The Saskatchewan Wildlife Federation proudly boasts almost 30,000 members in 115 branches throughout our province, and per capita, is the largest wildlife conservation organization of its kind in the world. For over 90 years, the SWF has been known as advocates for Saskatchewan resident anglers, hunters and other conservationists. The success of our organization is thanks to our deep volunteer roots and the strength of our membership.

## BENEFITS OF A SWF MEMBERSHIP

Benefits included with a branch membership with the Saskatchewan Wildlife Federation at no extra cost:

- Access to SWF's Habitat Trust lands
- A comprehensive insurance package including *(see Summary of Limits of Insurance below for details*):
  * $5M personal excess liability
  * $5,000 accidental death and dismemberment insurance while participating in fishing, hunting, shooting, archery, and other Branch/Federation authorized activities
  * $2,500 Lyme disease Indemnity for diagnostic expense
- Bi-monthly issues of the Outdoor Canada West magazine
- Eligibility to enter all local branch trophy competitions, attend and vote at branch meetings and attend branch banquet and special events
- Opportunity to enter provincial fish and big game (Henry Kelsey) competitions
- Satisfaction of supporting conservation and good resource management.

## SUMMARY OF LIMITS OF INSURANCE – MEMBERS' COVERAGE

**PERSONAL EXCESS LIABILITY**

(Included with the individual membership)

$5,000,000 (Excess) Each Occurrence / Aggregate Limit

- **Excess only** of Primary Personal Liability
- Personal Excess Liability for individual members means that this coverage would only respond after all Primary Personal Liability has been exhausted.
- The activities covered are subject to the approved Description of Operations on file with the insurer.
- Territory of coverage: Canada
- **ATV Liability Exclusion**
  Liabilities resulting from or associated with All Terrain Vehicles (ATV) are not covered.

**ACCIDENTAL DEATH AND DISMEMBERMENT**

(Included with the individual membership)

- The activities covered are subject to the approved Description of Operations on file with the insurer as outlined in the policy wording
- Heart Attacks are not deemed to be an accident under the policy wordings.

| | |
|---|---|
| $ 5,000. | Principal Sum of any one death or permanent injury as outlined below. |
| $ 1,000,000. | Annual Aggregate Limit per claim for any one loss with multiple claims (e.g. bus with 20 members on board)<br>Territorial Limits: Worldwide |
| $ 10,000. | Accident Medical Reimbursement (Expenses incurred within 30 days from the date of the accident). |
| $ 5,000. | Accidental Dental Expense |
| $ 50. | Emergency Transportation Benefit |
| $ 50. | Daily Hospital Benefit - Up to a maximum of $1,500. Hospital Expense not covered by any other existing plan. |

| | |
|---|---|
| $ 15,000. | Rehabilitation Benefit: As per policy wording - change in employment due to a covered permanent injury. (Excluding persons over age 70) |
| $ 15,000. | Occupational Training for a spouse of a deceased member as a result of a covered accident under the policy. |
| $ 15,000. | Death Repatriation |
| $Included | Non-Member Volunteers acting under the direction of a club |
| $ 2,500. | Lyme Disease Indemnity for diagnostic expense |
| $ 2,000. | Travel Medical Expense (for medical attention not available within 175 km of residence, reasonable expenses for public transportation and accommodation shall be paid for insured and companion with maximum of 52 weeks from date of injury) ***NOTE: Not applicable to pre-existing condition. Membership must have been purchased prior to date of incident***. |

**Specific Loss Accident Indemnity of the Principal Sum Applicable to Permanent Injury**

Principal Sum: $5,000.

If, within 12 months of the date of the Accident, Injury results in any of the following losses, the Company will pay for Loss of or permanent and total Loss of Use of:

| | |
|---|---|
| Life | The Principal Sum |
| The Entire Sight of Both Eyes | The Principal Sum |
| Speech and Hearing in Both Ears | The Principal Sum |
| The Entire Sight of One Eye | 75% of the Principal Sum |
| Speech | 75% of the Principal Sum |
| Hearing in Both Ears | 75% of the Principal Sum |
| Hearing in One Ear | 40% of the Principal Sum |
| All Toes of One Foot | 33.3% of the Principal Sum |
| For Loss or Loss of Use of: | |
| Both Hands | The Principal Sum |
| Both Feet | The Principal Sum |
| One Hand and One Foot | The Principal Sum |
| One Hand and the Entire Sight of One Eye | The Principal Sum |
| One Foot and the Entire Sight of One Eye | The Principal Sum |
| One Arm | 80% of the Principal Sum |
| One Leg | 80% of the Principal Sum |
| One Hand | 75% of the Principal Sum |
| One Foot | 75% of the Principal Sum |
| Thumb and Index Finger or at Least Four Fingers and One Hand | 40% of the Principal Sum |
| For Total Paralysis of | |
| Both Upper and Lower Limbs (Quadriplegia) | Two Times the Principal Sum |
| Both Lower Limbs (Paraplegia) | Two Times the Principal Sum |
| Upper and Lower Limbs of One Side of the Body (Hemiplegia) | Two Times the Principal sum |

Indemnity provided under this part for all losses sustained by an Insured Person as the result of any one Accident will not exceed the following:

(a) With the exception of Quadriplegia, Paraplegia and Hemiplegia, the Principal Sum;

(b) With respect to Quadriplegia, Paraplegia and Hemiplegia, two times the Principal Sum or the Principal Sum if loss of life occurs within 90 days after the date of the Accident.

In no event will indemnity payable for all losses under this part exceed, in the aggregate, two times the Principal Sum as the result of the same Accident. The above limits are all subject to Policy Wordings and Conditions.