



## CANADIAN GROUND WATER ASSOCIATION GROUP ACCIDENT INSURANCE

Effective June 1, 2009, the Canadian Ground Water Association's mandatory accident insurance for all regular members of the Association will continue. The annual premium remains unchanged from last year, at \$10.80 per regular member. This premium will be reflected in the CGWA regular annual membership fees.

Coverage will be extended to the Regular Member's Employees, through their Provincial Association, at an annual premium of \$25 per employee. These participating employees will be deemed "*Associate members*" of the Canadian Ground Water Association.

- Accidental death & dismemberment coverage of \$50,000 per insured
- Guaranteed acceptance regardless of health history
- 24/7 Worldwide Coverage - your coverage is in force round the clock; at work or at play.
- Rehabilitation Benefits if injured
- Home alterations & vehicle modification benefits if injured
- Funeral expenses of up to \$5,000
- Spousal educational benefit of up to \$15,000
- Day care benefits

- There is no coverage unless the name of the Associate Member is on the Provincial listing.

For further information on this program, please contact Fraser & Hoyt Benefits at 1-888-847-4424 or e-mail [benefits@fraserhoyt.com](mailto:benefits@fraserhoyt.com).