



## SERVICE CIVIL INTERNATIONAL

The Association of  
Service Civil International izzw  
Belgiëlei 37, B-2018  
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### **INSURANCE INFOSHEET FOR VOLUNTEERS (VERSION 2021)**

#### **Introduction**

Service Civil International has a policy with a Swiss-based insurance company to provide complementary insurance cover for its volunteers on workcamps. A German insurance company is covering the risk of third party liability. This paper summarises the procedures and coverage of the insurance for workcamp volunteers. It is for guidance purposes only and forms no part of a contract between SCI, its insurers or its volunteers. The "Guidelines for Insurance 2021" may be used for further information and clarification on the coverage and administration of the scheme (obtainable from your branch). **Questions about any aspect of the insurance scheme you should ask, in the first instance, to your local branch.**

#### **Overview**

SCI Insurance is designed to cover those items that are not covered under private or state insurance schemes. Volunteers should be aware of this complementary character and wherever possible, ensure that they have adequate insurance cover under a commercial or state scheme. The coverage is for medical costs in case of accident or illness while on the workcamp. It does not cover the period of time volunteers are travelling to and from workcamps or loss or damage to personal belongings. Further details of coverage are printed overleaf. Volunteers should also be aware that SCI is not an assistance company! In case of accident, illness, injury or other difficulty, the local branch/host organisation is responsible for ensuring that volunteers receive the medical or other help required.

#### **Who is insured under the SCI insurance scheme?**

- all volunteers on SCI workcamps in Europe, Japan, Korea, Hong Kong/China, Australia and USA;
- all SCI volunteers on workcamps of the official partner organisations of SCI in Europe, Turkey, Near East, the Maghreb countries, North America, Japan and Taiwan.  
Volunteers on MS Denmark workcamps are not insured under the SCI Insurance but under a comparable Insurance Scheme.
- SCI Long Term Volunteers (LTV), other activities (seminars, study tours, meetings) or SCI volunteers on workcamps of other partner organisations or on workcamps in Asia, Africa or Latin America can be covered if requested in advance. Please contact your branch for more information.

#### **What should I do before going to a workcamp?**

- Check the coverage of your health/ travel insurance and any other insurance that might apply and take the relevant documentation with you to the workcamp.
- Take any necessary precautions (e.g. vaccination), particularly if travelling from a temperate to a tropical zone, taking advice from your doctor/medical centre some weeks prior to travelling, where appropriate.
- In addition, if you are going to a workcamp that is not being run by an SCI branch or group, you should take the SCI Insurance Notification Form with you, available from your sending branch. On SCI workcamps, this form should be available from the coordinator.



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### **What do I do in case of an accident or illness requiring medical attention?**

The SCI Insurance Notification Form should be filled in by the doctor in charge in case of any medical examination, and should be sent to SCI Insurance (address at the top of the sheet) within 48 hours of the accident or onset of the illness. The front page can be filled in by the camp coordinator and by you. Check whether the questions are answered in an understandable way, and provide a translation in English, French, German or Dutch. If this delays sending the form, you can send the translation later. In some cases, it will be necessary to record the names of witnesses.

If you are covered under a private or state health scheme you must also take the necessary steps to ensure that any claim for medical or other costs is made to this scheme in the first instance. SCI insurance will only meet the costs of claims not met by such private or state health schemes.

### **What to do in case of a claim for Third Party Liability?**

In cases of damage or injury to a third party (see “third party responsibility” under “Coverage”), obtain a copy of all official reports of the incident (information report filed with the police, bills, receipts about the medical expenses in case of injury etc.), fill in the document called Notice of claim – Liability insurance, sign it, ask your camp coordinator also to sign this form in order to declare that he is aware of the case and send all these documents to SCI Insurance. Write the name of the person concerned (the third party) on each document. In some cases, it will be necessary to record the names of witnesses.

Your camp coordinator should assist you in the case of an accident, illness or a third party liability. Always inform your sending organisation as well.

**In serious cases** (hospitalisation, emergency repatriation etc.) the Insurance Administration must be notified within 24 hours (by telephone or email). This is the responsibility of the Workcamp Co-ordinator or hosting branch. **Emergency phone numbers** are:

SCI International Secretariat: Tel: +32.3.226.57.27 Insurance Administrator GSM: +32.474.993172

**Coverage** (all amounts in EURO)

### **Coverage for accidents**

- full cost for doctors, medicines and hospitalisation, for a maximum period of 10 years following the accident (for spectacles the upper limit is 200€)
- up to a maximum of 162,000€ (standard = 72,000€) for total or partial disability (depending upon the extent of disability to be established by a doctor appointed by the insurers)
- up to a maximum of 18,000€ for death, plus 27,000€ in case of dependent children (up to and including 20 years of age).
- full cost for repatriation in case of medical necessity.



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### **Coverage for illness**

- up to a maximum of 13,500€ for doctors, medicines and hospitalisation up to 1 year for the same case
- up to a maximum of 4,500€ for repatriation in case of medical necessity.

### **Coverage for Third Party Liability**

For the damage to property or personal injury as a direct result of the actions of insured volunteers or workers during the period of insurance (e.g. during the workcamp or project), the maximum cover is 3,000,000 euro for injury or death in the same accident or for material damage. Third Party Liability covers only cases when the volunteer, who is covered by SCI Insurance, is culpable (albeit not intentionally) for a damage made to others. Third Party Liability insures the work of volunteers as professional work, not as voluntary work. So all damages caused by the insured volunteer are covered as a consequence of a professional error committed by the insured volunteer.

According to the contract coverage can only be provided for volunteers sent abroad by the insured organisation to all countries. It means that local volunteers on workcamps and other events cannot be covered by the Third Party Liability insurance and the long term volunteers cannot be covered either when volunteering in their home country.

### **The Insurance does not cover:**

- people younger than 16 and people older than 70 years of age (for the accidents coverage there is no upper age limit). With certain conditions it is possible to insure also volunteers younger than 16 years. Please contact your organisation in advance for further information;
- costs for medical treatment if the doctor in charge is not officially registered with the medical authorities in the country concerned;
- costs for illness or accidents arising from special physical or mental conditions (e.g. epilepsy, physical handicap, chronic illness) existing prior to the period of insurance. People who fall into this category should seek advice on alternative insurance arrangements;
- costs arising from accidents or illnesses related to the abuse of drugs, alcohol or other narcotic substances;
- medical expenses related to pregnancy after the first 5 months of the pregnancy;
- costs for illness resulting from exhaustion or nervous and psychiatric disorders;
- theft of goods that were given for temporary use;
- costs arising from the cancellation of projects;
- costs arising from accidents while undertaking high risk leisure activities (such as paragliding, canoeing, skiing, diving). Claims will only be considered where participants have received professional training and are properly supervised;
- temporary loss of earnings due to accident or illness;
- dental costs and costs for spectacles not resulting from an accident;
- costs from accidents or injuries arising from civil disturbances, war etc., even if the people insured have no part in the actions;
- travel from home to the project and back unless requested in advance.



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### **Important Notices**

- Public medical facilities should be used whenever possible. Treatment in private clinics will only be compensated for if there is no reasonable alternative available.
- Costs of emergency transport resulting from accidents or illnesses are covered completely, subject to the limits set out above, but the reimbursement of other transport costs resulting from accidents or illnesses is limited to the cost of public transport.
- Coverage only extends to the direct costs of medical assistance which results from illnesses contracted or accidents that took place DURING the project. Moreover, the insurance provides compensation for death occurring only in case of ACCIDENTS.
- The Insurance Commission reserves the right to reject the claim if there is evidence of an accident arising as a result of negligence or during the course of an illegal activity.