

Canadian Red Cross

Class 7

Eligibility	Domestic volunteers of the Policyholder
Territory	Coverage is Worldwide.
Claim Procedures	Written notice must be given to Insurer within 30 days and written proof must be submitted within 90 days of the date a claim arises.
How to Claim	Download and complete claims forms from www.suttonspecialrisk.com . For claims and benefits inquiries call: 1-800-461-3292 or email: claims@suttonspecialrisk.com
Currency	Benefits will be payable in Canadian currency.

Disability Insurance - Accident Only Coverage

- You are covered while acting in the capacity as a Volunteer Worker, on behalf and at the direction of the Policyholder.
- You are also covered while traveling directly to and from the location where the volunteer work is scheduled to be performed, along a normal and reasonable route, without delay or stopover.
- Coverage is extended to include travel during any bonafide trip that you make at the direction of the Policyholder.

Temporary Total Disability	Applicable for Insured Persons under age 81 who are gainfully employed Weekly Benefit: 75% of weekly Earnings to a maximum of \$500 per week Elimination Period: 0 days each and every loss in respect of Accident Maximum Number of Weeks Payable: 104 weeks each and every loss
Temporary Total Disability	Applicable for Insured Persons under age 81 who are not gainfully employed Weekly Benefit: \$300 per week Elimination Period: 0 days each and every loss in respect of Accident Maximum Number of Weeks Payable: 52 weeks each and every loss
Termination	Temporary Total Disability coverage terminates at age 81 or the date upon which the Insured Person is no longer affiliated with the Policyholder.

Accidental Death & Dismemberment Insurance

- You are covered while acting in the capacity as a Volunteer Worker, on behalf and at the direction of the Policyholder.
- You are also covered while traveling directly to and from the location where the volunteer work is scheduled to be performed, along a normal and reasonable route, without delay or stopover.
- Coverage is extended to include travel during any bonafide trip that you make at the direction of the Policyholder.

Benefit Amount	You are insured for the Principal Sum indicated below: \$50,000
Additional Benefits	<ul style="list-style-type: none"> ▪ Accident Medical - maximum \$10,000 (Applicable for Insured Persons under age 81 only) ▪ Accident Dental - maximum \$1,000 ▪ Surgical Reattachment - 50% of specific loss benefit ▪ Comatose - not to exceed the Benefit Amount ▪ Repatriation - maximum \$25,000 ▪ Identification - maximum \$25,000 ▪ Rehabilitation - maximum \$25,000 ▪ Rehabilitative Physical Therapy - maximum \$10,000 ▪ Funeral - maximum \$7,500 ▪ Bereavement - maximum \$2,500 (limited to 6 sessions) ▪ Spousal Retraining - maximum \$25,000 ▪ Special Education - 5% of Benefit Amount to a maximum of \$10,000 per year for up to 4 years ▪ Day Care - 5% of Benefit Amount to a maximum of \$5,000 per year for up to 4 years ▪ Family Transportation - maximum \$25,000 ▪ Home Alteration & Vehicle Modification - 10% of Benefit Amount to a maximum of \$50,000 ▪ Hospital Confinement Monthly Income - 1% of Benefit Amount to a maximum of \$2,500 ▪ Burn - maximum \$25,000 ▪ Psychological Therapy - maximum \$10,000 ▪ Critical Disease - 10% of Benefit Amount to a maximum of \$5,000 (Applicable only up to age 65) ▪ HIV Adjustment - \$10,000 ▪ Infectious Disease - \$10,000 ▪ Seat Belt - 10% of specific loss benefit ▪ Parental Care - 10% of Benefit Amount to a maximum of \$10,000 ▪ Trip Cancellation - maximum \$1,000 ▪ Trip Interruption - maximum \$1,000 ▪ Trip Delay - maximum \$1,000 ▪ Lost Baggage - maximum \$1,000 ▪ Personal Property - maximum \$1,000 ▪ Lost/Stolen Passport - maximum \$500 ▪ Seat Bumping - maximum \$350
Aggregate Limit	\$30,000,000 for any one known accumulation and \$7,500,000 per any one Aircraft accumulation
Termination	Coverage terminates at age 90 or the date upon which the Insured Person is no longer affiliated with the Policyholder. However, the Accident Medical benefit terminates at age 81 or the date upon which the Insured Person is no longer affiliated with the Policyholder.