



**Harbour Authority
Corporation**
P.O. Box 233
Galiano Island, BC
V0N 1P0

WHO IS INSURED?

Class 1: All volunteers, under age 75, participating in any volunteer work or activity authorized by the harbour authority.

Class 2: Directors and officers of the harbour authority, under age 80, regardless of when, where or how the injury happened.



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ACCIDENTAL DEATH AND DISMEMBERMENT, AND BODILY INJURY INSURANCE

**HARBOUR
AUTHORITIES**
*our harbour,
our community*



**ADMINISTRATIONS
PORTUAIRES**
*notre port,
notre collectivité*

WHAT IS ACCIDENTAL DEATH AND DISMEMBERMENT, AND BODILY INJURY INSURANCE?

Accidental death and dismemberment and bodily injury (ADD/BI) insurance provides financial assistance and support for all volunteers, including members of the board of directors, in the event of bodily harm or loss of life as the result of an accident.

WHO MANAGES THE ACCIDENTAL DEATH AND DISMEMBERMENT, AND BODILY INJURY INSURANCE?

The ADD/BI insurance is purchased and administered by the Harbour Authority Corporation (HAC), a federally incorporated body working on behalf of harbour authorities (HA) members. Small Craft Harbour provides a contribution to the HAC to cover a portion of the premium.

WHAT ARE THE KEY COVERAGES UNDER THE ACCIDENTAL DEATH AND DISMEMBERMENT, AND BODILY INJURY INSURANCE?

- Funeral expense - \$5,000
- Dread disease - \$5,000
- Fracture reimbursement - \$1,000
- Severe burn - \$10,000
- In-hospital indemnity - \$1,000 per month
- Home alteration and vehicle modification - \$10,000
- Seat belt – 10%
- Family transportation - \$10,000
- Rehabilitation - \$10,000
- Repatriation - \$10,000
- Weekly accident indemnity -
Employed: 75% of earnings to a weekly maximum of \$750, after a three-day waiting period, for a maximum of 52 weeks
- Weekly accident indemnity - Not employed: \$150 per week, after a three-day waiting period, for a maximum of 52 weeks
- Accident medical - \$10,000
- Accident dental - \$2,000

Policy limit

Class 1 - \$ 50,000 loss of life

Class 2 - \$150,000 loss of life

WHAT ARE THE KEY COVERAGES UNDER THE ACCIDENTAL DEATH AND DISMEMBERMENT, AND BODILY INJURY INSURANCE? (CONTINUED)

The bodily injury insurance also provides lump sum payment for: loss of limb or use, loss of hearing, loss of speech, loss of sight, fractures, burns, paraplegia, quadriplegia and more.

- Lump sum payment for volunteers under Class 1 –\$50,000
- Lump sum payment for officers and directors under Class 2 – \$150,000