

If you are injured while volunteering for your local government who is a MIABC member, immediately advise your local government Volunteer Coordinator or contact.

To report a claim call Industrial Alliance Insurance and Financial Services at 1-800-266-5667.



YOUR LOGO HERE

\_\_\_\_\_  
Street Address, City, Postal Code  
Phone, Fax,  
Email



MIABC

# Volunteer Accident Insurance





Volunteers are a vital part of our community. At the Municipal Insurance Association of British Columbia, we feel that volunteers should not have to put themselves at risk while volunteering.

As a volunteer registered with the [insert local government] you are covered as an insured under the [City/Town/Village/Regional District/District]'s liability insurance policy. That means if you are named in a lawsuit because of something you allegedly did or failed to do while carrying out your volunteer duties, the [City/Town/Village/Regional District/District]'s liability insurer will defend you up to a limit of \$40 million.

Our Volunteer Accident Benefit Coverage Program provides first party accident coverage to local government volunteers, should they be injured while delivering services to the community. Coverage under this plan is limited to those under age 85. **Volunteer Firefighters are excluded from this coverage.**

| WHAT COVERAGE IS PROVIDED?                  |   |
|---|---|
| Third Party Liability Insurance             | \$40,000,000 limit  |
| Accidental Death                            | \$50,000  |
| Loss of Use Benefits                        | Up to \$50,000 depending on the nature of the disabling accident. Permanent total disability benefit limited to volunteers under age 65.  |
| Weekly Accident Indemnity Benefits          | a) Employed persons: \$300 per week for 52 weeks for total disability; \$150 per week for 26 weeks for partial disability.<br><br>b) Unemployed persons: \$100 per week for 52 weeks for total disability; \$50 per week for 26 weeks for partial disability. |
| Accidental Dental and Medical Reimbursement | Compensation for hospital costs, ambulance costs and other expenses not covered by B.C. Medicare to a maximum of \$5,000. Limited to volunteers under age 65.   |

