



CSGA GROUP ACCIDENT POLICY PROPOSAL

COVERAGE: 24/7 coverage, anywhere in the world
INSUREDS: All eligible registered member guides with the Policyholder under age 70).
Class 1 – Canadians covered by provincial health
Class 2 – Non-residents of Canada

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 \$275 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.