



Sample Policy Contract

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

MEMBER MAJOR ACCIDENT PROTECTION PROVISIONS

The General Provisions of the Policy apply along with the following qualifications.

Benefits

Accidental Death Benefit. The Company will pay an Accidental Death Benefit subject to the provisions of the Policy and these provisions upon receipt of proof satisfactory to the Company that death of the Insured Member:

- a) resulted from Accidental Bodily Injury which occurred while he/she was insured under this benefit; and
- b) did not result from one or more of the Risks Not Covered.

The amount of the Accidental Death Benefit will be \$25,000 for each Unit of Member Major Accident Protection which is in effect on the Insured Member's life on the date the Accidental Bodily Injury occurred.

Major Impairment Benefit. The Company will pay the Major Impairment Benefit subject to the provisions of the Policy and this benefit upon receipt of proof satisfactory to the Company that due to Accidental Bodily Injury:

- a) the Insured Member has suffered a Major Impairment; and
- b) the Major Impairment did not result from one or more of the Risks Not Covered; and
- c) the Insured Member has survived the occurrence of the Major Impairment for a minimum of thirty days.

The amount of the Major Impairment Benefit for the Insured Member will be in accordance with the following schedule and will be based on the type of Major Impairment and the number of Units of Major Accident Protection in effect on the Insured Member's life on the date of the Accidental Bodily Injury which caused his/her Major impairment:

Major Impairment	Amount per Unit
Total and Permanent Paralysis or Loss of Use of two Limbs	\$200,000
Brain Damage	\$100,000
Total and Permanent Loss of Sight in both Eyes or Hearing in both Ears or Speech	\$100,000
Loss of one Hand and one Foot	\$100,000
Loss of one Hand or one Foot and Sight of one Eye	\$100,000
Loss of Use of both Hands or both Feet	\$100,000
Loss of Use of one Arm or one Leg	\$75,000
Loss of Use of one Hand or one Foot	\$75,000
Total and Permanent Loss of Sight in one Eye	\$75,000
Loss of Thumb and Index Finger of the Same Hand	\$50,000
Total and Permanent Loss of Hearing in one Ear	\$50,000
Accidental Death	\$25,000
Loss of Four Fingers of one Hand	\$25,000
Loss of All Toes on one Foot	\$12,500

If while insured under this benefit, an Insured Member shall sustain more than one Major Impairment as a result of any one Accidental Bodily Injury, the maximum payment for all such Major Impairments shall be \$100,000 per Unit, except in the case of quadriplegia, hemiplegia or paraplegia, where the total amount paid will not exceed \$200,000.

The Company has the right to investigate the circumstances of the death or impairment, to require a medical examination of the Insured Member, and in the event of death to require an autopsy unless prohibited by law.

Repatriation Benefit. If an Accidental Bodily Injury sustained by an Insured Member results in loss of life within 365 days of the date of the Accidental Bodily Injury, and the Insured Member's death occurs 150km or more from the Insured's normal place of residence, the Company will pay the actual expenses incurred for preparing the Insured Member for burial or cremation and for shipment of the body of the Insured Member to the Insured Member's place of residence, to a maximum of \$10,000, regardless of the number of Units in force.

Beneficiary

Any Major Impairment Benefit payable under this coverage will be paid to the Insured Member. Any Accidental Death Benefit payable under this coverage will be paid to the Insured Member's beneficiary.

Risks Not Covered

No Accidental Death Benefit or Major Impairment Benefit will be paid if death or Major Impairment of an Insured Member results directly or indirectly:

- a) from suicide or self-inflicted injury while sane or insane;
- b) from war, whether declared or not, or any act of war or insurrection;
- c) from travel in, or descent from any aircraft in which the Insured Member is travelling **except** as a passenger on a commercial flight; or
- d) from or while committing or attempting to commit or provoking a criminal offence.

Exposure and Disappearance

If, by reason of an accident, the Insured Member is unavoidably exposed to the elements and as a result of this exposure, suffers any loss which would otherwise be insured hereunder, then the loss will be considered to have resulted from Accidental Bodily Injury.

If the Insured Member is not found within one year of the date of disappearance, sinking, or wrecking of the conveyance in which the Insured Member was riding at the time of the accident and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Member suffered loss of life resulting from Accidental Bodily Injury at the time of such disappearance, sinking or wrecking.

Premiums

The Annual Premium for each Unit of Member Major Accident Protection is \$18.00. If an Insured Member becomes Totally Disabled premiums will be waived in accordance with the Total and Permanent Disability Benefit provisions of the Policy.

Definitions

Accidental Bodily Injury means bodily injury sustained by the Insured, occurring while this coverage is in force, and resulting solely and directly from accidental, outward, violent and visible means, and which, independently of all else causes death or a Major Impairment within three hundred sixty-five days after the accidental bodily injury was sustained.

Brain Damage means brain death, severe brain damage or coma which results in a persistent vegetative state or other permanent neurologic disability which requires constant specialized care, specialized feeding, rehabilitation or permanent hospitalization in an institution.

Insured Member means an eligible Member who is insured under these provisions.

Loss of Arm means the complete severance at or proximal to the elbow joint.

Loss of All Toes of one Foot means the complete and permanent loss of the entire distal phalanx of every toe on one foot.

Loss of Four Fingers of one Hand means the complete and permanent loss of two entire phalanges of each finger.

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

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

Loss of Hearing means the entire and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device.

Loss of Leg means the complete severance at or proximal to the knee joint.

Loss of Thumb and Index Finger of the Same Hand means the complete and permanent loss of the entire distal phalanx of the thumb, and the complete and permanent loss of two entire phalanges of the index finger, of the same hand.

Loss of Sight means the entire and irrecoverable loss of sight of the eye.

Loss of Speech means the entire and irrecoverable loss of speech, which does not allow audible communication in any degree

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

Total and Permanent Paralysis of two Limbs means the complete and irreversible paralysis of two limbs.

Termination of Major Accident Protection

Termination Age means the Policy Anniversary on which the Member has attained Age 75.

Member Major Accident Protection of an Insured Member will automatically cease on the earliest of:

- a) the Policy Anniversary coinciding with or immediately following the date on which the Insured Member attains the Termination Age;
- b) the Premium Due Date coinciding with or immediately following the date on which the Company receives a written request by the Insured Member that one or more Units of his/her Member Major Accident Protection are to be terminated;
- c) the date the Insured Member dies;
- d) the end of the grace period if any premium due has not been paid unless premiums are being waived in accordance with the Total and Permanent Disability Benefit provisions of the Policy; or
- e) the date these provisions or the Policy is terminated.

Member Major Accident Protection is not convertible.