

FAQs – Extracurricular Activities and Liability Insurance

If there are any inconsistencies between this document and **Policy 028: Extracurricular Activities – Registration and Approval**, the language in the official policy will take precedence. See contact information below if you require clarification or have further questions.

1. Why do I need liability insurance for my extracurricular activities?

As per Faculty of Medicine [Policy 28](#) MDUP “students must have liability insurance to undertake all extracurricular activities”. Maintaining appropriate insurance is a professional responsibility and the College of Physicians and Surgeons of BC will not extend registration and licensure coverage to individuals without liability coverage.

2. How do I know which activities require liability insurance?

MDUP students are expected to have liability insurance for all extracurricular activities that fall under the purview of the Faculty of Medicine, UBC, or the College of Physicians and Surgeons of BC (CPSBC). This includes all extracurricular activities related to medicine, medical care, and/or being a UBC student. Unrelated activities (i.e. activities that do not fall under the purview of the Faculty of Medicine, UBC or the CPSBC) undertaken as a private citizen are not considered extracurricular activities in this context, and are not subject to Policy 028. The decision and responsibility to obtain liability or other insurance for private activities is the responsibility of the individual. If you are unsure if a specific activity would be considered a private activity or an extracurricular activity it is your responsibility to confirm this with the Faculty of Medicine in advance (see contacts below).

Examples:

- You volunteer to administer flu shots at the UBC flu shot clinics – purview of both the CPSBC and UBC.
- You volunteer in a basic science lab at UBC to conduct a research project – purview of UBC only (assuming this is a research project with no clinical component)
- You volunteer to teach the “Do bugs need drugs?” sessions at a local elementary school – this is an activity specifically for UBC students (i.e. your MDUP student status is why you were eligible to participate) and thus falls under UBC and the Faculty of Medicine’s purview.
- You volunteer to teach singing lessons to students at a local elementary school – this is an activity you are undertaking as a private citizen and it is unrelated to the provision of medicine/medical care/medical information or your status as a UBC student. This is outside the purview of CPSBC and UBC.
- You volunteer to hand out water at a local marathon. This volunteer opportunity was open to all community members (i.e. no medical background/training required) and will not involve any medical components; you will simply be manning a booth to hand out water. This is a private activity as it is not related to medicine/medical care/being a UBC student.
- You volunteer in the medical tent at a local marathon. This activity is related to your status as a health professional student and is considered a medicine/medical care activity. This activity would fall under the purview of FoM/UBC and CPSBC.

3. How do I obtain liability insurance?

Policy 028 describes the criteria for activities eligible for UBC’s Liability Insurance through UBC Risk Management Services. If your extracurricular activity meets the eligibility criteria outlined in Policy 28, registration of the activity in the MDUP Extracurricular Activity Registry will confer coverage through Risk Management Services.

Extracurricular activities must be registered prior to their start date; liability insurance coverage is not

FAQs – Extracurricular Activities and Liability Insurance

retroactive.

If your extracurricular activity does not meet the eligibility criteria outlined in Policy 028, you must obtain independent liability insurance. This is most commonly achieved by purchasing liability insurance from an external insurance provider, although in some cases the external institution or group hosting the activity may provide appropriate liability insurance.

4. How do I know which extracurricular activities need to be included in the registry?

If your activity is eligible for coverage under policy 028, it must be registered in the registry prior to the activity start date. Please ensure you are providing complete and accurate information for all activities; misrepresentation of activities will render coverage null and void. If your extracurricular activity is not eligible for coverage under Policy 028 you must obtain independent liability insurance.

5. Do I have to register activities, or obtain external liability insurance, if I do not anticipate a risk?

Yes. As per Faculty of Medicine Policy 028 MDUP students must have liability insurance to undertake all extracurricular activities.

6. How do I know if my activity is a volunteer activity or a research/scholarly activity? What about a clinical activity? How do I pick the appropriate registry?

- The **Shadowing** registry is for Shadowing activities.
- The **Research/Scholarly registry** is for research, knowledge translation, medical education or quality improvement projects; former FLEX projects are also included here (as all have a scholarly component).
- The **Clinical Experiences registry** is for extracurricular activities that include clinical training.
- The **Volunteer registry** is for service activities without any scholarly or clinical training component. The preceding lists are not exhaustive. If after reviewing Policy 028 you are still unsure of the appropriate registry to use please contact ugme.teamlead@ubc.ca for clarification.

7. What about liability insurance for my curricular activities? Do I have to register my FLEX projects?

All UBC students engaged in approved curricular activities are automatically covered by UBC's Liability Insurance through UBC Risk Management Services (no action required on your part). This includes FLEX projects that occur during approved FLEX periods.

If your FLEX project continues beyond the scheduled FLEX period (for example into the winter or summer break) and is no longer being conducted for FLEX credit, it is no longer considered a curricular activity. In this case, the activity becomes extracurricular and you must register it in the MDUP Extracurricular Activity Registry.

As FLEX projects are scholarly projects, they can all be registered via the Extracurricular Research/Scholarly Projects registry. It has been set up to accommodate FLEX projects that extend into extracurricular periods.

8. Do I register my FoM SSRP project? What about other summer research projects?

You are not required to register successful Faculty of Medicine SSRP projects (i.e. ones funded by the Faculty of

FAQs – Extracurricular Activities and Liability Insurance

Medicine SSRP). These activities are considered to be MDUP-approved and thus are eligible for UBC's Liability Insurance through UBC Risk Management Services.

If you are a paid UBC employee (paid via payroll) you are covered by UBC's Liability Insurance through UBC Risk Management Services.

Other summer research projects that you are undertaking on an extracurricular basis (i.e. not as an employee) must be registered. If you are an unpaid research assistant or are being paid via a scholarship (through SSC or externally) you need to register your activity or obtain external liability insurance.

9. In the Volunteering registry what is the difference between an activity sponsor and an activity supervisor?

The activity sponsor is the person who organized the activity and has overall responsibility for the activity/event. The activity supervisor is the person directly supervising the activity. In many cases this will be the same person.

10. Who do I contact if I still have questions?

Shadowing

- Student Affairs Coordinator: Careers.StudentAffairs@ubc.ca

Extracurricular research/scholarly activities

- Student Research & Education Coordinator: med.studentresearch@ubc.ca

Volunteering

- Team Lead, Undergraduate Medical Education: ugme.teamlead@ubc.ca

Extracurricular clinical experiences

- Team Lead, Undergraduate Medical Education: ugme.teamlead@ubc.ca

General questions: Administrative Coordinator, Undergraduate Medical Education: ugme.teamlead@ubc.ca