

## Accident & Health

# Voluntary Accidental Death & Dismemberment Insurance

CHUBB®



Accidents are the fifth leading cause of death for Canadians.<sup>1</sup> The number of injuries that don't result in death are even higher, leaving accident survivors to face sudden expenses and difficult lifestyle changes. AD&D coverage helps protect you and your family in the event of an accident.

### The Benefits

For only a few dollars a month, you can purchase high limit, 24-hour accident protection for yourself and your family regardless of your health history.

In addition to a death benefit, this plan provides valuable living benefits to help protect your family's financial security if you are injured, such as:

- two times principal sum for paralysis
- home and vehicle modification
- rehabilitation benefits

### How does it Work?

You choose a principal sum amount from \$10,000 to \$250,000 in units of \$5,000.

You may also add family coverage. If you select family coverage, your family will automatically be insured for the following amounts:

**Your spouse** will be insured for 40% of the principal sum you select for yourself. If you do not have any eligible dependent children your spouse will be insured for 50%.

**Each dependent child** will be insured for 10% of the principal sum you select for yourself. If you do not have a spouse, each dependent child will be insured for 15%. Each child's maximum principal sum cannot exceed \$50,000.

### What does it cost?

The monthly premium rates per \$1,000 of coverage are:

- **Single:** \$0.02
- **Family:** \$0.03

To calculate your rate multiply the principal sum amount times the premium rate shown above.

For Example: Your premium for \$100,000 of coverage would be:

- **Single:** \$2.00/month
- **Family:** \$3.00/month

Premiums are fully paid by you through payroll deduction.

## Summary of Plan Features

**Loss of Life Benefit:** The principal sum amount is paid.

**Day Care Benefit:** Helping pay for day care costs for young children left behind when an accident results in the death of an insured.

**Spousal Occupational Training:** Helping the spouse of an insured following a death due to injury gain specialized training for active employment.

**Enhanced Loss Schedule:** Loss and loss of use benefits, including 2 times the principal sum for paralysis.

**In-Hospital Confinement Monthly Income:** Providing financial help to an insured with unforeseen expenses when an accident results in hospital confinement.

**Cosmetic Disfigurement Benefit:** Helping an insured recover from disfigurement when an accident results in third degree burns.

**Home Alteration & Vehicle Modification:** Making the necessary modifications to an insured's home and vehicle when an accident results in injury, excluding loss of life benefit.

**Rehabilitation Benefit:** Special training for an insured when injuries result in a need to change occupations.

**Bereavement Benefit:** Providing family members with grief counseling support to help see them through the difficult times following a death as a result of an accident.

**Special Education Benefit:** Helping to pay post-secondary school costs for older children when an accident results in the death of an insured.

## When Injuries happen away from home

**Family Transportation:** Bringing a family member to an insured's bedside when an injury results in hospital confinement 150 km or more away from home.

**Repatriation Benefit:** Returning an insured's body to their city of residence when an accident results in death more than 150 km away.

**Identification Benefit:** Travel costs associated when a family member is required to identify an insured's body when an accident results in death more than 150 km from home.

## Family Plan Additional Coverage

**Common Disaster Benefit:** Should both the Insured Employee and the Insured Employee's spouse both lose their lives, the spouse's loss of life benefit shall be increased to equal 100% of the Insured Employee's principal sum.

**Extended Family Benefit:** Up to six months of extended coverage to the spouse and dependent children if an insured person suffers a loss of life in a covered accident.

**Special Benefit for Dependent Children:** Special enhanced loss schedule applicable for insured dependent children.

## Also Included

**Continuance of Coverage:** Extension of coverage can be arranged for up to a year in the event of being laid-off, short-term disability, or leave of absence.

**Seat Belt Benefit:** Increases the principal sum amount, if an insured person's accident occurs in a vehicle while wearing a seat belt.

**Conversion Privilege:** Employees may convert to an individual plan when employment circumstances change.

**Waiver of Premium:** When an employee is totally disabled for an extended period of time the insurer will waive premiums due during that eligible period of disability.

## Questions?

If you have any further questions regarding this coverage please contact your Plan Administrator.

Chubb. Insured.<sup>SM</sup>

1. Stats Canada, Leading causes of death

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