



# National Insurance Program

CCGA (NL) Inc.

## Information for non-members (Crew onboard CCGA enrolled vessels)

A Canadian Coast Guard Auxiliary owner/operator eligibility for coverage under the CCGA insurance policies begins once the vessel has been enrolled and accepted by the Canadian Coast Guard and the Canadian Coast Guard Auxiliary, and only when the vessel is engaged in authorized activity.

Group accident insurance provides protection against accidental death, dismemberment, paralysis, permanent total disability, and temporary total disability while participating in an authorized activity.

Crewmembers onboard CCGA enrolled vessels are considered volunteers during authorized Search and Rescue activities and on-water training exercises. Therefore, these crewmembers are entitled to insurance coverage during these 'authorized activities'. The current loss of life reimbursement totals \$1,500,000.00 for any one loss during authorized activities.

### Heart or Circulatory Malfunction

If the Insured Person suffers a Heart or Circulatory Malfunction and all of the following are met:

- The Heart or Circulatory Malfunction occurs within 24 hours of participating in an authorized tasking;
- The Insured Person is under 65 years of age;
- Within two years period to the date of such participation the Insured Person
  - has not been medically diagnosed with a Heart or Circulatory Malfunction;
  - has not been receiving any medication or treatment for or a Heart or Circulatory Malfunction.

The Insurer will pay a lump sum of \$250,000.

**This benefit does not apply to persons aged 65 or older.**

There is also a Temporary Total Disability Weekly Benefit (no elimination period). If the member or crewmember becomes injured while involved in an authorized activity the maximum allowable is \$1,000 per week and is calculated as follows:-

- Employed persons will receive 75% of earnings to a maximum of \$1,000 per week to a maximum of 104 weeks.
- Non-employed persons will receive \$250.00 per week to a maximum of 104 weeks.

To obtain further information and explanations on the insurance carried by the CCGA National Insurance Policy, please visit the national website at [www.ccgagcac.org](http://www.ccgagcac.org). There you will find information on the insurance provided, as well as a publication of Questions and Answers.

Additionally, information can be obtained from the regional CCGA website at [www.ccganl.ca](http://www.ccganl.ca).

CCGA (NL) Inc. can be reached at  
1-800-563-6158 (toll free) or  
by calling (709) 772-4428.



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### Permanent Total Disability

If injury shall, within 365 days of the date of the accident causing such injury, totally and permanently disable the Insured Person and Prevent the Insured Person from engaging in his or her occupation or employment for the remainder of his/her life, the Insurer will pay, provided such disability has continued for a period of 104 consecutive weeks and is total, continuous, and permanent at the end of this period, a lump sum amount of \$1,000,000.

**This benefit does not apply to persons aged 70 or older.**

### Permanent Total Disability

#### Benefit Amount

\$1,000,000

#### Elimination Period

104 Weeks

**This coverage applies only to Class I Insured Persons:-**

- all members, volunteers, and volunteer-members of the CCGA, including vessel crewmembers.
- **This benefit does not apply to persons aged 70 or older.**