

Canadian 4-H
Travel Accident Insurance
Fact Sheet



COVERAGES AND LIMITS

Classes 1 & 2: \$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
Classes 1 & 3: \$1,000	Accidental Dental Reimbursement Benefit

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.

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 70 (up to age 65 for the Weekly Indemnity Benefit).



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. There is a fragmenting of the amount of coverage in the event of partial loss.

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 \$1,000).

The Weekly Accident Indemnity provides a weekly benefit if, as a result of an accident, the insured person suffers total disability. 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.

