



SERVICE CIVIL INTERNATIONAL

The Association of
Service Civil International ivzw
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INSURANCE GUIDELINES 2024

valid from 01.01.2024 till 31.12.2024

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.

Both policies provide world-wide coverage during the course of voluntary projects run by SCI branches and groups

Our ability to keep the insurance premiums low depends on the full cooperation of the SCI branches and groups, particularly with regard to keeping claims to a minimum (by promoting responsible attitudes to matters of safety etc.), and declaring the full numbers of insured days.

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 coverage from AXA Switzerland against their premium, plus a fee for administration. AXA Switzerland accepts that we also include volunteers from other organisations. 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

AXA Winterthur stopped providing insurance for Third Party Liability in 2017. A new insurance policy has been found via SCI Germany and the broker Dr. Walter in Germany. The year 2020 was a trial period and it means that the premium payable to Dr. Walter was borne by SCI Insurance. Due to this fact the insurance premiums have not been increased in 2020.

2. Coverage

Coverage for accidents comprises of:

- 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 includes:

- 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 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 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"

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
- 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 for a maximum of 10 days of travelling to the project and back.



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For the last two exclusions, the Insurance Administrator can be contacted to widen the coverage from the normal basic coverage

In exceptional cases, the International Insurance Commission may decide to make ex-gratia payments.

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 (e.g. whilst using a vehicle with inadequate insurance coverage).

3. Premiums Tariff per person per day

SCI branches and groups (1)

Location and period of the insured activity	From the same continent	From a different continent
In low rate Europe (2) ≤ 30 consecutive days	€ 0.50	€ 0.70
In low rate Europe (2) > 30 consecutive days	€ 0.70	€ 0.70
In Asia (4) and Africa	€ 0.40	€ 1.20
In Latin America	€ 0.70	€ 1.20
USA and Canada ≤ 30 consecutive days	€ 1.00	€ 1.50
USA and Canada > 30 consecutive days	€ 1.20	€ 1.50
≤ 30 consecutive days in high rate area (3)	€ 0.80	€ 1.15
> 30 consecutive days in high rate area (3)	€ 1.40	€ 1.40

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

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 organization taking out and paying for the insurance, not to the volunteer or the host project (unless they are the ones taking out the insurance).



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- (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, 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.).

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 Notification of coverage for illness, accident and Third Party Liability

1. Notification via OPS

All volunteers in SCI workcamps in the VEF-area 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. Volunteers on workcamps organized by MS Denmark are covered by a similar insurance.

2. Notification by branches and groups in advance

Branches and groups can also ask for coverage for:

- long term volunteers (hosted and/or sent)
- volunteers sent to workcamps outside the VEF area
- travel days for volunteers (hosted and/or sent)
- special events (seminars, study tours, meetings)

They must ask this well in advance by sending the document "insurance request sheet" by email to the Insurance Administrator at finances@sci.ngo). If the information re. the participants is not fully known in advance, e.g. for special events, the information must be sent to the Insurance Administrator immediately after the end of the event. Changes and cancellations must also be passed to the Insurance Administrator as soon as possible.

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



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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.

In the case of an accident or illness

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 your campleader. **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 their SCI branch or group.

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 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 SCI branch or group.

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.



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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: +32.489.76.43.72

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 own funds of the branch or group. Provided the settlement is accepted by SCI Insurance, the Insurance Administrator will send a credit note to the branch or group.

SCI Insurance does not accept responsibility for the local settlement of claims that are not accepted. 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 organization 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 coordinate the refund (e.g. with the co-operation of the sending organization).

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 the volunteer 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 Payment of premiums

For the volunteers insured under the VEF (see above) the premium will be settled by an automatic payment through the Volunteer Exchange Fee.

At the end of each year the Insurance Administrator will send an invoice for all other insured volunteers and activities

6. Special note



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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 organizations 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.