

PLAN HIGHLIGHTS

ISSUE AGES	Available for Canadian Resident applicants aged 18-64, coverage to age 65
TARGET MARKET	ANYONE between the ages of 18-64 also purchasing the EDGE Loss of Income Injury Coverage with a 2 year Benefit Period

FEATURES

Principal Sum	\$300,000
How Are Benefits Paid?	Lump Sum Tax Free Benefit paid to the Insured.
When Are Benefits Payable?	If, after 2 continuous years of Total Disability <u>due to injury</u> , the Insured Person continues to be Totally Disabled and is receiving Total Disability benefits under the EDGE Policy, and is unable to perform two (2) of the six (6) Activities of Daily Living, the Insurer will pay the Permanent Total Disability amount under this Policy, but not to exceed the maximum amount shown on the Schedule of Benefits.
Waiver of Premium	Included (after 30 days of total disability, and when loss of income benefits become payable)

KEY DEFINITIONS

“**Activities of Daily Living**” means the following six (6) activities:

1. Maintaining continence: controlling urination and bowel movements, including the ability to use ostomy supplies or other devices such as catheters;
2. Transferring: moving between a bed and a chair, or a bed and a wheelchair;
3. Dressing: putting on and taking off all necessary items of clothing;
4. Toileting: getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene;
5. Eating: performing all major tasks of getting food into the body; and
6. Bathing: washing in either a tub or shower, including the task of getting in or out of the tub or shower

“**EDGE Policy**” means the EDGE Loss of Income – Injury Only Plan providing coverage for Members for loss of income – injury only.

“**Permanently and Totally Disabled**” means 24 continuous months of total disability benefits received under the EDGE policy from the same or related cause and unable to perform two (2) of the six (6) Activities of Daily Living.

“**Totally Disabled**” or “**Total Disability**” means that:

1. Due directly to Injury the Insured Person is unable to perform the important duties of his Regular Occupation; and
2. The Insured Person is not engaged in any gainful employment; and
3. The Insured Person is receiving Physician’s care.

No period of disability shall be considered as due to injury if it begins more than 120 days after the date of the accident.

An Insured Person’s coverage will end on the later of the date that this Policy is cancelled, the date the Insured Person ceases to be Totally Disabled under the EDGE policy, the date of the end of the Continuous Total Disability period for which Total Disability Benefits are payable under the EDGE policy, or the Insured Person’s 65th birthday.

In no event shall any individual be insured under both the Lifestyle Protection Enhancer and Permanent Total Disability policies Insured by Chubb Life Insurance Company of Canada.

Permanent Total Disability 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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