NTI Tunngavik News

NUNAVUT TUNNGAVIK INCORPORATED

New Direct Benefits Programs for Nunavut Inuit

Nunavut Land Claims Agreement beneficiaries who do not have accidental death & dismemberment insurance have access to a new benefit through Nunavut Tunngavik Inc (NTI). The program started April 1, 2002. A Bereavement Travel fund for beneficiaries came into force on the same date.

The Accidental Death & Dismemberment package will be open to all beneficiaries between the ages of six months and sixty-five years who do not have access to this kind of insurance through work or other family members.

It will pay up to $ 30,000 in case of accidental death of a beneficiary between the ages of 18 and 65, and $10,000 for a beneficiary between six months and 18 years old.

The Bereavement fund will pay for up to 3 family members (grandparents, parents, children, aunts or uncles) to be transported from anywhere in Nunavut to the place in Nunavut where the funeral is being held.

The programs were approved in October 2001 by NTI s Annual General Meeting in Pangnirtung. Cost of the two new benefits is estimated to be $ 1 million per year for premiums and administration.

Most direct benefit programs developed by NTI so far are limited to specific groups of Beneficiaries: Elders and Harvesters. These are the first direct benefit programs that can be accessed by all Beneficiaries.

A new company, Nunavut Benefits Corporation, has been established to administer the program. It will have offices in Iqaluit and in Ottawa. For now, Beneficiaries wanting to apply for either of these new programs should contact NTI s Rankin Inlet office. In the future, there will be community level contacts available to assist people in filling out the forms and making applications.

In This Issue...

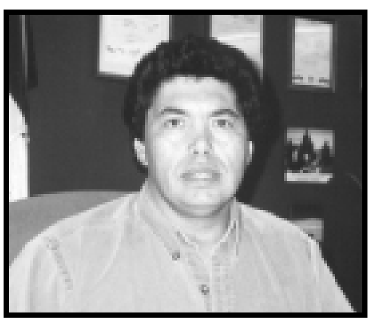
Message from the President

I am very pleased to be able to inform Beneficiaries of the Nunavut Land Claims Agreement about this important new direct benefit available to them through Nunavut Tunngavik Inc. There are many Inuit who have no insurance at all and when a family faces a sudden death due to accident, the cost can be very high, both emotionally and financially. There is little that NTI can do about the emotional cost, except to reach out as friends, family and neighbours as best we can. We can do something about the financial cost, and so we have.

The program will provide accidental death, dismemberment and bereavement travel expense insurance for all Beneficiaries without insurance from other sources. It was approved by NTI s AGM in Pangnirtung last October and began on April 1, 2002.

I would like to thank NTI staff, especially Director Peter Rose and his staff in NTI s Finance Department for working so hard to develop the best possible insurance program for Beneficiaries.

Cathy Towtongie
President



Message from the Vice President of Finance

Most direct benefit programs developed by Nunavut Tunngavik Inc so far are limited to specific groups of Beneficiaries. Elders receive payments through NTI s Elder s Benefit Program. Harvesters can benefit from the Nunavut Harvester Support Program. Developing direct benefit programs that apply to as many Beneficiaries as possible is important to NTI and we have been working very hard to develop programs to meet Beneficiaries needs.

Insurance is very costly. Families face a great hardship when a family member passes away or is seriously injured. Full time employees often receive insurance as part of their benefit packages but most Inuit who do not work as full time employees do not have any form of insurance. The new benefit program will provide accidental death, dismemberment and bereavement travel expense insurance for all Beneficiaries without insurance from other sources.

I am proud to have been involved in the development of this important new program that will support Inuit families in a time of great need and will be working to develop other strategies and programs to benefit the Inuit of Nunavut.

Paul Kaludjak

Vice President of Finance

You Asked About Claiming for Accidental Loss of Limb, Loss of Use or Loss of Vision

Question: Why is a birth certificate required to be submitted with the claim?

Answer: Benefits are based on the age of each insured person. Those aged 6 months to 17 years have a different level of coverage than those 18 to 65. The birth certificate confirms the correct coverage level.

Question: Who receives the proceeds from the claim?

Answer: The person-claiming (the person insured) receives the money.

Question: Are the proceeds taxable?

Answer: No.

Question: How long does it take to process a claim?

Answer: Loss claims require a lot of information from the physician(s) who treated the person claiming. Once all information has been received by the Nunavut Benefits Corporation claims adjudication office, proceeds should be paid out within 4 weeks.

You Asked About Claiming for Accidental Death Benefits

Question: Why do we need to provide both a birth and death certificate, as well as a police report, when making a claim?

Answer: Benefits are based on the age of each insured person. Those aged 6 months to 17 years have a different level of coverage than those 18 to 65. The birth certificate confirms the correct coverage level.
The police report and death certificate provide the insurer with the details of the claim and confirm the cause of death.

Question: Who receives the proceeds from the claim?

Answer: The proceeds of all claims are payable to the insured s estate.

Question: What happens if the accident does not immediately result in death?

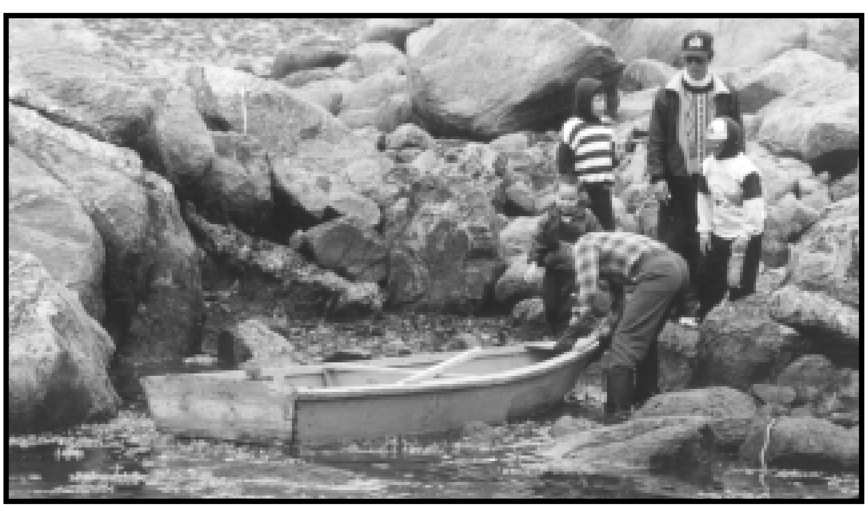
Answer: Death claims from an accident are covered provided that accident related death occurs within 365 days from the date of the accident.

Question: How long does it take to receive payment of the claim?

Answer: Once all information is received at the Nunavut Benefits Corporation claims adjudication office the usual pay out should take 4 weeks provided there are no unusual aspects to the claim.

Question: Are the proceeds taxable?

Answer: No.



How to Make a Claim for Accidental Loss of Limb, Loss of Use or Loss of Vision

If the claim form is filled out in Inuktitut, it must also be completed in English and BOTH forms must be signed by all parties. ***

Step 1

Complete form entitled Statement of Claimant for Loss of Limb, Loss of Use or Loss of Vision

Part A - General information about the insured.

Part B - Names and addresses of all physicians involved

Part C - Police information (if police involved) plus other coverage information.

Part D - Declaration: Name and address of person claiming. The claimant s signature must be witnessed by either the community liaison officer or a justice of the peace.

Part E - Claimant s name, address and signature plus the same for the witness to the signature.

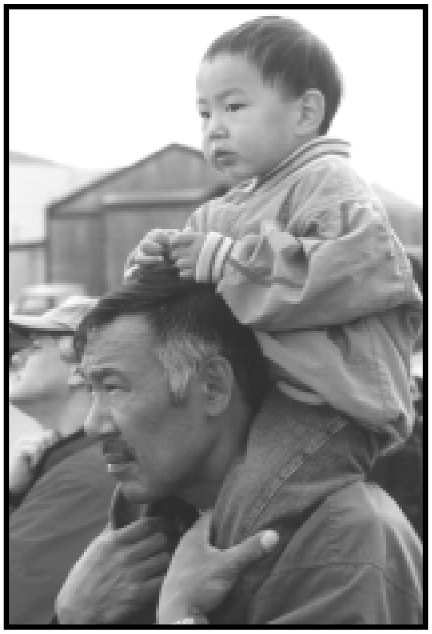
Step 2

Submit the following required documents with the Statement of Claimant .
1. Birth certificate of insured
2. Police report (if there is one)
3. Physicians summary of the loss resulting from the accident

Step 3

Place all documents including the Statement of Claimant in the provided claim adjudication envelope and mail to:

Nunavut Benefits
Corporation Claims
Adjudication Centre
220 Laurier Avenue West,
Suite 520
Ottawa, ON K1P 5Z9



How to Make a Claim for Accidental Death

If the claim form is filled out in Inuktitut, it must also be completed in English and BOTH forms must be signed by all parties.

Step 1

Complete form entitled Statement of Claimant for Accidental Death

Part A — General information about the insured.

Part B — Names and addresses of all physicians involved.

Part C — Police information plus other coverage information.

Part D — Declaration: Name, address and signature of person claiming. The signature must be witnessed by either the community liaison officer or the justice of the peace.

Part E - Claimant s name, address, signature plus witness name address and signature.

Step 2

Obtain necessary documents from claimant.

1. Birth certificate of insured

2. Death certificate

3. Police report

4. Coroner s report

5. Newspaper clipping, if available

Step 3

Place complete material from first 2 steps in the claim adjudication envelope and mail to:

Nunavut Benefits
Corporation Claims
Adjudication Centre
220 Laurier Avenue West,
Suite 520
Ottawa, ON K1P 5Z9

Summary of Accidental Death and Dismemberment Coverage

Eligibility

All beneficiaries enrolled with Nunavut Tunngavik Inc. who are over 6 months of age and under age 65 are eligible for this coverage if they do not have coverage through other sources.

Coverage

The insurance will cover any accident resulting in death, dismemberment, paralysis, loss of use, sight, speech or hearing — anywhere in the world — 24 hours a day — on or off the job.

Amount of Insurance Coverage

Age 6 months to 17
$10,000

Age 18 to 64
$30,000

Specific Loss Benefits

If any of the following losses occur within 365 days after the date of the accident, benefits will be paid according to the following schedule:

For Loss of	Percentage of Principal Sum	For Loss of	Percentage of Principal Sum
Life	100%	All toes of one foot	25%
Entire sight of both eyes	100%	Both hands	100%
Speech and hearing in both ears	100%	Both feet	100%
One hand & the entire sight of one eye	100%	One hand and one foot	100%
One foot & the entire sight of one eye	100%	One arm	75%
Entire sight of one eye	66 2/3%	One leg	75%
Speech	66 2/3%	One hand	66 2/3%
Hearing in both ears	66 2/3%	One foot	66 2/3%
Hearing in one ear	33 1/3%	Thumb & index finger or at least four fingers of one hand	33 1/3%

For Total Paralysis of	Percentage of Principal Sum
Both upper & lower limbs (Quadriplegia)	200%
Both lower limbs (Paraplegia)	200%
Upper & lower limbs of one side of body (Hemiplegia)	200%

The amount payable for all losses sustained by any one insured as the result of any one accident will not exceed the following:

With the exception of quadriplegia, paraplegia and hemiplegia, the Principal Sum.

With respect to quadriplegia, paraplegia and hemiplegia, 200% of the Principal Sum, or 100% if loss of life occurs within 90 days after the date of the accident.

The aggregate amount payable for the same accident will not exceed 200% of the Principal Sum.

Repatriation

If the beneficiary sustains accidental loss of life for which an amount of Principal Sum becomes payable under the program, repatriation benefits up to $10,000 will be paid for expenses actually incurred for the return home of the beneficiary s body (including preparation charges for transportation). The death must occur at least 50 kilometres from the beneficiary s residence.

Education

If the beneficiary sustains accidental loss of life for which an amount of Principal Sum becomes payable under the program, up to 5% of the beneficiary s Principal Sum, to a maximum of $5,000, will be payable for reasonable and necessary expenses actually incurred by each of the beneficiary s dependent children who are already enrolled in an institution for higher learning or who will do so within 365 days after the beneficiary s death.

The benefit is payable annually, for each year (up to 4 consecutive years) that the child continues school beyond the secondary school level.

Day-Care

If the beneficiary sustains accidental loss of life for which an amount of Principal Sum becomes payable under the program, up to 5% of the beneficiary s Principal Sum, to a maximum of $5,000, will be payable for reasonable and necessary expenses actually incurred by each of the beneficiary s dependent children under 13 years of age who are enrolled in a legally licensed day-care centre or who will do so within 365 days after the beneficiary s death.

The benefit is payable annually, for each year (up to 4 consecutive years) that the child remains enrolled in a legally licensed day-care centre.

Room, board or other ordinary living, traveling or clothing expenses are not covered.

 Day-care centre means a facility which is operated according to law, including laws and regulations applicable to day-care facilities and which provides care and supervision for children in a group setting on a regular basis. Day-care centre will neither include a hospital, the child s home or care provided during normal school hours while the child is attending grades 1 through 12 nor any other day-care facility which does not charge a fee for services rendered.

If none of the beneficiary s children satisfy the requirements under either the Education or Day-care benefit, an amount equal to 5% of the beneficiary s Principal Sum, subject to a maximum of $2,500 will be paid to the beneficiary s beneficiary.

Seat Belt

If the beneficiary is driving or riding in a vehicle and wearing a properly fastened seat belt at the time of the accident, and such beneficiary sustains a specific loss for which an amount of Principal Sum becomes payable under the program, the amount payable for such specific loss is increased by 10%, subject to a maximum of $25,000.

The driver of the vehicle must hold a current and valid driver s license and must not be intoxicated nor under the influence of drugs, unless such drugs are taken as prescribed by a physician, at the time of the accident.

Aircraft Coverage

The beneficiary is covered only while flying as a passenger in any aircraft holding a current and valid certificate of airworthiness (other than an aircraft owned, operated or leased by or on behalf of the employer) and flown by a licensed pilot. Coverage also applies while flying as a passenger in a military aircraft.

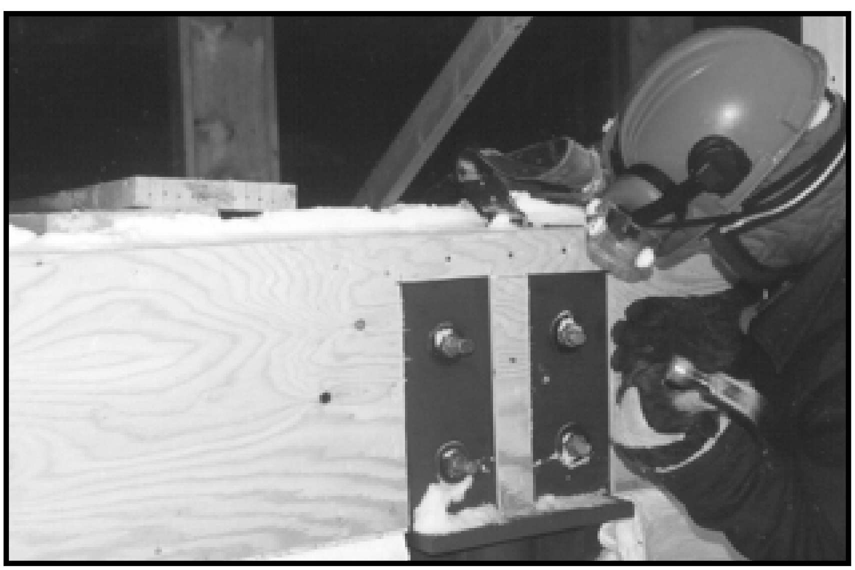
Exclusions and Limitations

Intentionally self-inflicted injury while sane or self-inflicted injury while insane;

Declared or undeclared war or any act thereof;

Active full-time service in the armed forces of any country;

Riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled Aircraft Coverage .



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