CSGA GROUP ACCIDENT POLICY PROPOSAL

COVERAGE: 24/7 coverage, anywhere in the world

INSUREDS: All eligible guides (Canadian residents covered by Provincial Health Care) who are registered with the Policyholder (under age 70).

MANDATORY BENEFITS: **$25,000 Accidental Death and Dismemberment (AD&D)**

$1,000 Accidental Dental Reimbursement Benefit
$10,000 Accidental Medical Reimbursement Benefit
$15,000.00 Family Transportation Benefit
$5,000 Funeral Expense
$15,000.00 Home Alteration & Vehicle Modification Benefit
$5,000 Identification Benefit
$15,000.00 Rehabilitation Benefit
$1,000 Rehabilitative Physical Therapy Benefit
$15,000.00 Repatriation Benefit

OPTIONAL BENEFITs: **$800.00 Weekly Accident Indemnity** (Total Disability - payable on the 21st day for 26 weeks, must be gainfully employed and under age 65)

Diagnostic & Specialist Access Insurance (DSAI). This allows for insured members to have access and treatment within 3 weeks for MRI, CT scans etc for injuries.

MANDATORY ANNUAL PREMIUM:	AD&D	$105 per guide per year.
OPTIONAL ANNUAL PREMIUM:	WAI	$420 per guide per year.
	DSAI	$139.00 per guide per year.
		$278.00 per Member & Spouse only
		$418.00 per Member, Spouse and dependent children

INFORMATION

- Aircraft exposure while travelling aboard regularly scheduled airlines and while flying as a passenger and/or observer, but not as a pilot or crew member (pilot in command). Coverage includes a flight in connection with any authorized guiding (helicopter skiing).
- WAI definition attached in separate document.
- Coverage for contractors and sole proprietors. Proof of income required.
- Mandatory coverage for all members.
- Policyholder to maintain a proper record of the member listing and remit premiums.
- Guides must be Canadian resident and have provincial health coverage.
- Rates will be guaranteed for 24 months .