



BC LAKE STEWARDSHIP SOCIETY
"Furthering Lake Stewardship Through Communication and Education"
#203 – 1889 Springfield Road
Kelowna, BC V1Y 5V5
Phone 250.717.1212 Toll free 1.877.BC LAKES
Fax 250.717.1226 Web: www.bclss.org

Dear BCLSS Member,

It's time to renew our volunteer insurance policy! As a member of the Pacific StreamKeepers Federation, BCLSS is able to offer this service to our members. To acquire this insurance, BCLSS needs the name of each **ACTIVE** volunteer within your stewardship group. Active volunteers are those that do water quality monitoring for the BC Lake Stewardship and Monitoring Program (Levels 1 through 3), participate in other water quality monitoring projects, or participate in shoreline litter clean-up events. Please only send a list of active volunteers (names and phone numbers), as BCLSS pays on a per person basis (\$3 per person). **Please provide us with your list by April 7, 2008.**

Also, please note: all volunteers who wish to be covered under this insurance policy must submit a **signed safety waiver** to the BCLSS office. Please photocopy and provide the waiver to any active volunteers in your group for their signature (if they did not submit a waiver to BCLSS last year.)

The insurance policy is outlined below. For more information on this policy or additional insurance for your group, please contact BCLSS or Speirs & Co. Limited (604) 669-2211.

SUMMARY OF COVERAGES

(information also available at www.pskf.ca/program/insurance.html)

Note: This outline is not a contract of Insurance. It is merely a brief description of the various coverage quoted. In all cases, the provisions of the actual policy riders and conditions shall prevail. Special Events must be insured separately by completing a special event application, which can be obtained from Speirs & Co. Ltd. Telephone: 604-669-2211. Please mention that you are covered under the Pacific StreamKeepers VIP with BCLSS.

Coverage would include the following benefits:

N.B. Coverage is for a one year term commencing April 15 each year, expiring at 12:01 am April 15 each year.

A. COMPREHENSIVE GENERAL LIABILITY (Including Directors & Officers / Wrongful Acts):

1. Limit \$2,000,000.00 each occurrence.
2. Participants coverage included.
3. Covers all activities of the society/club and their members, their officers & directors, as identified in the application for the policy.
4. Includes Directors & Officers Errors & Omissions/Wrongful Acts at sub-limit of \$1,000,000.



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B. ACCIDENT INSURANCE BENEFITS:

1. Accidental Death & Dismemberment Limit	\$10,000
2. Permanent Total Disability Limit	\$20,000
3. Accidental Dental Limit	\$1,000
4. Accidental Reimbursement Clause	\$10,000
5. Fracture Indemnity Limit	\$500
6. Tuition Limit	\$2,000
7. Emergency Transportation Limit	\$100
8. Eyeglasses/Contact Lenses Limit	\$100
9. Rehabilitation	\$3,000
10. Special Treatment Limit	\$1,000
11. Prosthetic Appliance Limit	\$3,000
12. Dental/Bridgework	\$2,000
13. Babysitting	\$500
14. Youth Wage Loss	\$1000
15. Weekly Indemnity Benefits	\$250 per week (30 day elimination period) Max. 26 weeks.

Optional property insurance and travel insurance can be arranged through Speirs & Co.Limited at (604) 669-2211.

If you have any questions regarding volunteer insurance, please contact BCLSS at 1-877-BCLAKES or kristi@bclss.org.

Thank you for your timely response,

Kristi Carter
Project Coordinator