



Accidental Death, Disease and Dismemberment

Benepac® Insurer The Co-operators

Loss Schedule	<u>Nature of Loss</u>	<u>Percentage of Principal Sum</u>
<i>Accidental Death Benefit</i>	Accidental Death.....	100%
<i>Includes Critical Disease</i>	Loss or Loss of Use due to Accident or Critical Disease:	
<i>Several losses paid at 200%</i>	Quadriplegia (total paralysis of all four limbs)	200%
	Paraplegia (total paralysis of both lower limbs).....	200%
	Hemiplegia (total paralysis of one side of the body)	200%
	Loss of use of Both Hands	200%
	Loss of use of Both Arms	200%
	Loss of use of Both Legs.....	200%
	Loss of use of One Hand or One Arm + One Leg.....	200%
	Loss of use of Both Feet.....	200%
	Loss of Both Hands or Both Feet.....	100%
	Loss of Sight of Both Eyes.....	100%
	Loss of One Hand + One Foot	100%
	Loss of Sight of One Eye + One Hand or One Foot.....	100%
	Loss of Speech + Hearing in Both Ears.....	100%
<i>Higher percentage than most plans</i>	Loss of One Hand.....	75%
	Loss of One Foot.....	75%
	Loss of One Arm	75%
	Loss of One Leg.....	75%
	Loss of Sight of One Eye	75%
	Loss of use of One Hand.....	75%
	Loss of use of One Foot	75%
	Loss of use of One Arm.....	75%
	Loss of use of One Leg.....	75%
	Loss of Speech.....	75%
	Loss of Hearing in Both Ears	75%
	Loss of the Thumb and Index Finger of the Same Hand.....	33 ¹ / ₃ %
	Loss of Four Toes of One Foot.....	33 ¹ / ₃ %
	Loss of Four Fingers of the Same Hand.....	33 ¹ / ₃ %
	Loss of Hearing in One Ear.....	25%



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Benefit Highlights

Worldwide 24-Hour Coverage Provides coverage 24 hours a day, anywhere in the world.

Principal Sum amount. The employee's Principal Sum is an amount equal to his or her Life Insurance benefit

Tax Free Benefits All benefits are paid tax-free. Benefits for loss of life are paid to the employee's beneficiary named under the Life Insurance benefit. All other benefits are paid to the employee.

Non-Medical Conversion Within 31 days of termination of employment, an employee may convert his AD&D insurance to an individual policy without medical evidence.

Premium Waiver If a totally disabled employee has been approved for waiver of premium under the Life Insurance benefit, the premium for his AD/D&D benefit will also be waived.

Critical Disease Coverage An amount equal to 10% of the principal sum, to a maximum of \$50,000, will be paid to an employee who contracts a critical disease while insured and has been totally disabled from that disease for a period of at least 9 months.

Critical disease means:

- Poliomyelitis
- Parkinson's Disease
- Huntington's Chorea
- Multiple Sclerosis
- Alzheimers Disease
- Type I Diabetes (insulin dependent)
- Amyotrophic Lateral Sclerosis (ALS)
- Peripheral Vascular Disease
- Necrotizing Fasciitis

Exposure and Disappearance Losses will be covered for unavoidable exposure to the elements, and for accidental loss of life if an employee's body has not been found within 1 year after having been involved in the disappearance, sinking, or wrecking of a vehicle.



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- Rehabilitation Benefit* In the event an employee sustains a covered loss under the above schedule, this benefit will pay up to \$10,000 for a rehabilitation program required in order for the employee to return to active employment.
- Family Transportation* If an employee sustains a covered loss under the above schedule and is confined in a hospital at least 150 kilometers from his normal place of residence, this benefit will pay up to \$5,000 for the expenses incurred by members of the employee's immediate family for transportation to the employee and accommodation in the vicinity of the hospital.
- Home Alteration/
Vehicle Transportation* If an employee sustains a covered loss under the above schedule, and subsequently requires the use of a wheelchair to be ambulatory, this plan will pay up to \$10,000 towards the costs of making his home and vehicle wheelchair accessible.
- Children's Education* In the event an employee's death occurs as a result of a covered loss under the above schedule, this benefit will pay an amount equal to the lesser of 5% of the employee's principal sum or \$5,000, each year for 4 consecutive years for each eligible dependent child attending an institution of higher learning as a full-time student.
- Spousal Occupational Training* In the event an employee sustains a covered loss payable at 100% or more under the above schedule, this benefit will pay up to \$10,000 for an occupational training program for the employee's spouse.
- Repatriation* In the event of an employee's death due to any cause, this benefit will pay up to \$10,000 for preparation and transportation of the body back to the normal place of residence of the deceased, provided death occurred outside the employee's province of residence, or at least 150 kilometers away from his normal place of residence if death occurred in his province of residence.
- Seat Belt Coverage* If an employee is a passenger or driver of an automobile and is involved in an accident for which a benefit is payable under the above schedule, the benefit will be increased by 10% if the employee was wearing a properly fastened seat belt.
- Day Care Coverage* If the death benefit becomes payable under the above schedule for the employee's accidental loss of life, this benefit will pay an amount equal to the lesser of 3% of the death benefit or \$5,000, each year for 4 consecutive



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years for each eligible dependent child under age 13 enrolled in an accredited day care centre.