

INSURANCE COVERAGES



ACCIDENT INSURANCE

Provides supplemental medical and health coverage related to accident, death or injury during a League or NL Cadet activity.



COMMERCIAL GENERAL LIABILITY

Provides legal liability insurance to Registered Members, Volunteers and NL Cadet Members.



DIRECTORS AND OFFICERS

Provides indemnification to directors and officers of the Navy League of Canada for alleged wrongful acts related to the Navy League of Canada operations.

OTHER NATIONAL INSURANCE POLICIES

Additional insurance coverage is available to individual Branches to cover specific exposures. These include, but are not limited to, Property and Boiler, and Machinery Insurance for buildings and contents.

In addition, Branches can acquire Boat Insurance for vessels owned or operated on behalf of the Navy League.

Application forms and more detailed information can be obtained from the National Office.

Please note, that insurance for Buildings and Contents, as well as Boat Insurance is not provided automatically.



GET IN TOUCH

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NAVY LEAGUE OF CANADA INSURANCE PROGRAM

The Navy League administers a number of insurance policies providing insurance coverage for the protection of NL Cadets, Members and Volunteers.

ACCIDENT INSURANCE

A guide to understanding our insurance programs



The Navy League of Canada provides supplemental medical and health coverage related to accident, death or injury during a League or NL Cadet activity.

The Navy League of Canada insures registered NL Cadets, adult members and volunteers.

Expenses resulting from a member's injury sustained at a NL Cadet or League event, including accidental dental expenses, physiotherapy, family and emergency transportation, medication expenses, rehabilitation etc. are covered.

Please remember that all injuries must be reported immediately by completing the Navy League of Canada Incident Form.

GROUP CLASSES & PRINCIPAL SUM

Class 2 - Adults (19 - 69 yrs)

- Principal Sum - \$50,000
- Accidental Dental Reimbursement - \$2,000
- Accidental Medical Reimbursement - \$10,000

Class 3 & 4 - Adults (70 + yrs)

- Principal Sum - \$5,000
- Accidental Dental Reimbursement - \$2,000
- Accidental Medical Reimbursement - \$10,000

ACCIDENT INSURANCE BENEFITS

May include the following or part thereof:

1. Loss of life, limb, speech, hearing or sight
2. Loss of both hands
3. Loss of both feet
4. Loss of sight
5. Loss of hands or feet
6. Loss of extremities
7. Loss of appendages

PARALYSIS BENEFITS

1. Quadriplegia
2. Paraplegia
3. Hemiplegia

ADDITIONAL BENEFITS

1. Repatriation
2. Rehabilitation
3. Accident Reimbursement Benefit
4. Accidental Dental Expense Benefit
5. Family Transportation Benefit
6. Home Alternation & Vehicle Modification Benefit
7. Seat Belt Benefit

GROUP CLASSES & PRINCIPAL SUM

Class 1 - NL Cadets (9-13 yrs):

- Principal Sum - \$10,000
- Accidental Dental Reimbursement - \$2,000
- Accidental Medical Reimbursement - \$10,000
- Tutorial Expense - \$500