

Accidental Death & Dismemberment Insurance Plan
for the Members of

CANADIAN ALLIANCE OF DANCE ARTISTS
Ontario Chapter

Policy Number: ABT 10 16 20

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

All active, full-time members of CADA under the age of 70 who are regularly working a minimum of 24 hours per week.

BENEFIT AMOUNT

• Accidental Death and Dismemberment:		\$30,000
• Total Disability Benefit:	Weekly Benefit	\$300.00
•	Maximum Benefit Period	52 weeks
•	Benefit Waiting Period	NIL
• Accident Medical Reimbursement Expense:		\$5,000
• Accidental Dental Expense:		\$2,000
• Rehabilitation Benefit:		\$10,000
• Repatriation Benefit:		\$10,000
• Family Transportation Benefit:		\$10,000

In the event of your death, the Accidental Death Benefit Amount is payable to the beneficiary you have named under your Group Life Insurance Plan or in the absence of such designation, to your Estate.

SCHEDULE OF LOSSES

Accidental Death & Dismemberment

If such injuries shall result in any one of the following specific losses within one year from the date of the accident, ACE INA Life Insurance will pay the percentage of the Benefit amount, based on the amount stated under the Benefit amount section, however, that not more than one (the largest) of such benefits shall be paid with respect to injuries resulting from one accident.

Percentage of Benefit Amount

Loss of Life	100%
Loss of Both Hands or Both Feet	100%
Loss of Entire Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Hand and Entire Sight of One Eye	100%
Loss of One Foot and Entire Sight of One Eye	100%
Loss of Speech and Hearing in Both Ears	100%
Loss of Use of Both Arms or Both Hands or Both Feet	100%
Quadriplegia	100%
Paraplegia	100%
Hemiplegia	100%

Loss of One Arm or One Leg	75%
Loss of Use of One Arm or One Leg	75%
Loss of One Hand or One Foot	66 2/3%
Loss of Entire Sight of One Eye	66 2/3%
Loss of Use of One Hand or One Foot	66 2/3%
Loss of Speech or Hearing in Both Ears	66 2/3%
Loss of Thumb and Index Finger of Same Hand	33 1/3%
Loss of Four Fingers of Same Hand	33 1/3%
Loss of Hearing in One Ear	25%
Loss of All Toes of Same Foot	12 1/2%

“Loss” shall mean, with respect to hand or foot, actual severance through or above the wrist or ankle joint; with respect to arm or leg, actual severance through or above the elbow or knee joint; with respect to eye, the entire and irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to thumb and index finger, the actual severance through or above the first phalange; with respect to fingers, the actual severance through or above the first phalange of all four fingers of the same hand; with regard to toes, the actual severance of both phalanges of all toes of the same foot.

“Loss” as used with reference to Quadriplegia (total paralysis of both upper and lower limbs), Paraplegia (total paralysis of both lower limbs), and Hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irreversible paralysis of such limbs.

“Loss of Use” shall mean the total and irrecoverable loss of function of an arm, hand or leg, provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory to ACE INA Life Insurance to be permanent.

Accident Medical Reimbursement Expense Benefit

If on account of such injuries the insured person shall require treatment by a legally qualified physician or surgeon, confinement in a legally constituted hospital, employment of a trained nurse, x-ray examination or the use of an ambulance, ACE INA Life Insurance, subject to a maximum of \$5,000, will pay the actual expense incurred therefore within 52 weeks from the date of accident to the extent that such expense exceeds and does not duplicate the cost of any such services covered under the terms of any statutory plan of health insurance services.

Accident Dental Reimbursement Expense Benefit

When injury to whole and sound teeth shall, within thirty (30) days from the date of the accident, require treatment, replacement or x-rays by a legally qualified dentist or dental surgeon, ACE INA Life Insurance will pay the necessary expense actually incurred therefore by or on behalf of an Insured Person within fifty-two (52) weeks after the date of the accident, not to exceed \$2000, as the result of any one accident.

Teeth which have been capped or crowned shall, for purposes of this policy, be considered whole and sound except where they have undergone endodontics treatment. If an injury to a capped or crowned tooth causes damage to the remaining tooth structure requiring the preparation of a new cap or crown, the policy shall cover the cost of treatment necessitated thereby. If a cap or crown is damaged or dislodged without injury to the remaining tooth structure, the policy shall not cover the cost of treatment necessitated thereby.

Any payments made under this section shall be in accordance with the schedule of fees published by the Dental Association in the Province or territory of the insured person's residence.

Total Disability Benefit

If within 30 days from the date of accident such injuries totally disable the insured person, ACE INA Life Insurance will pay weekly indemnity specified for such continuous total disability from the first day following the waiting period (if any) specified and the insured person was seen by a physician for the consecutive period thereof not exceeding the maximum number of weeks specified during which the insured person is unable to perform the substantial and material duties of his occupation.

The payment of weekly indemnity shall terminate upon the occurrence of any loss for which indemnity is payable under Coverage A or Coverage B (if applicable), but the amount paid hereunder shall be in addition to and not reduce any benefits otherwise payable under the Accidental Death & Dismemberment benefit.

Repatriation Benefit

When injuries covered by this plan result in a loss of life outside 150 km from your city of permanent residence or outside Canada and the loss of life occurs within 365 days from the date of the accident, ACE INA Life Insurance will pay the actual expense incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased, but not to exceed \$10,000.

Rehabilitation Benefit

When injuries result in a payment being made by ACE INA Life Insurance under any benefit excluding the Loss of Life benefit, ACE INA Life Insurance will also pay the reasonable and necessary expenses actually incurred up to a limit of \$10,000 for special training provided:

- (a) *such training is required because of such injuries and in order for you to become qualified to engage in an occupation in which you would not have been engaged except for such injuries;*
- (b) *expenses are to be incurred within two years from the date of the accident;*
- (c) *no payment will be made for ordinary living, traveling, or clothing expenses.*

Family Transportation Benefit

When injuries result in your confinement as an in-patient in a hospital outside 150 km from your city of permanent residence or outside Canada and requires personal attendance of a member of your immediate family as recommended by the attending physician, in writing, ACE INA Life Insurance will pay for the expense incurred by your family member, for the transportation by the most direct route by a licensed common carrier to you, while confined, but not to exceed an amount of \$10,000.

"Member of your immediate family" means your spouse, (legal or common-law), parents, grandparents, children, over age 18, brother or sister.

The "special education benefit" is payable annually for a maximum of four consecutive annual payments but only if the dependent child continues his/her education as a full-time student in an institution of higher learning.

EXCLUSIONS

The plan does not cover any loss, which is the result:

1. *intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane;*
2. *war or any act thereof except to the extent as provided by war risk coverage (please refer to Human Resources for further details);*
3. *flying in an aircraft owned or leased by your employer, yourself or a member of your household, or aircraft being used for any test or experimental purpose, firefighting, powerline inspection, pipeline inspection, aerial photography or exploration;*
4. *full-time, active duty in the armed forces.*
5. *flying as pilot or crew member in any aircraft or device for aerial navigation.*

EXPOSURE AND DISAPPEARANCE

Loss resulting from unavoidable exposure to the elements shall be covered to the extent of the benefits afforded you.

If your body has not been found within one year of disappearance, stranding, sinking or wrecking of the conveyance in which you were riding at the time of the accident, it shall be presumed, subject to all other conditions of this policy, that you suffered a loss of life resulting from bodily injuries sustained in an accident covered under this policy.

HOW TO CLAIM

Note: In the event of a claim, notice of claim must be given to ACE INA Life Insurance within 30 days from the date of the accident and subsequent proof of claim must be submitted to ACE INA Life Insurance within 90 days from the date of the accident. A claim form can be obtained from the benefits administrator.

This brochure has been prepared in connection with a group plan underwritten by ACE INA Life Insurance. 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.

Underwritten by: ACE INA Life Insurance