



National Indemnity and Travel Insurance

Policy No. SRG 9024191

Qualifications, Coverage and Territorial 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	\$10,000
(4)	Repatriation Limit	\$10,000
(5)	Rehabilitation	\$10,000

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

(6) 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 \$1,000.00 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.

Travel to Meetings

The policy covers members while travelling 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 25 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 25 weeks.

Exclusions

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

1. Declared or undeclared war or any act thereof.
2. 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.

NOTE: No claim will be paid unless the Company has been notified within 30 days of the accident. Original bills may be forwarded with the Incident Report Form, or sent in later.

This is a summary of, 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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This plan Underwritten by





Scouts Canada National Liability Program

Summary

To cover Scouts Canada's legal liability as a result of bodily injury and property damage to third parties arising out of the premises and operations.

Named Insureds

Scouts Canada and, providing they are acting within the scope of their Scout duties, all members, employees, sponsors and non-members who may be temporarily involved in Scouting activities.

Main coverage

1. Bodily injury legal liability.
2. Personal injury legal liability.
3. Property damage legal liability.
4. Defence, settlement, investigation, and negotiation costs.
5. Damage to buildings and permanently attached fixtures not owned by Scouts Canada, but in their care, custody and control.
6. Non-owned motor vehicle legal liability for bodily injury and property damage.
7. Non-owned aircraft legal liability for bodily injury and property damage.
8. Employer's legal liability for bodily injuries caused by accidents sustained by employees in the course of their duties.
9. Incidental medial malpractice legal liability.

Main exclusions

1. Fines or penalties, for which the insured is liable by reason of failure to comply with any statute, rule or regulation.
2. Claims arising out of liability imposed on the insured under any workman's compensation statute or assessment.
3. Personal injury caused intentionally by or at the direction of the insured.
4. Any vehicle while being used in any speed or demolition contest or stunting activity.
5. Any watercraft over 500 tons gross weight.
6. The ownership, use or operation of any aircraft, airport, airfield, landing strip or air cushion vehicle.
7. Pollution legal liability costs.
8. Nuclear energy hazard legal liability costs.
9. War, invasion, rebellion, revolution, or insurrection legal liability costs.

Notes

1. In the event of bodily injury, the injured party should be checked by a medical doctor even if the injury seems to be of a minor nature.
2. Persons driving Scouting members on Scouting activities must be covered by their own vehicle liability insurance.
3. If drivers or owners of vehicles receive remuneration, they must ensure that they have liability insurance coverage to suit the circumstances through their own insurance agents.
4. **This document is a summary of, not a copy of the insurance policies.** Policy terms and conditions govern at all times and may change from time to time.
5. **Do not confuse this liability insurance information with Scouts Canada indemnity insurance.**

For additional information, please contact Operations Division.

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Administered by:
Marsh Canada Limited, Ottawa