

# D-25 Digest



District 25 Bargaining Units pass 2018-2019 budget at [AMDA 2018](#).  
The District 25 President will be elected at the last District Executive Meeting in June 2018.



## Elections Ontario

*Click for  
Voting Information*

### JUNE 7<sup>th</sup> - Ontario Election

This Election will impact Education Workers and Health Care Workers.



### Your VOTE Counts



June is Safety Month  
[OHCOW](#)

### June = EQAO & Exams

Secondary EQAO runs from **June 5<sup>th</sup> to June 18<sup>th</sup>**.

High School Exams run from **June 13<sup>th</sup> to June 26<sup>th</sup>**.

The Last Day of School for High School Students is **June 26<sup>th</sup>**.

Elementary EQAO assessments are **May 22<sup>nd</sup> to Jun 4<sup>th</sup>, 2018**.

The Last Day of School for Elementary Students is **June 28<sup>th</sup>, 2018**.

Each OSSTF Bargaining Unit has it's own last day of work. Contact your Executive.

List of Festivals & Events in Ottawa



OCDSB presents a Good News Budget

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For events and special days, check out the D-25 [This Month Is ...](#)

## Are You and Your Recreational Vehicle Protected?

For many Canadians, recreational vehicles are a ton of fun. They're how we let loose or "go for a rip," as some like to say. Whether it be tubing at the cottage in the summer, taking an RV up to a campsite in the fall or snowmobiling through winter trails, recreational vehicles are a big part of Canadian life - all year round.

These vehicles, however, **aren't covered under typical car insurance** policies, which means they need their own policies when it comes to protecting your vehicle, yourself and your passengers.

### What is considered a recreational vehicle?

- Boats
- Snowmobiles
- ATVs
- RVs, motor homes and trailers
- Off road vehicles (ORVs) including off road motorcycles and dirt bikes
- Personal water crafts such as Seadoos and Jet-Skis

### What does this mean for my insurance?

Many recreational vehicles (sometimes called "seasonal vehicles") **legally require their own policies in order to be covered under your insurance**. Depending on the type of recreational vehicle and the insurance provider, they can be covered under a standalone policy, or added to or bundled with an existing insurance policy. Bundling policies is usually the cheapest way to obtain recreational vehicle insurance.

Insurance is crucial not just for protecting the vehicle, but also for protecting you from potential liability claims. Liability exposures could arise if someone gets injured as a passenger or while using your recreational vehicle. It is important to be aware that these vehicles have different legal requirements when it comes to your insurance.

### ATVs, snowmobiles and ORVs

Legally, ATVs, snowmobiles and other off-road vehicles must be insured under a motor vehicle liability policy in Ontario. The driver must also have a valid driver's licence:

- A G2 or M2 for driving on road
- A driver's licence of any class when driving off-road
- A driver's licence or a motorized snow vehicle operator's licence for snowmobiles

These types of vehicles have numerous legal requirements that can be [viewed here \(ATV\)](#) and [here \(Snowmobiles\)](#). Not following these requirements could void your insurance coverage, leaving you on the hook for damages and liability.

## What is an RV? Are You Protected?



## Boats and personal water craft vehicles (PWC)

Motorized boats and personal water craft vehicles, such as Seadoos and Jet-Skis, are not legally required to have insurance. However, insurance is highly recommended if you want to protect your water craft, yourself and your passengers.

- Liability in the event someone is injured on-board your boat/water craft or while being towed by your boat, such as tubes and waterskis
- Liability in the event people are injured on other boats as a result of your boat
- Damage to your boat/water craft, as well as theft
- Damage caused by your boat/water craft on another's property

Like all insurance policies, your policy can be voided if legalities are not followed. In order **to operate a boat you must have a boating licence and be of legal age (16 years old).**



## Kayaks and canoes

Kayaks and canoes are not considered recreational vehicles and are typically covered under your home insurance.

## R.V.s, motor homes and trailers

**All vehicles in Ontario are legally required to have insurance if driven on a road.** This includes RVs, motor homes, trailers and sometimes even campers. Depending on the vehicle, you may require two separate policies: one to protect the vehicle itself, and one to protect its contents.

The vehicle or trailer can be added to your [car insurance](#) policy. These policies typically provide comprehensive and collision insurance, as well as liability insurance.

Contents, however, are usually covered under your [home insurance](#) policy, the same way contents in your vehicle are also protected under your home insurance policy. Depending on what you store in the vehicle, you may want to increase your contents coverage or add a rider for additional protection.



## Questions about recreational vehicle insurance?

Not all insurance companies offer recreational vehicle insurance or cover them in the same way. If you have any questions about recreational vehicles and how they might affect your insurance, be sure to talk to your OTIP Broker today by calling **1-888-892-4935**.

To learn more about OTIP, Ontario's only non-profit insurance provider exclusively for education employees, [click here](#).

