



Accident Benefits Summary

This policy is designed to provide Accident Insurance protection for a Director, employee or Volunteer of the BCSF or member club who is hurt while performing their duties for the club or association. The policy covers Groomer operators, Snowmobile Patrol, event or work party Volunteers , Directors while traveling to and from meetings, in fact whenever someone is working on snowmobile club business they would have this coverage.

If A Director is hurt and off work for more the 15 days there is a weekly wage replacement of \$500. For a Volunteer it is \$300 per week.

Note: This coverage is designed as a primary policy. However benefits will be paid *in addition* to any other accident or extended health benefits that a volunteer may be able to draw from.

Policy has \$100,000 per person limit, \$1,000,000.00 Aggregate limit

Class I..... Directors and/or Employees under age 80 (except W.A.I.)

- \$100,000 AD&D & Paralysis
- \$500 per week (from the 15th day for 26 weeks under age 65)
- \$10,000 Accident Reimbursement Expenses
- \$1,000 Dental injury
- \$10,000 Repatriation
- \$10,000 Rehabilitation
- \$100 Homemakers weekly payment (for unemployed persons not collecting E.I. under age 65 for 26 weeks)

Class II..... Volunteers

- \$25,000 AD&D & Paralysis under age 70
- \$15,000 AD&D & Paralysis age 70 to 79
- \$300 per week (from 15th day for 26 weeks under age 65)
- \$10,000 Accident Reimbursement Expenses (all ages)
- \$1,000 Dental injury (all ages)
- \$10,000 Repatriation (all ages)
- \$10,000 Rehabilitation (all ages)
- \$100 Homemakers W.A.I. (under age 65)

