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**Girlguiding**

# Girlguiding members' accident benefit scheme

## Introduction

Girlguiding has a Benefits Scheme to pay for certain expenses that individuals could incur because of accidents or incidents while participating in guiding activities. The Scheme 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. Girlguiding deals with cases on an individual basis and payment is subject to the funding available.

Here you will find details of this Scheme and how to make an application for payment.

## Who is included?

- All Girlguiding members and prospective members including members of British Girlguiding Overseas.
- All non-members of Girlguiding, excluding paid instructors, while involved in assisting or supervising guiding activities.
- All members of the Trefoil Guild.
- There is no age limit for claimants.

## When does the scheme operate?

- The scheme operates for accidents or incidents which happen when you are participating in a 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.
- Claims will not be processed until a Notification of Accident or Incident form has been received.

## What is not included?

- Travelling to and from guiding activities.
- Theft of cash, equipment, or personal belongings.
- Treatment for pre-existing sickness or long-term illness.
- Terrorism and war whether declared or not or while in the armed forces.
- International travel - this should be covered by suitable travel insurance.
- Expenses incurred due to travel cancellation/disruption when travel is arranged to and from events in the UK or when holding events.
- Cancelled holidays or refunds for other cancelled activities or consequential losses.

## How to make a claim

Please complete a Benefit Scheme claim form and send it to the Insurance Department at Girlguiding, 17-19 Buckingham Palace Road, London SW1W 0PT. You can also send the form by email to [insurancesupport@girlguiding.org.uk](mailto:insurancesupport@girlguiding.org.uk). **Please make sure that you provide supporting receipts for every item that you are claiming for.**

If you have any questions about the Scheme or making a claim, please contact the Insurance Department by email or on 0845 260 1053.

## What does the scheme cover?

UK medical expenses	
1. NHS prescription charges if levied.	Maximum £50
2. Hire of wheelchairs and crutches if not supplied by the NHS.	Maximum £70
3. Cost of painkillers or other medicines.	Maximum £35
4. Dental and future dental treatment.	Maximum £3,000
5. Professional counselling if appropriate	Maximum £1,000
6. Physiotherapy available on medical advice.	Maximum £500
7. Costs of private medical treatment including consultants' fees and scans. (These have to be agreed prior to incurring the costs. They have to 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
<i>Members are expected to utilise NHS facilities. If these are not available, please obtain authorisation before seeking private healthcare treatment.</i>	
Travel and other expenses	
8. Replacement of clothing, glasses or personal effects damaged beyond repair by an accident involving personal injury.	Maximum £500
9. Travel expenses in the UK only including reasonable overnight accommodation and reasonable travel and parking expenses at the time of the accident and <b>for relevant medical appointments</b> after the accident.	Maximum £700
<i>Please keep your receipts where possible as well as proof of appointments. Fuel receipts do not have to be from the specific trips but need to cover 1/3 of the value of the total fuel claim (45p per mile).</i>	
Contribution to loss of earnings	
10. Persons 16 and over who are in employment and unable to work due to an injury, <b>where the employer does not pay sick pay (OSP or SSP)</b> . 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. Payment for up to 52 weeks.
11. Parents unable to work due to a child's injury <b>if not paid by their employer</b> .	Up to £100 per week for 2 weeks.
<i>Applications must be accompanied by a pay slip and/or evidence that no sick pay is being received.</i>	

## Personal injuries

Girlguiding takes out a Personal Accident Policy which covers certain permanent injuries incurred during guiding activities. If you suffered a permanent injury and wish to make a claim against this Policy, you can visit Girlguiding website for more information - [www.girlguiding.org.uk/making-guiding-happen/running-your-unit/finance-insurance-and-property/insurance/personal-accident-and-medical-insurance/](http://www.girlguiding.org.uk/making-guiding-happen/running-your-unit/finance-insurance-and-property/insurance/personal-accident-and-medical-insurance/), or you can contact the Insurance Department on 0845 260 1053 or by email to - [insurancesupport@girlguiding.org.uk](mailto:insurancesupport@girlguiding.org.uk).