

## Appendix E - Guide to insurance coverage for employees on NPP business travel

INCIDENTS	HIGHLIGHTS OF INSURANCE COVERAGE	SOURCES/INFO	EMPLOYEE INQUIRIES	APPLICABLE TO
Death and Dismemberment	200K Accidental Death Dismemberment and Specific Loss Indemnity Includes paralysis benefit, repatriation, family assistance, rehabilitation, home and vehicle alteration	Consolidated Insurance Program (CIP) Group Accident Policy 24 hour business travel.	Consolidated Insurance Program Manager (CIP Mgr)	Staff of Non-Public fund Canadian Forces under the age of 70. Volunteers and contractors who travel on behalf of CFMWS, under the age of 70.
Death and Dismemberment	Principal sum based on Basic Group Life coverage, or fixed amount, and specific loss indemnity. Includes rehabilitation, home alteration, workplace modification, family assistance, repatriation, and funeral benefits.	NPF Accidental Death and Dismemberment Policy	Base/Wing/Unit Human Resources Office	Staff of Non-Public Funds, Canadian Forces full-time and part-time employees under the age of 85.
Death and Dismemberment	Travel Accident Insurance	<ul style="list-style-type: none"> <li>• CFMWS BMO Diner's Club Mastercard Individual Travel Card (ITC) Program (\$500,000 Travel Accident Insurance).</li> <li>• CFMWS BMO Diner's Club Mastercard ITC</li> </ul>	<ul style="list-style-type: none"> <li>• Allianz Global Assistance (1-877-704-0341). The last four numbers of the ITC are the policy number.</li> </ul>	<ul style="list-style-type: none"> <li>• CFMWS BMO Diner's Club Mastercard ITC holders who charged vehicle rental for NPP travel to their ITC.</li> </ul>

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		Program (Car Rental Accidental Death & Dismemberment Insurance)  • Standing Offer / Agreement with PWGSC and car rental agencies		
Injury-on-Duty	Employees disabled due to an occupational injury or disease entitled to injury-on-duty	Government Employees Compensation Act	Base/Wing/Unit Human Resources Office	Staff of Non-Public Funds, Canadian Forces
Basic Employee Life Insurance	Lump sum benefit, based on multiple of annual salary, payable to beneficiary on employee's death	NPF Group Life Insurance Plan	Base/Wing/Unit Human Resources Office	Staff of Non-Public Funds, Canadian Forces who are enrolled in the NPF Group Life Insurance Plan
Optional Employee Life Insurance	Lump sum benefit, based on multiples of \$10K, payable to beneficiary on employee's death	NPF Group Life Insurance Plan	Base/Wing/Unit Human Resources Office	Staff of Non-Public Funds, Canadian Forces who are enrolled in the NPF Optional Employee Life Insurance Plan, under the age of 70
Emergency Care Outside Canada, Medical Expenses Illness or Injury including Emergency Travel Assistance	Provides coverage for unexpected injury and unexpected illness. \$1M in a person's lifetime	• NPF Group Health Plan • NPF Medical Insurance for Expatriate Employees	Base/Wing/Unit Human Resources Office	Staff of Non-Public Funds, Canadian Forces who are enrolled in the NPF Group Health Care Plan or the NPF Medical Insurance Plan for Expatriate

INCIDENTS	HIGHLIGHTS OF INSURANCE COVERAGE	SOURCES/INFO	EMPLOYEE INQUIRIES	APPLICABLE TO
				Employees and under age 70
Damage to Privately-owned Vehicle Driven on Official Business within Canada and the United States	<p>Employees are responsible and are required by government law to maintain adequate provincial/territorial state/country insurance coverage of public liability and property damage.</p> <p>Employees using PMV on business travel are responsible for informing their insurance company and confirming that they are adequately insured.</p>	Should a PMV being used on authorized NPP business have an accident, the normal deductible charged on the traveler's car insurance will be reimbursed under the Consolidated Insurance Program (CIP). As per CIP policy, this reimbursement will be charged to the entity funding the travel.	CIP Mgr	Applicable to anyone who is authorized the use of privately-owned Vehicle for Official NPP Business
Damage to Privately-owned Vehicle Driven while on International Official Business Travel	This is not covered under Consolidated Insurance Program Commercial Liability Insurance.	<ul style="list-style-type: none"> <li>• Employees should consult their personal insurance company and confirm with their insurance agent that they are adequately insured as no additional coverage is provided by the employer.</li> <li>• Should there be an accident on authorized NPP business, the traveller's normal deductible will be reimbursed and charged to</li> </ul>	CIP Mgr	Applicable to anyone who is authorized the use of privately-owned Vehicle for Official NPP Business

INCIDENTS	HIGHLIGHTS OF INSURANCE COVERAGE	SOURCES/INFO	EMPLOYEE INQUIRIES	APPLICABLE TO
		the entity funding the travel.		
Damage to Rental Vehicle driven on Official Business within Canada and the United States	Covered by either ITC or CIP. Collision Damage Waiver or Loss Damage Waiver (CDW/LDW) must be declined at time of rental	<ul style="list-style-type: none"> <li>• CFMWS BMO Diner’s Club Mastercard Individual Travel Card (ITC) Program.</li> <li>• CIP Commercial Liability Policy provides coverage for damages to NPP rental vehicles.</li> <li>• Should there be an accident on authorized NPP business, the traveller’s normal deductible will be reimbursed and charged to the entity funding the travel.</li> </ul>	<ul style="list-style-type: none"> <li>• Royal and Sun Alliance Insurance 1-800-243-0198</li> <li>• Consolidated Insurance Program Manager (CIP Mgr)</li> </ul>	<ul style="list-style-type: none"> <li>• CFMWS BMO Diner’s Club Mastercard ITC holders who have charged their rental car to their travel card.</li> <li>• Applicable in those rare instances where Staff of Non-Public Funds, Canadian Forces do not have the CFMWS BMO Diner’s Club Mastercard ITC.</li> </ul>
Damage to Rental Vehicle while on International Official Business Travel	Collision Damage Waiver or Loss Damage Waiver (CDW/LDW) should be either accepted or declined at time of purchase, depending on , CFMWS BMO Diner’s Club Mastercard Individual Travel Card Program coverage available in country of travel	<ul style="list-style-type: none"> <li>• CFMWS BMO Diner’s Club Mastercard Individual Travel Card (ITC) Program.</li> <li>• Standing Offer / Agreement with PWGSC and car rental agencies</li> <li>• Travellers should consult with BMO Diner’s Club Mastercard as coverage is</li> </ul>	Royal and Sun Alliance Insurance (905) 475-4832 (call collect)	CFMWS BMC Diner’s Club Mastercard ITC holders who have charged their rental car to their travel card.

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		based on area of travel. • Travellers should verify with car rental agency the particular legal requirements of the applicable province or country of travel. • CIP does not provide coverage for international vehicle rentals • Should there be an accident on authorized NPP business, the traveller's normal deductible will be reimbursed, and charged to the entity funding the travel.	• Consolidated Insurance Program Manager (CIP MGR)	
Public Liability and Property Damage Rental Vehicle Insurance Coverage (PL/PD) driven on Official Business within Canada and the United States	PL/PD should be declined at time of rental.	• Standing Offer / Agreement with PWGSC and car rental agencies  • CIP Commercial Liability Policy provides coverage for third party damages	• <a href="#">PWGSC Accommodation and Car Rental Directory</a>  • Consolidated Insurance Program Manager (CIP Mgr)	CFMWS Individual Travel Card Holders who have booked and paid for their rental car using their CFMWS BMC Diner's Club Mastercard ITC  Traveller on Official Business

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Public Liability and Property Damage Rental Vehicle Insurance Coverage (PL/PD) while on International Official Business Travel.	Travellers should verify with car rental agency the particular legal requirements of the applicable province or country of travel. PL/PD should be purchased at time of rental.	CIP does not provide coverage for international vehicle rentals	Consolidated Insurance Program Manager (CIP Mgr)	Traveller on International Business
Flight and Baggage Delay	<p>A) Missed Connection                      B) Delayed Flight Departure or Denied Boarding                      C) Emergency Baggage Delay</p> <p>The maximum aggregate limit payable under coverage A, B, or C above in respect of any one occurrence is \$500.00.</p>	AMEX certificate of Insurance – Business Travel Account	Royal & Sun Alliance Insurance Company of Canada. In an emergency, call Global Excel Management Inc. (Global Excel). Global Excel can be contacted 24 hours a day, 7 days a week by calling: 1-800-243-0198 toll-free from the US & Canada, or +905-475-4822 collect from anywhere in the world.	Travellers whose flights have been booked through CFMWS Travel Services using the AMEX system
Hotel/Motel Burglary	Hotel/Motel Burglary insurance will reimburse actual amount spent, up to \$500 per incident, to replace personal property that was lost as a result of a burglary from your	CFMWS BMO Diner’s Club Mastercard Individual Travel Card Program	Allianz Global Assistance (1-877-704-0341) provides this coverage. The last four numbers of the	Travellers whose hotel has been charged to their BMO Diner’s Club Mastercard ITC.

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	hotel or motel room. Coverage is secondary and limited to amounts in excess of any other applicable insurance or coverage available to you, including benefits provided by the hotel/motel company (including, but not limited, to goodwill payments, refunds, credit/vouchers).		ITC are the policy number.	