

## Special Risk

# 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, and
- rehabilitation benefits

### How does it work?

An employee and your spouse choose a principal sum amount from \$10,000 to \$500,000 in units of \$10,000.

Dependent child(ren) are covered from \$5,000 to \$50,000 per child in units of \$5,000.

### What does it cost?

The monthly premium rates for an employee and spouse per \$1,000 of coverage is:

- **Employee and/or Spouse:** \$0.019

The monthly premium rates for child(ren) per \$5,000 of coverage is:

- **Child(ren):** \$0.09

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

For Example: Your premium for \$50,000 of coverage would be:

- **Employee and/or Spouse:** \$0.95/month
- **Child(ren):** \$0.9/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 two 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 100 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, including four times the principal sum for paralysis.

## 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

This insurance coverage is underwritten by Chubb Insurance Company of Canada ("Chubb Life"). Product highlights are summaries only.

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