

ACCIDENT BENEFITS INSURANCE

This policy is designed to provide Accident Insurance protection for a Director, Employee or Volunteer of either the BCSF or a Member Club who is hurt while performing their duties for the club or federation. The BCSF provides coverage for Directors, Officers and volunteers for each club. **Please note that this is a secondary coverage, and a claim must first be placed through an individual's primary insurer. Should the individual not have a primary coverage or primary coverage be exhausted the claim can be sent to the insurer for review.**

The policy covers groomer operators, event or work party Volunteers, Directors, Employees and Volunteers while travelling to and from meetings, Employees at their workplace, in fact whenever an insured person is working on either BCSF or Member Club business they would have this coverage. Significantly, the policy also includes operation of a snowmobile while conducting the business of the insured organization.

Important note: A person is covered only while performing duties assigned and authorized by a member club. Volunteer activities should be outlined in the club minutes and a list of authorized volunteers should be compiled along with the duties they are authorized to perform. Without proper authorization of volunteers and their duties, if an Insured Person does a chore on his own without any assignment/authorization by the member club according to the policy wordings an injury or death would not be covered.

\$100,000 per person limit for Directors, Employees and/or Volunteers under age 80 (except weekly accident indemnity)

- \$100,000 Accidental Death & Paralysis
- Limits for loss of limb or eyesight, etc. See page 6 for details.
- \$500 per week (from the 15th day for 26 weeks but only if employed under the age of 65) Weekly wage replacement for a Director/Employee/ Volunteer who is hurt and off work for more the 15 days.
- \$10,000 Accident Reimbursement, Repatriation, Rehabilitation
- \$1,000 Dental injury \$100 Homemakers weekly payment (for unemployed persons not collecting E.I. under age 65 for 26 weeks)