



Travel Directive

Appendix A

Guide to insurance coverage for employees on government business travel

(Publié aussi en français sous le titre *Appendice A – Guide sur les protections d'assurance offertes aux fonctionnaires en cours de déplacement*)

Effective Date: October 1, 2002 (revised February 18 2005)

Note:

- Insurance coverage varies based upon an employee's profile and specific travel requirements. Employees are advised to verify all insurance coverage.

INCIDENTS	HIGHLIGHTS OF INSURANCE COVERAGE	SOURCES	EMPLOYEE INQUIRIES
Death and Dismemberment	<ul style="list-style-type: none"> • Multiple insurance plans 	<ul style="list-style-type: none"> • Public Service Superannuation Act • Public Service Management Insurance Main Plan • Public Service Management Insurance Executive Plan • Flying Accidents Compensation Regulations <p style="text-align: center;">*****</p> <ul style="list-style-type: none"> • American Express, Government Travel Card Program (\$500,000 Travel Accident Insurance) • Standing Offer / Agreement with PWGSC and car rental agencies 	<p>Contact your Human Resources Compensation Section, Pay & Benefits Section</p> <p style="text-align: center;">*****</p> <p>Contact your designated Departmental Travel Co-ordinator</p>



Travel Directive

INCIDENTS	HIGHLIGHTS OF INSURANCE COVERAGE	SOURCES	EMPLOYEE INQUIRIES
		<ul style="list-style-type: none"> American Express Government Travel Card Program (Car Rental Accidental Death & Dismemberment Insurance) 	
Injury-on-Duty Leave	<ul style="list-style-type: none"> Employees disabled due to an occupational injury or disease entitled to injury-on-duty 	<ul style="list-style-type: none"> Government Employees Compensation Act Public Service Terms and Conditions of Employment Regulations Collective Agreement 	Contact your Human Resources Compensation Section, Pay & Benefits Section
Long-term Disability	<ul style="list-style-type: none"> Monthly income benefit when unable to work for lengthy period due to disabling illness or injury following an “elimination period” 	<ul style="list-style-type: none"> Public Service Management Insurance Plan (Main & Executive) Disability Insurance Plan 	Contact your Human Resources Compensation Section, Pay & Benefits Section
Medical Expenses Resulting from Illness or Injury	<ul style="list-style-type: none"> Employee coverage Emergency Travel Assistance Services Eligible expenses 	<ul style="list-style-type: none"> Public Service Health Care Plan Public Service Dental Care Plan 	Contact your Human Resources Compensation Section, Pay & Benefits Section
Private Life Insurance Benefits Deemed Null and Void Because Death Resulted from War or Other Hostile Activities	<ul style="list-style-type: none"> Compensation to survivors of federal public servant 	<ul style="list-style-type: none"> High Risk Travel Compensation Plan 	Contact your Human Resources Compensation Section, Pay & Benefits Section
Indemnification and Legal Assistance Related to Actions Arising from Performance of	<ul style="list-style-type: none"> Indemnification and protection from certain financial costs of Crown servants against liability to the Crown and to third 	<ul style="list-style-type: none"> Policy on Indemnification of and Assistance for Crown Servants 	Contact your designated Departmental Travel Co-ordinator



Travel Directive

INCIDENTS	HIGHLIGHTS OF INSURANCE COVERAGE	SOURCES	EMPLOYEE INQUIRIES
Duties Including While in Travel Status	parties and provision of legal assistance where appropriate		
Damage to Privately-owned Vehicle Driven on Official Business	<ul style="list-style-type: none"> • Employer assumes no financial responsibility other than paying authorized kilometric rate and SBI premium, when required. 	<ul style="list-style-type: none"> • Travel Directive • Appendix B – Kilometric rate 	Contact your designated Departmental Travel Co-ordinator
Damage to Crown-owned Vehicle Driven on Official Business	<ul style="list-style-type: none"> • Federal government “self-insures” its own vehicles 	<ul style="list-style-type: none"> • Motor Vehicle Policy 	Contact your designated Departmental Travel Co-ordinator
Auto Rental Public Liability and Property Damage (PL&PD) Coverage	<ul style="list-style-type: none"> • Rental rate includes some rental insurance 	<ul style="list-style-type: none"> • Standing Offer / Agreement with PWGSC and car rental agencies 	Contact your designated Departmental Travel Co-ordinator
Damage to Rental Vehicle	<ul style="list-style-type: none"> • Collision Damage Waiver or Loss Damage Waiver (DCW/LDW) 	<ul style="list-style-type: none"> • American Express, Government Travel Card Program 	Contact your designated Departmental Travel Co-ordinator
Unexpected Return Home Insurance	<ul style="list-style-type: none"> • Unexpected return home coverage in the event of the death of an immediate family member while on government business travel 	<ul style="list-style-type: none"> • American Express Government Travel Card Program 	Contact your designated Departmental Travel Co-ordinator
Flight and Baggage Delay and Hotel/Motel Burglary	<ul style="list-style-type: none"> • Coverage for the following: <ul style="list-style-type: none"> – missed connection – delayed flight departure or denied boarding – emergency baggage delay – hotel/motel burglary – entertainment allowance • Maximum aggregate benefit 	<ul style="list-style-type: none"> • American Express, Government Travel Card Program 	Contact your designated Departmental Travel Co-ordinator



Travel Directive

INCIDENTS	HIGHLIGHTS OF INSURANCE COVERAGE	SOURCES	EMPLOYEE INQUIRIES
	<ul style="list-style-type: none"> • Reasonable expenses • Loss of personal items 		
Lost or Stolen Baggage	<ul style="list-style-type: none"> • Payment for lost or damaged baggage 	<ul style="list-style-type: none"> • American Express, Government Travel Card Program 	Contact your designated Departmental Travel Co-ordinator
Car Rental Personal Effects Burglary	<ul style="list-style-type: none"> • Burglary to personal effects while such are in transit in the Rental auto • Insured is covered in the event of robbery or theft of personal effects (except money) while being carried, worn or used in travel status (with limitations) 	<ul style="list-style-type: none"> • American Express Government Travel Card Program 	