

CHUBB

This brochure has been prepared in connection with a group plan underwritten by Chubb Life Insurance Company of Canada (“Chubb Life”). For ease of reference it contains a brief description only and does not mention every provision of the contract issued. Please remember that rights and obligations are determined in accordance with the contract and not this brochure. For the exact provisions applicable, please consult your Employer.

COVERAGE

The plan offers you full 24-hour protection against accidents, on or off the job, on business, on vacation, at home, regardless of your health history.

ELIGIBILITY

As per your Group Life policy.

Coverage terminates Earlier of retirement or age 70 as follows:

first of the month following attainment of age 70 for support employees

first of September following attainment of age 70 for academic employees

BENEFIT SCHEDULE

Benefits	Benefit Maximums
Accidental Death & Dismemberment ("AD&D")	<p>Principal Sum Amount: Two times earnings* rounded to the next higher \$1,000, if not already a multiple thereof, subject to a minimum of \$50,000 and maximum of \$100,000.</p> <p>Benefit Reduction: 50% at the normal pension commencement date.</p> <p>Two times earnings* rounded to the next higher \$1,000, if not already a multiple thereof, subject to a minimum of \$50,000 and maximum of \$100,000.</p> <p>Benefit Reduction: 50% at the normal pension commencement date.</p>
Additional Benefits	
Permanent Total Disability	AD&D Principal Sum Amount
Disappearance	AD&D Principal Sum Amount
Repatriation	\$25,000
Occupational Retraining	\$15,000
Family Transportation	\$15,000
Spousal Occupational Training	\$15,000
Home & Vehicle Modification	10% of Principal Sum up to \$50,000
Day Care	
Special Education	
In-Hospital Confinement	
Cosmetic Disfigurement	
Seat Belt	

Identification	\$15,000
Bereavement	\$2,500
Disability Fitness	\$5,000
Parental Care	10% of Principal Sum up to \$10,000
Funeral & Burial	\$2,500
Carjacking Benefit	10% of Principal Sum up to \$10,000
Psychological Therapy	\$5,000
Workplace Modification	\$5,000
Continuance of Coverage	Included
Conversion Privilege	Up to \$500,000
Waiver of Premium	Included

In the event the benefits are contained in more than one policy issued by Us, to the Policyholder, benefits payable will be limited to the actual cost incurred, where applicable, up to the benefit maximums outlined in the schedule for each policy.

*Earnings means: Your regular earnings from the Policyholder, excluding overtime, stipends for teaching evening, summer or special sessions. Where earnings are hourly-rated, earnings will be based on the regular number of hours worked per week. Benefits will be based on 4.333 weeks per month and 12 months per year.

Disappearance Benefit

If you have not been found within 365 days from the date of a disappearance, stranding, sinking or wrecking of the vehicle or other conveyance in which you were riding at the time of the Accident, We will presume that the you suffered a loss of life resulting from Injuries sustained in the Accident and We will pay the AD&D principal sum amount.

Repatriation Benefit

If an Injury results in your loss of life more than 150 kilometers from your city of residence, or outside Canada, We will pay the actual expense incurred for preparing the body for burial and shipment to your city of residence.

Occupational Retraining Benefit

If you sustain an Injury that results in an AD&D benefit payment being made by Us, except for loss of life, We will pay the reasonable and necessary expenses actually incurred for Occupational Retraining for you, if :

- 1) the training is required because of the Injury and in order for you to be qualified to engage in an occupation you would not have been engaged in, except for such Injuries; and
- 2) expenses are incurred within two years from the date of the Accident.

We do not pay for ordinary living, traveling or clothing expenses.

Family Transportation Benefit

If an Injury results in you being confined as an in-patient in a hospital more than 150 kilometers from home, or outside Canada, and you require personal attendance of an Immediate Family Member, as recommended by the physician, We will reimburse the expense incurred by the Immediate Family Member, for the transportation by the most direct route by a licensed common carrier to where you are in hospital.

Spousal Occupational Training Benefit

If an Injury results in a payment being made by Us for loss of life, We will pay the expense actually incurred by your Spouse for formal occupational training for the purpose of specifically qualifying them to gain active employment in an occupation they would otherwise not have sufficient qualifications.

Expenses must be incurred within 365 days from the date of the Accident.

Home Alteration and Vehicle Modification Benefit

If you sustain an Injury that results in a payment of an AD&D Benefit being made by Us, except for a loss of life, and such Injury subsequently requires the use of a wheelchair to be ambulatory, We will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the Accident for:

- 1) the one-time cost of alterations to your principal residence to make it wheelchair accessible and habitable; and
- 2) the one-time cost of modifications necessary to a motor vehicle used by you to make the vehicle accessible or operable by you.

This benefit payment will not be paid unless:

- a) home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization, providing support and assistance to wheelchair users; and

- b) vehicle modifications are carried out by a person or persons with experience in such matters and modifications are approved by the provincial vehicle licensing authorities.

The maximum payable includes the cost of both items 1 and 2 combined.

Workplace Modification & Accommodation Benefit
If you sustain an

Termination of Waiver of Premium

Waiver of Premium will cease on the earliest of the following:

- a. the date you are no longer totally disabled;
- b. the date appropriate evidence as deemed necessary by Us is not received;
- c. the date you turn age 65;
- d. the date the policy terminates.
- e. The date of your death.

Coverage During Waiver of Premium

While premiums are being waived, your insurance will continue to be in force. The Principal Sum will be the amount of insurance that was in effect on the date of commencement of the Total Disability.

EXCLUSIONS & LIMITATIONS

We will not pay any benefits for which a loss is caused, directly or indirectly, by or resulting from any of the following:

1. suicide or attempted suicide, or any intentionally self-inflicted Injury;
2. declared or undeclared war,
3. while you are on full-

