

# Canadian 4-H

## Participant Accident Insurance

### Fact Sheet



#### COVERAGES AND LIMITS

Classes 1,2 & 4: \$10,000 Class 3: \$20,000	Accidental Death & Dismemberment Benefit
Class 1: \$100/week – 26 weeks Class 3: \$200/week – 104 weeks	Weekly Accident Indemnity
\$10,000	Accidental Medical Reimbursement Benefit
\$1,500	Accidental Dental Reimbursement Benefit
\$2,000	Tutorial Expense

#### INSURED

Class 1: All members of the Alberta 4-H Council and Saskatchewan 4-H Council

Class 2: All other members.

Class 3: Volunteers, Leaders, Staff, Directors, Officers & Trustees, up to age 80 (up to age 65 for the Weekly Indemnity Benefit).

Class 4: Non-registered participants in 4-H activities, approved by and under the supervision of 4-H. Participants in this case means potential future 4-H members of an age less then the individual province's upper member age limitation.

***What to do in the event of a Claim? Your first step would be to contact the provincial or national office for information on claims reporting procedures. In case of an 'after hours' emergency please contact BFL CANADA Risk and Insurance Services Inc., at 1-888-244-6709 or 613-722-7798 to report the incident immediately.***

## DESCRIPTION OF HAZARDS

The hazards against which insurance is provided and subject to the provisions of the policy for each classification of insured persons are defined as above:

Injury sustained by the insured person while attending regular meetings, or club organized, supervised or approved functions, or participating in the Youth Exchanges Canada, including to and from such meetings, functions and programs.

Such meeting, functions and programs shall be deemed to have commenced when the insured person leaves his residence or place of regular employment for the purpose of going on such meetings, functions, or programs, whichever last occurs, and continues until such time as he returns to his residence or place of regular employment, whichever first occurs.

## INSURANCE QUESTIONS AND ANSWERS

Q. How much is coverage for?

A. In the event of an accident, the Accidental Death & Dismemberment Benefit is for loss of life, complete loss of sight, speech, hearing and limbs including loss of use of same. In the event of partial loss, a portion of the total limit will be available as detailed in the insurance policy.

The Accidental Medical Reimbursement Benefit will cover the following expenses if they are not covered under the insured person's Provincial Health Plan:

Ambulance, hospital charges (the difference between the public ward allowance and the semi-private accommodation), physiotherapy charges (up to \$500), prescribed drugs, expenses for crutches, splints, casts, etc., (up to \$750), chiropractor charges (up to \$500), etc.. Members are also covered under Accidental Dental Reimbursement Benefit (maximum \$1,500).

The Weekly Accident Indemnity provides a weekly benefit to insured persons employed full time at the time of the accident if, as a result of an accident, the insured person suffers total disability. Total disability means that the Insured Person (1) is unable to perform the substantial and material duties pertaining to their occupation and (2) requires the regular care and attendance of a physician. The benefits are as described on the cover page.

Q. If a spectator was injured at an event, would he be covered under the policy?

A. No. Only those described under the Classification of Insured Person are covered.

Q. What is the difference between Class 1 and Class 2 Members?

A. Class 1 Member provinces purchase additional 'Weekly Accident Indemnity' benefits for their members.