



# National Conservation Crew Program

## Selection Materials

**Congratulations on your acceptance into the Student Conservation Association National Conservation Crew Program.**

Read and review the following information carefully. It is very important that you complete forms and return them to us promptly.

### **Selection Checklist:**

- **Confirmation Of Acceptance/Participant Agreement \***
- **Travel Itinerary \***
- **Read Crew Member Handbook \***
- **Read Parent's Guide**

### **Required Action \***

#### **Make Travel Arrangements with SCA Local Staff and Submit Travel Itinerary:**

SCA will pay for the travel for your first national crew. If this is not the first national program you have attended you may be responsible for covering the cost of your travel. Work with your local SCA staff to make the arrangements you need. Once you have your travel itinerary, email it to [crews@thesca.org](mailto:crews@thesca.org), we will attach this to your application. Reference your selection email for location, dates, and times to meet with the crew and leaders. If you are not flying, email us your travel plans so that we can keep track of them.

*Forms can be returned either all at once or individually. We must receive all required forms as soon as possible.*

*Forms can be returned to SCA either: via email to [crews@thesca.org](mailto:crews@thesca.org), faxed to 800.939.3141, or mailed to the address below. It is best to either fax or email the forms. This is the most efficient way to receive them. Be sure to follow up with SCA to ensure receipt of your forms.*

**SCA National Office  
The SCA Center for Conservation Service  
Attention: Crew Member Applications  
P O Box 550  
Charlestown, NH 03603  
603.543.1700 ext. 496**



**CONFIRMATION OF ACCEPTANCE**

(Please retain one copy for yourself and return signed copy to SCA)

**PROGRAM DETAILS:**

Site Name: \_\_\_\_\_

Date of Acceptance: \_\_\_\_\_

Start Date: \_\_\_\_\_

End Date: \_\_\_\_\_

**SCA PROGRAM PARTICIPANT AGREEMENT  
(Including assumption of risks and agreements of release and indemnification)**

Read this document carefully, it contains important information about the participant's program with the Student Conservation Association (SCA), its risks, and certain rights of SCA in the event you suffer a loss in connection with the program. The forms must be signed by all participants, and by at least one parent or legal guardian.

Acknowledging that the economic viability of SCA programs is based upon participants executing this document, and in consideration for being permitted to participate on such program(s), Participant and Parent of a minor Participant acknowledge and agree as follows:

**ACTIVITIES AND RISKS:**

Create position description with region breakdown of risks:

National Conservation Crew members will work on projects, such as and not limited to: trail work, trail maintenance, bridge work, rock work, ditch work, and other restoration related tasks as assigned, 80%. Members will also be responsible for assisting with camp maintenance, assisting each other in camp chores, such as and not limited to: food preparation, meal clean-up, camp clean-up, and other tasks as they are assigned, 20%.

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NE-Ticks; SE-Heat related illness; SW-Dry climate/altitude/snakes; NW-altitude/cooler temps

I certify that I have received and read the Position Description in my selection email.

I, \_\_\_\_\_, Participant, adult or minor, acknowledge that I have voluntarily agreed to participate in the SCA program of my choice with knowledge that travel to, and volunteer work in, the area designated for this SCA program involves risks and dangers including, but not limited to the following: exposure to the unpredictable forces of nature; accident or illness without the means of rapid evacuation or the availability or adequacy of medical attention; physical exertion for which I may not be prepared; the use of a variety of tools, including picks, shovels, and chain saws; misjudgments and even carelessness on the part of SCA members and other participants in the program, and, in certain programs, the hazards of moving about in an urban, rural or wilderness environment. Such risks are inherent in an SCA experience: that is, they cannot be removed without changing the nature of the activity, and reducing its value to the participants. I acknowledge that the enjoyment and excitement of participating in an SCA program is derived in part from these and other inherent risks related to travel and a variety of environments and activities beyond the relative safety of like at school, work or home; and that these inherent risks contribute to such enjoyment and excitement, and are a reason for my voluntary participation. I understand that other risks, not inherent and perhaps not even foreseeable, may be encountered in the course of my SCA activities.

**ACKNOWLEDGE AND ASSUMPTION OF RISKS**

I, an adult Participant, or Parent of a minor Participant, (for myself and on behalf of the minor Participant) hereby expressly acknowledge and assume all the risks of participation in the SCA experience described above, inherent and otherwise, and whether or not described above. If I am a minor Participant, I have discussed the activities and risks with my Parent or Legal Guardian and I nevertheless wish to Participate in the SCA program selected by me.

**AGREEMENTS OF RELEASE AND INDEMNITY**

I, an adult Participant, or Parent of a minor Participant (for myself and on behalf of the minor Participant), hereby release and discharge SCA, its owners, officers, directors, trustees, employees, volunteers and agents ("Released Parties") from and against any and all liability arising in any way from my, or the minor's, participation in the SCA program or any aspect of it. I agree that this release shall be legally binding upon me, my minor child or ward who is a Participant, and my (and the minor's) heirs, successors, assigns, and legal representatives; it being my intention to fully assume, for myself and for the minor, all the risk of travel and participation and to release the Released Parties from any and all liabilities, to the maximum extent permitted by law. I further agree to indemnify (that is, protect and pay or reimburse payments of damages and costs, including attorneys fees) the Released Parties, and each of them, from claims of loss either caused by or incurred by me or the minor, arising from my, or the minor's, participation in the SCA Program, whether those claims are brought by a member of my, of the minor's, family, a co-participant or others. These agreements of release and indemnity include claims of the negligence of a Released Party, but do not include claims of gross negligence of intentionally wrongful conduct.

**OTHER**

I, an adult Participant, or Parent of minor Participant (for myself and on behalf of the minor Participant), understand that my, or the minor's, participation is subject to acceptance by SCA and upon acceptance shall be deemed to have been entered into and to be performed in Charlestown,

New Hampshire. In the unlikely event a legal dispute should arise between Participant and a Release Party involving any subject matter whatsoever, I agree that the following conditions will apply (a) the dispute shall be submitted for binding arbitration through the American Arbitration Association; (b) the dispute will be governed by New Hampshire substantive law; and (c) the maximum amount of recovery to which I will be entitled under any and all circumstances will be limited, to the extent permitted by law, to my costs for participation in the SCA program.

**KNOWING AND VOLUNTARY EXECUTION**

I have carefully read and fully understand the contents and legal ramifications of this agreement, especially noting those regarding limitation of liability, and responsibility borne by trip participants. I understand this is a legally binding and enforceable contract and sign it of my own free will. I will agree that if any portion of this agreement is found to be void or unenforceable, the remaining portions shall remain in full force and effect.

- By checking the box, I certify that I have read the Crew Member handbook in its entirety. I understand and agree with its contents.
- Applicant is eighteen (18) or older.

\_\_\_\_\_  
PRINTED NAME OF PARTICIPANT                      SIGNATURE OF PARTICIPANT                      DATE

**PARENT OR GUARDIAN OF A MINOR**

I certify that I am the parent of legal guardian of the below-named minor, and hereby give my permission for this minor to participate in the SCA program. I agree individually and on behalf of my child to all the terms above, including but not limited to the description of the activities and risks, the acknowledgement and assumption of risks, the agreement of release and indemnity, the provisions as to dispute resolution, and to the provisions on a knowing and voluntary execution.

**MEDICAL RESPONSE WAIVER**

We understand that our son/daughter/ward is participating in a field program and may be subject to risks and dangers that may occur and to injury or illness in places that may be distant from medical personnel and facilities.

If any injuries or illness occurs at a time when you are unable to communicate with either of us, we consent that first aid, medical, dental, surgical treatment or other arrangements, that may be necessary in connection with such injury or illness, can be administered and undertaken and will be under that control and responsibility of such persons, medical or dental personnel or facilities as are then available in the area and to which our son/daughter/ward is referred by the Student Conservation Association, Inc. or its representatives.

Please be advised that workers compensation is not available to any participant in this program.

For our insurance records, please answer the following questions:

Is applicant covered by a hospitalization and medical policy?  Yes  No

If yes, please indicate insurance company, Policy/Certificate Number: \_\_\_\_\_

Head of family Name and Social Security Number \_\_\_\_\_

Physician's name and phone number \_\_\_\_\_

Please provide the name(s), address, and phone number(s) of your parent(s) or legal guardian(s), to be contacted in the event of an emergency.

Name _____	Name _____
Street _____	Street _____
City _____ State ____ Zip _____	City _____ State ____ Zip _____
Phone _____	Phone _____
Relationship _____	Relationship _____
Language spoken at home _____	Language spoken at home _____

*Please Notify SCA of Any Changes to the Above Information*

- By checking the box, I certify that I have reviewed the Crew Member handbook with my child/ward. I understand and agree with the contents. I have also reviewed and understand the Parent/Guardian Guide.

\_\_\_\_\_  
SIGNATURE OF PARENT OR GUARDIAN                      DATE

Check here if the applicant's parents maintain separate households but share joint legal custody of the applicant. (Please note if you checked the box at left the signatures of both parents are required below before we can review this application.)

\_\_\_\_\_  
SIGNATURE OF PARENT OR GUARDIAN                      DATE



## Crew Member Handbook

This handbook is for the Participant and Parent(s)/Guardians to review carefully. It will outline the expectations, ramifications, and particulars to participating in our National Conservation Crew Program. Members are required to check the box on the Participant Agreement certifying that they read this Handbook, understand and agree to the content in order to participate. This information will help you prepare for your program as well as have access to forms you may need.

### GEAR GUIDE

As a SCA National Conservation Crew Participant, it is required for you to have clothing and equipment of sufficient quality to serve and protect you in the field. The list below is to assist you in preparing for the program. Crew Leaders are a great resource in helping you decide what additional gear would benefit you on your crew. Wait to hear from them before you purchase additional items. We suggest you visit our website “what to Bring” list for suggested personal items and amounts.

- **Leather Boots.** Your boots must be sturdy leather hiking or work boots that cover your ankle. Find quality boots with a heavy lugged leather sole and when you purchase – be sure they will be good functioning hiking and work boots. Talk to the salesperson. The boots should be big enough to wear with two pairs of socks; one heavy wool pair and one lightweight wool/polypropylene liner.

*Under no circumstances should you bring any sort of light-weight shoe, or any shoe or boot with synthetic uppers, to act as your work boots.*

Be sure that your boots are broken-in by the time you leave for your program. The most common problem members face have been blistered feet from new boots that were not broken in well enough. Start wearing the boots two weeks prior to the start of the program.

- **Backpack.** You must have a durable backpack for four to six weeks of hard use. External frames should have an “H” shape. Soft packs should have at least 3000 – 6000 cubic inch capacity and outside pockets. It should have padded shoulder straps and a padded hip belt.
- **Day Pack.** You will your pack to carry many things to the work site each day. It should have at least 2000 cubic inches of space. Test your pack capacity for holding your lunch, two water bottles, extra clothes, rain gear, your first aid kit, and other items that you may wish to bring to the work site with you daily.
- **Sleeping Bag.** You must have a fiber-fill or down bag. **NO COTTON BAGS.** Even in warm climate nights can be cold so your sleeping bag should generally be rated to 20 degrees F. This means it is designed to keep you warm when it gets as cold as 20 degrees F.
- **Sleeping Pad.** You must have a closed-cell form, ensolite, or a thin air mattress type of sleeping pad. For ensolite pads, the thicker the pad – the greater the comfort.
- **Rain Gear.** You will need durable, high quality rainwear that includes a rain jacket or poncho, and a pair of rain pants. It is not unheard of for program experience extended periods of steady rain and your crew will go to work each day despite of wet weather.
- **First Aid Kit.** Each member must have a first aid kit that contains; band aids, gauze pads, tape, moleskin and mole foam for blisters, any personal prescription medication you will need, and extra prescription glasses or contact lenses if you wear them. Crew Leaders will also have a larger, group first aid kit supplied by SCA.

### REQUEST TO BORROW/PURCHASE GEAR

SCA does have an option for members to borrow or purchase equipment needed through us. For more information on the equipment you can borrow or purchase contact Nelson Bruni, SCA Equipment Manager at [hequipment@thesca.org](mailto:hequipment@thesca.org).

#### **Borrow:**

Will you need to borrow equipment from SCA? If yes, email [hequipment@thesca.org](mailto:hequipment@thesca.org) and let us know what you may need to borrow from the list below. SCA has a modest amount of gear that we can loan to members. Sizes and availability may vary. When you borrow gear from SCA we will send it directly to the site. At the end of the crew any borrowed gear needs to be packed with the SCA equipment and the crew leader will return it to SCA. Members are not responsible for cleaning any of the borrowed gear.

- Hiking Boots (indicate if Male or Female, and size)
- Backpacks and Daypack (one size)
- Sleeping Bag (indicate Male or Female)
- Sleeping Pad (indicate regular or long )
- Rain Jacket (indicate Male or Female and S M or L )
- Rain Pants (indicate Male or Female and S M or L)

#### **Purchase:**

SCA does offer members the ability to purchase equipment through our online Store at a discount of 20%. To access and order in this offer:

- Go to our website, [www.theSCA.org](http://www.theSCA.org).
- Click on [store](#), found at the top right hand corner.
- You can select either the men's or woman's Backpack/Sleeping Bag/Pad Combo packs.
- Enter the discount code of CREWS during the checkout in order to receive the correct amount off.

Be sure that you order your equipment early in order to be sure to receive it in time to break it in and have for your program.

## CREW LEADERS

Each SCA National Conservation Crew is led by qualified crew leaders age 21 or older with experience in wilderness work skills, risk management, backcountry medicine, and other relevant disciplines. Now that you have been assigned to a crew, your leader(s) will contact you with information specific to your program. Their initial contact will include:

- A description of the area where you will be working
- An outline of the living and working conditions you should expect
- Complete travel arrangements including the location, date, and time for meeting your crew
- A list of specific equipment and clothing you will need to bring with you
- The mailing address of your program
- Brief crew leader biographies

Your crew leaders will be your contacts for questions or concerns about your program, let us know if you have any difficulty reaching them. Questions regarding your crew leaders can be forwarded to [crews@thesca.org](mailto:crews@thesca.org) or via telephone at 603.543.1700 ext. 496.

## PROGRAM SAFETY

SCA's top priority is our member's safety. Our Board of Directors, professional staff, and agency partners subscribe to the rule that when it comes to our members' health and well being, there is no compromise.

While SCA's safety record is exemplary over our 50-year history, it must be noted that everyone who ventures into the outdoors incurs certain risks and SCA volunteers are no exception. Wilderness, wildlife and the work we do come with inherent risks and while we strive to mitigate these risks we cannot eliminate them or guarantee the safety of SCA participants. It is therefore import to review the complete enclosed Participant Agreement Form which includes an Acknowledgement of Assumption & Risks.

As part of our safety commitment, SCA maintains an Incident Response System that has become a model for other outdoor education organizations. This system includes a 24 hour hotline for crew leaders, agency personnel, and parents/guardians to report emergencies and relay urgent information. SCA staff members will respond to all calls to this number in ten minutes or less, regardless of when or where that call is placed. To protect the safety of all SCA members, we ask that this number only be used for emergencies: **800.967.6449**. Your parents/guardian(s) will be especially interested in this number and should keep it where it can be immediately available.

## GETTING READY

It is very important that you prepare for the rigors of SCA crew life. It will be adventurous but also hard work. We recommend the following to get ready:

- **Make the Commitment.** Starts now, with completing the paperwork we have sent you and reading carefully all the forms including your manual. Being on a crew includes being away from home for an extended time, and agreeing that during this time you will abstain from any tobacco, alcohol, illicit drugs, and sexual activity. **Such actions will mean dismal from the program** and it is the crew member's and their families' responsibility to arrange for the return home.
- **Get into Crew Shape.** Whether or not you have previous backpacking experience, you will need to condition your shoulders, back and leg muscles by carrying a pack loaded with 20 to 30 pounds for practice hikes and walks. Remember you should consult with your physician before starting any physical training program and should you suffer any twists or strains during your preparation, notify us so we can accommodate you.
- **Check Your Gear.** Start with your work boots. Sturdy leather hiking or work boots are required. As you will be wearing them all day, every day for four to five weeks, your boots **must** be adequately broken-in before you leave for your program. If your boots are not broken in it will make the field experience miserable rather than awesome. See the Gear Guide for more information on other required gear and information.

## MEMBER EXPECTATIONS

Challenging work, alongside fellow members and crew leaders, present a rewarding time and lifelong memories. It is important however, that when participating on a SCA crew there are many policies intended to protect the safety and well-being of the members, crew leaders, agency personnel, and the environment. When a member is not able to follow established guidelines, leaders have an obligation to intervene on behalf of the organization, group, or individuals. Certain behavior will be managed in the field, while other conduct will require a response that extends beyond what is possible in the field.

Expectations of members in conjunction with SCA policies.

- All members will be inclusive and respectful of other members, Leaders, other SCA staff, and SCA partners.
- Members will be respectful of each other, leaders, equipment, and the site.
- Everyone will participate actively, stay on track with tasks, and work within the schedule of the group.
- It is SCA policy to prohibit any exclusive relationship, romantic or fraternal.

- Other expectations and/or policies will be given by the direction of the leaders prior or at the start of the each crew.

Crew Leaders, with guidance and support of other SCA staff, may respond to behavioral incidents in the following way(s):

- Contact and reporting to SCA, and/or member's parent(s)/guardians.
- Written or verbal behavioral contracts with members.
- Suspension of activities or privileges, i.e. Recreation trip.
- Dismissal of student from the crew. (Logistical and financial arrangements for changes in travel are the responsibility of the student and their family/guardians.)

Examples of behaviors that will require intervention by SCA include.

- Compromising the physical or emotional safety of another individual or group.
- Endangering oneself or others through blatant disregard of established guidelines.
- Illegal acts including the possession and/or use of alcohol, drugs, or tobacco.
- Members repeatedly disobeying specific behavioral expectations.
- Signs of severe depression or other disorders that may be injurious without intervention of trained counselors or psychiatric help.
- Exclusive relationships that draw undue attention to or away from others.

SCA Crew Leaders will provide specific information covering safety and behavioral guidelines and expectations at the beginning of each program. SCA asks that each crew member and family consider the nature of this program and the expectations for successful participation. By accepting placement of a SCA program, members and families' acknowledge these expectations for successful participation of the crew.

## **TRAVEL RESPONSIBILITY**

SCA recommends that all participating members travel with a cell phone. This way they can contact their Crew Leader if there is a hold up on their flight, and contact their family/guardian once they have arrived and met up with their leader. This is for your safety during travel. Once the member has let their family know they have arrived and are safe the leaders will hold cell phones during the duration of the program.

Members while traveling are expected to behave appropriately and be courteous. Misbehavior during travel will be dealt with by the Crew Leader, see member expectations.

SCA National Conservation Crew Program is a volunteer program that offers experience and training to members. The member, parent(s)/guardian(s) are responsible for all travel costs. In the event that the member is dismissed from the program it is the parent(s)/guardian(s) responsibility to arrange and pay the cost for the return home.



## **Parent Guide**

### **MANAGING RISK, RESPONDING TO INCIDENTS, AND COMMUNICATING URGENT MESSAGES**

All at SCA are please your child has chosen to participate on a SCA Conservation Crew this summer. Living in – and working for – our country's most treasured wild and green public lands is a profound and rewarding experience.

SCA assigns the highest priority to our participants' safety. Every visitor to a national park, forest or preserve incurs certain risks. We want to assure you that SCA's risk management protocols are widely considered the standard in the outdoor field. Part of this approach includes a national 24 hour contact line as part of our Incident Response System. This system includes the scheduling of "on-call" Duty Staff that are available 24 hours a day, 365 days per year. Should an emergency occur, the program staff member of duty will be paged and respond within 10 minutes of a call. This number is used by our crew leaders, agency personnel, and parents/guardians to report emergencies and to relay information, and such may only be used for genuinely urgent issues. Should there be an emergency in which a message must be relayed into the field, call **800.967.6449**.

### **DURING BUSINESS HOURS**

SCA business hours are 8:30 a.m. to 5:00 p.m. EST, Monday through Friday. Dialing the situation response system number will patch you directly into the SCA "switchboard" located at our national office in Charlestown NH. This rings a separate line that will alert whoever answers that the call is urgent.

### **AFTER BUSINESS HOURS**

Non-business hours are 5:00 p.m. through 8:30 a.m. EST work days, all weekend, and federal holidays. During non-business hours the emergency phone number automatically rings through to the assigned SCA Duty Officer. In most likelihood you will never need to use the 24 hour contact system but you should feel comfort in knowing that it exists to provide you support if necessary. Although this number is reserved for urgent communication, don't hesitate to utilize the system if you need our assistance.

### **MEMBER ALERTS**

When circumstances warrant, SCA will activate its Member Alert System. If severe weather or other conditions require the redeployment of SCA members, for example, we will post this news on our website, [www.thesca.org](http://www.thesca.org). A special link on our homepage will take you to the latest information available and when applicable, provide additional direction. This same information will be available by phone by calling 888.722.967 ext. 555. In general SCA website is a great place to find information on just about everything related to your child's program. We have special page (just for parents) that addresses some of the more frequently asked questions. For further information contact us directly.

### **COMMUNICATING WITH YOUR CHILD DURING THE PROGRAM**

SCA requires all crew members to check in with their family once everyone has arrived at the airport. Expect to receive a call at that time. Crew Leaders also let SCA know when everyone is accounted for at the airport (both at the start and finish of the program). How often and how your child contacts you during his or her program will depend on the location of the crew. The majority of crews have access to postal service; it may be brought in by rangers or held a field office for a weekly pick up. Small "care packages" are always appreciated as are letters and cards from home.

Crew members are not permitted to use cell phones during the program. If your child does bring a cell phone, the crew leader will hold on to it and return it at the end of the program. Crew leaders will have cell phone or other communication devices (such as radios or satellite phones) for emergency purposes only. We consider it a key part of the SCA experience to refrain from using personal electronic devices during the program and appreciate your support in this both prior and during the program.

We are looking forward to an exciting, and fun summer field season and are please that your child is participating on a crew.

### **TRAVEL RESPONSIBILITY**

SCA recommends that all participating members travel with a cell phone. This way they can contact their Crew Leader if there is a hold up on their flight, and contact their family/guardian once they have arrived and met up with their leader. This is for your safety during travel. Once the member has let their family know they have arrived and are safe the leaders will hold cell phones during the duration of the program.

Members while traveling are expected to behave appropriately and be courteous. Misbehavior during travel will be dealt with by the Crew Leader, see member expectations.

SCA National Conservation Crew Program is a volunteer program that offers experience and training to members. The member, parent(s)/guardian(s) are responsible for all travel costs. In the event that the member is dismissed from the program it is the parent(s)/guardian(s) responsibility to arrange and pay the cost for the return home. Financial aid can not be used for paying for travel costs due to dismissal from the program.

### **24 HOUR ACCIDENT INSURANCE**

SCA has 24 hour accident insurance coverage with AIG (American International Group) – all SCA members are covered by a 24 hour Accident Insurance while on "off-time". AIG coverage is intended to be additional coverage to any personal insurance policy the Member (or Member's parent(s) or guardian(s) may have. In the event that the member's personal insurance does not cover all the expenses incurred resulting from an accident; this policy will cover the excess balance, in accordance with the policy's coverage. If you have no other insurance, this becomes the primary policy. This plan pays for reasonable expenses incurred within 52 weeks of the date of the accident, up to the maximum allowed by the

policy, which are not covered by other insurance. This insurance policy does not include coverage for non-accident (e.g. illness) medical expenses. The AIG policy number is: **GTP 9109533**.

This coverage is intended to be **excess coverage** to any personal insurance policy you (or your parents) may have. In the event that your personal insurance does not cover all expenses incurred resulting from an accident, this policy will cover the excess balance, including any deductible, in accordance with the policy's coverage.

This plan pays for reasonable expenses incurred within 52 weeks after the date of the accident, up to the maximum allowed by the policy, which are not covered by other insurance. **This insurance policy does not include coverage for non-accident (e.g. illness) medical expenses.**

***If you are in an accident, on service time, or personal time, you must call your program representative immediately. (S)he will provide the appropriate documentation you may need.***

**What are the steps needed to use AIG Accident Insurance?**

1. If you have a personal insurance policy, you must supply that particular policy information to doctor/hospital. (If you do not have any other personal insurance, you should use AIG.)
2. You pay your required deductible and other initial fees through your own insurance policy. Once your bills are submitted to your insurance policy they will send you an "Explanation of Benefits" stating what they will and will not cover.
3. Your insurance company pays the doctor/hospital for your covered expenses.
4. You will receive a bill from your doctor/hospital for the remaining balance on the account. Do not pay these bills! Instead, make copies of everything and keep them for your records.
5. Mail the AIG Claim form with the following (original) attachments: provider visit statements, Explanations of Benefits, and provider bills to:

SCA / Attn: AIG Claim Services, PO Box 550, Charlestown, NH 03603

6. AIG will determine what expenses are eligible to be covered, and will pay your provider(s)

**Who do I contact if I have questions about AIG Accident Insurance?** You should contact Kimberly Hamel of Program Services at 603-543-1700 ext. 149.