



Issue Date: August 2007	Effective Date: August 29, 2007	Responsible Agency: Comptroller General	Directive No: 850
Chapter: Control of Expenditures			
Directive Title: INSURANCE - DAMAGE CLAIMS BY STUDENTS			

1. POLICY

Students attending school in Nunavut may incur losses to personal belongings damaged or destroyed as a result of insurable risks in Government operated schools and residences, resulting in claims for reimbursement of such losses. This policy applies to all government operated schools in Nunavut, including all primary, secondary, post secondary and adult learning institutions. (The Government does not pay its employees for similar claims unless it is legally liable.)

2. DIRECTIVE

Subject to the following Provisions, the Government shall pay reasonable student claims for personal belongings damaged or destroyed as a result of insurable risks such as fire in Government schools and student residences.

3. PROVISIONS

- 3.1. Student claims for personal belongings damaged or destroyed as a result of insurable risks such as fire in Government schools and student residences must be approved by the Minister or Deputy Head or delegate of the Department of Education (President where claim is with Nunavut Arctic College). Claims must be processed and paid by The Department of Education or Nunavut Arctic College as appropriate.
- 3.2. Claims must be made within one year of the date of loss.
- 3.3. Claims must include sufficient detail to assess replacement value, e.g., manufacturer, model, serial number, date of manufacture, purchase receipt, etc., where available. The student, a parent or a legal guardian, as the case may be, shall certify by statutory declaration that:
 - a) the loss or portion of loss claimed is not covered by the student's personal insurance, or,

- b) if the loss or portion claimed is covered by the student's personal insurance, the claim against the Government is limited to the lowest of the following amounts:
 - i) the deductible amount of the student's personal insurance;
 - ii) the difference between the amount of insurance paid to the student and the cost of repair, and,
 - iii) the difference between the amount of insurance paid to the student and the cost of replacement.
- 3.4. The claim amount paid must not exceed the difference between:
- a) the lesser of the cost to repair or the cost to replace; and
 - b) the amount paid by the student's personal insurance.
- 3.5. The maximum payable per student per incident is \$1000.