

## **INSURANCE INFOSHEET FOR VOLUNTEERS (VERSION 2015)**

### **Introduction**

Service Civil International has a policy with a Swiss-based insurance company to provide complementary insurance cover for its volunteers on workcamps. This paper summarises the procedures and coverage of the insurance for workcamp volunteers. It is for guidance purposes only and forms no part of a contract between SCI, its insurers or its volunteers. The "Guidelines for Insurance 2015" may be used for further information and clarification on the coverage and administration of the scheme (obtainable from your branch). **Questions about any aspect of the insurance scheme you should ask, in the first instance, to your local branch.**

### **Overview**

SCI Insurance is designed to cover those items that are not covered under private or state insurance schemes. Volunteers should be aware of this complementary character and wherever possible, ensure that they have adequate insurance cover under a commercial or state scheme. The coverage is for medical costs in case of accident or illness while on the workcamp. It does not cover the period of time volunteers are travelling to and from workcamps or loss or damage to personal belongings. Further details of coverage are printed overleaf. Volunteers should also be aware that SCI is not an assistance company! In case of accident, illness, injury or other difficulty, the local branch/host organisation is responsible for ensuring that volunteers receive the medical or other help required.

### **Who is insured under the SCI insurance scheme?**

- all volunteers on SCI workcamps in Europe, Japan, Korea, Hong Kong/China, Australia and USA;
- all SCI volunteers on workcamps of the official partner organisations of SCI in Europe, Turkey, Near East, the Maghreb countries, North America, Japan and Taiwan.

Volunteers on MS workcamps are not insured under the SCI Insurance but under a comparable Insurance Scheme. SCI Long Term Volunteers (LTV) or SCI volunteers on workcamps of other partner organisations or on workcamps in Asia, Africa or Latin America can be covered. Please contact your branch for more information.

### **What should I do before going to a workcamp?**

- Check the coverage of your health/ travel insurance and any other insurance that might apply and take the relevant documentation with you to the workcamp.
- Take any necessary precautions (e.g. vaccination), particularly if travelling from a temperate to a tropical zone, taking advice from your doctor/medical centre some weeks prior to travelling, where appropriate.
- In addition, if you are going to a workcamp that is not being run by an SCI branch, you should take the SCI Insurance Notification Form with you, available from your sending branch. On SCI workcamps, this form should be available from the co-ordinator.

### **What do I do in case of an accident or illness requiring medical attention?**

The SCI Insurance Notification Form should be filled in by the doctor in charge in case of any medical examination, and should be sent to SCI Insurance (address at the top of the sheet) within 48 hours of the accident or onset of the illness. The front page can be filled in by the camp co-ordinator or by you. Check whether the questions are answered in an understandable way, and provide a translation in English, French, German or Dutch. If this delays sending the form, you can send the translation later. In cases of damage or injury to a third party (see "third party responsibility" under "Coverage"), obtain a copy of all official reports of the incident (police reports etc.), and send these to SCI Insurance. Write the name of the person concerned (the third party) on each document. In some cases, it will be necessary to record the names of witnesses. Your camp co-ordinator should assist you with this. Always inform your sending organisation as well.

If you are covered under a private or state health scheme you must also take the necessary steps to ensure that any claim for medical or other costs is made to this scheme in the first instance. SCI insurance will only meet the costs of claims not met by such private or state health schemes.

In **serious cases** (hospitalisation, emergency repatriation etc.) the Insurance Administration must be notified within 24 hours (by telephone, fax, email or telegram). This is the responsibility of the Workcamp Co-ordinator or host branch.

**Emergency phone numbers** are:

SCI International Secretariat:	Tel: +32.3.226.57.27	Fax: +32.3.232.03.44
Insurance Administrator	GSM: +32.484.108138	

### **Coverage**

(all amounts in EURO)

#### **Coverage for accidents**

- full cost for doctors, medicines and hospitalisation, for a maximum period of 10 years following the accident (for spectacles the upper limit is 200 euro)
- up to a maximum of 150,000 Euro (standard = 66,700 Euro) for total or partial disability (depending upon the extent of disability to be established by a doctor appointed by the insurers)
- up to a maximum of 17,000 Euro for death, plus 25,000 Euro in case of dependent children (up to and including 20 years of age).
- full cost for repatriation in case of medical necessity

#### **Coverage for illness**

- up to a maximum of 12,500 Euro for doctors, medicines and hospitalisation up to 1 year for the same case
- up to a maximum of 4,100 Euro for repatriation in case of medical necessity

#### **Coverage for Third Party Liability**

For accidental damage to property or personal injury as a direct result of the actions of insured volunteers or workers during the period of insurance (e.g. during the workcamp or project), the maximum cover is 8,300,000 euro for injury or death in the same accident or for material damage. Cover does not extend to property loaned to or connected with the organisation or project, the personal property of volunteers or other people in the same project (insured or not) or to personal injury to uninsured volunteers or other people on the same project.

#### **The Insurance does not cover:**

- (1) people younger than 16 and people older than 70 years of age (for the accidents coverage there is no upper age limit);
- (2) costs for medical treatment if the doctor in charge is not officially registered with the medical authorities in the country concerned;
- (3) costs for illness or accidents arising from special physical or mental conditions (e.g. epilepsy, physical handicap, chronic illness) existing prior to the period of insurance. People who fall into this category should seek advice on alternative insurance arrangements;
- (4) costs arising from accidents or illnesses related to the abuse of drugs, alcohol or other narcotic substances;
- (5) medical expenses related to pregnancy after the first 5 months of the pregnancy;
- (6) costs for illness resulting from exhaustion or nervous and psychiatric disorders;
- (7) material damage when caused by volunteers to other volunteers or people belonging to the organisation or when caused to goods that were given to the workcamp for temporary use e.g. cars, tools, bikes;
- (8) theft of goods that were given for temporary use;
- (9) costs arising from the cancellation of projects;
- (10) costs arising from accidents while undertaking high risk leisure activities (such as paragliding, canoeing, skiing, diving). Claims will only be considered where participants have received professional training and are properly supervised;
- (11) temporary loss of earnings due to accident or illness;
- (12) dental costs and costs for spectacles not resulting from an accident;
- (13) costs from accidents or injuries arising from civil disturbances, war etc., even if the people insured have no part in the actions;
- (14) travel from home to the project and back.

#### **Important Notices**

- (15) Public medical facilities should be used whenever possible. Treatment in private clinics will only be compensated for if there is no reasonable alternative available.
- (16) Costs of emergency transport resulting from accidents or illnesses are covered completely, subject to the limits set out above, but the reimbursement of other transport costs resulting from accidents or illnesses is limited to the cost of public transport.
- (17) Coverage only extends to the direct costs of medical assistance which results from illnesses contracted or accidents that took place DURING the project. Moreover, the insurance provides compensation for death occurring only in case of ACCIDENTS.
- (18) The Insurance Commission reserves the right to reject the claim if there is evidence of an accident arising as a result of negligence or during the course of an illegal activity.