

Insurance for Volunteers

1. Accidents

1.1 Aim of insurance

The policy covers the volunteer members of organisations appearing in the list submitted to the collective policy negotiated by the Foundation Pere Tarrés. The policy covers volunteers up to the age of 75.

The policy covers those accidents that can happen whilst the insured are doing those activities organised by or on behalf of the association, including the risk «in itinere», in so much that the organising association is up to date with payments.

The scope of cover of the accident policy is the world. The policy has the normal exclusions: wars, earthquakes, illness, intoxication, suicide or attempted suicide, fights, bets, voluntary exposure to pointless danger, use of airships and sports considered to be high risk.

1.2 Guarantees

Death	€7,500
Permanent Disability	€15,000
Health assistance	€900

In whatever case, an allowance of €30,05 will be paid in the event of an accident.

2. Civil Responsibility

2.1 The policy guarantees general civil responsibility attributable to the volunteers and the association, derived from corporal and material damages caused to third parties. It covers the hereditary entirety of the volunteer and of the organisation and guarantees pecuniary indemnities for damages caused. It also guarantees civil responsibility for bodily damages that can be suffered by those volunteers engaged in activities organised by or promoted by the association which supports these voluntary actions. Also covered are the presentation of civil sureties, as well as protection against and the payment of securities to cover criminal responsibility. The scope of the cover of the policy for civil responsibility is the world excluding U.S.A., Canada and Mexico. The policy carries the usual exceptions; (the damages occurring through drunkenness, by motor vehicles or by contractual obligations, damages occurring from the environment...)

2.2 Guarantees and capital insured

The Company covers for civil responsibility up to a maximum limit of €1.500.000 per claim and €3.000.000 of insurance annually for all volunteers covered by the policy. The maximum cover for bodily damages and claims for individual victims is €180.000. These are also the limits for civil sureties that must be covered in every claim. For damage to crops and vegetation, the exemption is €150,25; general exemption: €30,05 per claim.