



## BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Policy No. 100012091 issued by iA Special Markets

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

Principal Sum	\$ 25,000.00
Accidental Dental Reimbursement Benefit	\$ 1,000.00
Accidental Medical Reimbursement Benefit	\$ 10,000.00

### BENEFITS

#### Accidental Dental Reimbursement Benefit

When, as the result of Injury and due to a force or blow external to the mouth, you require treatment within 30 days from the date of the accident by a legally qualified dentist or dental surgeon, the insurer will pay the expenses actually incurred for such treatment or service.

*The policy does not cover expenses incurred for x-rays, repairs or replacement of pre-existing dentures, fillings or crowns, except as provided above.*

#### Accidental Medical Reimbursement Benefit

When you require medical treatment within 30 days from the date of the accident and incur expenses for any of the following services or supplies, while under the regular care and attendance of a physician the insurer will pay the reasonable and customary expenses actually incurred by you within 12 months after the date of the accident.

- (a) expenses for the services of a nurse;
- (b) transportation by a licensed ambulance service or, when recommended by a physician by any other conveyance licensed to carry passengers for hire to or from the nearest hospital which is equipped to provide the required treatment;
- (c) Hospital charges for the difference between the public ward allowance under your Provincial hospital plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician);
- (d) rental of a wheelchair or other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;
- (e) fees for the services of a licensed physiotherapist or certified athletic sports therapist, when recommended by a physician, subject to a maximum reimbursement of \$500.00 during any one policy year;
- (f) drugs and medicines which require the written prescription of a physician and are dispensed by a registered pharmacist or physician;
- (g) miscellaneous expenses for hearing aids, crutches, splints, casts, trusses and braces (dental braces excluded), but not including replacement thereof; subject to a maximum of \$750.00 during any one policy year;
- (h) fees for the services of a licensed chiropractor, subject to a maximum reimbursement of \$500.00 during any one policy year.

### Additional Exclusions

This part does not cover expenses incurred:

- (a) for the purchase, repair or replacement of eyeglasses or contact lenses, or prescriptions therefor;
- (b) for charges of masseur;
- (c) for sickness or disease, either as a cause or effect;
- (d) by you when you are not covered under any federal or provincial hospital plan.

*The policy is subject to and will not contravene any federal or provincial statutory requirement with respect to hospital and/or medical plans. Benefits will be reduced under this part by any amount paid or payable under any other policy providing similar reimbursement expenses.*

### Family Transportation Benefit

If an injury results in confinement as an inpatient in a hospital located at least 150 km from your residence, the insurer will pay the expenses actually incurred by a member of the immediate family for hotel accommodation and transportation by the most direct route to you. If transportation occurs in a private vehicle, then reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometre travelled.

If the injury is payable under the part titled "Accidental Death, Dismemberment and Specific Loss Indemnity" of the master policy the maximum is \$15,000.00.

If the injury is not payable under the part titled "Accidental Death, Dismemberment and Specific Loss Indemnity" of the master policy the maximum is \$1,000.00.

### Fracture, Dislocation and Miscellaneous Indemnity

If an Insured Person sustains an injury requiring medical or surgical treatment which results in a fracture, dislocation, tendon severance or miscellaneous condition specified in contract, the Company will pay a certain percentage up to 100% to a maximum of \$1,000.00 for such occurrence.

### Funeral Expense Benefit (\$5,000)

If an injury results in loss of life, an additional amount is payable for funeral expenses actually incurred.

*Indemnity payable under this part shall be limited to only one policy if this benefit is contained in two or more policies issued by the company.*

### Home Alteration and Vehicle Modification Benefit (\$15,000)

If an injury requires the use of a wheelchair to be ambulatory, the insurer will pay the cost of alterations to your principal residence and/or the cost of modification to one vehicle utilized by you.

### **Rehabilitation Benefit (\$15,000)**

If an injury requires that you undergo special training in order to be qualified to engage in a special occupation in which you would not have engaged except for such injury, the insurer will pay the reasonable and necessary expenses incurred for such training within 3 years of the date of the accident.

### **Repatriation Benefit (\$15,000)**

If an injury results in loss of life, the insurer will pay the expense incurred for shipment of the body to the city of residence of the deceased.

### **Rehabilitative Physical Therapy Benefit (\$1,000)**

If an Injury sustained by you results in a Loss payable under the policy, the insurer will pay for the reasonable and necessary expenses actually incurred within three years from the date of the accident for rehabilitative physical therapy as prescribed by the attending Physician.

*No payment will be made for ordinary living, travelling or clothing expenses.*

### **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.

### **TERMINATION OF INSURANCE**

Coverage will terminate immediately on the earliest of:

- (a) the policy termination date;
- (b) the premium due date if the Policyholder fails to pay the insured's premium, except as a result of an inadvertent error;
- (c) the date an Insured Person reaches 70 years of age; or
- (d) the premium due date next following the date an insured is ineligible for coverage.

### **EXCLUSIONS**

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

- (1) suicide or any attempt thereat 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;
- (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 behavioural 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.

Nor are benefits paid for the following expenses:

- i. for the purchase, repair or replacement of eyeglasses or contact lenses or prescriptions therefor;
- ii. expenses by an insured who is not covered under any Federal or Provincial Hospital Plan;
- iii. x-rays, repairs or replacement of pre-existing dentures fillings or crowns, except as provided in the Accidental Dental Reimbursement Benefit;
- iv. experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada or patent medicines;
- v. experimental medical treatments and diagnostic medical testing;
- vi. services of a masseur.

**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.

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.

**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, with the exception of indemnities payable under the Family Transportation Benefit, Funeral Benefit, and Repatriation Benefit.

**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 iA Special Markets, a division of Industrial Alliance Insurance and Financial Services Inc., not this summary.*