

TOWARF Celebrates 50 Years of Lifesaving

It was a celebration to remember. The Town of Oakville Water and Air Rescue Force (TOWARF) celebrated 50 Years of existence on August 2nd, 2004. Many Federal, Provincial and Local government dignitaries attended, as well as local rescue units and yacht clubs.

Fifty years contains volumes of history, all of which have been written and recorded in a book entitled, 50 YEARS OF EXCELLENCE, which will be available within the next few months. To purchase a copy of the book, please visit TOWARF's website at www.towarf.com.



■ *The Honour Guard at TOWARF's 50th Anniversary Celebration.*



■ *Dave Elliott, Commander of TOWARF.*



■ *Members of TOWARF at the 50th Anniversary Celebration.*

CCGA National Awards Program

It's time to nominate a CCGA

The volunteer members of the CCGA work very hard, often in very dangerous situations, to ensure the safety of those at sea. To recognize this work, the national body of the Canadian Coast Guard Auxiliary has developed an awards program to honour the achievements of Coast Guard Auxiliary volunteers nationwide.

The following awards have been created and can be worn on the CCGA uniform in respect to the proper order of precedence.

Heroism Medal

This is the CCGA's highest honour. It is given to members of the Auxiliary in recognition of extreme skill in performing an assist or rescue that involves risk to the Auxiliarist's life. This award recognizes heroism in the face of grave personal risk.

The individual must have exercised extreme skill, as opposed to superior skill required for the Medal of Operational Merit. Neither the assist nor the rescue need be successful.

Exemplary Service Medal

This medal was created to honour the lifetime achievements of members whose contributions have been outstanding for the organization.

The medal recognizes excellence in those individuals who distinguish themselves by contributing significantly to the CCGA as a national organization and in enabling the Auxiliary to achieve its goals and objectives in the saving of lives, prevention of accidents and providing for safer boating, over an extended period of time.

The requirement to justify this award is exceptional performance of duty that benefits the Auxiliary as a whole. This performance must have a measurable, positive effect on the entire organization.

Leadership Medal

This medal is given to members of the Auxiliary in recognition of sustained professional and/or leadership achievements in operations or administration.

The Leadership Medal is for members who have maintained an outstanding level of performance and/or achievement over a period of time to further authorized activities of the Auxiliary.

Operational Merit Medal

This medal is awarded to Auxiliarists in recognition of superior skill in performing an assist, or rescue, or other meritorious operational service.

The award recognizes deeds or activities performed in an outstanding professional manner and/or of an uncommonly high standard that brings considerable benefit to the accomplishment of the CCGA mission.

member

To receive this medal, superior skill is required, not extreme skill, and there does not have to be a risk to the member's life.

Humanitarian Service Medal

This medal is presented to members of the Auxiliary and non-members who distinguish themselves by meritorious, direct participation in a significant act or operation of a humanitarian nature. Direct participation is defined as being physically present at the designated location, and having directly contributed to and influenced the action.

Service rendered in the act or operation being considered must meet the following criteria: must be above and beyond normal duties; must have major significance; must have provided immediate relief; and must have affected the outcome of the situation.

Administrative Excellence Medal

The Medal of Administrative Excellence is given to members and non-members of the CCGA in recognition of outstanding administrative achievement or service to the Auxiliary. This requires services that were accomplished in a manner which is worthy of special recognition.

CCGA Long Service Medal

The CCGA Long Medal Service Medal is given to all volunteer members in good standing having cumulated 25 years of service with the Auxiliary.
General Awards

The following can be awarded to CCGA members but also to non-members who have supported the CCGA in some way.

National Council Honorary Membership

The National Council Honorary Membership is awarded to members and non-members of the Auxiliary who have contributed exceptional meritorious service to the CCGA.

The requirement for this award is meritorious performance of duty that enhances the goals of the Auxiliary as a national organization. This performance must clearly be of a nature much higher than that normally expected, and which has a significant positive effect on the ability of the CCGA to achieve its mission and goals.

This distinction is intended for those individuals who have provided a notable service to the Auxiliary and its programs. They have made outstanding nationwide contributions to the purpose and promotion of the Auxiliary.

Certificate of Appreciation

The CCGA Certificate of Appreciation can be awarded to members or non-members of the Auxiliary who have given noteworthy cooperation or assistance to the Auxiliary and its activities.

This award focuses attention on the unsung heroes, the volunteers who ask for nothing, but whose exemplary compassion and charity are part of the CCGA culture.

Recipients have usually been involved in CCGA activities for several years and normally have not received a national or regional award.

Any CCGA member can nominate an individual that they believe deserve one of these awards by filling out a nomination form that can be found on the CCGA website at:

www.ccca-gcgc.org/publications/awardpro_e.pdf

or can be obtained through your regional office.

The completed form should be forwarded to your regional CCGA office. There, the Regional Board of Directors will review the nomination and forward it to the National Awards Advisory Committee with their recommendations. †

CCGA Members Join Safe Boating Campaign

All across Canada, volunteers of the Canadian Coast Guard Auxiliary joined their efforts in support of the 2004 Safe Boating Campaign. The CCGA was present in Montreal for the launch of the National Safe Boating Campaign in conjunction with the National Safe Boating Awareness Week, which took place across Canada from May 22nd to May 28th, 2004. The purpose of this initiative is to promote a wide range of safe boating practices to the estimated 7 million recreational boaters in Canada.

This initiative is promoted by the Canadian Safe Boating Council, a non-profit organization and its members and partners from all areas of the maritime community including manufacturers, boating education organizations, water safety and maritime law enforcement sectors. The goal is to ensure that the millions of Canadians who head out on the waters in canoes and kayaks, sailboards and sailboats, fishing boats, personal watercraft, power boats and cruisers are equipped with the knowledge for a safe day on the water.



New campaign material was developed by the Canadian Safe Boating Council and was put to good use. The new material included:

- 6 - informative articles for publication covering several of the key areas of safe boating practices, with a focus on education and training for all boaters.
- Special content suitable for preparing special Safe Boating Awareness Week supplements;
- 2 - PSA print ads;
- Logos for the Canadian Safe Boating Council and "Boat Safe-Return Safe" the theme of this year's programs;
- Photos of safe boating;
- Contact information for local Safe Boating Experts in your market for interviews.

All information, documents and graphics are available in electronic format for downloading from the Canadian Safe Boating Council's Web site www.csbc.ca. Pictures from the launch ceremony in Montreal and Public Service Announcements are available in the multimedia gallery section of the CCGA website at www.ccg-gcac.org.

Volunteers Saving Lives on the Water



Every year, the 5000 volunteers of the Canadian Coast Guard Auxiliary participate in more than 1700 search and rescue missions, resulting in over 200 lives saved.

Remember us in your will or make a tax-deductible donation to the Auxiliary so we can save more lives.

For more information, call toll free:
1 866-MAYDAY2 / 629-3292
or visit us at www.ccg-gcac.org

Canadian Coast Guard Auxiliary
P.O. Box 2367, Station D, Ottawa, Ontario, K1P 5W5
Registered charity 87029 8494 RR 0001

Insurance FAQs

Insurance Questions and Answers

1 *Are Canadian Coast Guard Auxiliary (CCGA) Community Owned vessels or dedicated response vessels insured while they are secured at the dock?*

Answer: No. Since there is no CCGA authorized activity then community owned vessels and dedicated response vessels must retain their own insurance coverage while secured at the dock.

2 *Are CCGA owned vessels insured while they are secured at the dock?*

Answer: Yes vessels owned by the regional CCGA Associations are insured while they are secured at the dock.

3 *Are CCGA members covered by the Group Accident insurance while travelling to their vessel for a SAR response or authorized activity?*

Answer: Yes, CCGA members are covered by the Group Accident insurance while travelling to their vessel for a SAR response and any other CCGA authorized activity.

4 *Are CCGA members covered by the Group Accident insurance while conducting boating safety activities?*

Answer: Yes, CCGA members are covered by the Group Accident insurance while conducting boating safety activities.

5 *Are CCGA members' vehicles insured while travelling on official CCGA business?*

Answer: No, CCGA members' vehicles are not covered by the CCGA insurance policies while travelling on official CCGA business. Members are legally required to have their own vehicle insurance. Members are encouraged to inform their vehicle insurers that if they use their vehicles for CCGA business.

6 *Are CCGA members covered by the Group Accident insurance while attending meetings?*

Answer: Yes, CCGA members are covered by the Group Accident insurance while attending meetings.

7 *Are CCGA vessels insured while participating in oil spill response activities?*

Answer: Yes, CCGA vessels are insured while participating in oil spill response activities. But cleaning of the hulls resulting from participation in the activity is not covered. The polluter would be responsible for the costs associated with cleaning the vessels.

8 *Are CCGA vehicles owned by the CCGA Association covered by the CCGA insurance policies?*

Answer: Yes in Quebec, Newfoundland, New Brunswick and Nova Scotia CCGA vehicles

owned by the CCGA are covered by the CCGA insurance policies. Any additional vehicles should be reported to your insurance broker.

9 *Are Coast Guard loaned vessels insured while they are secured at the dock?*

Answer: Yes, Coast Guard loaned vessels are insured while they are secured at the dock. However, Canadian Coast Guard (CCG) policy is to no longer loan Coast Guard vessels to the CCGA and is only done in exceptional circumstances.

10 *Is damage to a tasked Auxiliary vessel covered while being slung via helicopter?*

Answer: Yes coverage is provided.

11 *Does the Liability for Board of Directors extend outside the CCGA National and Regional Boards and include Boards of community vessels?*

Answer: No, the Director and Officers policy coverage only extends to Auxiliary members serving on the CCGA National Board and/or any CCGA Regional Boards. Auxiliary insurance coverage would not extend to Auxiliary members serving on another organization's board of directors. It would be up to that organization to insure its own board members.

12 *If a member is retired how is compensation covered if it can't be tied to earnings?*

Answer: For retired or unemployed members, a flat benefit of \$250.00 per week will be paid if a member is disabled because of an accident, and is unable to perform all activities of daily living. **Note:** Persons receiving employment insurance benefits are considered unemployed.

13 *Would a member have to use their sick days first from their employer provided benefits, before CCGA insurance kicks in?*

Answer: No.

14 *If I have to drop my nets (fish catch) to proceed to a SAR case will I be reimbursed for my loss under the CCGA insurance coverage?*

Answer: No, there is no coverage for this type of occurrence. This type of insurance is not available.

15 *Whose responsibility is it to report damage to a CCGA vessel as a result of a SAR tasking and when?*

Answer: It is up to the CCGA owner/operator to report any damage or suspected damage to your regional Coast Guard representative immediately following the conclusion of the SAR case. In addition, if damage occurs during a SAR case every effort should be made to notify JRCC or MRSC of the damage, especially if the damage might jeopardize the safety of the CCGA vessel and its crew. JRCC or

MRSC must be notified so that they can monitor the progress of the CCGA vessel to ensure it reaches port safely.

16 *Are CCGA members' vessels and trailers covered by the CCGA insurance policies while towing with their own vehicle during an authorized activity?*

Answer: CCGA members' vessels are covered by the CCGA insurance policies while towing with their own vehicle during an authorized activity. However, the vehicle and trailer is not covered.

17 *Are CCGA members' personal vehicles covered while towing a CCGA vessel during an authorized activity?*

Answer: No, CCGA members' vehicles are not covered by the CCGA insurance policies while towing a CCGA vessel during an authorized activity. Members are required to have their own personal vehicle insurance. At no time are CCGA members' personal vehicles or personal trailers covered by the CCGA insurance policies.

18 *During an authorized activity a CCGA vessel and/or trailer while being towed strikes another vehicle, building, etc. Is this covered by the CCGA insurance policies?*

Answer: No,

(1) damage to a building - the liability rest with the owner of the vehicle that is towing the trailer. However, if the vehicle were owned by the CCGA, the CCGA automobile policy would respond to this claim,

otherwise it would be the policy of the owner of the vehicle.

2) damage to another vehicle, CCGA member is at fault - depending on the province where the accident occurred the insurance policy of the owner of the damaged vehicle will respond but no deductible would be imposed on the settlement of the claim (QC and ON).

19 *Does insurance coverage for charter hire include recreational fishing vessels or all vessels engaged in fishing?*

Answer: CCGA insurance coverage extends to CCGA commercial vessels only. It is not extended to CCGA recreational fishing vessels.

20 *Are CCGA member's insured to fire pyrotechnic distress flares during flare demonstrations?*

Answer: No, CCGA members are not insured to fire pyrotechnic distress flares during flare demonstrations. However, CCGA members may assist Canadian Coast Guard personnel with flare demonstrations, but the CCGA's involvement is limited to logistical support such as crowd control, literature distribution etc.

21 *Are CCGA members covered to use night illumination flares during a SAR incident?*

Answer: Yes. The use of night illumination flares is a necessary tool for use during SAR incidents therefore CCGA members are covered to use them.

22 *How many fingers are covered by the group accident insurance policies?*

Answer: The plan will pay 1/3 of the principal sum for the loss of the thumb and index finger of the same hand.

The plan will pay 1/3 of the principal sum for the loss of 4 fingers of the same hand. The plan will pay 1/8 of the principal sum for the loss of all toes of one foot.

23 *Is the equipment such as night vision goggles, personal floatation devices, pumps, etc., purchased through the New SAR Initiatives Fund insured for fire, theft or loss?*

Answer: There is no insurance coverage at this time.

24 *When does a member's insurance begin?*

Answer: A CCGA member's insurance begins once the member has been enrolled and accepted as a member of an Auxiliary association and has signed the Memorandum of Understanding between the CCGA and the CCGA member.

25 *When does an Owner Operator Vessel's insurance begin?*

Answer: A CCGA owner operator's insurance begins once the vessel has been enrolled and accepted by the Canadian Coast Guard as a vessel of an Auxiliary association and the owner/operator has been enrolled and accepted as a member of an Auxiliary association and has signed the Memorandum of Understanding between the CCGA and the CCGA member.

26 *How often is it necessary to renew vessel insurance, and how is this done?*

Answer: Coverage is continuous with an anniversary date of June 1st. CCGA vessels may be subjected to re-examination on a periodic basis that should not exceed twenty-four months. The examination may be subject to verification by an authorized CCG officer. It is up to the individual Auxiliary member to advise the appropriate Coast Guard representative of any additions and/or alterations to their vessel that may affect the value of the CCGA vessel.

27 *Are CCGA members insured whilst traveling to and from "Authorized Activities or Taskings" in their own personal vehicles?*

Answer: Yes CCGA members are covered while travelling to and from Authorized activities in their personal vehicles. However, the vehicle is not insured.

28 *Does the underwriter cover replacement or depreciated value in case of a total loss?*

Answer: This policy covers fair market value.

29 *Does the underwriter cover replacement or depreciated value in cases of damage or equipment loss?*

Answer: This policy covers fair market value.

30 *What limits are on permanent and long-term disability in case of personal injury?*

Answer: The Permanent Total Disability benefit will pay up to \$1,000,000, if, because of accidental bodily injuries, a member is prevented from performing all substantial and material duties of their occupation; and, the condition is continuous and of indefinite duration; and, requires the continuous care of a physician, unless the insured has reached his/her maximum point of recovery; and, prevent the insured person from engaging in any gainful occupation for which the insured person is qualified, or could be qualified, by reason of education, training, experience, or skill. The elimination (waiting) period is 104 weeks.

31 *Is it possible that the underwriters can make available a standard port insurance policy for our Dedicated Response Vessel's?*

Answer: The costs of purchasing port risk insurance for Dedicated Response Vessels is against CCG

and CCGA policy on insuring CCGA vessels.

32 *Is the underwriter able to make available an insurance package for owner operators for their personal use?*

Answer: At this time no program is available.

33 *Can the insurance brokers describe the navigation limits on their policy for the West Coast CCGA coverage?*

Answer: The policy reads as follows for the West Coast: 1) Warranted no navigation north of 55 degrees North latitude, except for Western Canada where navigation is permitted to 60 degrees North latitude. The Insurer recognized that this warranty is breached from time to time, for this CCGA pays an additional premium.

34 *Are CCGA members covered by the insurance policies while co-crewing onboard Canadian Coast Guard vessels?*

Answer: Since co-crewing onboard a CCG vessel is an authorized activity CCGA members are covered by the insurance policies.

35 *Are guests of the CCGA covered for personal injury while on board CCGA vessels?*

Answer: Guests such as media personnel are covered for personal injury while on board CCGA vessels only if they are invited and the activity is authorized. Guests are not covered while travelling to

and from an authorized activity. The limit of coverage for accidental death or dismemberment for guests is \$500,000. It is important to note that guests are not to be confused with persons who volunteer to crew for an authorized activity if a CCGA vessel is short of crewmembers.

36 *What is the coverage on both the office space and the storage?*

Answer: Currently the CCGA does have an insurance policy for office space and storage of the equipment in those spaces for Quebec, Maritimes and Pacific As per description and values reported to CCGA

37 *What is the coverage on the equipment and supplies?*

Answer: As indicated above, coverage for Quebec, Maritimes and Pacific is on an "all risks" basis (including theft) subject to policy exclusions and deductible.

38 *Currently the CCGA (C&A) has rental storage. What is the coverage on the unit and its contents? (including liability)*

Answer: Currently the CCGA does not have an insurance policy for Central & Arctic because no property, equipment list, etc was submitted for coverage to the insurance brokers. However, commercial general liability extends to those premises.

39 *What is the coverage for CCGA volunteers who are charged/tasked with inventory, stocking, cleaning, shipping, receiving, etc....?*

Answer: If it is an authorized activity then the CCGA member is covered by the insurance policies.

40 *Is it possible to purchase insurance coverage for members' personal vehicles while traveling on authorized CCGA business?*

Answer: No it is not. This type of coverage is not normally purchased by volunteer organizations.

41 *Could you check the availability of insurance coverage for distress flares demonstration to our members of CCGA and to the public? If this insurance is expensive for yearly coverage, could we get some coverage on a per time basis and make this expense as part of our operating costs per training session. The person giving this demonstration is certified and licensed as a Pyrotechnician as per the requirements of Explosives Regulatory Division of Natural Resources Canada.*

Answer: Insurance coverage for the firing of pyrotechnic distress flares during flare demonstrations is available for purchase. However, current CCGA policy does not include the firing of pyrotechnic distress flares during flare demonstrations as an authorized activity. It was unanimously agreed at past National Council meetings not to authorize this type of activity due to the dangers involved.

42 *What is the insurance coverage if a CCGA member is authorized to participate in a SAR tasking or Prevention activity and tows*

a CCGA owned vessel with his own personal trailer and own personal vehicle?

Answer: The liability for the activity where the CCGA member is involved is covered. The CCGA owned vessel is insured. The liability from the operation of the member's own vehicle and trailer as well as damages to the vehicle and trailer are not insured by CCGA and are the responsibility of the member.

43 *What is the insurance coverage if a CCGA member is authorized to participate in a SAR tasking or Prevention activity and tows his own CCGA vessel with his own personal trailer and own personal vehicle?*

Answer: The liability for the activity where the CCGA member is involved is covered. The member's enrolled personal vessel is insured. The liability from the operation of the member's own vehicle and trailer as well as damages to the vehicle and trailer are not insured by CCGA and are the responsibility of the member.

44 *If a CCGA member offers his services to JRCC or MRSC but is not officially tasked to the SAR incident is the vessel and the CCGA member's onboard insured?*

Answer: No insurance coverage is in place for the vessel or the members since there is no authorized activity.

45 *During an authorized SAR tasking are passengers onboard a CCGA vessel insured if JRCC or MRSC is advised?*

Answer: Normally, JRCC or MRSC would not task a CCGA vessel to a SAR tasking if passengers are on board. If an exceptional circumstance occurs and the passenger volunteers to assist if the vessel is short of crewmembers then their liability would be covered.

46 *What is the coverage if I have a heart attack during an authorized activity?*

Answer: For the Heart or Circulatory Malfunction this coverage applies only if the following conditions are met:

- (1) The Heart or Circulatory Malfunction of the Insured Person occurs within twenty-four (24) hours of participating in any authorized activity by the Policy Holder;
- (2) The Insured Person is under sixty-five (65) years of age on the date of such Heart or Circulatory Malfunction;
- (3) The first symptom of Heart or Circulatory Malfunction is medically diagnosed within twenty-four (24) hours of such participation;
- (4) Within two (2) years prior to the date of such participation, the Insured Person:
 - (i) Has not been medically diagnosed with a Heart or Circulatory Malfunction;
 - (ii) Has not been receiving any

medication or treatment for a Heart or Circulatory Malfunction.

This coverage applies to Class I only – All Members, Volunteers and Volunteer Members of the CCGA.

47 *What is the Permanent Total Disability Lump Sum Coverage?*

Answer: Permanent Total Disability means that the Accidental Bodily Injuries sustained in a covered Accident during an authorized activity solely and directly:

- (1) Prevent the Insured Person from performing all the substantial and material duties of the Insured Person's occupation;
- (2) Cause a condition which is medically determined, by a Physician approved by the Company, to be of continuous and indefinite duration;
- (3) Require the continuous care of a Physician, unless the Insured Person has reached his/her maximum point of recovery;
- (4) Prevent the Insured Person from engaging in any gainful occupation for which the Insured Person is qualified, or could be qualified, by reason of education, training, experience, or skill during and immediately after the Elimination Period.

This insurance does not apply to persons age seventy (70) or older.

Benefit Amount
\$1,000,000
Elimination Period
104 Weeks

The insurer will pay the lump sum Benefit Amount less any Benefit Amount paid or payable due to the same Accident. If the Insured person has multiple losses as a result of one Accident, they will pay only the single largest Benefits Amount applicable to the Losses suffered. What this means is that CCGA members age 70 or older are not covered by the Permanent Total Disability benefit if they become totally and permanently disabled during an authorized CCGA activity.

CCGA members must take this into consideration before responding to any authorized activity including SAR Operations.

It is also important to note that these two age exclusions are only for these two benefits and that all members regardless of age are insured by the other CCGA insurance coverages.

48 *Are CCGA employees covered by the insurance if they participate in a SAR tasking?*

Answer: Yes, the employee would be covered.

49 *Are CCGA members insured as occasional drivers if they drive CCGA owned or leased vehicles?*

Answer: Yes, CCGA members are insured as occasional drivers as

long as they have a valid driver's license (not suspended etc.).

50 *Are there any restrictions on CCGA owned or leased vehicles when carrying pyrotechnic distress flares?*

Answer: There are no restrictions on the automobile and the Comprehensive General Liability for the storage or transportation of flares.

51 *Are CCGA members covered by the group accident policies as spotters on aircraft?*

Answer: Yes CCGA members are covered as spotters on aircraft, but NOT as pilot(s) or crew.

52 *What is insured if a member is hauling a CCGA boat and trailer with their personal auto, and the particularity with the Québec experience with auto insurance?*

Answer: Only the boat is covered once tasked

53 *What is the time limit to submit a claim?*

Answer: Each policy have their own requirement but in general the rules are that a claim should be reported as soon as possible after an incident has occurred, e.g. if a boat suffered damaged during an SAR mission the damages should be reported immediately. If someone is being sued for something he or she did while doing an activity for CCGA, then it is as soon as they become aware of the potential claim the insurer should be put on notice.

54 *If a member is a trainer, and has his own equipment, or CCGA borrowed equipment and it is lost. Is there coverage?*

Answer: Currently there is no other coverage afforded by CCGA on property, equipment and assets of a member. There is however limited coverage provided under the Hull & Machinery policy for personal effects, but there must be a claim on the boat itself before coverage is provided for personal effects.

55 *Are CCGA members insured for diving activities during SAR Operations?*

Answer: No. CCGA members are not insured for any diving activities.

56 *Can we define personal effects?*

Answer: Personal effects are not defined in the Hull & Machinery policy, however the policy but would normally refer to the belongings of a member.

57 *Are CCGA members insured while driving Crown owned vehicles on authorized CCGA activity?*

Answer: CCGA members are covered while driving crown vehicles as long as the activity is authorized. Third party liability coverage is also in place. Please note that the vehicles are NOT covered. Also please note that CCGA members are not permitted to use government of Canada credit cards.

58 *What is the coverage for theft and vandalism of a CCGA owned vessel?*

Answer: The deductible is 1% of the value of the vessel with a minimum of \$1,000 deductible.

59 *Are Government of Canada employees insured to drive CCGA owned vehicles?*

Answer: Yes, as long as they have a valid driver's license and the individual's drivers license number is provided to the insurance brokers.

60 *If a member has not returned his membership renewal within the specified time for returning his form, is this member still covered under the Insurance policy if he has done a tasking or other activity on behalf of the CCGA?*

Answer: The answer is yes they are still covered. We never want an administrative technicality to interfere with saving lives. However, every effort has to be made to obtain the renewal forms signed, and of course at some time the CCGA would be forced to strike them from the membership list for refusal to renew their membership.

61 *If a member has not returned his signed MOU form, is he/she still covered under the Insurance?*

Answer: Yes. We never want an administrative technicality to interfere with saving lives. However, every effort has to be made to obtain the renewal forms signed, and of course at some time the

CCGA would be forced to strike them from the membership list for refusal to renew their membership.

62 *If a member injures themselves while on an authorized activity must they use their own deductible portion from Medicare and/or their own insurance first? For example annual coverage for a chiropractor.*

Answer: Yes. Expenses that are insured by Medicare cannot be re-reimbursed by a private medical plan, with a few exceptions i.e. in Ontario, private medical plans can now reimburse chiropractor charges while they are covered by OHIP. OHIP pays first, then, if there are any excess expenses for the visit, then the private plan can pay those. After Medicare, an employee's private plan, if there is one, becomes second payer. Then, the CCGA plan sits on top as third payer. It should be pointed out that if a member does not have a group medical plan through an employer, the CCGA plan will respond as a second payer after Medicare. It is illegal in Canada for insurance companies to sell insurance coverage for protection that is already provided by Medicare.

63 *Are CCGA owned vessels covered by insurance while they are stored on a CCGA members personal property?*

Answer: Yes the vessels are covered. There is no restriction on the policy with respect to winter storage, they are covered.

64 *While on CCGA business, are members required to rent vehicles in the name of the CCGA and themselves?*

Answer: Yes, CCGA members are required to rent vehicles while on authorized activity in the name of the CCGA and themselves. The vehicles must be rented in the name of the CCGA in order to be covered by insurance. This insurance only applies for Canada and U.S.

65 *What is the maximum value of a rental vehicle that is permitted?*

Answer: The maximum value of a rental vehicle permitted by CCGA insurance is \$45,000. CCGA members are not permitted to rent sports cars, off road vehicles.

66 *CCGA Newfoundland uses Coast Guard office and storage space. Is there coverage for the equipment owned by CCGA Newfoundland?*

Answer: No there is currently no coverage since CCGA Newfoundland did not submit any equipment list identifying any equipment or assets requiring coverage.



Support the Canadian Coast Guard Auxiliary

When Someone's in Trouble, We're Never Far Away!

Last year, volunteers of the Canadian Coast Guard Auxiliary (CCGA) saved over 200 mariners in distress. Auxiliary members were tasked over 2,000 times to provide assistance: That's 25% of all maritime Search and Rescue missions conducted in Canada. For various reasons, pleasure boaters and fishermen got into trouble that they couldn't get out of - without the aid of a Coast Guard Auxiliary crew.

Volunteers of the CCGA work from 1,500 units located on Canada's coasts and main waterways, and they're ready to drop everything to rescue anybody who's in trouble, at any time, 365 days a year.

The men and women of the Auxiliary seek no reward for their lifesaving work. All they ask for is the best equipment and training - which depends on voluntary contributions - to carry out their vital task of saving lives.

As a regular water user, you never know when you might need the assistance of a Coast Guard Auxiliary crew - dedicated professionals who are always on call. If the worst should happen,

Check our online Store at: www.ccg-gcac.org



your contribution will help ensure they'll be there.

You can help the CCGA save more lives. Purchase our Calendar, or join as an Associate Member by making a **tax-deductible** contribution today and start saving lives with us. Each donor also gets a free subscription to our national Search and Rescue newsletter "The Auxiliarist".



Volunteers Saving Lives on the Water

Registered Charity: N° 87029 8494 RR 0001

E-Mail: vezinaf@dfo-mpo.gc.ca

Canadian Coast Guard Auxiliary Associate Membership & Donor Form

CCGA SEARCH & RESCUE CALENDAR

I wish to purchase:

___ copy(ies) of the CCGA calendar at \$20 each.

I wish to make a contribution to the CCGA

I have included my annual contribution for the membership status indicated below:

INDIVIDUAL:		Your free gift:	✓
Kids Club	(Safety Whistle)	\$10	<input type="checkbox"/>
Associate Member	(Lapel Pin)	\$30	<input type="checkbox"/>
Donor Member	(Mouse Pad)	\$100	<input type="checkbox"/>
Benefactor Member	(Ball Cap)	\$500	<input type="checkbox"/>
CORPORATE:		Your free gift:	✓
Associate Member	(Certificate)	\$750	<input type="checkbox"/>
Benefactor Member	(Plaque)	\$2000	<input type="checkbox"/>

Please send me information on:
The CCGA Planned Giving Program

Send me a donation receipt

TOTAL AMOUNT

\$

Please print.

Name: _____

Address: _____

City: _____

Prov: _____

Postal Code: _____

Phone: () _____

E-Mail: _____

Please make your cheque or postal money order payable to:

> Canadian Coast Guard Auxiliary (National) Inc.

> Please return this form with your payment to the:

Canadian Coast Guard Auxiliary (National) Inc.

P.O. Box 2367, Station D, Ottawa, Ontario K1P 5W5