

PLAN HIGHLIGHTS

ISSUE AGES Available for Canadian Resident applicants ages 18-64

OVERVIEW Roadside is a **package of benefits** which includes the following:

- Injury Loss of Income (LOI) coverage, terminates at age 75
- 24-hour coverage
- Benefit Periods Available: 2 years*, 5 years or to age 70
- Elimination Periods: 0, 30, and 112 days
- \$5 million Travel Medical Emergency coverage (may be waived if not required)
- Accidental Death and Dismemberment (AD&D) of up to \$300,000 available, terminates at age 70
- \$110,000 Accident Medical Benefits
 - Accident Medical Treatment Benefit (AMTB): \$10,000 (first expense must occur within 90 days of the accident; all other expenses must occur within 365 days of the accident), included under the LOI coverage
 - Accident Medical Reimbursement Benefit (AMRB): Up to a maximum of \$100,000 within 3 years of the accident, provided under the AD&D coverage

FEATURES

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| Accidental Death and Dismemberment | Principal sum amount is paid in the event of Death, Paraplegia, Hemiplegia, or Quadriplegia. |
| Accident Medical Benefits | Provides reimbursement for many medical expenses not covered by provincial plans, such as hospital charges, ambulance transportation, and practitioners' fees. |
| Travel Medical Emergency Coverage | Up to \$5 million of coverage for reasonable and customary medical expenses as part of the emergency treatment arising from a medical condition. Emergency Assistance Service available 24 hours a day, 7 days a week. Unlimited number of trips and within the first 30 days of each trip. |
| Partial Disability Benefit | 50% benefits for up to 180 days. |
| Waiver of Premium | After 30 days of Total Disability while benefits are payable (Disability and AD&D). |
| Return to Work Assistance Benefits | Rehabilitation and financial assistance in returning you to work. |

AMOUNTS AVAILABLE

\$1,000 to \$5,000 monthly benefits available

FLEET DISCOUNT AVAILABLE

For qualifying fleets of 20+ lives, large case discounts are available.

ROADSIDE PACKAGE UPGRADES

- Illness Loss of Income coverage, terminates at age 70
- Business Overhead Expense coverage
- Soft Tissue Extension Option
- Lifestyle Protection Enhancer

SINGLE OR FAMILY COVERAGE

Provides Travel Medical Emergency, and Accidental Death and Dismemberment coverage to a spouse and/or dependent children. Loss of Income / Accident Medical Treatment Benefits are not applicable to spouse and/or dependent children even if Family coverage is selected.

* Injury only with a 2 year Benefit Period is available to non-residents residing in Canada with a valid work permit. A valid work permit must be submitted with the application. Roadside EDGE Package insured by Co-operators Life Insurance Company (Loss of Income Coverage, Business Overhead Expense Coverage, Soft Tissue Extension Option, Accident Medical Treatment Benefit) and Chubb Life Insurance Company of Canada (Accidental Death and Dismemberment, Accident Medical Reimbursement Benefit, Lifestyle Protection Enhancer), and administered by Allianz Global Assistance (Travel Medical Emergency Coverage). 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. OCT20