

National Sea Rescue Institute of South Africa “NPC”

Registration No 1967/013618/08

“the Institute”

NSRI Age, Crew wellness & Personal Injury During Service Policy

Approved: 2016

Reviewed: July 2018



NSRI AGE, CREW WELLNESS & PERSONAL INJURY DURING SERVICE POLICY

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1. INTRODUCTION

Sea Rescue crew are our priority. During training and during a rescue operation, crew safety and crew well-being comes first. NSRI has policies and standard operating procedures in place to protect our crew.

Well-being covers physical, mental, financial and emotional well-being.

According to the WHO (World Health Organisation) a state of well-being is where every individual realises his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to contribute to his or her community. It is a state of complete physical, mental and social well-being and not merely the absence of injury.

This policy formalises the intention of the NSRI to ensure that its crew are safe, equipped, trained and ready for the task of Saving Lives on SA Waters by ensuring that all our crew medicals and fitness are in date and uploaded on the MIS. More so, it is the intention that our crew are physically and emotionally fit as well as ready for service.

2. MANAGING RISK

CHECK UP	Make sure your medical is done, up to date and loaded on MIS.
HEADS UP	Report an incident to an executive director within 48 hours – you or your coxswain or StatCom – all it takes is one quick phone call or WhatsApp.
TOP UP	Our insurance is not meant to be an alternative to medical aid – it is a top up to your own plan – whether you have a hospital plan, medical aid or <i>cash under the mattress</i> plan – we top up to R100k per injury only.
LOOK UP	Read the fine print – we cover accidental injury – not health related illness.

2.1. On joining Sea Rescue

- All crew are required to:
 - Visit a doctor for a medical assessment.
 - Participate in a fitness assessment (except for administrative shore crew, where an assessment must be made by the StatCom, based on what is expected of them).
- Sea going crew are required to have regular re-assessments of medical (on standard medical form):
 - Every 3 years for crew from 16 – 40 years of age.
 - Annually for coxswains and sea going crew over the age of 40.

- Fitness assessments must be completed every 6 months to be current.
- Active & administrative shore crew are suggested to have an assessment every 3-5 years, where a written letter from their Doctor saying they are able to serve in a particular capacity is sufficient.

Undertaking a medical is an opportunity to identify any risks that may affect your physical well-being – and should be seen as a benefit, rather than a hassle.

Only once these assessments have been completed, and a copy of the paperwork loaded on the MIS system, will the crew person be added to our Personal Injury policy and covered in the event of an injury during service.

Note that for Protection of Personal Information – only the front page of the standard medical – saying “fit to go to sea” must be loaded – not the 2nd or 3rd page of the medical.

3. AGE

The following are the maximum permitted age limits for the various craft listed below:

- Craft under 5m in length: 50 years
- Craft under 9m in length: 60 years
- Craft of more than 9 metres in length: 70 years
- Helicopter platforms: 50 years

It is important to note that our Personal Injury cover is limited to volunteers aged 16 to 74 (up to 74 years and 364 days, not 75 years).

NSRI Lifeguard volunteers (on a recognised NSRI lifeguard station and while on “duty”) have medical cover from age 14 to 74.

For crew over the age limit for the specific vessel class or aircraft, and where the station has an operational need for them to remain in service (by going to go to sea or flying) the following are required:

- An in-date medical, loaded on MIS system (same as all crew).
- A completed fitness assessment (200m swim in 10 min, 10 min float & boat entry from water (same as all crew).
- **Must be an existing and operational Coxswain / Rescue officer** (not a crew person or rescue swimmer).

- Station must have a need for the person (i.e. a shortage of Coxswains / experience on that vessel class / aircraft).
- **The person must have their own medical aid / hospital plan.**
- If the person is over 74, the crew person must write a declaration stating that they are aware and agree that they are not covered, and therefore “self-insure” for injury or death.
- Motivation for on-going service must be proposed to the regional representative and discussed by the Operations Support Committee and re-decided annually.

Other options for crew persons over the age limit are:

- Become shore crew
- Be encouraged to join the Life Boat Circle, as guest speakers / members
- Serve as a Coastwatcher, if their residence location is applicable
- Join or start up the station fundraising committee
- Get involved in training – for example: classroom training sessions for junior academy, etc.

4. SELECTION

Sea Rescue is a humanitarian service and whilst we value all members of the community who offer to participate, we operate in high risk situations and must be selective in whom we consider fit and / or suitable for duty. Crew must be equipped to face the physical and emotional demands of rescue work.

Regarding sea going crew only those that meet the requirements of what is expected – should put to sea, for their own safety, as well as the safety of the rest of the crew on board.

5. FITNESS

There are three basic fitness requirements that must be assessed every six months. A crew person or trainee may not proceed to sea, until they are able to meet these requirements:

1. 200m swim within a time of 10 minutes, without a lifejacket. (With or without a wetsuit).
2. 10 minutes of treading water, without a lifejacket. If a wetsuit is worn – the hands must be on the head for the entire time.
3. Be able to climb out of the water, unassisted, into the vessel on which the person will serve, within a period of 1 minute. The lifejacket and kit that they would go to sea with must be worn for this exercise. Outboard engines are not to be used as steps.

For lifeguard crews on station, they must meet the requirements of Lifesaving South Africa (LSA).

For crew serving on helicopter platforms, the minimum standards as per the relevant ASR SOP must be met.

Stations may set fitness requirements **higher** than the standard set above, depending on their operational situation and requirements. This however must be discussed with the operations manager where this takes place.

Pulse rate and Blood Pressure should be taken before the swim and recorded for training purposes on the MIS under each crew person's medical page. When abnormal findings are recorded – those crew should be referred to their medical practitioner for investigation.

The Station Commander must apply common sense to the physical and emotional fitness required for new candidates joining a station or for a specific task required, when allocating crew onto a rescue unit.

6. INJURY DURING SERVICE

An injury during service is defined as:

- “any injury sustained accidentally
 - while serving on activity / operational duty /
 - or while travelling to and from the rescue base for the purpose of activity / operational duty”.

Duty is defined as:

- NSRI related meetings, maintenance, training and rescue operations.

7. CREW INSURANCE FOR PERSONAL INJURY ON DUTY

The NSRI Personal Injury policy covers each volunteer up to a maximum amount (currently R100 000 per person, per incident). This Personal Injury cover is intended as a top-up to your own medical cover.

It is important to note the conditions of this cover:

All paperwork relating to

- **The incident &**
- **To the crew person's medical and fitness assessment must be loaded on MIS and all medicals and fitness assessments must be up to date.**

Each injury/incident must be logged on MIS and reported to an Executive Director within 48 hours, in order to benefit from this policy.

Any crew who

- decline or refuse medical treatment
- and/or who do not log an accident/incident (irrespective of how minor) with an Executive Director,

will not be able to lay a claim after 48 hours have passed. If you have an injury it is essential that you get an assessment.

The person involved must be in a fit state to be able to do so. If this person is unable, the StatCom (or deputy) would take over this function.

If you have medical aid – Sea Rescue insurance will

- top up any injury-related expenses that are not covered,
- or top up to an equivalent value should your cover run dry due to the claim thus preventing a family member from being able to claim from your medical aid in that period (to max R100 000 per person, per incident). A documentation trail must be in place – (i.e. proof of claim).

If you have a hospital plan – Sea Rescue insurance will

- top up any injury-related expenses not covered,
- or top up to an equivalent value should your cover run dry due to the claim thus preventing a family member from being able to claim from your medical aid in that period (to max R100 000 per person, per incident).

If you do not yet have a medical aid or hospital plan – Sea Rescue will assist you in being admitted to a hospital but there is a limit of R100 000 per person, per incident.

Sea Rescue strongly advises all crew, especially sea going crew, to take out some form of personal medical cover.

It is important to note that since NSRI crew are not employed, they are not covered under workmen's compensation legislation.

The Personal Injury policy also covers a part pay-out for loss of earnings and disability depending on the nature of the injury/disability. This currently covers loss of income to a maximum of R 5 000 per week (proof of income documents would need to be submitted to the claims department), for up to 52 weeks maximum.

For a **volunteer returning to active duty** after any injury payout, or any medical incident where they were unable to go to sea for a specified time period (whether caused by NSRI service or not), a valid written clearance certificate must be provided by their specialist, as well as their NSRI doctor, stating the volunteer is fit to perform the required duties – before they are permitted to go to sea again.

In addition, the three-fold NSRI fitness requirement must be undertaken, and an affidavit sent by the Station Commander to say that the person has passed it successfully, before being permitted to go to sea again.

In the unlikely event of death-by-injury, while on duty, the Sea Rescue Personal Injury policy will pay out a lump sum (currently R1 000 000) to the dependents. It is important to note the conditions of this cover:

- All paperwork as described above must be submitted and loaded on MIS, &
- All medicals and fitness assessments must be up to date.

It is very important to note that the Personal Injury policy covers only for personal ***injury or death by injury*** while on duty.

8. COUNSELLING

During NSRI training scenarios and rescues, it is possible/probable that you will be exposed to trauma that affects your state of mind, or your emotional and mental well-being. This could be because of a specific incident or it may be an accumulation over time. Crew emotional and mental well-being is a concern for us, and counselling is available for all our crew, as a group or individuals.

The limits for this are as in section 3, 6 and 7 above.

9. FAQs

What is an injury?

- An injury on duty is any injury sustained accidentally while on duty or while travelling to and from the rescue base for the purpose of active duty.

What is duty?

- Duty can be defined as NSRI related meetings, maintenance, training and rescue operations.
- Commuting to and from duty means that you have not “broken the journey”. For example - if you leave your house heading for the NSRI base - but on the way to the base you stop and have tea with your mother – the first leg of the journey is not covered, the second leg is covered.

What is not classified as an injury on duty?

- Our Personal Injury policy covers *accidental injury on duty*, only.
- If, for example, you have a heart attack, stroke or collapse due to pneumonia while on duty, we will ensure that you are cared for, i.e. stabilized and transported to hospital – but since these are *illness* related, all subsequent treatment, medication or surgery required & costs thereof would not be covered by Sea Rescue.

Is my NSRI clothing/kit covered for loss or theft?

- No. The only cover NSRI offers is Personal Injury cover.

Am I covered if I am fire- fighting or non-maritime SAR operations / activities?

Before venturing out to assist the community for any other emergency, aside from Sea Rescue duty, the Station Commander or Duty Coxswain will call an Executive Director to pre-alert/pre-approve cover for the crew. It is important to note that Personal Injury cover will only apply when there has been a pre-alert / pre-approval.

10. GOOD GOVERNANCE AND MITIGATING RISK

To ensure good governance, the NSRI board is responsible for evaluating and managing risk. One of our greatest concerns is an injury on duty / service. To manage this risk:

- Our boats are maintained to the highest standards and are insured
- Our crew are given the best equipment and training to minimise their risk of exposure to injury
- Coxswains have the power to stand down from an operation should crew safety be compromised
- Crew are not obligated to go on a rescue if they don't feel comfortable with the conditions
- Our crew Personal Injury cover is available to crew once they meet the criteria as outlined in this document.
- StatComs / Coxswains have the power to decline a crewperson to participate on a rescue, should they be perceived as being at risk on the call.

If you have any questions or concerns, please discuss them with your regional representative, operations committee member or an Executive Director.