



Volunteer Accident Insurance

QBE's Accident Insurance coverage makes it possible for you to protect volunteers in your care.



Protect your organization and your volunteers from the financial consequences of accidental injuries. This Volunteer Accident Insurance coverage is designed to provide insurance protection for all your volunteers performing supervised and sponsored volunteer activities on your premises or at another location.

- \$100,000 Accident Medical Expense benefits
- \$50,000 Total Paralysis benefit
- \$50,000 Accidental Dismemberment benefit
- \$25,000 Accidental Death benefit

Accident medical expense benefits

Accident Medical Expense Benefits include eligible medical expenses that are in excess of amounts paid by any other healthcare plan, including individual, group medical or health benefit plans the covered volunteer may have, up to \$100,000 per accident per volunteer. In the event no other health plan or policy exists, benefits for these expenses will be payable like primary coverage. The first eligible expense must be incurred within 26 weeks after the date of the covered accident. Eligible accident medical expenses must be incurred within one year of the covered accident.

Covered expenses

Services and supplies payable when prescribed by a physician for injuries sustained in a covered accident include:

- Hospital bills, including room and board
- Emergency room and outpatient treatment
- Medical or surgical treatment by a licensed doctor
- Prescription drugs and medicines
- The services of a licensed or graduate nurse
- Dental care for injury to sound and natural teeth
- Ambulance expenses from the covered accident site to the hospital

The benefit payment will be based on the usual and customary charges for medical services in your area.

Accidental death, dismemberment and paralysis (plegia) benefits

If within one year from the date of a covered accident, a covered person suffers any of the losses specified, we will pay the benefit amounts listed below. If the same accident causes more than one of these losses, we will pay the largest amount that applies.

- Loss of Life - \$25,000
- Total paralysis of upper and lower limbs, both lower limbs, or upper and lower limbs on one side of the body - \$50,000
- Loss of any combination of two: hands, feet, eyesight, speech and hearing - \$50,000
- Loss of one hand, one foot, sight in one eye, speech or hearing - \$25,000
- Loss of thumb and index finger of same hand - \$10,000

The Accidental Death, Dismemberment and Paralysis aggregate limit of liability per accident is \$500,000.

Note: Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of speech means total, permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears, which cannot be corrected by any means. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). Severance means the complete separation and dismemberment of the part from the body. Paralysis means loss of use without severance of a limb. This loss must be determined by a physician to be complete and not reversible.



QBE ACCIDENT & HEALTH

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