

## Memo #33

Date: May 1, 2018

To: OECTA Elementary Teachers

**Re: EQAO Advice; OTIP Insurance Information**

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### EQAO Advice

As teachers prepare for the upcoming EQAO tests in grades 3 and 6, I thought I would pass on some information, in light of some recent decisions at the Ontario College of Teachers involving violations during the administration of EQAO tests.

An administrator should not be directing members to violate the strict guidelines set out by the EQAO that have their basis in the EQAO Act. **If a teacher suspects that a principal is directing them to violate the EQAO rules, they should contact OECTA immediately (local unit or if not available, Provincial Office). Once it is determined that the principal is in fact directing the teacher to violate the law, the teacher will refuse to do so.**

The following are some examples of allegations that have been made against teachers:

- Information was written on the blackboard to help students,
- Inappropriate resource material was provided to the student,
- Answers were erased by the teacher and substituted for correct answers,
- Inappropriate coaching was provided to students,
- An advance copy of the test was received by the teacher and prior to the test was provided to students as a practice test or was sent home as homework,
- Booklets were given back to students in order to redo sections of the test.

In order to further protect themselves from professional liability, teachers should be advised to read and understand the guidelines provided by the EQAO. The guidelines can be downloaded at the following link: [Administration and Accommodation Guide 2017-18](#).

It is advisable that members familiarize themselves with the principal's responsibilities along with their own, to better protect themselves from inadvertently breaking the law and subsequently facing possible disciplinary processes.

Although each EQAO assessment has its own guide, the section pertaining to the Professional Responsibilities for the Administration of the Assessments is common for all and is attached for your reference.

### OTIP Insurance Information

#### **Don't get "wheeled" into a staged car accident**

Auto Insurance fraud is on the rise in Ontario; as a result, drivers are paying higher insurance premiums.

Avoiding an accident is among the highest priorities for most drivers, but for fraudsters, an accident *is* the goal. These scams can take place in many ways, including: staged accidents, false claim details and fraudulent accident and claim reports. They are often elaborately planned and can include the fraud collaborators such as the motorist, the tow truck company, health-care providers and the auto body repair shop. These scams result in financial gain to the fraudsters, but are very expensive to insurance companies, resulting in increased premiums.

To protect yourself from these potential scams, it's important to be familiar with common types of staged accidents.

### **Top 3 staged accident scenarios:**

- 1) **Swoop and squat:** In this scenario, two or more vehicles will work together to cause an accident. The fraudster will slam on their brakes to cause a rear-end accident. You may be boxed in by one or more vehicles and unable to avoid the collision.
- 2) **Wave in:** This commonly occurs in heavy traffic. When changing lanes, you may be waved in by another driver. At which point, they accelerate causing the accident; then they claim that you were being careless when changing lanes.
- 3) **Panic stop:** This scenario is similar to the "swoop and squat," except the fraudster's car is full of passengers. The car pulls out in front of you and when you are not looking, they slam on the brakes causing you to rear-end them. This can result in increased medical claims from the passengers.

If you are involved in an accident, there are some key warning signs to watch out for to detect potential fraud:

- Be aware of cars following too closely, cutting you off or waving you into another lane in heavy traffic.
- Pay attention to the service that follows: the tow truck, body shop and medical professionals. If- if it seems too good to be true, it may be!

A great effort is being made to fight fraud by insurance companies, regulators and law enforcement officers, but they cannot solve the problem alone.

### **How can you help?**

You can play a vital role in the fight against insurance fraud. If you're involved in an accident, be sure to take the following steps:

- 1) **Keep detailed records:** Collect as many details as possible at the scene of the accident. Gather the other driver's name, address, phone number, licence plate number and driver's licence number. Make sure to also take photos of the vehicles and damage.
- 2) **Never sign a blank insurance claim form:** If you do this, you may be authorizing services you do not need or that are not covered by your policy.
- 3) **Obtain detailed bills:** Whether it's from the health-care practitioner or the repair shop, review your detailed statements to confirm that you are only billed for services that you received.

If you suspect auto insurance fraud, call your local police and your insurance company to inform them and ask for next steps. For additional assistance, you can also call the Canadian Anti-Fraud Centre at 1-888-495-8501.

**Education employees can save on car and home insurance.**

Did you know that OTIP can save Ontario education employees up to 25% on car insurance?

You can also save up to 50% on home insurance when you insure both your car and home with OTIP!

Visit [www.OTIPinsurance.com/savings](http://www.OTIPinsurance.com/savings) and start saving today!

**If you have any concerns, please contact the Unit office at 705-733-9625 or 1-800-558-4815  
Thank you for sharing this information with OECTA members.**