



Policy 4A - QUESTIONS & ANSWERS

THE ARMY CADET LEAGUE OF CANADA **INSURANCE COVERAGE TO THE ARMY CADET PROGRAMME**

Part 1- General

WHY INSURANCE COVERAGE?

The Canadian Cadet Movement (CCM) is a uniquely Canadian organization that includes many different volunteers and individuals working in partnership with the Canadian Forces for the good of our youth. These individuals include members of the Canadian Forces (CF) and Instructors who are under contract to the Department of National Defence (DND) and whose liability and accident benefits are assumed by DND.

The cadets, sponsors and volunteer League members are by definition “civilians”. The potential for legal action and the resulting costs and court ordered indemnity is a real and immediate risk. Therefore, the Army Cadet League of Canada (ACLC) has assumed the responsibility to protect all civilian members against risk by contracting and administering sufficient insurance coverage to protect them while they assist in delivering the Army Cadet Programme. In addition, the League’s accident insurance policy provides additional coverage for not only the civilian stakeholders but also to CIC Officers and CIs.

WHAT POLICIES ARE IN EFFECT?

The ACLC has contracted several policies that cover different aspects of our programme:

- Accident Insurance (To provide coverage for an injury, see part 2 for details)
- Liability Insurance (To protect against third party liability claims or legal action; see part 3 for details)
- ACLC Directors and Officers Liability Insurance (Association liability; for all duly elected national and branch Governors, Directors and Officers)

It is important to understand the key factor that determines whether a cadet or adult is covered by our insurance policies. The overriding condition is that the activity during which the incident occurred MUST be an authorized cadet activity. Proof may be requested by the insurer that the activity was in fact authorized. Proof may be in the form of approved training syllabi, routine orders or various forms of authorizations provided by DND/Det Commanders.



WHO DETERMINES THE PREMIUMS AND HOW ARE THEY PAID?

Premiums are determined by the insurance carrier and broker and may increase from time to time. These costs are paid up front by the National Office of the ACLC and then assessed to each League Branch on a cadet per capita basis.

Part 2 - Accident Insurance

This policy provides coverage for injuries as a result of an accident only. The coverage is not designed to be a primary policy. It is designed to be **complementary coverage** that picks up where any other coverage, whether provincial health coverage, private medical or dental coverage, coverage which is provided by car insurance policies, etc. may leave off or expire. For example, where a cadet requires chiropractic treatment as a result of an injury and has coverage under another benefit plan providing similar benefits, plans will be coordinated.

WHO IS COVERED?

Cadets under age 21 (including visiting foreign cadets), all League members, volunteers, escorts, full-time employees, CIC and CIs are covered under this policy. The age limit under this policy is 90 years of age. Coverage differ for each age group.

It is very important to note that the insurance policy will only cover individuals who have a formal status with the ACLC either as members, as sponsors or as registered volunteers of the local sponsoring committee. It is strongly recommended that all volunteers with a Cadet Corps be enrolled in the ACLC under its Membership Policy in order to be protected.

WHAT COVERAGE IS PROVIDED?

In general terms, the following benefits are provided under the accident policy:

- Accidental death and dismemberment benefit.
- Weekly Accident Indemnity - \$35/week (cadets ages 16 to 20 only)
- Accident Reimbursement Benefits include expenses incurred for: hospital services; licensed ambulance services; the employment of a registered nurse; reasonable and customary treatment by a licensed chiropractor or osteopath; rental of crutches, wheelchair and appliances or hospital-type bed; prescription drugs; cost of splints, trusses and braces; physiotherapy when recommended by a legally qualified physician or surgeon; the initial purchase of a hearing aid, glass eye or orthopedic prosthesis; x-rays.
- Accidental dental expense benefit.
- Rehabilitation benefit.
- Repatriation benefit.
- Family member transportation benefit.
- Home alteration and vehicle modification benefit.
- Seat belt benefit.
- Tutorial expenses (cadets only).



Please refer to the section below which provides examples of circumstances not covered under this policy. Policy details and limitations are contained in the insurance policy administered by the National Office of the ACLC.

WHAT CIRCUMSTANCES ARE NOT COVERED?

Note that cadets are covered while travelling directly from home or school to the cadet activity and directly from the cadet activity back home. However, any stops in between the point of departure and the cadet activity will terminate the coverage.

Parents transporting cadets in their own vehicles assume liability for the cadets and must have sufficient auto insurance in compliance with the laws of the province in which they live.

Some accident coverage is provided directly by the CF, such as some emergency dental and medical attention and eyeglasses damaged during authorized cadet activities and the care for cadets at summer camps.

Under normal circumstances, a cadet who suffers an injury as a result of fainting on parade, will not be covered under this policy, because the insurer considers fainting results from illness and not by accident.

HOW IS A REIMBURSEMENT CLAIM MADE?

In all cases where an accident or injury occurs during a cadet activity, a CF98, "*REPORT ON INJURIES OR EXPOSURE TO TOXIC MATERIAL*" must be raised by the Cadet Corps and submitted to the RCSU within thirty days of the accident. The report will then be forwarded to the National Office of the ACLC.

Claims for reimbursement of expenses must be made on the League Accident Claim Form and submitted to the National Office of the ACLC within 52 weeks of the date of the accident. The claim form must be completed accurately, including all required signatures (claimant, doctor) and the claim must be accompanied by "**original**" invoices; copies of invoices are not accepted by the insurer.



Part 3 - Liability Insurance

WHO IS COVERED?

The liability insurance policy will cover lawful actions of cadets, the Army Cadet League of Canada and its branches, League members (including members of provincial/territorial branches), national and branch employees of the League and members of local Sponsors/Sponsoring Committees. Since CIC Officers and contracted CIs are defended by DND/Ministry of Justice, they are not covered under League liability insurance.

WHAT COVERAGE IS PROVIDED?

The insurance company will pay on behalf of the insured all sums which they may become obligated to pay by reasons of liability for:

- damages, including damages for care and loss of services, because of personal injury, sustained by any person;
- damages because of injury to or destruction of the property of others, including the loss of use thereof; and
- the Insurance Company will also pay: all legal and other costs incurred **with their consent** in the defence of any claim against the Insured; and expenses incurred for such immediate first aid as may be imperative at the time of injury.

WHAT CIRCUMSTANCES ARE NOT COVERED?

Liability for property damage does not apply to property owned by an Insured, and will normally not apply to property in the care, custody and control of an Insured. However, because of the tenant's Fire Liability coverage, the League policy does extend to properties rented to or used by Army Cadet Corps and committees.

Liability for the actions where a member acts in a criminal or willfully negligent manner or ignores policies or directions from DND, the Government of Canada or the ACLC will not be covered.

CERTIFICATES OF INSURANCE

Certificates of Insurance may be issued on request to a cadet corps where proof of insurance is requested by a Landlord or Association that is permitting cadets to operate on their property. These certificates are "event specific" but can sometimes be issued for "Block" proof of coverage, for example for use of a facility on a weekly basis during an extended period of time. Requests should be submitted thirty (30) days before the planned activity, in accordance with the form found on the League website at www.armycadetleague.ca.