



WEEKLY ACCIDENT INDEMNITY INSURANCE
Policy No. 100010704 issued by Special Markets Solutions
a division of Industrial Alliance Insurance and Financial Services Inc.

COVERAGE

You are covered for any injury sustained as the result of an accident anywhere in the world - 24 hours per day - on or off the job.

AMOUNT OF INSURANCE

Weekly Accident Indemnity Benefit

Total Disability	\$ 800.00 per week
Elimination Period	21 days
Maximum Period Payable	26 weeks

This indemnity is applicable only to those Insured Persons who were gainfully employed immediately before the date of the Injury.

Gainfully employed means 20+ hours per week at time of accident or if not working at time of Accident, they will be eligible if they worked 9 out of the last 12 months for at least 20 hours per week.

All benefits are calculated using all source maximums as the average of the best 9 months out of the last 12 months.

Indemnity will be payable for Disability caused by or resulting from an Injury for which medical treatment is being rendered, prescribed or recommended.

Indemnity for Disability is payable from the first day following the end of the Elimination Period stated in Section 2 of the Schedule and is subject to the applicable Maximum Period Payable stated in Section 2 of the Schedule. An Elimination Period will neither begin nor continue, nor will indemnity be payable under this policy for any period of Disability during which the Insured Person is not under the Regular Care and Attendance of a Physician.

Indemnity Payable for Total Disability

When the Insured Person, prior to age 65, sustains Total Disability commencing within 30 days after the date of the accident, the Company will pay the Weekly Accident Indemnity stated in Section 2 of the Schedule for each week of Total Disability following the Elimination Period, subject to the applicable Maximum Period Payable and the all sources maximum percentage shown in the paragraph titled "Indemnity Offsets".

Indemnity payable under this policy for periods which are less than one week will be paid on the basis of one seventh of the Weekly Accident Indemnity, for each day of Total Disability.

Successive Periods of Disability

Successive periods of Disability due to the same or related causes will be considered one period of Disability, unless they are separated by a 30-day period during which the Insured Person is Actively at Work.

Indemnity Offsets

If the Weekly Accident Indemnity payable under this policy for Total Disability, either alone or in concert with any of the benefits outlined hereunder, exceeds 60% of the Insured Person's pre-disability gross Earnings, the Weekly Accident Indemnity otherwise payable will be reduced by any amount exceeding said percentage.

The indemnity payable to the Insured Person will take into account any of the benefits payable under the following:

- (a) the disability or retirement provisions of the Canada/Quebec Pension Plans;

- (b) the benefits payable in accordance with the Workers' Compensation or Occupational Disease Act or Law, or any other law which provides compensation for an occupational Injury;
- (c) the income benefits provided by or through any government plan of automobile insurance or similar legislation;
- (d) the disability, retirement or other income benefits provided by or through the Policyholder;
- (e) the amounts paid or payable under a group insured or non-insured disability plan (including association group); and
- (f) the amounts paid or payable under an individual insured or non-insured disability plan.

Any subsequent changes to the amounts payable under any of the above stated benefits which are specifically designated as cost-of-living adjustments will neither reduce nor increase the amount of Weekly Accident Indemnity payable hereunder.

Limited Air Travel Coverage

Coverage includes injury sustained in consequence of riding as a passenger and not as a pilot or member of the crew; in boarding or alighting from or being struck by; or making a forced landing with or from:

- (a) any aircraft having a current and valid airworthiness certificate, and which is operated by a person holding a current and valid pilot's license of a rating authorizing him to pilot such aircraft, or
- (b) any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

Notwithstanding (a) and (b) above, coverage excludes injury sustained while and in consequence of riding as a passenger, pilot, operator or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft owned, operated or leased by the policyholder.

EXCLUSIONS

This policy does not cover loss, fatal or non-fatal, caused by or resulting from:

- (1) suicide or any attempt thereof while sane or insane;
- (2) intentionally self-inflicted injury
- (3) declared or undeclared war or any act thereof;
- (4) full-time service in the armed forces of any country;
- (5) injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided in the part titled "Limited Air Travel Coverage";
- (6) participating in the commission or attempted commission of a criminal or felonious act;
- (7) normal pregnancy or childbirth or termination of pregnancy;



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- (8) accidents which occur in a hospital, nursing home, convalescent home or in a jail or prison
- (9) participation in professional sports, bodily contact sports, hang gliding, parachuting, skydiving, parasailing, bungee jumping, horse racing, underwater activities, motorized race or motorized speed contest, race or endurance contest;
- (10) operating a motor vehicle under the influence of any intoxicant or if the insured's blood alcohol concentration is in excess of 80mg of alcohol per 100ml of blood;
- (11) being under the influence of a drug or controlled substance as defined by federal or provincial law, unless administered on the advice of a Physician;
- (12) sickness, or disease, either as a cause of the accident or as an effect of an injury, including:
 - i. subjective conditions: including, but not limited to, chronic fatigue syndrome, chronic pain syndrome, fibromyalgia, Epstein Barr syndrome or any other subjective syndrome or condition;
 - ii. mental or emotional disorders and substance use disorders: any psychiatric, psychological or emotional disorder including but not limited to, depression, anxiety, stress, burnout, or somatoform, or any other mental disorder or substance use disorder. Such disorders include psychotic, emotional or behavioral disorders and disorders related to substance abuse or dependency
 - iii. any psychiatric, psychological or emotional disorder including but not limited to, depression, anxiety, street, burnout, or any Mental Disorder or Substance Use Disorder. "Mental Disorder or Substance Use Disorder" means any disorder classified in the Diagnostic and Statistical manual of Mental Disorders published by the Canadian Psychiatric Association (CPA) such disorders include psychotic, emotional and behavioral disorders and disorders related to substance abuse or dependency. If that Manual is discontinued, the Company will use the replacement chosen by the CPA.
 - iv. degenerative disc disease i.e. the normal changes of the discs in the spine as a person ages. The breakdown of the discs can result in back or neck pain, as well as osteoarthritis, herniated disc, or spinal stenosis.

Territorial Limitation

No benefits will be payable, and no premiums will be waived, for or during any period(s) of disability during which the insured is:

- i. outside of Canada or the United States for more than 21 days; or
- ii. is incarcerated whether in a federal, provincial or municipal institution.

- iii. If the payment of benefits, and/or waiver of premiums, are suspended by the application of this limitation, the period of time during the suspension will still count towards the maximum period payable.

Limitations

The following limitations will also apply:

- i. Weekly Accident Indemnity benefits for sprains and strains, including back and neck sprains and strains limited to a maximum of 30 days per occurrence. Back and neck injuries must be substantiated by diagnostic medical tests.
- ii. Weekly Accident Indemnity benefits for hernia injuries will be limited to a maximum of 15 days for occurrence.

TERMINATION OF INSURANCE

Coverage will terminate immediately on the earliest of: (a) the policy termination date; (b) the date an Insured Person reaches 65 years of age with respect to the Weekly Accident Indemnity benefit, and 70 years of age with respect to other benefits; or (c) the premium due date next following the date an insured is ineligible for coverage.

BENEFICIARY

Indemnity payable in the event of the loss of life of an Insured Person is payable to the estate of the Insured Person. All other indemnities are payable to the Insured Person.

The policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation.

This summary is for information purposes only. For further details, refer to the Master Policy which is on file with the Policyholder. The Master Policy sets forth in detail the terms and conditions of the Plan and all rights and obligations are determined in accordance with the Master Policy issued by Special Markets Solutions, a division of Industrial Alliance Insurance and Financial Services Inc., not this summary.