

SARVAC Insurance Program



Algoma Insurance Brokers Limited

- SARVAC Insurance Program since 1998
- Custom Developed Policy for SARVAC
- Access to Leading Insurance Companies
- Provincial Broker Representatives
- Use scale of the SAR group to provide specialized insurance coverage at competitive premiums

Insurance Company



- Chubb Insurance Company of Canada
- Facts on Chubb
 - Financial Rating A++ AM Best
 - Claims Service 95% Customers Rate as Superior
- AD&D since 1998 / Full Program 2014

Benefits of Program

- Claims Handling Across Canada
- Broad Policy Wording
- Scale
- Coverage tailored to specialized operations
- Electronic Documents

Insurance Policy

- Coverages that are Available within the Program
- Review Your Current Policy for the Coverage Your Group Has Purchased

2016 – 17 Term

- Rates
- Application Update
 - Volunteers under 18
 - Waivers signed
 - Dog Groups
 - Does team use Canine Assistance with police trained or certified dogs
 - Detailed Operations including Fundraiser
 - Drones

General Liability

- Bodily Injury / Property Damage
 - Third Party
 - Defence Costs
- Non-Owned Auto
- Tenants Legal Liability



General Liability

- Incidental Medical Malpractice
 - Who is Considered Professional
 - Who is Covered
 - What Services are Covered
- Non-owned Aircraft
- Watercraft
- Specialized Teams

Professional Liability

- Directors and Officers Liability
 - Board Members
 - Officers
 - Protects Personal Assets
 - Worldwide Coverage



Property

- Building
- Contents
- Equipment Floater
- Owned / Non-Owned Watercraft
- Extensions of Insurance



Accidental Death & Dismemberment

- AD&D
 - Death and Dismemberment to Members
 - Medical Reimbursement for Members
 - Weekly Indemnity for Members
 - Injury to Sustained to member Performing the Regular and Assigned Duties for SARVAC
 - Directors & Officers Include Travel to Scheduled Meetings

Accidental Death & Dismemberment

- AD&D
 - Extensions of Coverage
 - Repatriation Benefits
 - Rehabilitation Benefits
 - Family Transportation
 - Home Alteration and Vehicle Modification
 - Provides Limit of Policy Regardless of Income or Profession



Drones

- Additional Information Required
- Classification by Transport Canada
- Liability
- Transport Canada
- Property Coverage



Limits of Insurance

- Property – As Per Declared on Application
- Liability \$5,000,000
- D&O \$2,000,000
- AD&D \$ 200,000 (Higher Limits Available)

Claims Examples

- General Liability
 - Property Damage at Community Outreach Event Demonstration
 - Slip and Fall on Premises Broken Leg
 - Defence of a Third Party Allegation
 - Fundraising Event Third Party Bodily Injury
 - Third Party Bit by SAR Dog

Claims Examples

- Medical Malpractice
 - Negligence Allegation of Bodily Injury to Search Victim
- Non-Owned Auto
 - Volunteer Accident Causing Bodily Injury to Third Party While Performing Duty to Organization and Inadequately Insured

Claims Examples

- Directors and Officers
 - Bodily Injury to Third Party and Plaintiff Suing for Financial Damages Alleging Inadequate Safety Protocol and Training Procedures for the Volunteers
 - Embezzling or Mismanagement of Funds
 - Board Hired Contractor and Paid for Work, Contractor Claims Bankruptcy and Proved Board Member has Relationship – Mismanagement of Funds

Claims Examples

- Property
 - Water Damage to Contents
 - Fire at Storage Location
 - Fire in Building
 - Loss of Laptop Computer
 - Burglary of Equipment
- Watercraft hit rock Resulting in Damage

Claims Examples

- Crime
 - Theft of Petty Cash by Volunteer
 - Bank Deposits Stolen on Way to Bank

Claims Examples

- AD&D
 - Death and Dismemberment to Members
 - Volunteer Injured During Remote Search and Family Members Visiting Hospital
 - Torn Ligament by Volunteer During Search
 - Directors Injured Traveling to Scheduled Meetings
 - Volunteer Injured During SAR Event

Risk Management Practice

- Always a Cost to Risk
- Reduce Frequency and Severity
- Practices and Procedures
- Documentation
 - Incident Reporting
 - Internal Controls
 - Governance



FAQ – Common Questions

- FAQ webpage in Progress
- Accessible online
- <https://algomafinancialgroup.com/sarvac/>

How to Apply

- Available to ground SAR Units Recognized by Their Provincial SAR Association only
- Request Types of Coverage on Application
- Latest Financials
- List of Board of Directors
- Premiums
 - Budget
 - Property Values
 - # of Director, Officer and Volunteers



British Columbia Contact

Shuswap Insurance Brokers

Chuck Melanson

cmelanson@shuswapins.com

PO Box 437, 604 Cliff Avenue

Enderby, BC

V0E 1V0

Phone Number: 250-838-7707

Algoma Insurance Brokers

200-855 Queen St. E.

Sault Ste. Marie, ON

P6A 2B3

Phone Number: 1-888-525-4662

Fax Number: 1-705-949-3513

Questions

Email:

Janet Tessier – Algoma Insurance Brokers Limited

- jtessier@algomafinancialgroup.com

Ryan Bentley – Algoma Insurance Brokers Limited

- rbentley@algomafinancialgroup.com

Don Blakely – Liaison

- blakely1@junction.net