



Sample Policy Contract

This sample policy contract is provided for your information only.
It is not a valid contract or an offer of insurance.

Accidental Death and Dismemberment Insurance Rider

The general provisions of the policy apply along with the following qualifications.

Definitions

accident means an unintentional, sudden, fortuitous and unforeseeable event due exclusively to an external violent cause inflicting, directly and independently of other causes bodily injuries or loss as shown in the accident benefit schedule.

amount of insurance is the amount shown as the principal sum on page 2 of this policy. The principal sum must be at least \$50,000 and must be a multiple of \$25,000.

injury means bodily injury caused by an accident occurring while coverage is in force as to the person sustaining the injury, and resulting in loss as shown in the accident benefit schedule and covered by this policy.

vehicle means a motorized land vehicle which does not operate on rails or crawler treads and not including a two-wheeled vehicle, farm-type tractor or any equipment primarily designed for off-road use.

When accidental death and dismemberment insurance is in force

When coverage begins

Your accidental death and dismemberment insurance begins on the date we receive your application for insurance, provided that the insured person:

1. satisfy our underwriting rules and issue requirements;
2. is resident in Canada;
3. is insured for at least \$50,000 of term life insurance under this policy; and
4. the cheque or credit card charge for the first premium is honoured when first presented for payment to the financial institution.

When coverage ends

Your accidental death and dismemberment coverage under this policy ends on the earliest of the following dates:

1. the date you no longer have at least \$50,000 of term life insurance under this policy;
2. the first premium due date on which we have your written request to cancel your accidental death and dismemberment insurance;
3. the date on which the amount of insurance does not meet our minimum requirements for this policy. Refer to the definition of amount of insurance in this Rider; or
4. on any premium due date, if the premium due on that date for accidental death and dismemberment insurance is not paid in full by the end of the grace period.

When we pay an accident benefit

We will pay an accident benefit after we receive at our office proof, satisfactory to us, the insured person sustained a covered loss due to an accident while insured under this Rider.

Who receives the accident benefit

If the insured person, as a result of an accident, sustains an injury which results in one of the following losses within 365 days of the accident and is not excluded by the Subsection *Exclusions and limitations* in this Rider, a lump sum benefit will be payable to the insured person, if living, otherwise to the insured person's estate in accordance with the accident benefit schedule.

We have the right to investigate the circumstances of the insured person's loss due to an accident, to require that the insured person undergo a medical examination and in the event of death, to require an autopsy, unless prohibited by law.

Accident benefit schedule

Accidental Loss	% of Principal Sum Payable
Loss of life	100%
Loss of, or loss of use of both hands or both feet	100%
Loss of sight of two eyes	100%
Loss of one hand and one foot	100%
Loss of one hand and sight of one eye	100%

Loss of one foot and sight of one eye	100%
Loss of speech and loss of hearing in both ears	100%
Loss of, or loss of use of one arm or one leg	75%
Loss of, or loss of use of one hand or one foot	67%
Loss of sight of one eye	
Loss of speech or hearing of both ears	67%
Loss of thumb and index finger of same hand	33%
Loss of hearing in one ear	25%
Loss of all toes of one foot	25%
Quadriplegia	200%
Paraplegia	200%
Hemiplegia	200%

Loss of hand means complete and permanent severance at or proximal to the wrist joint, but distal to the elbow joint.

Loss of foot means complete and permanent severance at or proximal to the ankle joint, but distal to the knee joint.

Loss of arm means complete and permanent severance at or proximal to the elbow joint.

Loss of leg means complete and permanent severance at or proximal to the knee joint.

Loss of use of a limb means loss of use that is permanent, total and irreversible and that is beyond remedy by surgical or other means.

Loss of sight means the entire and irrevocable loss of sight of the eyes for 12 consecutive months.

Loss of speech means the complete and irrevocable loss of speech, which does not allow audible communication in any degree, provided that the loss is continuous for 12 consecutive months.

Loss of hearing means the entire and irrevocable loss of hearing of both ears, which cannot be corrected by any hearing aid or device, provided that the loss is continuous for 12 consecutive months.

Loss of thumb means the complete and permanent loss of the entire distal phalanx of the thumb.

Loss of index finger means the complete and permanent loss of two entire phalanges of the index finger.

Loss of finger means the complete and permanent severance at or proximal to the metacarpophalangeal joint joining the finger to the hand.

Loss of all toes of one foot means the complete and permanent loss of the entire distal phalanx of every toe on one foot.

Quadriplegia means the complete and irreversible paralysis of four limbs, provided that the loss is continuous for 12 consecutive months.

Paraplegia means the complete and irreversible paralysis of the lower portion of the body (including bowel and bladder) and both lower limbs due to injury of the spinal cord.

Hemiplegia means the complete and irreversible paralysis of one side of the body including upper and lower limbs due to injury of the spinal cord.

Loss of use means total and irrevocable loss of use provided the loss is continuous for 12 consecutive months and such loss of use is determined to be permanent and that is beyond remedy by surgical or other means.

Home alteration and vehicle modification benefit

1. If the insured person suffers an accidental injury which results in
2. The loss of, or loss of use of, both feet or both legs; or
3. Hemiplegia, paraplegia, or quadriplegia,

And as a result the insured person requires the use of a wheelchair to be ambulatory, we will pay up to 10% of the principal sum, to a maximum of \$10,000, for expenses incurred for:

1. Alteration to the insured person's principal residence for the purpose of making it wheelchair accessible; and
2. Modification to one motor vehicle that the insured person uses for the purpose of making it wheelchair accessible (subject to approval by vehicle licensing authorities, where necessary).

The expenses must be: reasonable and necessary, as determined by us, and incurred within three years after the date of the accidental injury. We must receive receipts for the expenses, at our office, within 6 months of the date they are incurred.

Exclusions and limitations

Exclusions (Risks not covered)

We will not pay accident benefits if the insured person's injury or loss results directly or indirectly from any of the following:

1. **Pre-existing condition** - an accident that occurred before the effective date of the accidental death and dismemberment coverage;
2. **Disease** - sickness, illness or bodily or mental infirmity or disease of any kind;
3. **Non-visible injury** - an injury that has no visible wound or contusion except for an injury caused by involuntary asphyxiation or involuntary ingestion of a foreign object;
4. **Medical or surgical treatment or complications** - medical or surgical treatment or complications arising from such treatment except when required as a direct result of an accidental bodily injury;
5. **Infection** - infection, unless the infection occurs as a direct result of an accidental bodily injury;
6. **Intoxication** - any event or illness directly or indirectly related to the ingestion of alcohol while the concentration of alcohol in the insured person's blood exceeds 80 milligrams of alcohol in 100 millilitres of blood;
7. **Drugs or poison** - any voluntary inhalation of gas or ingestion of poison or toxic substances; any voluntary inhalation or ingestion of non-toxic substances, drugs, sedatives or narcotics, whether illicit or prescribed, in such quantity that they become toxic;
8. **High risk activities** - including, but not limited to, participating in a contest of speed, scuba-diving, skydiving, parachuting, hang-gliding, rock or mountain climbing, bungee jumping, or a flight accident except when travelling as a passenger on a commercially licensed airline;

9. **Mental or nervous disorder** - neurosis, psychoneurosis, psychopathy, psychosis, mental or emotional disorder or disease of any kind ;
10. **Cosmetic surgery** - cosmetic treatment or cosmetic surgery, except when necessary due to accidental bodily injury;
11. **Criminal offence** - from or while committing or attempting to commit a criminal offence, or committing or provoking an assault;
12. **Self-inflicted injury** - suicide, attempted suicide, or self-inflicted injury while sane or insane;
13. **War, insurrection or terrorism** - declared or undeclared war, or any act of war, riot or insurrection or terror, or service in the armed forces of any country or international organization.

Limitation - Maximum benefit for multiple losses

If the insured person sustains more than one loss as a result of the same accident, the maximum payment for all such losses is 100% of the principal sum, except in the case of hemiplegia, quadriplegia or paraplegia when the maximum payment will be 200% of the principal sum.

Furthermore, if the insured person sustains more than one loss to the same limb as a result of the same accident, the maximum payment for all such losses will be the loss that provides the greatest benefit payment.