



## Choices Accidental Death and Dismemberment (AD&D) Insurance

You can't foresee the occurrence of an accident. But if it does happen, it may be serious enough to limit your ability to work and earn an income. In the event of an accident that results in injury or death, the Choices Accidental Death and Dismemberment Insurance plan is with you all the way. It can provide financial compensation to help you and your family cope with the consequences of your injury or death.

### Eligibility

To be eligible you must be between the ages of 18 and 70, a Canadian resident and you must apply within 60 days of leaving your workplace plan.

### Coverage

You may purchase coverage in units of \$25,000 to a maximum of \$100,000.

You can insure yourself only or yourself and your family. When you select family coverage your family will become insured as follows:

- If you do not have dependent children, your spouse will be insured for 50% of the benefit you have selected for yourself.
- If you and your spouse have dependent children, your spouse will be insured for 40% of your benefit and each dependent child, regardless of the number, will be insured for 10% of your benefit.
- If you do not have a spouse, each dependent child, regardless of the number, will be insured for 20% of your benefit.

### Rates

The Choices Accidental Death and Dismemberment Insurance plan offers affordable rates to help protect yourself and your family.

#### Single – Monthly rates per \$25,000 of coverage<sup>1</sup>:

	Male	Female	Family
0 - 24	\$2.89	\$1.31	\$3.16
25 - 29	2.44	1.31	2.82
30 - 34	2.63	1.88	3.39
35 - 39	2.29	1.88	3.13
40 - 44	2.85	2.36	3.93
45 - 49	4.54	3.64	6.16
50 - 54	6.34	4.13	7.88
55 - 59	7.19	4.54	8.83
60 - 64	7.19	7.19	10.83
65 - 99	7.19	7.19	10.83

## Features of the plan

### Air travel

Air travel solely as a passenger is covered under this policy. The aggregate limit of our liability under this section, for all losses arising out of one single air travel accident for all insured person under this policy is \$250,000.

Coverage is not provided while riding as a passenger in, disembarking, or boarding an aircraft while operating, learning to operate or serving as a member of a crew of an aircraft or while crop dusting, crop spraying, seeding, sky-writing, racing, aerobatics, testing, exploration, parachute descent or any other purpose outside of normal air travel which means the insured person is a fare-paying passenger on a regularly scheduled airline.

## Family assistance benefits

We cover reasonable and customary charges for the following family assistance benefits:

- Return transportation for an insured person who is under age 16, or is handicapped, and their escort, when they are left unattended because the policy owner or an insured person is hospitalized outside the province where they live. The maximum payable for the return transportation is a one-way economy fare for each insured dependant who is under age 16, or is handicapped, and one escort for all insured persons,
- Return transportation of any insured person, if their hospitalization or another insured person's hospitalization prevents them from returning home on the originally scheduled, pre-paid transportation, and they must purchase new return tickets. The extra cost of each return fare is payable to a maximum of a one-way economy fare, less amount reimbursed for the unused return tickets,
- A visit of a relative of the insured person when that insured person is hospitalized for more than seven days while travelling without a relative. The visit includes meals and accommodation up to a maximum of \$150 per day, and round trip economy transportation, for the person visiting. These expenses are also covered when it is necessary for one of them to identify a deceased insured person before the release of their body, and
- Meals and accommodation up to a maximum of \$150 per day (in total, not per person), if another insured person's trip is extended because the insured person is hospitalized.

The combined maximum amount we will pay for family assistance benefit is \$5000.

## Rehabilitation

If the policy owner suffers a covered loss other than loss of life, Sun Life Financial may pay up to a maximum of \$10,000 towards the cost of training to prepare the insured person for a new occupation. If the insured person has received, or is eligible to receive, rehabilitation benefits from other sources they may not be eligible for payment.

## Repatriation

If the policy owner dies while outside of the province where they lived, we will arrange for the necessary authorizations and the return of the deceased to the province where they last lived, based on the direction of a relative. Preparation of the deceased for repatriation includes expenses for cremation at the place of death. Return of the deceased includes a basic shipping container, but excludes expenses for burial, such as burial caskets and urns. The maximum amount we will pay for returning the deceased is \$10,000.

## Spousal training

If an accident results in loss of life of a policy owner who is a resident of Canada and if a death benefit is payable according to the terms of the policy, Sun Life will reimburse the reasonable and necessary expenses actually incurred within five years from the date of the accident to the policy owner's spouse who engages in a formal occupational training program in order to become specifically qualified for active employment in an occupation for which the spouse would not otherwise have sufficient qualifications, not to exceed in aggregate the amount of \$5,000 for all such expenses. Payments will not be made for room, board, or other normal living, travelling or clothing expenses.

## Benefit payment for accidental dismemberment

A percentage of your amount of insurance is payable to you (or your beneficiary) should you suffer a loss due to an accident. We pay the policy owner the dismemberment benefit amount if this policy is in effect and the insured person:

- As a direct result of an accident;
- suffered a loss shown in the Schedule of losses (see below); and
- the loss occurred within 365 days after the accident.<sup>2</sup>

## Schedule of losses

	Amount payable (% of Principal Sum)
Paralysis (Quadriplegia, Paraplegia or Hemiplegia)	200%
Loss of life	100%
<b>Loss of:</b>	
Both hands or both feet or sight of both eyes	100%
One hand or one foot and sight of one eye	100%
One arm or one leg	75%
One hand or one foot or sight of one eye	75%
Thumb and index finger on same hand	25%
Hearing, one ear	25%

The Principal Sum is the amount for which you or any eligible dependent are insured at the time of the accident. It will never be more than the Principal Sum paid for all losses sustained as a result of any one accident. The exception to this is quadriplegia, paraplegia or hemiplegia where the maximum payment is 200% of the Principal Sum. The largest amount only will be paid for injuries to the same limb resulting from any one accident. If there is a dismemberment claim, coverage continues for the death benefit.

### **Benefit payment for accidental death**

We pay the beneficiary the accidental death benefit amount if this policy is in effect and the insured person dies:

- As a direct result of an accident;
- independent of any other cause; and
- within 90 days of the accident in the case of death.<sup>2</sup>

### **Definition of accident**

Accident means bodily injury occurring as a direct result of an accident and not as a result of any other cause while this policy is in force.

### **Definition of loss**

Loss of hand or foot means complete severance at or above the wrist or ankle joint. Loss of arm or leg means complete severance at or above the elbow or knee joint. Loss of thumb or finger means complete severance at or above the first phalange. Loss of sight or hearing means total and irrecoverable loss. Quadriplegia, paraplegia and hemiplegia mean total and irrecoverable paralysis of the affected limbs. A loss is not considered to be total and irrecoverable until it has been:

- a) Confirmed by a certified physician as beyond remedy by surgical or other means; and
- b) uninterrupted for a period of not less than 365 days.

Each loss must be evidenced by a visible contusion or wound on the exterior of the body except in the case of drowning or internal injuries revealed by autopsy.

### **Definition of loss of life due to disappearance**

When an insured person's disappearance is due to a forced landing, stranding, sinking or wrecking of a conveyance, and their disappearance is for at least one year from their last known appearance, we consider this loss of life due to an accident.

### **Definition of relative**

A relative is defined as spouse, parent, child, brother or sister, aunt, uncle, cousin, grandparent, or close personal friend.

### **Exclusions**

We will not pay the accidental death or dismemberment benefit if the insured person's death or accident is directly or indirectly caused by or associated with the insured person operating a vehicle while their blood alcohol level is more than 50 milligrams of alcohol per 100 milliliters of blood. A vehicle includes any form of ground, air or marine transportation that can be put into motion by any means, including muscular power. We do not take into account whether or not the vehicle is in motion.

We also will not pay the accidental death or dismemberment benefit if the insured person's death or accident is directly or indirectly caused by or associated with the insured person:

- committing or attempting to commit a criminal offence
- taking or attempting to take their own life, while sane or insane
- causing themselves bodily injury, while sane or insane
- taking any drug, unless the drug was taken as prescribed by a licensed medical practitioner
- inhaling or ingesting any poisonous substance, whether voluntarily or otherwise
- inhaling any type of gas, whether voluntarily or otherwise
- having a mental or physical illness or receiving treatment for that illness
- receiving dental or surgical treatment
- voluntarily and deliberately engaging or participating in a dangerous act, activity or stunt, or
- contracting an infection, unless the infection was caused by an external visible wound received in an accident.

We will not pay the accidental death or dismemberment benefit if the insured person's death or accident is directly or indirectly caused by or associated with civil disorder or war, whether declared or not.

## Termination of your and eligible spouse coverage

Your insurance coverage under this policy terminates on the earliest of the following:

1. The date of the policy owner's death;
2. the date the policy owner fails to pay premiums for him/herself or any eligible dependent, subject to the grace period;
3. the first of month in which the policy owner notifies us they want to terminate this policy;
4. the first of the month coincident with or next following the policy owner's 70th birthday;
5. or the date Sun Life terminates the policy. We may terminate this policy at any time by giving written notice of termination to the policy owner and by refunding concurrently with the notice, the amount of premium paid in excess of the proportional premium for the expired time. The written notice may be delivered to you or sent by registered mail to the last address we have recorded for you in our records. In both cases we will endeavour to provide you with 90 calendar days notice of termination.

## Termination of eligible dependent child coverage

Insurance coverage for any eligible dependent child terminates on the earliest of the following:

1. the date an eligible dependent no longer satisfies our policy definition of a dependant; or
2. the date the insurance coverage under the policy lapses, expires or otherwise terminates.

## Definition of dependent

A dependent is a spouse or child, who is a resident of Canada or the United States.

## Definition of dependent child

A child, other than a foster child, of the employee or the employee's spouse, who is not married or in any other formal union recognized by law, and who is:

- › under 21, or
- › age 21 or over but under age 25 who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) and is entirely dependent on the employee for financial support.

A child who becomes handicapped before the limiting age, continues to qualify as long as the child:

- › is incapable of financial self-support because of a physical or mental disability,
- › depends on the employee for financial support, and
- › is not married nor in any other formal union recognized by law.

The employee must provide Sun Life proof of the above within 31 days of the date the child attains the limiting age.

**Protect yourself today with Choices Accidental Death and Dismemberment Insurance**

To apply call Sun Life Financial at 1-877-893-9893 any business day between 8 a.m. and 8 p.m. ET .

Remember, you must apply within 60 days of leaving your workplace plan.

## Life's brighter under the sun

<sup>1</sup> The policy is yearly renewable and priced in 5-year age bands, with different rates for single and family coverage. Rates may increase and are calculated based on the policy holder's age as of the effective date of coverage or policy anniversary and are subject to change. Premiums may be subject to applicable provincial tax.

<sup>2</sup> Accidental death and dismemberment must occur before the policy anniversary date immediately following the insured person's 70th birthday. The policy anniversary is the month and day every year that is the same as your policy effective date.

<sup>3</sup> Registered as a Financial Security Advisor in the province of Quebec.

This brochure provides the highlights but not all the details of the Choices Accidental Death and Dismemberment Insurance. The terms, conditions, exclusions and limitations governing this coverage are outlined in the individual policy, issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. All claims must be approved by Sun Life Financial. A sample policy is available by request from a Financial Services Consultant<sup>3</sup> by calling 1-877-893-9893.