



### 5.07 INJURY, DISABILITY, AND ACCIDENTAL DEATH COVERAGE

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#### 5.07.1 RELATED DOCUMENTS

- [5.07 Injury, Disability, and Accidental Death Coverage Policy](#)
- [5.07 Injury, Disability, and Accidental Death Coverage Procedures](#)
- [WorkSafeBC Form 7 – Employer’s Report of Injury or Occupational Disease](#)

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#### 5.07.2 FREQUENTLY ASKED QUESTIONS

Q. What further information do I need to understand about EMBC’s injury, disability, and accidental death coverage?

A. The agreement states that WSBC decides whether or not the “accident occurred out of and in the course of Emergency Services Work” and that any payments are made based “in accordance with the provisions of the Workers’ Compensation Act.” If WSBC deems that the injury, death, or illness meet the guidelines, the WSBC compensation process and claim criteria are then utilized. These same guidelines are used in any workplace within the province. The main requirement is that the injury, death, or illness must have both “arisen out of the employment” and “in the course of the employment.”

When there is no income history related to the “employment,” as is the case with many PSL volunteers, WSBC will use the earnings in the workers ordinary employment for their calculations. There are criteria for calculating income for casual, part-time, and new workers. For ESWs who are unemployed and have no history of earnings, earnings are fixed by WSBC at a figure not less than \$25.00 per week or more than the maximum under the Act. The maximum recognized earnings that will be used for the calculations, as of 2008 are \$66,500. A critical factor to ensure prompt coverage is that any reports of injury or death are provided to the ECC immediately, and the required paperwork is submitted to the Regional office as soon as practicable.

#### ACCIDENTAL DEATH AND DISMEMBERMENT/WEEKLY INDEMNITY

Q. Please explain EMBC’s accidental death and dismemberment/weekly indemnity coverage.

A. EMBC will provide WSBC and/or accidental death and dismemberment (AD&D) coverage for any volunteer working under the authority of an Emergency Program or SAR Coordinator.

The AD&D policy covers volunteers for accidental death, or for any injury and/or disability they might suffer while performing their authorized duties on behalf of the Province. The insurer will pay a principal sum to a registered volunteer’s beneficiary if the volunteer suffers accidental death: the insurer will pay the principal sum, or a lesser amount, to the insured volunteer if he or she suffers accidental dismemberment or injury. It will also pay weekly indemnity benefits to



an injured volunteer, the amount of these benefits depending on the extent of the injury, and whether or not the volunteer was gainfully employed at the time of the accident. The insurer will also reimburse the injured volunteer for out-of-pocket expenses. There are guidelines outlined in the policy.

**NOTE:** EMBC subscribes to the provincial AD&D coverage only for those individuals who fall outside WorkSafeBC coverage, i.e. the unemployable, retirees, stay-at-home parents. **AD&D is not in addition but rather in place of WorkSafeBC coverage.**

Coverage is available to registered volunteers while and in consequence of performing authorized duties on behalf of the Province of British Columbia while under the direction and control of the Province or a local authority. Coverage is provided as follows:

- a. **Accidental Death and Dismemberment:** The principal sum of \$40,000 is payable as a result of an accidental death and in the case of an accidental dismemberment or injury, the principal sum, or a lesser amount depending on the injury, is payable.
- b. **Weekly Accident Indemnity:** Benefits are payable to injured insured persons who, as a result of an accident, received reduced remuneration from their regular, full time employment. Weekly benefit amounts are up to \$300 for temporary total disability (maximum 52 weeks), and \$150 for temporary partial disability (maximum 26 weeks). If the volunteer is not gainfully employed on a full time basis at the time of the accident, the benefits payable would be \$100 for temporary total disability (maximum 52 weeks), and \$50 for temporary partial disability (maximum 26 weeks).
- c. **Accident Reimbursement Expense:** Expenses incurred by an injured volunteer for services such as hospital, ambulance, or nursing services or costs for prescription drugs, splints, crutches or other allowed costs to a limit of \$2,500.

**NOTE:** This summary is intended only as a general outline as all of the above coverage is subject to policy terms and conditions. Further information is provided in Section 4.2, Appendix 1 of the Personnel Management Policies and Procedures Manual. **Given the maximum (\$66,500) benefit payable may not meet the expectations of a volunteer that earns more than the maximum benefit payable, supplementary death or disability insurance is recommended.**



### WORKSAFEBC COVERAGE

Q. When does WorkSafeBC (WSBC) cover a volunteer?

A. EMBC registered volunteers are provided WSBC coverage through the Workers Compensation Act. For the purposes of WSBC coverage, volunteer activities are divided into four categories:

- **Operational tasks:** EMBC volunteers are considered to be “on operational call”; therefore, they receive coverage for the travel portion of their response (portal to portal) as well as for the operational tasks.
- **Training tasks:** Travel related to training tasks is not subject to the same level of urgency; therefore, WSBC does not cover the travel portion. However, WSBC covers the training exercise itself.
- **Demonstrations and competitions:** Demonstrations or competitions where there is a significant risk of injury are viewed as an opportunity to test the level and quality of training. An application for a training task number should be submitted. Once assigned a training task number, the participating volunteers qualify for this coverage for the demonstration/competition, but not for travel to these activities.
- **Public education and displays:** WSBC does not cover public education activities, such as mall displays or parades.

Q. What does WSBC pay for if I am injured?

A. WSBC pays applicable medical and rehabilitation expenses and partial wage replacement based on a percentage of your earnings. Wage replacement does not apply to persons whose present income is not affected by the injury.

The maximum WSBC benefit is based on the average industrial wage, which is currently \$66,500. The \$66,500 maximum applies to all BC workers who receive WSBC coverage in the province and is not specific to EMBC volunteers.

Q. What does WSBC pay if someone is killed while on a task?

A. Funeral expenses, a one-time-only lump sum payment to your beneficiary, which is over and above the pension amount, and a pension based on a number of variables such as the age of the surviving spouse, the number of dependents and, most significantly, the volunteer’s average yearly earnings at the time of the death.

Q. Will WSBC cover volunteers if the accident was their fault?

A. Yes, WSBC is “no fault” and volunteers would be covered.



Q. What conditions are there for WSBC coverage?

A. Volunteers are covered whenever they are registered for an EMBC authorized operational or training task (see categories explained in the first question above).

Q. If an EMBC volunteer is injured and lifted out of a site by helicopter, does WSBC still apply?

A. Yes, WSBC still applies.

Q. Are aircrew (spotters) covered for WSBC while flying in a private aircraft? How does WSBC respond in relation to aircraft insurance?

A. Yes, they are covered. WSBC coverage is primary; meaning no other insurance policy that may be in force at the time of the injury will pay compensation of any kind as long as WSBC coverage is applicable.

### **VEHICLE INSURANCE**

Q. Are volunteers covered for WSBC while travelling in a vehicle? How does WSBC pay in relation to ICBC insurance?

A. Assuming volunteers are travelling to an EMBC authorized operational task after being issued a task number, WSBC coverage would apply. WSBC would recover payments from ICBC.

### **AGE FOR VOLUNTEERS**

Q. For WSBC purposes, what are the minimum and maximum ages for volunteers to enrol with EMBC?

A. The minimum age is 16; volunteers between 16 and 18 years of age require signed consent from their parent or guardian. There is no maximum age.