

**PLAN HIGHLIGHTS**

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

- OVERVIEW**
- Guaranteed Issue
  - Available as a standalone product
  - Coverage applicable to any accident, anywhere in the world, 24 hours/day
  - Pays in addition to all other benefits

**KEY DEFINITIONS** A “fracture” means an unequivocal radiological evidence of a break or rupture involving the complete cross-section of the bone. If equivocal, the diagnosis of fracture must be confirmed by the treating Physician.

**KEY EXCLUSIONS** A Fracture would not be covered if caused by or resulting from any one or more of the following:

- Intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane.
- Declared or undeclared war or any act thereof.
- Accident occurring while the Insured Person is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by the Company pro-rata for any such period of full-time active duty).
- Travel or flight in any vehicle or device for aerial navigation that is not a certified passenger aircraft operated by a properly certified pilot, flying between duly established and maintained commercial airports. Please see policy booklet for complete Air Travel Exclusion.
- Participation in the commission or attempted commission of a criminal or felonious act.
- 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.
- Operating a motor vehicle, under the influence of any intoxicant or if the insured’s blood alcohol concentration is in excess of 80 milligrams of alcohol per 100 milliliters of blood.
- Any fractures associated or a result of osteoporosis are not eligible for consideration.
- Sickness or disease either as a cause or effect.
- Participation in any type of professional athletics activity, or engages in any of the following activities: mountaineering, rock climbing, caving, parachuting, sky diving, hang gliding, bungee jumping, rodeo, racing (for example, but not limited to automobile, motorcycle, or horse) or racing of any water device (e.g. seadoo).

**AMOUNTS AVAILABLE** • Up to \$6,000 for Primary Plan • Up to \$12,000 for Base Plan

**MAXIMUM BENEFIT** Only the first eligible claim will be paid in the amounts listed below. Any subsequent fracture of the same bone in the same place will be reduced by 50%. No more than one (the largest) Fracture benefit shall be paid with respect to all injuries from the same Accident.

Fracture	Primary Plan	Base Plan
Depressed Skull	\$6,000	\$12,000
Spine (one or more vertebrae)	\$3,000	\$6,000
Jawbone	\$2,000	\$4,000
Pelvis	\$2,000	\$4,000
Upper leg	\$2,000	\$4,000
Knee cap	\$1,750	\$3,500
Shoulder blade	\$1,500	\$3,000
Wrist (small bones)	\$1,500	\$3,000
Lower leg	\$1,500	\$3,000
Ankle (small bones)	\$1,500	\$3,000
Forearm	\$1,250	\$2,500
Sternum	\$1,000	\$2,000
Sacrum / coccyx	\$1,000	\$2,000
Upper arm (elbow-shoulder)	\$1,000	\$2,000
Collar bone	\$750	\$1,500
Nose	\$750	\$1,500
Two or more ribs	\$500	\$1,000
Hand	\$500	\$1,000
Foot	\$500	\$1,000
One rib	\$375	\$750
Any bone not specified	\$250	\$500

FREQUENTLY ASKED QUESTIONS

- Q. An individual had a broken bone prior to their effective date of coverage which has completely healed, but then breaks that bone again in the same spot. How would the policy respond?**
- A. If the fracture of the same bone is subsequent to the effective date of coverage and as the result of an Accident that occurs following the effective date of coverage the fracture benefit would be paid at 100%.
- Q. Are we suggesting to clients that they should purchase the Fracture Accident (FAB) coverage in place of Disability?**
- A. NOT at all; the FAB is not an income replacement benefit, but a lump sum payout in addition to any other coverage the insured may have. It offers a great top up to the Disability offering, or provides coverage for those who do not qualify for income replacement.
- Q. How long are premiums locked in?**
- A. Premiums are level for all ages and do not increase with age. The coverage of any one Insured cannot be singled out for premium increase, however, the Company may increase premiums for coverage issued to a group of Insured Persons by Plan type.
- Q. Under the Exclusion “(i) For sickness or disease either as a cause or effect“, could you provide an example of a disease that would fall into this category?**
- A. The Fracture Accident Benefit is designed to pay for specific fractures that result directly from an Accident. An example of when a claim may not be payable as a result of a disease would be in the case where an insured has epilepsy, and suffers a fracture during a seizure.
- Q. What if the fracture occurs while the insured is travelling outside of Canada?**
- A. If an individual sustains a fracture while travelling we would require copies of the X-Ray report and medical records. In some cases, we may require a Canadian Physician verify the insured sustained a fracture.
- Q. If the anticipated recovery time doesn't meet the required or listed estimated recovery period in the policy what benefit amount, if any would be paid?**
- A. The benefit amounts are based on “estimated” recovery times. If a fracture of a listed bone is diagnosed, the benefit amount listed for that specific bone, regardless of the recovery time, is payable.
- Q. You can fracture a tooth, would this be considered for payment under “other small bones”?**
- A. No, teeth are not considered a small bone and therefore a fracture of a tooth would not be considered for payment.
- Q. How is a greenstick fracture dealt with under the fracture plan? Does that type of fracture meet or not meet the eligible definition of fracture?**
- A. No, greenstick fractures would not be eligible for consideration; this type of fracture does not meet the policy definition of fracture.
- Q. In regards to the exclusion “any fractures associated or as a result of osteoporosis are not eligible for consideration” can you please clarify how the policy will respond at claim time? What if the diagnosis of osteoporosis has not been made prior to the fracture?**
- A. The important thing to remember is that the fracture must be as a direct result of an Accident. Where a fracture is diagnosed as a result of osteoporosis (whether previously diagnosed or not) it would not be considered for payment. Please note however, that a person with osteoporosis who suffers an accident that results in a fracture would be eligible for benefit payment.
- Q. If I am flying into a fishing lodge up north, I'm not landing at an airport, but would this flying be excluded?**
- A. Flying is excluded specifically for the following:
- while being used for any test or experimental purpose; or
  - while the Insured Person is operating, learning to operate or serving as a member of the crew thereof; or
  - while being operated by or for or under the direction of any military authority, other than transport type aircraft operated by the Canadian Armed Forces Air Transport Command or the similar air transport service of any other country; or
  - any such aircraft or device which is owned or leased by or on behalf of the Policyholder or any subsidiary or affiliate of such Policyholder, or by an Insured Person or any member of his/her household; or
  - while being used for fire fighting, pipeline inspection, power line inspection, aerial photography or exploration.
- Q. Would a fracture be covered if it occurred during a speed skating match?**
- A. No, a Fracture would not be covered if caused by or resulted from participating in any type of professional athletics activity, or engaging in any of the following activities: mountaineering, rock climbing, caving, parachuting, sky diving, hang gliding, bungee jumping, rodeo, racing (for example, but not limited to automobile, motorcycle, or horse) or racing of any water device (e.g. seadoo)

Fracture Accident Benefit 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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