



Accidental Death and Dismemberment Insurance

(Provided by SSQ Insurance Limited)

Policy Changes Effective September 1, 2014

Improved Benefit Limits

Benefit	Previously	Effective September 1, 2014
Repatriation	\$10,000 maximum	\$25,000 maximum
Education	5%, max \$5,000/year for a max 4 years	5%, max \$5,000/year for a max 5 years
Day Care	5%, max \$5,000/year for a max 4 years	5%, max \$5,000/year for a max 5 years
Rehabilitation	\$10,000 3 years from the date of the accident	\$15,000 3 years from the date of loss
Occupational Training	\$10,000 maximum	\$15,000 maximum
Family Transportation	\$1,000 maximum Mileage - \$0.20 Indemnity will be payable if Insured Person is confined in a Hospital located more 150 kilometres from normal place of residence	\$25,000 maximum Mileage - \$0.35 Indemnity will be payable if Insured Person is confined in a Hospital located more than 50 kilometres from normal place of residence
Identification	\$5,000 maximum Mileage - \$0.20 Indemnity will be payable if Insured Person is confined in a Hospital located more 150 kilometres from normal place of residence	\$25,000 maximum Mileage - \$0.35 Indemnity will be payable if Insured Person is confined in a Hospital located more than 50 kilometres from normal place of residence
Home Alteration/Vehicle Modification	\$10,000 maximum 3 years from the date of the accident	\$15,000 maximum 3 years from the date of loss

Revised / New Definitions

“Paralysis” the loss of ability to move all or part of the body

“Accident” sudden and unexpected mishap or event in which an Insured is involved and directly results in an Injury to the insured person

“Injury” In no event shall injury mean sickness or disease howsoever caused unless caused by an accident. A sudden and unexpected mishap or event in which an Insured is involved and directly results in an Injury to the insured person

“Loss” all definitions now have “irrecoverable” included in the wording.

“Loss of Use” means total incapacity to use part of the body and must be determined by a physician to be permanent

“Sickness or Disease” means the alteration of a person’s state of health resulting from internal or external cause(s), creating objectively verifiable symptoms and/or signs, and revealing itself by the impairment of physiological or mental functions

“Loss of Life” means the death of the Insured Person

“Commencement of Total Disability” means the date of commencement of the Insured Person's Total Disability, as determined by a Physician, which date must be subject to the satisfaction of the Insurer that, on that date, the Insured Person has met all criteria for Total Disability.

"Fare" means the regular fare charged for:

- (1) an economy class seat on a regular flight by a domestic or international scheduled air carrier;
- (2) a coach seat on a passenger train;
- (3) a regular seat on a passenger bus;
- (4) an economy class accommodation on a boat.

Each of those carriers must hold a current and valid certificate issued by Transport Canada or, if subject to regulation in another country, by a similar governmental authority having jurisdiction in that country.

"Functional Disability" means an irreversible and serious limitation of a person's physical or mental capacity or of their skills that prevents the person from living independently.

"Professional Counsellor" means a therapist or counsellor who is licensed or registered within the jurisdiction in which he practices to provide psychological treatment or counselling.

"Paralysis" means the loss of ability to move all or part of the body.

"Quadriplegia" means the permanent Paralysis and functional loss of use of both upper and lower limbs of the body.

"Paraplegia" means the permanent Paralysis and functional loss of use of both lower limbs of the body.

"Hemiplegia" means the permanent Paralysis and functional loss of use of upper and lower limbs on the same side of the body.

"Institution for Higher Learning" was modified to read as "Institution for Higher Learning" is limited to universities, colleges, CEGEPs and professional or vocational schools.

"Dependent Child" was re-worded and "legitimate or illegitimate child" was changed to "natural child".

"Spouse" was re-worded and the definition of "conjugal relationship" has been removed.

“**Vehicle**” now reads as “Motorized Vehicle” means a passenger car, van, jeep-type automobile, sports utility vehicle (SUV), any truck-type automobile, truck, ambulance, or any type of motorized vehicle used by municipal, provincial or federal police forces, will apply to all benefits where referenced.

New Benefits

- Surgical Reattachment Benefit
- Workplace Modification and Accommodation
- Bereavement Benefit
- Funeral Benefit
- Psychological Therapy Benefit
- Assault Benefit
- Carjacking Benefit
- Public Transportation Benefit
- Comatose Benefit
- Brain Damage Benefit
- Conversion to an Individual Insurance Contract

Policy Changes

- **Extension of Coverage**
 - Individual coverage to continue for up to 12 months for an insured whose employment has been terminated provided coverage is required by provincial or federal law or by a severance package agreement, provided premiums continue
 - Coverage past 12 months is available but needs to be approved by SSQ

Exclusions

(Changes in Red)

No benefit will be paid for any loss, fatal or non-fatal, caused or contributed to by:

- a) self-inflicted injuries, **suicide or attempted suicide**, whether the Insured Person was sane or insane
- b) war whether declared or undeclared, and whether or not the Insured Person was actually participating therein **(exclusion is limited to within Canada and the United States of America)**
- c) **civil commotion, riot, insurrection, armed conflict if the Insured Person was participating therein**
- d) the Insured Person's service, **whether as a combatant or non-combatant**, in the armed forces of any country
- e) **the Insured Person** riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage"
- f) **medical treatment or surgery on the Insured Person, except if the medical treatment or surgery was needed because of an Accident**