

Fostercare



Eligible Foster Care Givers Province of Nova Scotia Department of Opportunities & Social Development

*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 #056/031978A

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

Claims inquiries: claims@suttonspecialrisk.com

Eligibility

Foster Care Givers and Foster Respite Care Givers of Nova Scotia under the age of 85 who have a Child in Care.

Scope of Coverage

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

Principal Sum

\$100,000

Weekly Accident Indemnity (for eligible members under age 65)

Weekly benefit amount: \$500

7 days waiting period (from 1st day if hospitalized)

Maximum number of weeks payable: 20 weeks

Must satisfy policy's definition of disability

Additional Benefits

Accident Medical Expense Benefit – Maximum \$15,000

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 \$5,000

Seat Belt Benefit – Maximum 10%

Felonious Assault Benefit – 10% of the Principal Sum to a maximum of \$25,000

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 a Child in 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.