

## » Voluntary Personal Accident Insurance

This optional plan offers 24-hour, full-year protection against accidents anywhere in the world, whether you are on or off the job.

You may purchase any amount of insurance in multiples of \$10,000 subject to a maximum of \$500,000 covering yourself, or yourself and your dependents (Family Plan).

### DEFINITION OF DEPENDENTS

**Spouse/Partner:** Your spouse by virtue of a legal marriage or your partner of the opposite sex or of the same sex who is publicly represented as your spouse and has continuously been so represented for at least the previous year. At any one time, only one person may be insured as your Spouse.

**Dependent Children:** Your child or the child of your Spouse (biological, adopted or step-child), who is not married or in any other formal union recognized by law, excluding a child who has attained age 21, or age 25 in the case of a full-time student wholly dependent on you for support.

A child who attains the limiting age who is incapable of supporting himself due to physical or mental disability, is dependent on you for support and maintenance, and is not married nor in any other formal union recognized by law is deemed to continue to be a child for as long as these three conditions exist. This continuation is subject to Sun Life Financial receiving proof of the above conditions not later than 31 days after your child attains the limiting age.

### THE PLANS

You are insured for the principal sum elected.

If you choose coverage for you and your eligible dependents (Family Plan), your spouse and children will be insured as follows:

- If there are no eligible children, your spouse will be insured for a spouse's principal sum which is equal to 60% of your principal sum
- If there are eligible children, your spouse will be insured for a spouse's principal sum which is equal to 50% of your principal sum, and each eligible dependent child will be insured for a child's principal sum which is equal to 15% of your principal sum
- If there is no spouse, each eligible dependent child will be insured for a child's principal sum which is 20% of your principal sum

### An example:

You elect \$50,000 on your life and you choose to cover your family consisting of a spouse and three children. Coverage would be as follows:

- You                   \$50,000 (Your Principal Sum)
- Spouse               \$25,000 (Spouse's Principal Sum)
- Each child         \$7,500 (Child's Principal Sum)

### CHANGES IN AMOUNT OF COVERAGE

You may elect to change the level of your Voluntary Personal Accident Insurance or cancel coverage at any time.

## BENEFIT ENTITLEMENTS

If injuries result in death, dismemberment or loss of use within 365 days after the date of the accident, the plan provides the following benefits for you, your spouse and your children:

	<b>You or your spouse</b> (based on you or your spouse's principal sum)	<b>Your child</b> (based on your child's principal sum)
Loss of life	100%	100%
Loss of both arms or both legs	200%**	100%
Loss of both hands or both feet	100%	400%
Loss of one hand and one foot	100%	400%
Loss of one hand or one foot, and entire sight of one eye	100%	400%
Loss of one arm or one leg	80%	200%
Loss of one hand or one foot	75%	200%
Loss of four fingers on the same hand	33%	33.33%
Loss of all toes on the one foot	25%	
Loss of four toes on the one foot		50%
Loss of use of both arms or both legs or combination of one arm and one leg	200%**	
Loss of use of both arms or both legs		400%
Loss of use of both hands or both feet or a combination of one hand and one foot	100%	
Loss of use of both hands or both feet		400%
Loss of use of one arm or one leg	80%	200%
Loss of use of thumb and index finger of the same hand	33%	50%
Loss of use of one hand or one foot	75%	150%
Loss of thumb and index finger on the same hand	33%	33.33%
Loss of entire sight of both eyes	100%	400%
Loss of speech and loss of hearing in both ears	100%	400%
Loss of entire sight of one eye	75%	200%
Loss of speech	75%	100%
Loss of hearing in both ears	75%	100%
Loss of hearing in one ear	33%	25%
Quadriplegia	200%**	400%
Paraplegia	200%**	400%
Hemiplegia	200%**	400%

\*\*Subject to a maximum of \$1,000,000 per person

Quadriplegia, paraplegia and hemiplegia will become payable after the elimination period of 365 days has been satisfied.

If you or your spouse has multiple losses as a result of one accident, the maximum amount payable will not exceed 100% of the loss of life benefit amount with the exception of the Loss of use of both arms, both legs or a combination of one arm and a leg, quadriplegia, paraplegia and hemiplegia. In no event will the maximum benefit amount exceed 200%.

## **ADDITIONAL BENEFITS**

Additional benefits may also be payable. Outlined below is a summary of those benefits. Specific conditions and limitations may apply. Please contact Human Resources should you want more details on these benefits.

### **Rehabilitation Benefit (Employee Benefit)**

A benefit will be paid if an Accidental bodily injury prevents you from performing the duties of your regular occupation and requires you to obtain rehabilitation/retraining as determined by a physician approved by the Insurer. Rehabilitation/retraining means the Reasonable and Customary charges for treatment by a therapist licensed, registered or certified to provide such treatment, or confinement in an institution which is licensed to provide such treatment – where treatment is intended to retrain you for work in any gainful occupation including your regular occupation. Treatment must take place under the direction of a certified vocational rehabilitation specialist.

The maximum amount payable is \$15,000.

### **Spouse Occupation Training Benefit (Spouse Benefit)**

Benefit is payable only if your spouse incurs expenses within three years following the date of your loss of life. To be eligible for this benefit you must have elected coverage under the Family Plan and enrolled your spouse.

Spouse employment training expenses means the actual incurred costs for tuition, fees, and room and board billed by the institution of higher learning. Also means the costs for required books and course supplies.

The maximum amount payable is \$15,000.

### **CHILD EDUCATION BENEFIT (CHILD BENEFIT)**

To be eligible for this benefit you must have elected the Family Plan and enrolled your eligible dependent children.

Education means the actual incurred costs for tuition, fees, room and board billed by the institution of higher learning for the education of your dependent children. The benefit also covers costs for required books and course supplies. Your eligible child must be enrolled as a full-time student at an institution of higher learning on the date of your loss of life or subsequently enrol as a full-time student at an institution of higher learning within two years following the date of your loss of life.

The maximum amount payable is \$7,500 per year, subject to \$30,000 total benefit payment.

### **SEAT BELT AND OCCUPANT PROTECTION DEVICE (EMPLOYEE BENEFIT)**

Benefits will be paid if, at the time of the accident, you suffer accidental bodily injury resulting in a loss while operating or riding in a private passenger automobile and utilizing a seat belt.

A seat belt means a lap or lap and shoulder restraint device or a child restraint device which meets the Canadian Motor Vehicle Standards.

The maximum amount payable is 10% of benefit amount for seat belt, 10% of benefit amount for occupant protection device to a combined maximum of \$50,000.

### **REPATRIATION BENEFIT**

A Repatriation Benefit will be payable when loss of life results in an amount of benefit becoming payable under this benefit.

The maximum amount payable is \$15,000.

### **HOME/VEHICLE ADAPTATION (EMPLOYEE BENEFIT)**

The program may also provide alterations to your residence that is necessary to make your residence accessible and habitable to you. Adaptation includes modifications to a private passenger automobile that is necessary to make the automobile accessible and/or driveable by you.

The maximum amount payable is \$15,000.

### **FAMILY TRANSPORTATION BENEFIT**

The insured person must be confined to a hospital no less than 50 kilometers from his permanent city of residence and the physician recommends the personal attendance of a member of the immediate family.

The maximum amount payable is \$15,000.

### **CHILD CARE EXPENSE (EMPLOYEE/SPOUSE BENEFIT)**

The actual incurred costs billed by the provider for the care and supervision of a dependent child under the age of 13.

Expenses must be incurred within 365 days of the loss of life. If, on the date of the insured person's loss of life, the dependent children are not

eligible for child care expenses, a one-time payment of \$2,500 will be made in addition to the loss of life benefit.

The maximum amount payable is \$5,000 per child per year to a maximum total benefit of \$25,000.

### **IDENTIFICATION EXPENSES**

Identification expense (for the purpose of identifying the body of an insured person) means the actual costs for hotel accommodation for a maximum of three days and transportation by a member of the immediate family by the most direct route by a licensed common carrier.

The maximum amount payable is \$5,000.

### **PARENT CARE (EMPLOYEE/SPOUSE BENEFIT)**

Dependent parent: parents or grandparent of yours or your Spouse who at the time of an accident is receiving support and care provided by you or your spouse as evidenced by Canadian income tax returns showing parent as a dependent.

The maximum amount payable is \$5,000 per eligible parent.

### **FUNERAL EXPENSES**

Funeral expenses means the reasonable costs associated with interment.

The maximum amount payable is \$5,000.

### **PSYCHOLOGICAL THERAPY**

Psychological therapy means the reasonable and customary charges for treatment or counselling by a therapist or counsellor, who is licensed, registered or certified to provide such treatment.

The maximum amount payable is \$5,000.

### **VOCATIONAL TRAINING (EMPLOYEE BENEFIT)**

Vocational training expenses means the actual costs incurred for tuition, fees, room and board billed by an institution of higher learning that is intended to prepare you for work in any gainful occupation. Includes costs for required books or course supplies.

The maximum amount payable is \$15,000.

### **COMMON ACCIDENT**

If a common accident causes you and your Spouse's loss of life, the combined Loss of Life benefit amount will be two times the larger of the two Loss of Life benefits amounts payable. This combined Loss of Life benefit amount will not exceed two times your benefit amount.

Common accident means a single accident or separate accidents that occur within the same 24-hour period and result in accidental bodily injury to an insured person and the insured person's spouse. The common accident extension of coverage is subject to a maximum amount of two times your Loss of Life benefits amount.

### **AGGREGATE LIMIT**

When you or your dependent have multiple losses as a result of one accident, the maximum amount payable will not exceed 100% of the Loss of Life benefit amount with the exception of loss of use of both arms, both legs or a combination of one arm and a leg, quadriplegia, paraplegia and hemiplegia

In no event will the maximum benefit amount per insured person exceed 200%.

### **BENEFICIARY DESIGNATION**

You may designate whomever you wish as your named beneficiary and may initiate a change at any time. If the named beneficiary is under the age of 18 or mentally infirm, a trustee must be designated. Benefits payable in the event of your death are paid to your named beneficiary. In the event of your loss under the dismemberment coverage, benefits are payable to you. Losses payable under the Family Plan are automatically paid directly to you.

### **TERMINATION OF COVERAGE**

Coverage will terminate on the earlier of one of the following:

- The date you withdrawn from the plan
- The date you terminate your employment
- The date you reach your Normal Retirement Date
- The date you retire; or
- The date the plan is cancelled for any reason