

Special Risk

Basic Accidental Death and Dismemberment Insurance

CHUBB®



Accidental Death & Dismemberment (AD&D)

Accidents are the fifth leading cause of death for Canadians¹. The number of injuries that don't result in death are even higher, leaving accident survivors to face sudden expenses and difficult lifestyle changes.

As your employer we think it is important to provide a plan that can help during the difficult times you and your family could face.

AD&D coverage helps protect you and your family in the event of an accident.

The Benefits

- This plan provides you full 24-hour protection against accidents, on or off the job, on business, on vacation, at home, regardless of your health history.
- You are eligible for insurance if you are an active, permanent, full-time employee of the company.
- Please see your benefits booklet for the Principal Sum amount you are covered for.

Summary of AD&D Plan Features

Enhanced Loss Schedule; Loss and loss of use benefits, including 2 times the principal sum for paralysis.

In-Hospital Confinement Monthly Income; Provides 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 paralysis.

Rehabilitation Benefit; Special training for an insured when injuries result in a need to change occupations.

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.

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 150 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.

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.SM

Underwritten by Chubb Life Insurance Company of Canada (Chubb Life). Product highlights are summaries only. For full benefit details including exclusions/limitations please refer to the master policy contract issued to Bioped Franchising Inc.

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