

Accidental Death and Dismemberment and Bodily Injury (ADD/BI) Insurance Summary Document

ADD/BI Classes

The **ADD/BI** insurance is currently offered in two different classes. The coverage and benefits are the same for both classes, with the following exceptions:

1. Who it applies to.
2. The age limit.
3. When and how the injury is sustained.
4. The principal sum amount.

All Harbour Authorities have access to the Class 1 coverage, but only those that pay their membership fee to the **Harbour Authority Corporation (HAC)** have access to the Class 2 coverage.

Class 1
1. Applies to HA volunteers
2. Under the age of 75
3. For injuries sustained while engaged in a task authorized by the HA only
4. Principal Sum: \$50,000 (including loss of life)
Class 2
1. Applies to Directors and Officers of the HA
2. Under the age of 80*
3. For injuries sustained by directors and officers at any time (24/7) and during any activity , regardless of whether or not they are related the HA
4. Principal Sum: \$150,000 (including loss of life)

*Although the age limit for Class 2 is under 80 years of age, the weekly accident indemnity applies only to those under 75 years of age.

ADD/BI plan benefits

The insurance may cover expenses or pay lump sums associated with the following:

- Funeral expense – up to \$5,000
- In-hospital indemnity – up to \$1,000 per month
- Home alteration and vehicle modification – up to \$10,000
- Rehabilitation – up to \$10,000
- Repatriation – up to \$10,000
- Fracture reimbursement – up to \$1,000
- Severe burn – up to \$10,000
- Accidental dental – up to \$2,000

The insurance may provide a weekly accident indemnity for 75% of earnings to a weekly maximum of \$750, during a period of continuous total disability (*this benefit is available to those under the age of 75 only*).

The insurance may pay a lump sum when an insured person sustains a loss. The payment is a portion of the principal sum (*\$50,000 for Class 1 and \$150,000 for Class 2*).

Some examples of types of losses covered:

- Loss of life or limb
- Loss of sight, speech, or hearing
- Paraplegia or quadriplegia

The insurance may reimburse accidental medical treatment expenses for up to \$10,000. This can cover certain needs like private nursing, ambulance transportation, hospital services, wheelchair rental, drugs and medicines, crutches, etc.

Definitions

"Injury" wherever used in the policy means bodily injury caused by an accident and resulting directly and independently of all other causes in loss covered by the policy, provided such injury is sustained by the Insured Person.

"Volunteer" For the purpose of this insurance, Volunteer means any individual participating in activities and works authorized by the participating Harbour Authority (HA) on a voluntary basis. The definition could be extended to Volunteers for which monetary settlement is provided in exchange for specific services but excludes any part-time or full-time employees on a HA payroll.

The term **"total disability"** as used in this Coverage shall mean disability which wholly and continuously prevents such person from performing every duty pertaining to his occupation.