



## 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](http://www.bclss.org)

April 14, 2010

Dear BCLSS Member,

I am writing to remind you of the volunteer insurance policy that BCLSS offers to our members. This year, we have acquired a **new volunteer monitoring insurance policy**. This policy covers all BCLSS members and member groups while conducting volunteer lake monitoring activities on behalf of the BCLSS. 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).

All volunteers who wish to be covered under this insurance policy must submit a **signed safety waiver** to the BCLSS office. A copy of the waiver is included with this letter. Please photocopy and provide the waiver to any **active** volunteers in your group for their signature. Once signed, please return the waiver to the BCLSS office. If you have signed and submitted the waiver to the BCLSS office previously, it is not necessary to sign one again. If you are unsure if you have signed a waiver, please contact the BCLSS office.

Please note, this insurance policy is only intended to cover volunteers participating in lake stewardship activities. It is not a substitute for more comprehensive Directors and Officers insurance specific to your society. **This is solely an accident insurance policy, not a liability insurance policy which is usually associated with your boat or homeowners insurance.**

The insurance policy is outlined below. For more information on this policy please contact BCLSS.

### SUMMARY OF COVERAGES

Note: This outline is not a contract of insurance. It is merely a brief description of the various coverages 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 your local insurance broker.

Coverage would include the following benefits:

**N.B. Coverage is for a one year term commencing April 1<sup>st</sup> each year, expiring at 12:01 am April 1<sup>st</sup> each year.**

#### **ACCIDENT INSURANCE BENEFITS:**

	<u>Limit</u>
1. Accidental Death	\$50,000
2. Loss of hand, foot, sight, hearing, speech	\$50,000
3. Loss of use of hands or feet	\$50,000
4. Loss of use of a limb	\$40,000
5. Loss of use of fingers	\$20,000
6. Accidental Paralysis	\$100,000
7. Accident Reimbursement Expense (for treatment within 30 days of accident)	



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| a. Private duty nurse  | \$5000             |
| b. Ambulance   | \$1000             |
| c. Cost difference between public hospital ward and private accommodations | Varied             |
| d. Rental of wheelchair, misc. therapeutic equip.                          | \$5000             |
| e. Physiotherapist   | \$500              |
| f. Prescription drugs  | Max. 30 day supply |
| g. Crutches, braces, splints, casts  | \$750              |
| h. Chiropractor  | \$500              |
| i. Dental  | \$2000             |
8. Weekly Indemnity Benefits – up to 75% of pre-disability weekly earnings for persons under 65 yrs and employed full time (30 day elimination period) Max. 52 weeks.

It is important to note that **the volunteer monitoring insurance is not liability insurance**, and will only cover any personal injury as a result of an accident during BCLSS monitoring activities. Any claims pertaining to property damage (boats, docks) will not be covered under the BCLSS volunteer monitoring insurance.

The BCLSS encourages you to have property insurance for your watercraft with liability coverage. If you would like to purchase property insurance, please contact your local insurance provider.

If you have any questions regarding volunteer insurance, please contact the BCLSS at 1.877 BC LAKES or [info@bclss.org](mailto:info@bclss.org).

Thank you for your timely response,

Skye Dunbar  
Project Coordinator