

# Fostercare



## Eligible Foster Parents Province of Nova Scotia Department of Community Services

*This brochure is intended to serve as a high level summary only; restrictions, limitations and all provisions apply as per the contract. Every effort has been made to ensure that the summary is accurate; in situations of variance, the group insurance contracts will govern actual coverage.*

Sutton Special Risk  
Accident Policy #056/023204A

To make a claim, foster parents should contact  
Sutton directly at 1-800-461-3292.

Claims inquiries: [claims@suttonspecialrisk.com](mailto:claims@suttonspecialrisk.com)

## Eligibility

Foster Parents of Nova Scotia under the age of 85 who have a foster child(ren) in their care.

## Scope of Coverage

Worldwide, 24 hours a day, 7 days a week for injury due to an accident

## Principal Sum

\$50,000

## Weekly Accident Indemnity (for eligible members under age 65)

Weekly benefit amount: \$200

7 days waiting period (from 1<sup>st</sup> day if hospitalized)

Maximum number of weeks payable: 13 weeks

*Must satisfy policy's definition of disability*

## Additional Benefits

*Accident Medical Expense Benefit* – Maximum \$2,000

*Surgical Reattachment Benefit* – 50% of benefit shown in Loss Schedule

*Repatriation Benefit* – Maximum \$15,000

*Identification Benefit* – Maximum \$15,000

*Rehabilitation Benefit* – Maximum \$15,000

*Rehabilitative Physical Therapy Benefit* – Maximum \$10,000

*Funeral Benefit* – Maximum \$5,000

*Bereavement Benefit* – Maximum \$1,500

*Spousal Retraining Benefit* – Maximum \$15,000

*Special Education Benefit* – 5% of Principal Sum to a maximum of \$10,000

*Day Care Benefit* – 5% of Principal Sum to maximum of \$5,000 per year

*Family Transportation Benefit* – Maximum \$15,000

*Home Alteration and Vehicle Modification Benefit* – Greater of \$25,000 or 10% of Principal Sum to a maximum of \$50,000

*Psychological Therapy Benefit* – Maximum \$10,000

*Seat Belt Benefit* – Maximum 10%

*Felonious Assault Benefit* – 10% of the Principal Sum to a maximum of \$10,000

*Parental Care Benefit* – 10% to maximum of \$10,000

## Loss Schedule

*If injury due to an accident results in accidental death, dismemberment, loss of speech and/or hearing, paralysis or loss of use, within 12 months of date of the accident, benefits payable as a percentage of Principal Sum, as follows:*

Loss of Life	100%
Loss of Both Arms	100%
Loss of Both Legs	100%
Loss of Both Hands	100%
Loss of Both Feet	100%
Loss of Entire Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Hand and Sight of One Eye	100%
Loss of One Foot and Sight of One Eye	100%
Loss of One Arm	75%
Loss of One Leg	75%
Loss of One Hand	67%
Loss of One Foot	67%
Loss of Entire Sight of One Eye	67%
Loss of Thumb and Index Finger of Any One Hand	33%
Loss of Four Fingers of Any One Hand	33%
Loss of All Toes on One Foot	25%
Loss of Speech and Hearing in Both Ears	100%
Loss of Speech	67%
Loss of Hearing in Both Ears	67%
Loss of Hearing in One Ear	25%
Paraplegia	200%
Hemiplegia	200%
Quadriplegia	200%
Brain Death	100%

## Termination of Coverage

Coverage terminates at the earlier of age 85 or the date the Foster Parent no longer has Foster Children in their care.

*The Province reserves the right to amend or terminate benefit plan coverage. This brochure is intended to serve as a high level summary only; restrictions, limitations and all provisions apply as per the insurance policy. Every effort has been made to ensure that the summary is accurate; in situations of variance, the group insurance policy will govern actual coverage.*