 <p style="text-align: center;">INSURANCES</p>	<p style="text-align: center;">Human Resource Manual</p>
<p style="text-align: center;">Accidental Death and Dismemberment Insurance</p>	<p style="text-align: center;">Section 1604</p>

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

PURPOSE

1. The Government provides accidental death or dismemberment insurance coverage for employees while on the business of the employer. The policy is coordinated through the Taxation and Risk Management Division of the Department of Finance. The information provided here is only a summary of coverage. Employees should refer to Taxation and Risk Management for complete details on the policy.

APPLICATION


2. These guidelines and procedures apply to all employees under age 70.

DEFINITIONS

3. **Policyholder** means the Government.
4. **Class I** is the Commissioner, Ministers, Executive Assistants, Members of the Legislative Assembly, Territorial Judges, and all Managers whose named positions are on file with the policyholder.
5. **Class II** is all other Government employees and contract physicians not covered under Classes I and III.
6. **Class III** is all employees, members and guests of public boards, committees and agencies, not covered in Class I and II, whose positions are on file with the policy holder.
7. **Class IV** is all student legal clerks who travel with the Supreme Court.
8. **Business Travel** is travel while on assignment by, or at the direction of, the Policyholder.

PROVISIONS

9. The maximum coverage for Class I employees is \$200,000 per accident. For Classes II, III, and IV the maximum coverage is for \$100,000 per accident.

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10. Class I employees have 24 hour accident protection for business and pleasure travel. Classes II, III, IV have 24-hour accident protection for business travel only.
11. The rehabilitation benefit is a maximum of \$3000 per accident.
12. The repatriation benefit is a maximum of \$3000 per accident. This benefit provides for a deceased to be transported home after a fatal accident.
13. Coverage for loss or loss of use is determined, according to a table of losses. The loss must occur within 365 days of the accident and only one indemnity (the greater) is paid per accident. The table of losses is available from Taxation and Risk Management.
14. The policy contains some exclusion and restrictions of coverage.
15. Employees are automatically covered. No enrolment forms are needed.
16. The notice of loss must be given to Taxation and Risk Management no later than 30 days from the date of the accident or the beginning of the disability due to sickness.
17. Proof of loss must be submitted 90 days from the date of accident or the beginning of the disability due to sickness.

CONTACTS

18. For further information or clarification, please contact:

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Department of Human Resources
Iqaluit, Nunavut
975-6211**

or

**Director Taxation and Risk Management
Department of Finance
Iqaluit, Nunavut
975-5809**