



INSURANCE COVERAGE UPDATE

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DID YOU KNOW that as part of the St. John Ambulance insurance package all volunteers are covered under the new “infectious disease” benefit effective June 2003?

With the recent outbreak of SARS in the Toronto area and the involvement of St. John

Ambulance volunteers in screening and delivering isolation kits, the issue of proper and adequate insurance coverage for our volunteers has surfaced.

Currently, St. John Ambulance has an accident policy in place to protect volunteers if they are physically injured while on public duty. In addition to this, effective June 6, 2003, *all SJA volunteers are covered under the new “infectious disease” benefit as part of this policy.* The coverage provided to volunteers while working for or participating in events sponsored by St. John Ambulance is outlined below.

We urge you to seek medical advice if you suspect you have been exposed to an infectious disease. Examples of an infectious disease include, but are not limited to, HIV, Hepatitis, Malaria, Yellow Fever, etc.

If you receive treatment from a doctor within 30 days of an accident or onset of an infectious disease, the costs for the following supplies and services (not covered by your provincial health plan) will be covered up to a \$5,000 combined maximum (if incurred within the first 52 weeks):

- Hospital treatment
- Ambulance
- Registered nurse
- Doctor, surgeon, chiropractor, osteopath
- Rental of crutches, medical appliances or hospital type bed
- Prescription drugs
- Splints, trusses and braces
- Physiotherapy when recommended by a physician.

The plan also provides comprehensive coverage for:

- Dismemberment and “loss of use of”
- Accidental dental expenses
- Family transportation
- Home and vehicle alterations
- Rehabilitation benefits
- Permanent and total disability
- Repatriation benefit
- Weekly income as a result of an accident or infectious disease
- Death as a result of an accident or infectious disease - \$10,000

For more details, please see the Group Accident Program Brochure available from your Council Office and on the intranet under “Insurance Information”.

DID YOU KNOW?
AN INFORMATION SHEET FOR ST. JOHN AMBULANCE MEMBERS