



Scouts Canada
National Indemnity Insurance
 American Home Assurance Policy No. SRG 9024191

Qualifications and Coverage Limits

The policy provides benefits for registered members of the Movement for whom the premium has been paid while engaged in authorized activities for which a Tour Permit is not required.

Accidental Death and Dismemberment Benefits - The policy provides the following benefits:

(1)	Accidental Death	\$10,000
(2)	Dismemberment	
	Loss of	
	Both hands or both feet or sight of both eyes	\$10,000
	One hand and one foot	\$10,000
	Either hand or foot and sight of one eye	\$10,000
	One arm at or above elbow or one leg at or above knee	\$7,500
	Sight of one eye	\$6,600
	Either hand or foot	\$6,600
	Thumb and index finger, either hand	\$2,500
	Thumb or index finger, either hand	\$1,000
	Any one finger	\$500
	Speech and hearing in both ears.....	\$10,000
	Speech or hearing in both ears	\$5,000
	Hearing in one ear.....	\$1,250
(3)	Paraplegia, quadriplegia or hemiplegia	
	Leaders	\$20,000
	Other Members	\$20,000
(4)	Repatriation, Rehabilitation, Family Transportation - each	\$15,000
(5)	Seat Belt	10%
(6)	Identification	\$5,000
(7)	Bereavement Counselling	\$1,000
(8)	Cosmetic Reconstructive Surgery	\$25,000
(9)	Long-term Hospitalization Benefit	\$2,500
(10)	Spousal Education Benefit	\$3,000

* All of the above coverage is available when death or impairment occurs within 365 days of the accident.

(11) Dental Expenses

The policy covers expenses (incurred within one year) of qualified dentists for accident to natural teeth and, if due to age, dental development is not sufficient to permit complete treatment within one year then upon submission (within one year) of a satisfactory report (Standard Dental Claim Form) as to the necessary future treatment. The Company will pay for such treatment up to a maximum of \$1,500.00 subject to the following benefit percentage:

Insured person.....	20%
Company.....	80%

This is an indemnity policy and is designed to cover members for dental expenses not covered by any other insurance.

Out-of-Pocket and Other Medical Expenses

This policy also provides some limited coverage for out-of-pocket expenses such as ambulance costs, prescription drugs, transportation to medical facilities, etc; as well as paramedical services such as physiotherapy, psychology, massage therapy and speech therapy, when prescribed by a physician; and treatment by chiropractors, podiatrists and naturopaths, when such expenses result from a covered accident. In addition, some coverage is provided for out of province medical treatment and hospital costs which are in excess of that payable under any personal, group or public health plan.

Travel to Meetings

The policy covers members while travelling directly to and from authorized meetings or activities.

Accident Indemnity Benefit

Volunteers, who are gainfully employed on a full time basis are entitled to 85% of earnings from all sources, to a maximum of \$200.00 per week of a maximum of 26 weeks, after a 7 day waiting period. Volunteers, who are not gainfully employed on a full time basis are entitled to \$100.00 per week for a maximum of 26 weeks, after a 7-day waiting period.

Exclusions

The policy does not cover any loss, fatal or non-fatal, caused by or contributed to by:

1. suicide or any attempt thereat by the Insured Person while sane or self destruction or any attempt thereat by the Insured Person while insane;
2. injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided in Part B of Section II, Definition of Injury and Scope of Coverage;
3. declared or undeclared war or any act thereof;
4. active full-time service in the armed forces of any country;
5. drugs or narcotics other than as prescribed by legally qualified physician or surgeon;
6. expense of dental treatment incurred for the cost of replacement or repair of artificial teeth or dentures.

Claims

Report any incident which might lead to a claim against Scouts Canada's insurance policies by:

1. Immediately following the incident, call Scouts Canada at 1-800-339-6643, and select the menu option instructing you to report an incident which might lead to a claim.
2. Follow up by immediately completing and submitting an Incident Report Form to Scouts Canada, 1345 Baseline Road, Ottawa, ON K2C 0A7, preferably by FAX to 613-224-3571.
3. To submit most claims, simply send original statements and/or receipts to Scouts Canada at the address shown in paragraph 2 above. Original bills/receipts may be forwarded with the Incident report or sent in later. In all cases, claims must be submitted within 365 of the accident date. Claims for death and dismemberment and those for the Accident Indemnity Benefit require a specific claim form which can be obtained from that same office.

NOTE: No claim will be paid unless the Company has been notified within 30 days of the accident. All claims must be received no later than 365 days following the accident date. This is a summary, not a copy, of the policy.

Be Prepared - Be Registered - Be Insured

Failure to notify may result in loss of insurance coverages

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