

# Accidental Death & Dismemberment Insurance

For the members and  
volunteers of:  
Association des scouts du Canada

CHUBB®

Policy Number:  
SG30107001

Underwritten by:  
Chubb Life Insurance Company of Canada

Effective Date:  
June 01, 2017

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**

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Chubb Life will pay the benefits described in the policy for any accident which happens while an Insured Person is participating in an activity which is sanctioned or supervised or sponsored by the Policyholder.

Coverage includes direct travel to and from the event and while at the event, but shall exclude every day usual commutation.

**ELIGIBILITY**

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All members and volunteers under age 75, or under age 65 (Total Disability – Weekly Accident Indemnity) whose names are on file with the Policyholder.

**BENEFIT AMOUNT**

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Flat amount of \$25,000

In the event of your death, the benefit amount is payable to your Estate.

**SCHEDULE OF LOSSES**

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**Accidental Death & Dismemberment**

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If such injuries shall result in any one of the following specific losses within one year from the date of the accident, Chubb Life 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.

	<b>Percentage of Benefit Amount</b>
Loss of Life.....	100%
Loss of Entire Sight of Both Eyes .....	100%
Loss of One Hand and One Foot.....	100%
Loss of Use 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%
Brain Death .....	100%
Loss of Both Arms, Both Hands, Both Legs or Both Feet.....	200%
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet .....	200%
Quadriplegia .....	200%
Paraplegia .....	200%
Hemiplegia .....	200%
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 .....	75%

Loss of Use of One Hand or One Foot .....	75%
Loss of Entire Sight of One Eye .....	75%
Loss of Speech or Hearing in Both Ears .....	75%
Loss of Thumb and Index Finger of Same Hand .....	33 1/3%
Loss of Use 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 .....	33 1/3%
Loss of All Toes of Same Foot .....	25%

“**Loss**” shall mean with respect to hand or foot, the actual severance through or above the wrist or ankle joint; with respect to arm or leg, the actual severance through or above the elbow or knee joint; with respect to eye, the total 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 “Loss of Thumb and Index Finger of Same Hand” or “Loss of Four Fingers of Same Hand”, the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand); with regard to toes, the actual severance through or above the metatarsophalangeal joints (the joints between the toes and the foot) of the same foot. If the insured suffers complete severance of a hand, foot, arm or leg as described above, the Chubb Life Insurance will pay the amount specified in the Schedule of Losses if the severed limb is surgically reattached, whether successful or not.

“**Loss**” as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs, provided such loss of function is continuous for one hundred and eighty consecutive days and such loss of function is thereafter determined on evidence satisfactory to Chubb Life to be permanent.

“**Loss of Use**” shall mean the total and irrecoverable loss of function of an arm, hand, foot, leg or thumb and index finger of same hand , provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory Chubb Life to be permanent.

“**Brain Death**” means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

All benefits that are payable at 200% of the Principal Sum are subject to an all policies combined maximum benefit amount of \$1,000,000.

**Permanent Total Disability**

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After one year of "continuous total disability" and if you are then "permanently and totally disabled, Chubb Life will pay a Benefit of \$25,000 less payments, if any, made under the Loss Schedule, on account of such injuries.

**"Continuous total disability"**, which must result from such injuries and commence within 30 days after the date of accident, means the Insured Person's complete inability during the first year thereof to perform the substantial and material duties of his occupation. "Permanently and totally disabled" means Injury which prevents an Insured Person from performing at least two (2) of the six (6) Activities of Daily Living, without assistance from another person. Also, the Insured Person must be determined on evidence satisfactory to the Company, to be and remain, as of twelve (12) months after the date of the Injury, incapable of performing at least two (2) of the six (6) Activities of Daily Living without assistance from another for the remainder of his or her life. The disability must be determined to be total, permanent, and irreversible and certified to be such by a Physician acceptable to the Company. The Insured Person's inability to actually obtain employment is not a criteria to qualify for the Permanent and Total Disability benefit.

**"Activities of Daily Living"** means the following six (6) activities:

1. Bathing – the ability to wash oneself in a bathtub, shower or by sponge bath, with or without the aid of equipment.
2. Dressing – the ability to put on and remove necessary clothing including braces, artificial limbs or other surgical appliances.
3. Toileting – the ability to get to and from the toilet and maintain personal hygiene.
4. Bladder and Bowel Continence – the ability to manage bowel and bladder function with or without protective undergarments, with or without use of catheters, with or without surgical appliances or other artificial aids so that a reasonable level of hygiene is maintained.
5. Transferring – the ability to move in and out of a bed, chair or wheelchair, with or without the use of equipment.
6. Feeding – the ability to consume food that has already been prepared and made available, with or without the use of adaptive utensils.

### **Total Disability – Weekly Indemnity**

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If within 30 days from the date of accident such injuries totally disable you, Chubb Life will pay weekly indemnity in the amount of 85% of gross weekly earnings to a maximum of \$200 per week for such continuous total disability from the first day, and you were seen by a physician for the consecutive period thereof not exceeding a maximum of 26 weeks, during which you are unable to perform the substantial and material duties of your occupation.

The payment of weekly indemnity shall terminate upon the occurrence of any loss for which indemnity is payable under Accidental Death & Dismemberment or Permanent Total Disability, but the amount paid hereunder shall be in addition to and not reduce any benefits otherwise payable under Accidental Death & Dismemberment or Permanent Total Disability.

## **Recurrent Disability**

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Your disability will be considered to be a recurrence of previous disability provided all the following conditions are met:

- a) You have has received Weekly Indemnity Benefits payable under the policy;
- b) You become disabled again with 30 days of having returned to active employment on a full-time basis;
- c) You become disabled for the same reasons as the previous disability or related reasons.

If the disability is considered to be recurrent, the Weekly Indemnity Benefit is subject to all the provisions of this benefit with the following exceptions:

- a) You're entitled to the commencement of the Weekly Indemnity Benefit on the date the disability recurred.
- b) The Weekly Indemnity Benefit will be based upon the same earnings level as at the original date of disability.

If the disability is not considered to be recurrent, all the provisions of the policy will apply as they would to a new claim.

## **Other Sources of Income**

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While you are disabled, you may be eligible for income from other sources. If so, Chubb Life may reduce the Weekly Indemnity Benefits payable by the amount of such other income so that total income from all sources does not exceed 70% of gross pre-disability income. Other sources of income include:

- a) any benefits payable under the Employment Insurance Act;
- b) any disability benefits payable under the Canada/Quebec Pension Plans;
- c) any work loss provision in mandatory "No Fault" auto insurance, if the reduction is permitted by law;
- d) any workers' compensation benefits;
- e) any wage or salary for work performed.

## **Accident Medical Reimbursement Expense**

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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, Chubb Life, subject to the maximum amount of \$5,000, will pay the actual expense incurred therefore within 52 weeks from the date of accident to the extent that such expense (1) exceeds the deductible amount (if any), and (2) exceeds and does not duplicate the cost of any such services covered under the terms of any statutory plan of health insurance services.

If as a result of Injury, and within thirty (30) days from the date of the accident causing such Injury, an Insured Person who is insured under a Canadian provincial or territorial government health insurance plan obtains medical treatment in Canada from a legally qualified Physician and as a consequence of such Injury incurs expenses for any of the following paramedical services when recommended by a legally qualified Physician, Chubb Life shall reimburse the Insured Person for the following reasonable and necessary expenses:

- a. **Hospital Room and Board Expense:** When by reason of an injury and within 30 days from the date of the accident, or by reason of sickness, the Insured Person requires emergency treatment and incurs any hospital room and board expenses up to semi-private accommodation while confined as a patient in a hospital outside of the Province in which he resides, the Chubb Life shall reimburse the Insured Person for the expense incurred within 52 weeks of the accident or commencement of the sickness which are in excess of that payable under any personal or group Hospital Plan or Plan of any public or tax-supported agency, not to exceed a maximum amount payable of \$150 per day.
- b. **Medical, Surgical and Diagnostic Expense:** When by reason of any injury and within 30 days from the date of the accident, or by reason of sickness, the Insured Person requires emergency treatment and incurs an expense for medical, surgical or diagnostic treatment or services rendered by a licensed physician or surgeon outside of the province in which he resides, Chubb Life shall reimburse the Insured Person for the expense incurred in excess of that payable under any personal or group Medical Plan or Plan of any public or tax-supported agency, provided the expense is incurred within 52 weeks after the date of the accident or commencement of sickness.

Benefit are payable for:

- a. the services of a legally qualified physician or surgeon (other than an insured person);
- b. the services of a legally qualified anesthetist;
- c. x-ray examination by a legally qualified doctor of medicine for the purpose of diagnosis;
- d. the services of a registered graduate nurse (other than a relative by blood or marriage);
- e. rental or crutches or hospital type bed or the cost of splints, trusses, braces or other approved prosthetic appliances;
- f. out-patient services provided by a hospital.

Reimbursement shall only be made provided that expenses are:

- a. incurred in Canada;
- b. incurred within fifty-two (52) weeks of the date of the accident causing Injury;

- c. incurred only for therapeutic and not elective treatment; and
- d. which are supported by original receipts submitted to Chubb Life as proof of claim

This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a policy of automobile insurance and any federal or provincial hospital, medical or drug plan.

The maximum amount payable for this benefit is \$5,000 per Insured Person for all Injuries resulting from any one (1) accident.

### **Accident Dental Expense**

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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, Chubb Life will pay the necessary expense actually incurred therefore by or behalf of you within fifty-two (52) weeks after the date of the accident, not to exceed in the aggregate the amount of \$1,000 as the result of any one accident.

Teeth which have been capped or crowned shall, for purposes of the 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.

It is further agreed that, should such treatment be deferred to a future date for reasons considered necessary by a legally qualified dentist, an estimate of such deferred treatment shall be filed with Chubb Life, within 52 weeks for adults and 104 weeks for children of the date of accident. Payment shall than be made based on current dental schedule rates in accordance with the above stated dental estimate.

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.

Reimbursement shall only be made provided that expenses are:

- a. incurred in Canada;
- b. incurred within fifty-two (52) weeks of the date of the accident causing Injury, for adults; incurred within one hundred (104) weeks of the date of the accident causing Injury, for children;
- c. incurred only for therapeutic and not elective treatment; and
- d. supported by an original standard dental claim form submitted to Chubb Life as proof of claim.



This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a policy of automobile insurance and any federal or provincial hospital, medical or drug plan.

The maximum amount payable for this benefit is \$1,000 per Insured Person for all Injuries resulting from any one (1) accident.

### **Burial Benefit**

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When injuries covered by the policy result in loss of life of an Insured Person within 365 days from the date of the accident, Chubb Life will pay the actual expense incurred for preparing the deceased for burial or cremation but shall not exceed the maximum amount of \$3,000.

### **Repatriation Benefit**

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When injuries covered by this plan result in a loss of life outside 50 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, Chubb Life 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 \$15,000.

### **Rehabilitation Benefit**

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When injuries result in a payment being made by Chubb Life under any benefit excluding the Loss of Life Benefit, Chubb Life will also pay the reasonable and necessary expenses actually incurred up to a limit of \$15,000 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, travelling, or clothing expenses.

### **Family Transportation Benefit**

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When injuries result in your confinement as an in-patient in a hospital outside 100 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, Chubb Life 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 \$15,000.

**“Member of your immediate family”** means spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, and son-in-law or daughter-in-law.

## **Spousal Occupational Training Benefit**

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When injuries to you result in a payment being made by Chubb Life under the Loss of Life Benefit, Chubb Life will pay in addition, the expenses actually incurred, within 365 days from the date of the accident, by your spouse for a formal occupation training program for the purpose of specifically qualifying your spouse to gain active employment in an occupation for which your spouse would otherwise not have sufficient qualifications.

The maximum payable hereunder is \$15,000.

## **Home Alteration and Vehicle Modification Benefit**

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In the event you sustain an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit, and such injury subsequently requires the use of a wheelchair to be ambulatory, Chubb Life 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 utilized by you to make the vehicle accessible or operable for you.

Benefit payments herein will not be paid unless:

- i) 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
- ii) 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 under both items 1 and 2 shall be 10% of the Insured Person's Principal Sum amount to a maximum of \$50,000.

## **Day Care Benefit**

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If you suffer a loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy a "Day Care Benefit" equal to the reasonable and necessary expenses actually incurred, subject to the lesser of 5% of your benefit amount or a maximum of \$5,000 per year, on behalf of your dependent child who is enrolled in a legally licensed day care centre on the date of the accident or who enrolls in a legally licensed day care centre within 365 days following the date of the accident.

The “Day Care Benefit” will be paid each year for 4 consecutive years, but only upon receipt of satisfactory proof that your child is enrolled in a legally licensed day care centre.

“**Dependent Child**” means the Insured’s eligible unmarried natural, adopted, stepchild or common law child who is principally dependent on the Insured or the Insured’s Spouse for financial support.

### **Special Education Benefit**

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If you suffer a loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy, a “Special Education Benefit” up to 5% of your benefit amount, (subject to a maximum of \$5,000 per year), on behalf of any dependent child who, on the date of the accident, was enrolled as a full-time student in any institution of higher learning beyond the 12th grade level, or was at the 12th grade level and subsequently enrolls as a full-time student in an institution of higher learning within 365 days following the date of the accident.

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.

### **In-Hospital Indemnity**

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In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit and the Insured Person is hospital confined as an in-patient and is under the care of a legally qualified and registered physician or surgeon other than himself, Chubb Life will pay for each full month, one percent (1%) of the Insured Person’s Principal Sum, subject to a maximum benefit of \$2,500, or one-thirtieth of such monthly benefit for each day of partial month, retroactive to the 1st full day of such confinement but not to exceed 365 days in the aggregate for each period of hospital confinement.

“**Hospital**” as used herein means a legally constituted establishment which meets all of the following requirements: (1) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (2) provides 24 hour a day nursing service by registered or graduate nurses; (3) has a staff of one or more licensed physicians available at all times; (4) provides organized facilities for diagnosis and surgical facilities; and (5) is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.

“**In-Patient**” means a person admitted to a hospital as a resident or bed-patient and who is provided at least one day’s room and board by the hospital.

## **Seat Belt Benefit**

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In the event you sustain an injury which results in a payment being made under the Schedule of Losses, your benefit amount will be increased by 10% to a maximum of \$25,000, if, at the time of the accident, you were driving or riding in a vehicle and wearing a properly fastened seat belt.

Due proof of seat belt use must be provided as part of the written proof of loss.

“**Vehicle**” means a private passenger car, station wagon, van, or jeep-type automobile. “**Seat Belt**” means those belts that form a restraint system.

## **Identification Benefit**

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In the event accidental Loss of Life is sustained by the Insured Person not less 150 km from the Insured Person’s normal place of residence and identification of the body by a member of the immediate family has been requested by the police or a similar governmental authority, Chubb Life will reimburse the reasonable expenses actually incurred by such member for:

- a) transportation by the most direct route to the city or town where the body is located; and
- b) hotel accommodation in such city or town, subject to a maximum duration of three (3) days.

The reimbursement of such expenses incurred is subject to the accidental loss of life indemnity being subsequently payable in accordance with the terms of the policy following the identification of the body as the Insured Person. The maximum amount payable will not exceed \$15,000 for all such expenses.

Payment will not be made for board or other ordinary living, travelling or clothing expenses, and transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

“**Member of your family**” means spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, and son-in-law or daughter-in-law.

## **Fracture Benefit**

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When injury results in any of the fractures and dislocations listed in the following schedule, the Chubb Life will pay the amount specified for such, to a maximum of \$500. In the event that more than one fracture or dislocation are imputable to the same accident, one such indemnity, the largest, shall be payable as the result of any one accident.

**For complete fracture**

Of the Skull (depressed).....	100%
Of the Skull (not depressed) .....	33%
Of the Spine (one or more vertebrae).....	50%
Of the Jaw (maxilla or mandible).....	33%
Of the Thigh (femur).....	33%
Of the Pelvis.....	33%
Of the Knee Cap.....	27%
Of the Lower Leg.....	25%
Of the Shoulder Blade.....	25%
Of the Ankle (small bones) .....	25%
Of the Wrist (small bones).....	25%
Of the Forearm (compound or comminuted) .....	23%
Of the Forearm (not compound) .....	12%
Of the Sacrum or Coccyx.....	17%
Of the Sternum .....	17%
Of the Arm, between the Elbow and Shoulder.....	17%
Of the Collarbone .....	12%
Of the Nose .....	12%
Of two or more Ribs.....	10%
Of one Hand (one or more metacarpals) .....	8%
Of one Foot (one or more metatarsals) .....	8%
Of the Facial Bones .....	8%
Of one Rib.....	5%
Of any Bone not specified above.....	3%

**For Complete Dislocation**

Of the Hip .....	42%
Of the Knee (with open primary repair).....	33%
Of the Shoulder (with open reduction) .....	25%
Of the Wrist .....	17%
Of the Ankle.....	17%
Of the Elbow .....	12%

**Severance of tendon or tendons**

Heel (Achilles) .....	22%
Ankle.....	20%
Knee.....	18%
Foot (not toes).....	17%
Elbow .....	17%
Wrist .....	12%
Hand (including fingers).....	12%

**Miscellaneous**

Ruptured kidney (operative) .....	27%
Ruptured liver (operative) .....	27%
Ruptured spleen (operative) .....	27%
Punctured lung – with open surgery .....	23%
Burns – requiring one or more skin grafts .....	27%
Knee-injured and requiring surgery (when there is no fracture or dislocation) .....	22%
Bone operation – injured portion removed (when there is no fracture or dislocation) .....	20%

**Bereavement Benefit**

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When injuries covered by the policy result in loss of life of an Insured Person within 365 days from the date of the accident, Chubb Life will pay the reasonable and necessary expenses actually incurred by the spouse and dependent children of the Insured Person for up to six (6) sessions of grief counseling, by a Professional Counsellor, subject to a maximum of \$1,000.

“**Professional Counsellor**” means a therapist or counsellor who is licensed, registered or certified to provide such treatment.

**Burn Benefit**

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If an Insured suffers a third degree burn due to an accident, the Chubb Life will pay a percentage of the Principal Sum depending on the area of the body which was burned according to the following table, subject to a maximum benefit payable of \$25,000.

Body Part	% of Principal Sum Payable Amount
Face, Neck, Head	100%
Hand & Forearm	25%
Either Upper Arm	15%
Torso (Front or Back)	35%
Either Thigh	10%
Either Lower Leg (below knee)	25%

In the event of a 50% surface burn or less, the % of benefit is reduced by 50%. This table only represents the maximum percent of the Principal Sum payable for any one accident. If the Insured suffers burns in more than one area as a result of any one accident, benefits will not exceed a maximum of \$25,000.

## **Emergency Rescue Benefit**

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The fees charged by a municipal or provincial service, on Canadian ground, for a Medical or Non-medical rescue, subject to a maximum of \$500 per event.

## **Psychological Therapy Benefit**

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When an injury to an Insured Person results in the Chubb Life making a payment under the Schedule of Losses, Chubb Life will increase the benefit amount payable up to a maximum of \$350 for the reasonable and customary charges for treatment or counseling for Psychological Therapy as determined by a Physician and authorized by the Chubb Life, to the victim as well as the witnesses of the event.

Benefit payments herein will be paid until the earlier occurrence of one of the following:

- (1) the maximum benefit amount has been paid; or
- (2) two (2) years have elapsed from the date of the accident; or
- (3) death of the Insured Person.

Psychological Therapy must be provided by a therapist or counsellor (other than yourself or a Member of the Immediate Family) who is licensed to provide such treatment, whether on an out-patient basis or while a patient is at a medical facility licensed to provide such treatment.

“Reasonable and Customary” means the lesser of:

- (a) the usual charge made by Physicians or other health care providers for a given service or supply; or
- (b) the charge Chubb Life determine to be the prevailing charge made by the Physicians or other health care providers for a given service or supply in a geographical area where it is furnished; or
- (c) the amount negotiated by Chubb Life and the health care provider.

## **Exposure and Disappearance**

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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 the policy, that you suffered a loss of life resulting from bodily injuries sustained in an accident covered under the policy.

## **EXCLUSIONS**

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

- a) Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
- b) Declared or undeclared war or any act thereof;
- c) Losses occurring while the insured person is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by Chubb Life pro-rata for any such period of full-time active duty);
- d) Travel or flight in any vehicle or device for aerial navigation; except to the extent such travel or flight is provided in the "Description of Hazards" section of the Accidental Death & Dismemberment portion of the policy.
- e) Travel or flying in an aircraft owned or leased by the Policyholder, an Insured Person or a member of an Insured Person's household, or aircraft being used for any test or experimental purpose, firefighting, power line inspection, pipeline inspection, aerial photography of exploration;
- f) This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

## **HOW TO CLAIM**

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In the event of a claim, claim forms can be obtained from the Plan Administrator.

Notice of claim must be given to Chubb Life within 30 days from the date of the accident, the beginning of the disability or after the survival period, and subsequent proof of claim must be submitted to Chubb Life within 90 days from the date of the accident or after survival period.

Failure to give notice of claim or furnish proof of claim within the time prescribed in the policy condition will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. In no event, will Chubb Life accept notice of claim beyond one (1) year.

## **GENERAL PROVISIONS**

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### **Beneficiary**

An employee or any spouse has the right to name a beneficiary when he applies for insurance. It is understood that the beneficiary designation made under the Policyholder's Group Life Insurance Policy shall be recognized as the beneficiary under the policy, unless a further designation has been made that specifically identifies the policy. Failing such designation, all benefits will be paid to the estate of the insured person.



All other indemnities of the policy will be payable to the insured person.

An insured person can change his beneficiary at any time, where permitted by law. The Company assumes no responsibility for the validity of such designation or change of beneficiary.

The beneficiary designation made by the insured person (if any) under the replaced policy has been retained. The insured person should review the existing designation to ensure it reflects his/her current intention.

**The policy contains a provision removing or restricting the right of the insured person to designate persons to whom or for whose benefit insurance money is to be payable.**

### **Legal Actions**

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, Limitations Act, 2002 or other applicable legislation in the Insured's province of residence.

### **Change of Insurer**

An insured person under a former policy may not be excluded from the new policy or be denied benefits solely because of a pre-existing condition limitation that was not applicable or that did not exist in the former policy, or because the person is not at work on the date of coming into force of the new policy.

The insured person and any claimant under the policy has the right, as determined by law applicable in the insured person's province of residence, to obtain a copy of his/her application, any written evidence of insurability (as applicable) and the Policy, on request, subject to certain access limitations.

## **PROTECTING YOUR PERSONAL INFORMATION**

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At Chubb, We are committed to protecting Our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by us, Our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and co-ordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than Our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer, Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit [Chubb.com/ca](http://Chubb.com/ca)

## **COMPLAINT PROCEDURES**

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If You have a complaint or inquiry about any aspect of this insurance coverage, please call 647-798-6161 or Toll Free 1-800-387-7199 between 8:30 a.m. and 4:30 p.m. (ET), Monday to Friday.

If for some reason you are not satisfied with the resolution to your complaint or inquiry, you may communicate their complaint or inquiry in writing to Our complaints officer:

Chubb Insurance Company of Canada  
199 Bay Street, Suite 2500  
P.O. Box 139 Commerce Court Postal Station  
Toronto, ON M5L 1E2

Email: [complaintscanada@chubb.com](mailto:complaintscanada@chubb.com)

If you are still not satisfied with the resolution to your complaint or inquiry, you may communicate their complaint or inquiry in writing to:

OmbudService for Life & Health Insurance  
20 Adelaide Street East, Suite 802, P.O. Box 29  
Toronto, Ontario M5C 2T6

## Chubb. Insured.<sup>SM</sup>

Chubb Life is part of the Chubb group of insurance companies, with operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

Chubb Limited, the parent company of Chubb Life, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.