

PLAN HIGHLIGHTS

ISSUE AGES Available for Canadian Resident applicants aged 18-64, with coverage to age 70

- OVERVIEW**
- 24 HOUR AD&D coverage
 - In addition to any other insurance
 - TAX FREE LUMP SUM benefit paid to the insured or beneficiary in the event of death
 - ON or OFF the Job
 - Single and Family coverage available
 - Anywhere in the world

AMOUNTS AVAILABLE

AD&D Amount	Accident Medical Reimbursement Benefit (when Loss of Income is in-force)*
\$50,000	\$10,000*
\$100,000	\$20,000*
\$200,000	\$40,000*
\$300,000	\$100,000*

**Requires ownership of a Loss of Income plan which pays an additional \$10,000 under the Accident Medical Treatment Benefit, before these amounts.*

Principal Sum amounts available of \$50,000, \$100,000, \$200,000 and \$300,000. **Family Coverage:** Spouse is covered at 50% of applicant’s amount, Dependent children at 15% of applicant’s amount.

Roadside Package: AD&D Principal Sum amounts of up to \$300,000 available

PRINCIPAL SUM means the amount of insurance for which the Insured Person is covered, as shown in the Schedule of Benefits. Principal Sum amounts for Insured Spouse and Insured Dependent Children are as follows:

- Insured Spouse: 50% of the Insured Applicant’s Principal Sum amount shown in the Schedule of Benefits, or if Insured Applicant does not have any eligible Dependent Children 60% of the Insured Applicant’s Principal Sum amount shown in the Schedule of Benefits.
- Insured Dependent Children: 15% of the Insured Applicant’s Principal Sum amount shown in the Schedule of Benefits, or, if Insured Applicant does not have a Spouse 20% of the Insured Applicant’s Principal Sum amount shown in the Schedule of Benefits.
- In no event shall any individual be insured for an amount in excess of \$300,000, either through a single policy or a combination of coverage through multiple policies issued by Chubb Life Insurance Company of Canada.

LOSS SCHEDULE

Loss of Life	The Principal Sum
Loss of Both Hands or Both Feet	The Principal Sum
Loss of Use of Both Hands or Both Feet	The Principal Sum
Loss of Entire Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of Use of One Hand and One Foot	The Principal Sum
Loss of One Hand and Entire Sight of One Eye	The Principal Sum
Loss of One Foot and Entire Sight of One Eye	The Principal Sum
Loss of Speech and Hearing in Both Ears	The Principal Sum
Quadriplegia	The Principal Sum
Paraplegia	The Principal Sum
Hemiplegia	The Principal Sum
Loss of One Arm or One Leg	Three-Quarters of the Principal Sum
Loss of Use of One Arm or One Leg	Three-Quarters of the Principal Sum
Loss of One Hand or One Foot	Three-Quarters of the Principal Sum
Loss of Entire Sight of One Eye	Three-Quarters of the Principal Sum
Loss of Speech or Hearing in Both Ears	Two-Thirds of the Principal Sum
Loss of Thumb and Index Finger of One Hand	One-Third of the Principal Sum
Loss of Use of Thumb and Index Finger of One Hand	One-Third of the Principal Sum
Loss of Four Fingers of Either Hand	One-Third of the Principal Sum
Loss of Use of Four Fingers of Either Hand	One-Third of the Principal Sum
Loss of Hearing in One Ear	One-Third of the Principal Sum
Loss of All Toes of One Foot	One-Quarter of the Principal Sum
Loss of Use of All Toes of One Foot	One-Quarter of the Principal Sum

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ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT (AMRB)

The Accidental Medical Reimbursement Benefit (with an overall maximum as per the chart on page 1) is for the Insured person only, and contingent on an EDGE Loss of Income Plan being in force on the date of the accident.

ADDITIONAL BENEFITS

Repatriation Benefit (in the event of Insured's death while away from home):

Up to \$10,000 to cover transportation expenses if Insured passes away due to covered injuries.

Spousal Occupational Training Benefit (in the event of Insured's death):

Up to \$10,000 for a formal occupational training program for the Insured's spouse.

Day Care Benefit (in the event of Insured's death):

Up to \$5,000 per year for a maximum of four consecutive years, for childcare expenses if Insured passes away.

Seat Belt Benefit (in the event of Insured's injury while riding or driving in a vehicle):

Principal Sum will be increased by 10% to the maximum of \$50,000.

Deductible Amount – the earlier of 365 days or max. \$10,000 (applicable to all benefits under the AMRB/ADRB):

Insured expenses are reimbursed following satisfaction of the deductible amount or the benefit maximum period (365 days).

Rehabilitation Benefit (in the event of Insured's injury):

Up to \$10,000 for special training in order for the Insured to be qualified for an occupation that they would otherwise not be.

Home Alteration and Vehicle Modification Benefit (in the event of Insured's injury that results in the Insured requiring a wheelchair):

Up to \$10,000 (combined) for alterations to the Insured's home and vehicle to make them wheelchair-accessible.

Special Education Benefit (in the event of Insured's death):

5% of principal sum up to \$5,000 per year for a maximum of four consecutive years, to cover higher education costs (beyond grades 12 or 13) for dependents.

Accident Dental Reimbursement Benefit (ADRB) (in the event of Insured's injury):

Up to \$10,000 for treatment if an external blow to the mouth results in injury to Insured's teeth.

Waiver of Premium (in the event that Insured is disabled):

If Insured is covered by an EDGE Disability policy and has been approved for EDGE Disability payments, premium payments will be waived until age 65 or until Insured ceases to be disabled.

CLAIMS PAID

We have been providing valuable protection to our clients over the years, with the EDGE plans paying out in excess of \$3,000,000 in AD&D claims alone, in the past 5 years.

EXCLUSIONS

Accidental Death & Dismemberment Benefits will not be paid if injury resulted from any of the following: • suicide or intentionally self-inflicted injury, • declared or undeclared war or terrorist activity of any kind, • being under the influence of a controlled substance as defined by federal or provincial law, • sickness or disease, either as a cause or effect, • participating in the commission of a criminal or felonious act, • operating a motor vehicle under the influence of any intoxicant or a blood alcohol concentration in excess of 80mg of alcohol per 100ml of blood.

Deductible: The Accidental Medical Reimbursement Benefit is not applicable to Spouses and/or Dependent Children where family coverage has been selected. When the Accident Medical Treatment Benefit under the EDGE Loss of Income Benefit has reached either the \$10,000 maximum or 365 days, this Benefit will allow recovery to continue for up to 3 years from the date of the accident. This benefit is not applicable to Spouses and/or Dependent Children where family coverage has been selected.

Accidental Death & Dismemberment insured by Chubb Life Insurance Company of Canada. This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail.

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