

# ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental Death and Dismemberment (AD&D) Insurance provides coverage for any accident resulting in death, dismemberment, paralysis, and other various losses. There are many expenses associated with a permanent disability that are not covered by health insurance, including home renovations, special equipment or transportation and retraining. With low premium rates, AD&D coverage can help protect you and your loved ones by providing a lump-sum benefit payment in the event of a serious accident. To receive a benefit payment, the loss must be due to an accident, and must occur within 365 days of the accident.

## COVERAGE AMOUNTS

Under this group insurance plan, you and your loved ones qualify for:

### AD&D Coverage

Up to \$500,000 (For the Member and Family Plan, Spouses and Dependent Children are covered for a percentage of the Member's total coverage)

Available as Member Only or Member and Family Plan

## WHAT'S INCLUDED

The payment an insured receives depends on the severity of the loss they suffer. For example, the following losses are covered at 100%:

- Life
- Both hands or both feet
- Entire sight of both eyes
- One hand and one foot
- One hand and the entire sight of one eye
- One foot and the entire sight of one eye
- Speech and hearing in both ears
- Quadriplegia
- Paraplegia
- Hemiplegia

A full list of covered losses and benefit payment details are available upon request.

### Home alteration and vehicle modification

Serious accidents can leave a you disabled with limited mobility. iA Financial group will provide up to \$10,000 payable towards home alterations or motor vehicle modification for wheelchair accessibility. You have up to 3 years after their accident to take advantage of this benefit. If they choose the Member and Family Plan, this benefit is also available to your spouse and children.

### Daycare benefit

Should a member die while their children are in daycare years, this plan will reimburse day care expenses up to 5% of their coverage to a maximum of \$5,000 per year, per child for up to 4 consecutive years. These payments are in addition to their AD&D benefit amount. This benefit is only available in the event of the member's death.

### Career retraining for spouses

In the event of a member's death, this plan will pay up to \$10,000 within 3 years after the date of the member's death for their spouse to receive occupational training should their spouse need to change careers to support their family.

### Education benefit

If your child is attending a post-secondary institution at the time of the member's death, or the child enrolls within 365 days of the death, this plan will reimburse education expenses up to 5% of the AD&D benefit to a maximum of \$5,000 per year, per child, for up to 4 consecutive years. These payments are in addition to the AD&D benefit amount. This benefit is only available in the event of a member's death.

### Repatriation benefit

In the event a member's death takes place away from home, iA Financial Group will pay for the transportation of the remains to their city of residence, including preparation of the body for transportation, to a maximum of \$10,000. Under the Member and Family plan, this benefit is also available to spouses and children.

## ARE THERE ANY LIMITATIONS AND EXCLUSIONS I SHOULD BE AWARE OF?

Any accidental death or injury resulting from one of the following conditions is excluded and no benefit will be payable: suicide, self-inflicted injury, an act of war, active service in the armed forces or injury sustained while a pilot or crew member of an aircraft.

Also, please be aware that if you are entitled to the Daycare, Education, Repatriation, Retraining or Rehabilitation Benefits for Term Life or Accidental Death Insurance under this policy or any other policy issued by iA Financial Group, the company's total liability will be limited to the lesser of the actual expense incurred and the maximum benefit provided.

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