



SERVICE CIVIL INTERNATIONAL

The Association of
Service Civil International ivzw
Belgiëlei 37, B-2018
Antwerp, Belgium
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INSURANCE GUIDELINES 2025

valid from 01.01.2025 till 31.12.2025

1. Introduction

These guidelines summarise the levels of cover provided by an insurance policy held by SCI:

- for medical costs in case of accidents and illness with the insurance company AXA in Switzerland
- for third party liability with the insurance broker Dr. Walter in Germany in case requested for your project or camp.

Both policies provide world-wide cover for cases of accident and illness arising during the course of voluntary projects run by SCI branches and other organisations (hereafter referred to as "organisations").

Our ability to keep the insurance premiums low depends on the full co-operation of the participating organisations, particularly with regard to keeping claims to a minimum (by promoting responsible attitudes to matters of safety etc.), declaring the full numbers of insured days and the prompt settlement of accounts.

Insurance for medical costs in case of accidents and illness

The AXA insurance intends to be complementary to other insurances, i.e. it should be used only for those risks that are not covered under a private or state insurance scheme. SCI can also arrange cover for those people for whom state or private insurance is difficult to access. Those without any other insurance should be aware of the coverage limitations provided under these arrangements.

SCI only "passes on" the cover from AXA Switzerland against their premium, plus a fee for administration. AXA Switzerland accepts that we include volunteers from other organisations as well as those from SCI. Since SCI is not an insurance company or broker, we cannot issue insurance certificates or contracts. Nevertheless, we are able to provide written confirmation of insurance cover for specified volunteers. Please contact us for more details.

Insurance for Third Party Liability

SCI Insurance offers insurance for Third Party Liability again from 2021 on. This optional coverage is in cooperation with the insurance broker Dr. Walter in Germany, for the actual premiums payable see the Premiums Tariff table below.

2. Coverage

Insurance cover normally only applies to those people (national and foreign) on the projects run by and in the same country as the "host" organisation. Thus, an organisation running workcamps in France is only covered for the volunteers (French and foreign) on its own workcamps in France. However, insurance coverage can be provided for volunteers participating in projects run by other organisations (in the same country or abroad) if



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all relevant information is passed to the Insurance Administrator in advance. Also, for coverage of long term volunteers (>90 days), notification in advance is required. Equally, coverage for events different from workcamps (e.g. study tours, seminars, (inter)national meetings) is provided **only** if notified in advance.

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

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 € 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 responsible (albeit not intentionally) for 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 organization 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.

As for which volunteers and activities can be covered, see item 5.1 "Notification of coverage for accidents, illness and Third Party Liability"



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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 also possible to insure volunteers younger than 16 years of age. Please contact the Insurance Administrator 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
- 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.

For the last two exclusions, the Insurance Administrator can be contacted to widen the coverage from the normal basic coverage (clause travel from home to the project and back). **In exceptional cases, the International Insurance Commission may decide to make ex-gratia payments.**

Important Notices

- (1) Public medical facilities should be used whenever possible. Treatment in private clinics will only be compensated for if there is no reasonable alternative available.
- (2) 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.
- (3) 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.
- (4) 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 (e.g. whilst using a vehicle with inadequate insurance coverage).



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3. Premiums Tariff per person per day

Non-SCI members of SCI Insurance (1)

Location and period of the insured activity	From the same continent	From a different continent
	Without TPL / With TPL	Without TPL / With TPL
In low rate Europe (2) ≤ 30 consecutive days	€ 0.55 / € 0.75	€ 0.80 / € 1.00
In low rate Europe (2) > 30 consecutive days	€ 0.80 / € 1.00	€ 0.80 / € 1.00
In Asia (4) and Africa	€ 0.55 / € 0.75	€ 1.30 / € 1.50
In Latin America	€ 0.80 / € 1.00	€ 1.30 / € 1.50
USA and Canada ≤ 30 consecutive days	€ 1.00 / € 1.20	€ 1.50 / € 1.70
USA and Canada > 30 consecutive days	€ 1.30 / € 1.50	€ 1.50 / € 1.70
≤ 30 consecutive days in high rate area (3)	€ 0.90 / € 1.10	€ 1.30 / € 1.50
> 30 consecutive days in high rate area (3)	€ 1.50 / € 1.70	€ 1.50 / € 1.70

Please note that the minimum premium per insured event (meeting, seminar, workcamp, volunteer service) is 5€. Organisations that pay the premiums in advance can have a discount of 2%.

Please note that in case of the Third Party Liability Insurance the premiums are increased with € 0.20 per person per day if all the necessary data has been sent to the SCI Insurance Administrator in advance.

In Western Europe people normally resident in CEE (see note 2) count as people from a different continent.

Notes:

- (1) The separation into SCI / Non-SCI refers to the organisation taking out and paying for the insurance, not to the volunteer or the host project (unless they are the ones taking out the insurance).
- (2) Greece, Ireland, Italy, Malta, Spain, Portugal, UK and CEE (Central and Eastern Europe: Poland, Czech Republic, Slovakia, Hungary, Romania, Bulgaria, Slovenia, Croatia, Bosnia, Serbia and Montenegro, Macedonia, Albania, Estonia, Latvia, Lithuania, the European part of Russia, Moldova, Ukraine and Belarus).
- (3) Europe (except those under (2)), Japan, South Korea and Oceania and Israel, Palestine and Arabian Peninsula (Saudi Arabia, Kuwait, UAE etc).
- (4) Asia also includes the Asian part of Russia and Kazakhstan, Kyrgyzstan, Armenia, Azerbaijan, Georgia and Tajikistan but excludes Japan and South Korea and Oceania, Israel, Palestine and Arabian Peninsula (Saudi Arabia, Kuwait, UAE etc.).



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4. The SCI Insurance Commission

The SCI Insurance Commission oversees the administration of the insurance scheme on behalf of the SCI International Committee. It is comprised of the SCI International Treasurer and up to 4 lay members. It meets at least once per year to review financial and administrative arrangements, including premiums and coverage, and to consider pending cases. In addition, members are regularly in touch with the Insurance Administrator in the International Secretariat regarding particular claims etc.

5. Administrative procedures

5.1 Application for insurance coverage

Any organisation which needs insurance coverage under this scheme (and who has not used it in the previous year) should apply to the Insurance Administrator well in advance, indicating the approximate number of people and types of project for which they require coverage and over what period of time. The Insurance Commission will then confirm whether or not it is possible to include them in the scheme.

5.1.1. Notification via OPS

All your volunteers in SCI workcamps in the VEF-area (to specify: all in Europe, plus IVP Australia, SCI Hong Kong, SCI Japan, SCI Korea, SCI-IVS USA) and all volunteers sent by SCI branches or groups in the VEF-area to workcamps organized by partner organisations within the VEF-area are automatically insured (this concerns the partners in Canada, USA, Europe, Northern Africa, Near East, former Soviet Union area, Mongolia, Korea, Japan, Taiwan, Hong Kong & China, Australia). Volunteers on workcamps organized by MS Denmark are covered by similar insurance.

5.1.2 Notification for insurance for medical costs only

Since voluntary service organisations do not normally know for certain how many people are going to participate in their projects until they are finished, final notification of the coverage required is retrospective. This is the exceptional characteristic of this scheme and it necessitates a considerable degree of mutual trust between SCI and the organisations concerned.

The Insurance Administrator should be informed of the workcamps' precise data (location, data, number of volunteers) at the end of each year. Special notification forms are available

The data should be sent to the Insurance Administrator in advance for:

- long term volunteers
- volunteers sent to Asia, Africa, Latin America
- special cover for travel days
- cover for special events (seminars, study tours, meetings)

Please note that SCI Insurance only insure consecutive days for the whole duration of the workcamp, the long term volunteer period or any other events requested being insured.



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5.1.3 Notification for insurance for medical costs and third party liability

For all activities that need coverage, and all volunteers who need coverage, it is necessary to send the data listed in the "Insurance Infosheet" document to the Insurance Administrator in advance. Volunteers cannot be covered for third party liability during activities in their home country.

Please note that SCI Insurance only insure consecutive days for the whole duration of the workcamp, the long term volunteer period or any other events requested being insured.

5.2. What to do in case of illnesses or accidents

Before proceeding with a claim to the Insurance Administrator, it is vital to check with the person(s) concerned whether there is any other insurance scheme (private health insurance, reciprocal state schemes etc.) to which a claim could be made. Where such a possibility exists, a claim must also be placed with the appropriate authority in addition to notifying the Insurance Administrator. The SCI Insurance Commission will only take responsibility for those items not covered by alternative schemes.

Please note that it is not possible for the SCI Insurance Administrator to give immediate confirmation (whether over the telephone or by email) whether or not a particular claim will be met. In the case of a serious accident or illness, involving hospitalisation, air ambulance etc. the case will need to be referred by the Insurance Administrator to SCI's insurers in Switzerland for further action.

1. If you think you may need to claim under the SCI scheme, you should take the Notification Form with you to the doctor in charge. The doctor should fill in the "medical report". Make sure (s)he signs it!
2. Check whether all questions are filled in an understandable way. If the medical report is not written in English, French, German or Dutch, try to get a translation. If this would cause any delay, you can send the translation later.
3. The front page of the form must be filled in and signed by the insured person and the project leader.
4. Preferably, as a first step, scan the form and send it by email to Insurance Administrator at finances@sci.ngo. Keep the original and wait for further instructions. If you cannot scan it, ask for advice from the same address. Send your form within 2 days after your FIRST visit to a doctor. The name of the volunteer should be mentioned on every document.
5. Make sure that you keep all bills. Scan and send them first to the Insurance Administrator (who will inform you if the originals are needed). No claims can be considered unless accompanied by verifiable receipts from a doctor, chemist, hospital etc.
6. Project leaders and insured persons should always inform the national secretariat of their organization.

5.3. What to do in case of Third Party Liability

1. Ensure that you inform the Insurance Administrator of Third Party Liability claim without delay.
2. Fill in the "Notice of claim - Liability insurance" document and check whether all the questions are filled in an understandable way. If the report is not written in English, French, German or Dutch, try to get a translation. If this would cause any delay, you can send the translation later.
3. The front page of the form has to be filled in and signed by the insured person and the project leader.
4. As a first step, scan the form and send it by email to the Insurance Administrator at finances@sci.ngo without delay. Keep the original and wait for further instructions. If you cannot scan, ask for help from your project leader.
5. Please also provide us with an exact description of the cause of loss as well as bills and receipts detailing



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the costs incurred. Make sure that you have all the bills, police reports, the estimation of the damage calculated by the expert etc. Send them first to the Insurance Administrator as a scanned file.

6. Project leaders and insured persons should always inform their organization.

Please note that it is not possible for the SCI Insurance Administrator to give immediate confirmation (whether over the telephone or by email) whether or not a particular claim will be met.

In serious cases (death, possible disability) you must warn the Insurance Administration within 24 hours (by telephone). Emergency phone numbers are:

SCI International Secretariat: Tel: +32.3.226.57.27 Insurance Administrator: GSM: +32.484.108138

In case of a serious accident, make sure that an official report about the circumstances and causes is made (preferably by the police). If this is not possible, then prepare at the minimum, a list of witnesses (including names and addresses). The list might be needed later to decide whether a case will be accepted.

5.4. Payment of claims: illness and accidents

Small claims (under 100€) can be settled on the spot from the organisation's own funds. Provided the settlement is accepted by the insurance scheme, this amount will then be credited to the organisation's current account with the SCI's International Secretariat. The scheme does not accept responsibility for the local settlement of claims that are not covered by the scheme. In case of doubt, an enquiry should be made to the Insurance Administrator before the settlement of claims.

The immediate settlement of larger claims must be avoided, to enable the Insurance Commission to carry out investigations if necessary. A phone call to the Insurance Administrator (for telephone numbers see above) is recommended. When the size of an accepted claim exceeds the availability of local funds, the claim may be settled directly by the SCI International Secretariat.

When medical costs are paid on the spot, the organisation must take steps to ensure that these costs are partially or totally recovered from any alternative insurance cover (state or commercial) which the volunteer may have. If the insured person lives in another country, the Insurance Administrator may co-ordinate the refund (e.g. with the co-operation of the sending organisation).

Pending bills: bills should be sent to the Insurance Administrator within 4 months after the occurrence of the accident or illness. If the branch or organisation still expects bills for a case after that period, they should inform the Insurance Administrator.

5.5. Payment of claims: Third Party Liability

Once all the necessary documents have been sent via the Insurance Administrator to the insurance broker Dr. Walter, we have to wait until the insurance broker has come to a decision on the claim: whether it has been accepted and what the exact amount is that can be refunded. Until the decision is made on the legitimacy on the claim, no payment can be made.

5.6. Settlement of accounts

At the end of the year the Insurance Administrator will deduct the amount paid out in claims by the organisation concerned from the amount due for premiums (this will not, of course, include "pending" cases or claims met directly by the International Secretariat). The organisation will then be asked to settle its account by transfer to one of the bank accounts of SCI International Secretariat:

Main account: Triodos Bank Belgium
In Switzerland: Bank Cler in Zürich

IBAN: BE37 5230 8019 4928
IBAN: CH30 0844 0045 0002 90110

BIC: TRIOBEBB
BIC: BCLRCHBB



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In some countries it is also possible for non-SCI organisations to pay to the national SCI branch to avoid international bank charges. If a particular organisation is owed more for claims than is due for premiums, the organisation concerned will receive a credit against next year, or, if the sum involved is large, it may be paid directly by SCI's International Secretariat.

Special note

These guidelines form no part of a contract between SCI, its insurers, the SCI International Insurance Commission, the SCI International Committee, SCI branches, other voluntary organisations participating in the insurance scheme, or individual volunteers for whom coverage is being provided under the scheme. They are intended to provide general guidance on the type of cover provided under the scheme, its costs and administrative arrangements.

Although these guidelines may be translated into other languages, the English version is the original and it is recommended that it is consulted in the first instance over issues of interpretation etc.