



WE DISCOVER, WE GROW

**Girlguiding**

# Girlguiding Members' Benefits Scheme

## Introduction

Girlguiding has a benefits scheme to pay for certain expenses that could be incurred by individuals while participating in guiding activities which are not covered by insurance policies. It is not a compensation or insurance policy. Payments are made without prejudice and do not constitute Girlguiding's acceptance of any negligence for any injury. Details of this scheme and how to make an application for payment are listed below. Cases are dealt with on an individual basis and payment is subject to the funding available.

## Who is included?

- All Girlguiding members and prospective members.
- All non-members of Girlguiding, excluding paid instructors, while involved in assisting or supervising guiding activities.
- All members of the Trefoil Guild.
- All Girlguiding members visiting foreign countries - whether nationals of the country concerned or not if not covered by travel insurance.

## In the event of an accident or incident

Please complete a Notification of Accident or Incident form (available from [www.girlguiding.org.uk](http://www.girlguiding.org.uk), search for 'forms') immediately and send it by email to [insurancesupport@girlguiding.org.uk](mailto:insurancesupport@girlguiding.org.uk) or by post to Insurance, Girlguiding, 17-19 Buckingham Palace Road, London SW1W 0PT. Receipt of this form will be acknowledged and if appropriate a claim form issued for completion and return.

## When does the scheme operate?

The scheme operates for accidents which happen when you are participating in a recognised guiding activity. **You must make an application within 12 months of the accident or incident happening.** Applications not made within this time will not be considered.

## What does the scheme cover?

Payments will be considered for bodily injury which results in permanent or temporary disability. Payments are also considered for medical and other expenses as detailed on page 2. There is no age limit for claimants.

## UK medical and travel expenses

Members are expected to utilise NHS facilities. (If these are not available please obtain authorisation before seeking private healthcare treatment.)

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| 1. Costs of private medical treatment including consultants' fees and scans.<br><br>(These have to be agreed prior to incurring the costs and be accompanied by a letter from the GP giving details of the NHS waiting list for similar treatment and a written quote showing the potential cost. Waiting list must be at least 6 weeks.) | Maximum £2,000                            |
| 2. Travel expenses in the UK only including reasonable overnight accommodation and reasonable travel and parking expenses for relevant medical appointments after an accident. Please keep your receipts where possible.  | Maximum £700<br>(use of car 40p per mile) |
| 3. NHS prescription charges if levied.  | Maximum £35                               |
| 4. Hire of wheelchairs and crutches if not supplied by the NHS.   | Maximum £70                               |
| 5. Cost of painkillers or other medicines.  | Maximum £35                               |
| 6. Replacement of emergency bandages if soiled.   | Maximum £35                               |
| 7. Replacement of clothing, glasses or personal effects damaged beyond repair by an accident involving personal injury. (All claims must be accompanied by receipts.)   | Maximum £500                              |
| 8. Dental and future dental treatment.<br><br>Dental applications have to be made within 12 months of the accident. Members should utilise NHS facilities.  | Maximum £3,000                            |
| 9. Professional counselling available in certain circumstances.   | Maximum £1,000                            |
| 10. Physiotherapy available in certain circumstances.   | Maximum £250                              |

Items 2 to 7 can be claimed only for costs incurred in the first 8 weeks after the accident.

## Temporary and total disablement - weekly benefits

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| Persons 16 and over who are in employment and unable to work due to an injury, where the employer does not pay sick pay. A medical review will be requested if the absence exceeds 9 months. | Up to £100 per week or net weekly wage whichever is the lesser.<br>Payment for up to 52 weeks. |
| Parents unable to work due to a child's injury if not paid by their employer.  | Up to £100 per week for 2 weeks.   |

- Applications must be accompanied by a pay slip and confirmation from the employer that no sick pay is being received.
- All absences must be evidenced by an original or certified copy of a doctor's certificate.

## Accidental death and scale of permanent disabilities

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| Accidental death.  | Reviewed on a case-by-case basis. |
| Permanent total disablement (age up to 75).                            | £15,000                           |
| Loss of one or both limbs/eyes/hands/feet or any combination of these. | £15,000                           |
| Total incurable insanity.  | £15,000                           |
| Head injury.   | Reviewed on a case-by-case basis. |

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| Permanent total loss of use of shoulder or elbow.    | £3,750 |
| Permanent total loss of use of wrist.                | £3,000 |
| Loss by amputation of one thumb.                     | £3,750 |
| Loss by amputation of one forefinger.                | £3,000 |
| Loss by amputation of any other finger.              | £1,500 |
| Permanent total loss of use of hip or knee or ankle. | £3,000 |
| Loss by amputation of one big toe.                   | £1,500 |
| Loss by amputation of any other toe.                 | £750   |
| Shortening of the lower limb by at least 5cm.        | £4,500 |

Permanent disabilities not mentioned above shall be considered in accordance with their seriousness as compared with that of those mentioned. The total amount payable under this scheme in respect of several disablements due to the same accident shall be arrived at by adding together the various sums, but shall not exceed £15,000.

### What is not included

- Travelling to and from home to and from guiding activities.
- Theft of cash, or loss of or damage to personal effects.
- Loss of earnings, child care costs and consequential loss.
- Pre-existing sickness or long-term illness.
- War whether declared or not or while in the armed forces.
- Suicide or self-harm.
- Terrorism.
- Flying other than as a passenger or on a recognised guiding activity.
- Non-authorized guiding activities as set out in the *A to Z of Activities* ([www.girlguiding.org.uk/guidingmanual](http://www.girlguiding.org.uk/guidingmanual) > Activities).

### Members Aged 75 and above

The insurance cover listed above changes when you are over 75. You will still have access to the medical expenses, travel incidental expenses, and weekly benefits (if you are employed and don't get sick pay) incurred as a result of an accident. The insurance cover for death and the loss of more than one arm, leg, hand, foot or eye continues. However, permanent disability, loss of fingers, toes, one eye, one hand, one foot, scarring and hearing are not covered by the policy for members aged 75 and over. All other insurance cover remains the same.

### Note

This is not a travel policy. If you are travelling abroad you must arrange full travel cover separately. If you are concerned with the handling of an application please contact Insurance at [insurancesupport@girlguiding.org.uk](mailto:insurancesupport@girlguiding.org.uk) or 0845 260 1053.