COVID-19 and a number of other factors. With the prolonged absence from school, the virtual learning context and limited social interactions due to health and safety concerns, boards have seen a significant increase in demand for their supports and services in this area. Catholic school boards appreciate recent enhancements in funding in the 2023-24 GSN, but urge that continued attention to and priority be placed in this important area.

In addition, recent research from Centre for Addiction and Mental Health shows that roughly 328,000 children in grades 7-12 report moderate to serious psychological distress (2016). The Provincial Centre for Excellence in Children and Youth Mental Health states that schools need to develop comprehensive mental health supports and strategies to address the growing challenge. In addition, with the legalization of the recreational use of cannabis, many school boards anticipate greater demands on mental health resources and supports, with the potential increased use of cannabis products and accompanying impacts on student mental health and well-being.

Out of a commitment to the mind, body and soul of their students, Catholic school boards have developed comprehensive mental health strategies to build awareness/organizational capacity, reduce stigma, use evidence based best practices for promotion and prevention strategies and partner with community organizations.

Rural and northern school boards face unique issues with often far fewer professional resources to support student mental health services. Boards need more resources to expand promotion and prevention programs at the elementary and secondary school level. Key program areas include suicide prevention, anxiety issues, behaviour problems and addictions.

OCSTA Recommendations:

- That the Ministry of Education continue to review funding for student mental health and well-being so as to ensure that it is adequate, equitable and sustainable;
- That the Ministry of Education continue to support funding of a board level “Mental Health Lead” into the Grants for Student Needs structure. We also encourage the government to monitor and update the financial supports to boards to support local mental health and student well-being initiatives;
- That the Ministry of Education continue to address the changing nature of student mental health and well-being needs as evidenced in the need for on-going enhanced prevention/intervention and aligned staff professional development supports for students with mental health challenges in transition.

Special Education Funding

Catholic school boards remain committed to and are working hard to ensure the needs of their students with special education requirements are supported. However, providing the necessary level of support while ensuring health and safety presents unique challenges. For example, the need for specialized personal protective equipment for students and staff.

OCSTA acknowledges and welcomes recently announced changes to the Special Education Grant that moves funding to support programs for northern and rural children from the Priorities and Partnership Funding (PPF) into the GSN. This \$1.44 million in funding supports the coordinated assessment, consultation and treatment services to children and youth with physical, psychological and educational challenges in underserved rural and remote communities in Northern Ontario. Further, the transfer of \$6.1 million After School Skills Development Program that assists students with Autism from the PPF into the GSN is also welcome. These changes will provide boards more certainty for planning for the special education needs of their students.

However, the vast majority of Ontario’s Catholic school boards continue to run deficits in meeting the educational, psychological and support needs of their exceptional students. More sophisticated diagnostic techniques related to Autism Spectrum Disorder (ASD), for example, have resulted in a significant increase in identifying this segment of the student population and have led to increases in demand on special education services in boards.

Additionally, with the introduction of full-day kindergarten and various social factors, school boards must reallocate funding between different program areas to ensure students receive the educational services and supports they require. In many cases, school boards are having their special education grant reduced due to phased in changes to a key part of the grant structure. The “high needs” amount of the grant has been replaced by the Differentiated Special Education Needs Amount (DSENA). This model is composed of the Special Education Statistical Prediction Model (SESPM), Measures of Variability Amount (MOV) and Base Amount for Collaboration and Integration. This grant structure has redistributive funding impacts across all boards, some gaining and some losing funding.

In addition, the Ministry is revising its Special Incidence Funding as indicated in the 2023-24 GSN B4 Memo:

Interim Special Incidence Portion (SIP) Funding Approach

The Special Incidence Portion (SIP) allocation is intended to support students with extraordinarily high needs who require more than two full-time staff to address their health and/or safety needs, and those of others at their school. In the 2023–24 school year, the ministry is undertaking a review to modernize the SIP Allocation and temporarily adjusting the SIP funding approach by using a formula to calculate the amount for each school board. Accordingly, SIP funding for each school board for 2023–24 is allocated based on the school board’s historical SIP funding amounts plus a growth rate applied. This funding approach to SIP will relieve school boards of administrative work required in the claims submission process.

This funding is very important for our Catholic School Boards, notwithstanding the challenges of accessing this funding due to the complex application process, so any change to this funding needs significant consultation and input from boards since there is a risk that this source of funds gets folded into other special education funding and gets redistributed.

School boards also face a range of other funding and program challenges in meeting the needs of special education students. For example, boards struggle to fund the specialized staff required to support students with complex behavioural needs. This may include staff support for student transportation to treatment programs and other support services. Another example is the operational costs associated with classroom design to accommodate students that require quiet spaces for learning and behavioural management interventions.

A current issue is also the challenges associated with timely psychoeducational assessments for students with various disabilities such as Fetal Alcohol Spectrum Disorder. Boards require more support to ensure they have sufficient human resources with the relevant training to conduct these assessments to ensure adequate programming for students.

OCSTA Recommendations:

- **That the Ministry of Education establish a Special Education Working group, including OCSTA, to review the adequacy and flexibility of special education funding, including the structure of the DSENA and the SIP funding changes;**
- **That the Ministry of Education review “needs based” funding models for high needs special education students to supplement the overall Special Education Grant structure;**
- **That the Ministry of Education continue to survey and monitor the current pandemic situation with boards and provide program/financial support as required to ensure students with special education needs can be provided psychoeducational assessments in a timely manner so boards can make the necessary accommodations.**

Information Technology and Digital Resources

Remote learning and the creation of virtual schools in response to the current COVID-19 pandemic has highlighted the challenges boards face in securing adequate information technology and digital resources. To promote equitable access to learning for students, boards are spending significant amounts to acquire digital resources, and as well providing the IT technical support for staff conducting virtual learning. Catholic school boards have purchased tens of thousands of laptops, iPads and other devices in support of those students who are learning virtually. We believe this trend will continue and place increased financial pressures on school boards.

Funding in this area is of paramount importance for school boards as technology is increasingly prevalent in curriculum delivery and linked to equity of access and student engagement. The Ministry of Education provided Technology Learning Funds (TLF) to school boards that was discontinued, leaving boards with infrastructure sustainability concerns. Over the last several years, school boards have made large-scale investments in their information technology due to aging hardware. In addition, boards are required to support maintaining and updating their suite of devices, including software, programs, and infrastructure.

The Grants for Student Needs (GSN) funding does not address technology needs for corporate functions, including financial, plant and maintenance work order systems, payroll systems, student information systems and human resource and employee relations reporting. Aligned to the province's focus on modernizing learning and modernizing classrooms, and with plans moving forward to mandate e-learning for secondary students, school boards require increased and stable funding to support the technology.

OCSTA Recommendations:

- **That the Ministry of Education provide school boards with adequate and sustainable funding for information technology infrastructure through the GSN;**
- **That the Ministry of Education provide school boards with the funding associated with the cost of replacing devices that were transferred from schools to students (at home) learning remotely;**
- **That the Ministry of Education continue to consult with boards and OCSTA in respect of its' Broadband Modernization strategy to ensure the IT needs of boards are factored into the strategy, especially northern and remote boards.**

School Board Flexibility and Autonomy

Catholic district school boards in Ontario face increased budget pressures in the delivery of educational programs and services required by the Ministry of Education. Over the past number of years, successive governments have introduced regulations/legislation that have significantly reduced school board flexibility. This loss in local autonomy and flexibility is of particular concern to Catholic school boards. We could cite numerous examples where Ministry of Education actions have reduced the flexibility Catholic school boards require to realize their distinct mission. The revisions to the Pupil Accommodation Review Guideline is one such example. We would as well call for a review of the *School Boards Collective Bargaining Act* to ensure school boards maintain the level of flexibility and autonomy they require.

The Ministry has also placed increased restrictions on how school boards spend their capital and operating funds. For example, the increased number of areas in the GSN that are “enveloped” reduces school boards’ budget flexibility along with more targeted Program Priorities Funding (PPF). These restrictions on school boards have reduced their capacity to plan for, fund and operate specific education programs that serve the unique needs of their local constituents.

We cannot stress enough that Ontario’s publicly funded Catholic school boards require sufficient flexibility and autonomy to realize their distinct mission.

OCSTA Recommendations:

- **That the Ministry of Education review regulations/policies with a goal of increasing school board autonomy and flexibility:**
 - 1. In overall school board planning/program design and the implementation of Ministry policy directives;**
 - 2. Reduce restrictions (enveloping) on operating funds that decrease school board flexibility;**
 - 3. Increase local priorities funding to assist Catholic boards in meeting their distinctive mission to deliver Christ-Centred learning programs and opportunities for students.**

Funding for Unfunded Staff Positions

The Ministry of Education has mandated that School Boards establish staff positions in areas such as equity, privacy/freedom of information and employment assistance. However, these positions do not include funding support. While OCSTA fully supports the services provided by board staff, additional funding is required to manage the costs of these positions.

OCSTA Recommendation:

- **That the Ministry of Education establish a consistent funding structure in the GSN for board staff in newly mandated or priority area positions.**

Equity Action Plan Funding

OCSTA is fully committed to supporting the Ministry of Education's Equity Action Plan strategy. Ontario's education equity action plan outlines how school boards will identify and eliminate inequities in their schools. This involves working with parents, educators, principals, board staff, trustees and the community to ensure a fairer and more inclusive school environment for all students, educators and staff, regardless of race, religion, ethnicity, or any other factor related to individual identity.

As one Catholic school board notes in its 2022-2024 Equity Action Plan:

Our Equity Action Plan outlines what the [board] will do, with intentionality, at all levels of the organization to ensure that equity permeates in our classrooms, school communities, and central offices. In a Catholic learning community, equity and inclusion are a moral imperative. Our three-year Equity Action Plan demonstrates our commitment to ensure equity at all levels of our system, and is modelled on Ontario's Equity and Inclusive Education Strategy (2009) and Ontario's Education Equity Action Plan (2017). Ensuring equity stems from the fundamental principle that every student should have the opportunity to succeed personally and academically, regardless of background, identity or personal circumstances. While important in and of itself, equity is also necessary to realizing all other elements of our renewed vision, from achieving excellence, to promoting well-being, and enhancing public confidence in our education system. It is a critical component of our commitment to the success of every student and child in Ontario.

However, Catholic Boards do not receive any specific funding to assist in the realization of the long-term objectives of the equity action plan requirements.

OCSTA Recommendation:

- **That the Ministry of Education include specific funding in the GSN for the purpose of implementing and maintaining the board requirements for Ontario's Education Equity Action Plan.**

Summary of Recommendations

Funding to Fully Support Cost of Increases in Expenditures by Catholic Boards Re: Central Collective Bargaining

- That the Ministry of Education ensures any and all the additional costs incurred by Catholic boards as a result of the new central collective agreements are fully funded;
- That the Ministry of Education provides Catholic school boards with the necessary funding to cover the costs if legacy local collective agreement language.

Sick Leave Costs

- That the Ministry of Education support school boards in implementing effective attendance support and disability management programs;
- That the government work with Trustee Associations and school boards to negotiate meaningful changes to the central sick leave collective agreement provisions;
- That the government immediately increase and adequately fund costs associated with current levels of sick leave/absenteeism.

Cybersecurity in School Boards

- That the Ministry of Education ensure that boards have sufficient funding/resources to develop and implement new cybersecurity policies and risk management frameworks;
- That the Ministry of Education expand the work of the Educational Computing Network of Ontario (ECNO) in building a shared service capacity for cybersecurity analysis and a shared security service for boards in Ontario;
- That the Ministry of Education expand the mandate of the Ministry's Broadband Modernization Initiative to fund and support cybersecurity training and awareness programs.

Learning Recovery Funding

- That the Ministry of Education commit to sufficient and multi-year funding in support of student mental health and of learning recovery programs and services.

Occasional Teacher Costs

- That the Ministry of Education increase funding for occasional teachers and support staff positions via the GSN as soon as it is feasible.

Indigenous Education

- That the Ministry of Education continue to consult with boards over the changes to the Indigenous Education grant structure to ensure the transitional funding is adequate;
- That the Ministry of Education ensure the structure of the Indigenous Education Grant provides Catholic school boards with the flexibility to use the funds to develop appropriate programs and services that serve local needs.

School Closures and Pupil Accommodation Reviews

- That the Ministry of Education immediately lift the moratorium on the pupil accommodation review process to allow school boards the ability to reduce overall operational costs and better align resources to support student achievement and well-being;
- That the Ministry of Education ensure school operations funding grant allocations (top up funding) be adjusted to ensure that boards have adequate resources to maintain school buildings with adequate staffing levels until the pupil accommodation review process is reinstated.

Executive Compensation

- That the Ministry of Education implement a retroactive salary correction on behalf of those boards who do not meet the bottom threshold of salary at the level their board is designated within the current regulatory structure. This would allow Superintendents and Directors of Education and other Executives included in the framework, to be paid at the minimum of their board level.
- That the Ministry of Education immediately rescind the regulation freezing Executive Compensation and provide school boards with the necessary retroactive funding to provide fair salary adjustments to senior staff.

Canada Pension Plan and Employment Insurance Costs

- That the Ministry of Education immediately increase its benefit benchmarks to align with the employer-paid CPP and EI amounts remitted to the Canada Revenue Agency.

Funding for Equity, Anti-Black/Indigenous Racism Programs

- That the Ministry of Education provide sufficient funding/resources to enable Catholic school boards to develop targeted and comprehensive equity programs related to Anti-Black/Indigenous racism.
- That the Ministry of Education adequately fund and work with school boards to develop community outreach programs.

Ontario Regulation 191/11 Accessibility for Ontarians with Disability Act (AODA)

- That the Ministry of Education provide specific and systematic funding necessary to meet AODA requirements in all areas covered by the regulations and standards until the year 2025.

Federal Carbon Tax Costs

- That the Ministry of Education review the cost benchmarks related to energy and increase funding to school boards to offset the costs of the federal carbon tax.

Economic Realities with Capital Projects/ Funding for Retrofitting/Renovating Schools

- That the Ministry of Education include the OCSTA and other Trustee Associations, in a review panel regarding school construction capital benchmarks;
- That the Ministry of Education establish a multi-year capital funding process in order to restore the ability of both the Ministry of Education and school boards to plan for future capital needs;
- That the Ministry of Education streamline and provide increased local autonomy with regard to the capital approvals process for school boards to reduce administrative costs;
- That shared or multi-use facilities be determined at the local Catholic school board level.

Student Transportation

- That the Ministry of Education review the new student transportation funding model and establish short term transitional funding available to all boards in managing the new costs of the model;
- That the Ministry of Education revise the new funding model to include small passenger vehicles;
- That the Ministry of Education revise the new funding model to include inflationary costs for bus operators and adjust formulas for the calculation of driver wages and the driver recruitment amount;
- That the competitive procurement process be revised so as to restore school board autonomy and flexibility in negotiating school bus operator contracts.

Programs and Services for Student Mental Health and Differing Abilities Including Diverse Learning Needs

Student Mental Health

- That the Ministry of Education continue to review funding for student mental health and well-being so as to ensure that it is adequate, equitable and sustainable;
- That the Ministry of Education continue to support funding of a board level “Mental Health Lead” into the Grants for Student Needs structure. We also encourage the government to

monitor and update the financial supports to boards to support local mental health and student well-being initiatives;

- That the Ministry of Education continue to address the changing nature of student mental health and well-being needs as evidenced in the need for on-going enhanced prevention/intervention and aligned staff professional development supports for students with mental health challenges in transition.

Special Education Funding and Interim Special Incidence Portion (SIP) Funding Approach

- That the Ministry of Education establish a Special Education Working group, including OCSTA, to review the adequacy and flexibility of special education funding, including the structure of the DSENA and the SIP funding changes;
- That the Ministry of Education review “needs based” funding models for high needs special education students to supplement the overall Special Education Grant structure;
- That the Ministry of Education continue to survey and monitor the current pandemic situation with boards and provide program/financial support as required to ensure students with special education needs can be provided psychoeducational assessments in a timely manner so boards can make the necessary accommodations.

Information Technology and Digital Resources

- That the Ministry of Education provide school boards with adequate and sustainable funding for information technology infrastructure through the GSN;
- That the Ministry of Education provide school boards with the funding associated with the cost of replacing devices that were transferred from schools to students (at home) learning remotely;
- That the Ministry of Education continue to consult with boards and OCSTA in respect of its’ Broadband Modernization strategy to ensure the IT needs of boards are factored into the strategy, especially northern and remote boards.

School Board Flexibility and Autonomy

- That the Ministry of Education review regulations/policies with a goal of increasing school board autonomy and flexibility:
 1. In overall school board planning/program design and the implementation of Ministry policy directives;
 2. Reduce restrictions (enveloping) on operating funds that decrease school board flexibility;
 3. Increase local priorities funding to assist Catholic boards in meeting their distinctive mission to deliver Christ-Centred learning programs and opportunities for students.

Funding for Unfunded Staff Positions

- That the Ministry of Education establish a consistent funding structure in the GSN for board

staff in newly mandated or priority area positions.

Equity Action Plan Funding

- That the Ministry of Education include specific funding in the GSN for the purpose of implementing and maintaining the board requirements for Ontario's Education Equity Action Plan.

Ontario Catholic School Trustees' Association
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2023-2024

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Ontario Catholic School
Trustees' Association

Box 2064, Suite 1804, 20 Eglinton Avenue West, Toronto, Ontario M4R 1K8
Tel: 416-932-9460 Fax: 416-932-9459 Email: ocsta@ocsta.on.ca Website: www.ocsta.on.ca

**Ontario Catholic School Trustees' Association's 2024 Provincial
Government Pre-Budget Presentation**

Standing Committee on Finance and Economic Affairs

Tuesday, January 16, 2024

Chatham, Ontario

Good afternoon Mr. Chair MPP Crawford, Vice-Chair MPP Fife and Committee members. Thank you for the opportunity to speak to you on behalf of Ontario's 29 Catholic school boards. My name is Patrick Daly and I am honoured to serve as the President of the Ontario Catholic School Trustees' Association. I am pleased to be joined by our Executive Director, Nick Milanetti.

We are grateful to have the opportunity to share with you some of the key financial priorities of the Catholic school boards in our province.

For a more comprehensive list of our funding priorities, challenges and recommendations, please refer to our 2024 Pre-Budget Submission.

At the outset Mr. Chair, I would like to on behalf of Catholic Trustees throughout our province express words of gratitude to you, the members of the Standing Committee and all members of Provincial Parliament (MPP's) for your valuable public service and much appreciated support

for publicly funded Catholic education in Ontario. I would as well like to thank Minister of Education, Stephen Lecce, his and Ministry of Education staff, for their willingness to meet with us frequently and his openness to listen to and positively respond to our recommendations.

Background

The Ontario Catholic School Trustees' Association (OCSTA) was founded in 1930. We represent the 237 locally elected Catholic School Trustees in Ontario. These faith filled leaders serve on 29 English Language Catholic school boards in our province. Collectively these boards;

- Employ over 59,000 dedicated system and school leaders, teachers and support staff;
- Operate over 1,320 Catholic elementary and secondary schools;
- Represent over 2.2 million Catholic ratepayers.

Most especially, they are entrusted with the Governance of Christ centred school systems that provide excellence in Catholic education to over 550,000 Junior Kindergarten to grade 12 students and 10's of thousands of adults in their continuing education centres.

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

Annually, OCSTA submits a Pre-Budget Submission to the government with recommendations for improvements to the funding of education. Recommendations are made on the basis that the education funding system in Ontario must respond to four essential principles:

Equity: A funding formula must distribute education dollars equitably among all Ontario school boards and their students;

Adequacy: The level of funding for education must be adequate to ensure quality education for today's students;

Autonomy/Flexibility: The model must allow school boards the autonomy and flexibility in the spending they require to achieve the distinctive goals of their system, and to meet local needs; and

Accountability: The educational funding model must include mechanisms that ensure the appropriate degree of

accountability for all parties and transparent processes and reporting mechanisms to support efficient and effective use of educational resources for students.

We acknowledge the many competing and complex interests/demands faced by the Committee and Provincial Government. Saying that, we know that effective, transparent and accountable publicly funded school systems are essential and key to promoting/sustaining caring and economically strong communities. In this regard, we support the government's commitment to building a strong foundation for student learning including focussed resources in support of literacy and numeracy and increased (expanded) opportunities in skilled trades and apprenticeship programs.

Acknowledging the significant impact the pandemic has had on young people, we in the strongest terms recommend increased and multi-year funding in support of learning recovery, faith formation and well-being.

To cite a few areas of particular challenge/priority, we recommend urgent attention and sufficient funding be provided in the upcoming Provincial Budget in the following areas;

Student Mental Health

We welcome the government's commitment to increase funding to address student mental health and well-being, given how students have been impacted in the context of school closures in response to COVID-19 and a number of other factors. With the prolonged absence from school, the virtual learning context and limited social interactions due to health and safety concerns, boards have seen a significant increase in demand for their supports and services in this area. Catholic school boards appreciate recent enhancements in funding in the 2023-24 GSN, but urge that continued attention to and priority be placed in this important area.

Recommendations:

- That the government continue to review funding for student mental health needs is adequate and is equitable and sustainable for all students over time;
- That the Ministry of Education continue to support funding of a board level "Mental Health Lead" into the Grants for Student Needs structure. We also encourage the government to monitor and update the financial supports to boards to support local mental health and student well-being initiatives;
- That the Ministry of Education continue to address the changing nature of student mental health and well-being needs as evidenced

in the need for on-going enhanced prevention/intervention and aligned staff professional development supports for students with mental health and behaviour regulation challenges.

Special Education and Students with Autism Spectrum Disorder

Catholic school boards remain committed to and are working hard to ensure the needs of their students with special education requirements are supported.

However, providing the necessary level of support while ensuring health and safety presents unique challenges. For example, the need for specialized personal protective equipment for students and staff.

The vast majority of Ontario's Catholic school boards continue to run deficits in meeting the educational, psychological and support needs of their exceptional students. More sophisticated diagnostic techniques related to Autism Spectrum Disorder (ASD), have resulted in a significant increase in identifying this segment of the student population and have led to increases in demand on special education services in boards.

Recommendations:

- That the government establish a Special Education Working group, to review the adequacy and flexibility of special education funding;

- That the government review “needs based” funding models for high needs special education students to supplement the overall funding model.
- That the government continue to survey and monitor the current situation with boards and provide program/financial support as required to ensure students with special education needs can be provided psychoeducational assessments in a timely manner so boards can make the necessary accommodations.

Sick Leave Costs

The financial costs associated with the sick leave provisions contained within collective agreements has increased significantly and for a number of years, placed significant financial pressure on school boards. Currently, all employee groups are able to access up to 11 days payable at 100% and up to 120 days payable at 90%, for a combined total of up to 131 paid days of sick leave per year. Cost increases with these provisions, combined with the indirect costs associated with replacement of support staff and occasional teachers, as well as the increased administrative burdens in managing higher utilization, are leaving many of Catholic school boards struggling to meet their obligations. In addition, the resulting absenteeism has a significant effect on the instructional environment and safety for students, particularly when

occasional teachers and support staff are unavailable.

Recommendation:

- That the government adequately fund costs associated with current levels of sick leave/absenteeism;

School Board Flexibility and Autonomy

Catholic district school boards in Ontario face increased budget pressures in the delivery of educational programs and services. Over the past number of years, successive governments have introduced regulations/legislation that have significantly reduced school board flexibility. This loss in local autonomy and flexibility is of particular concern to Catholic school boards.

As well, over the past few decades, increased restrictions on how school boards spend their capital and operating funds have been put in place. For example, the increased number of areas in the GSN that are “enveloped” reduces school boards’ budget flexibility along with more targeted Program Priorities Funding (PPF). These restrictions on school boards have reduced their capacity to plan for, fund and operate specific education programs that serve the distinct needs of their students and staff.

Recommendations:

- Reduce restrictions (enveloping) on operating funds that decrease school board flexibility;
- Increase local priorities funding to assist Catholic boards in meeting their distinctive mission to deliver Christ-Centred learning programs and opportunities for students.

We could as well, if time permitted, speak to other significant priorities such as; student transportation funding, increasing capital benchmarks, the urgent need to lift the moratorium on school consolidation/closure and inadequate funding to cover the cost of statutory benefits.

Saying that, we would like to conclude our recommendations by continuing to urge the repeal of the regulation freezing Executive Compensation. We do so first as a matter of fairness as the salaries of senior officials in Catholic school boards have been frozen for 11 of the past 12 years and over that time all other staff have received a number of increases. We do so as well however as the compression between the compensation levels of Principals/Vice-Principals and Senior Staff is seriously impacting school boards' ability to retain and recruit these valued system leaders. As you know, Senior Staff in Catholic school boards provide crucially important faith filled leadership and on behalf

of Ontario's 29 Catholic school boards, we resolutely recommend repeal of the regulation freezing Executive Compensation.

Thank you for the opportunity to share with you some of the key challenges facing our Catholic school boards and our recommendations to address these matters. We commit to working with you in a spirit of co-operation so as to collectively meet the needs of the students in our Catholic schools and contribute to the common good.

We would be pleased to take any questions from the Committee.