



Accidental Death & Dismemberment Insurance

3 Accidents are the third leading cause of death in Canada¹

1 Accidents are the leading cause of death for Canadians ages 1-44¹

1/3 Almost 1/3 of Trauma Emergency Department visits are for fall related injuries²

Plan Overview

Employees can't protect themselves against every accident but they can be better prepared to deal with the consequences of a serious accident. Provide your group clients and their employees with enhanced Accidental Death & Dismemberment (AD&D) Insurance from Chubb Life.

The plan includes valuable living benefits to help protect a person's financial security in the event of a serious injury by paying a lump sum benefit for accidental loss of life, limb or sight and other permanent injuries, such as paralysis, brain death or coma. It can be supplemented with a wide range of additional benefits for even more coverage including owned/leased aircraft, pilots/crew members, and war risks.

Plan Benefits

- ▶ Save your clients' premium dollars in their overall benefit program.
- ▶ More flexibility in building a superior plan with higher benefit levels.
- ▶ Fewer exclusions than most traditional group benefit plans.
- ▶ Focused risk expertise means competent and efficient claims process.
- ▶ Convenient annual or monthly premium payment options.

Why Carve Out AD&D Benefits?

- ▶ This plan provides full 24-hour insurance protection against accidents, on or off the job, on business, on vacation, at home, regardless of health history.
- ▶ Coverage for eligible employees of the company who are Actively at Work.
- ▶ Enhanced Loss Schedule and Ancillary benefits.
- ▶ Everest Funeral Planning & Concierge Service - a unique, value-added service included with Chubb's AD&D coverage.
- ▶ Some exclusions and limitations may apply. Please refer to the policy or certificate for full details.

Option to upgrade with a Critical Illness Rider or a 4 Critical Illness Conditions Rider

For \$0.01* you can offer your group clients Critical Illness insurance as a rider. Chubb Life's Critical Illness Rider Plan provides a cash benefit for defined illnesses or conditions, such as cancer, heart attacks, kidney failure, and stroke, to help cover out-of-pocket medical and other non-medical expenses. This added option pays 5% of the Basic AD&D benefit amount up to a maximum of \$10,000. This added option pays 5% of the Basic AD&D benefit amount up to a maximum of \$10,000.

Example A: A Manager earning \$90K salary with an AD&D benefit of 2 times salary, could receive up to \$9,000 as a lump sum payout following the diagnoses of one of the listed illnesses or conditions.

Example B: An Administrator with an AD&D benefit amount of flat \$75K could receive up to \$3,750 as a lump sum payout following the diagnoses of one of the listed illnesses or conditions.

Summary of Plan Features

General

Loss of Life Benefit: The principal sum amount is paid in the event of a covered loss of life.

Disappearance Benefit: The principal sum amount is paid if an insured's body is not found within 365 days after an accident-related disappearance, presuming loss of life.

Cosmetic Disfigurement Benefit: Helping an insured financially as they recover from disfigurement when an accident results in third degree burns.

Enhanced Loss Schedule: Loss and loss of use benefits, including 2 times the principal sum for paralysis.

Accident Transportation Support

Family Transportation: Helping to cover the cost of bringing a family member to an insured's bedside when an injury results in hospital confinement 50 km or more away from home.

Identification Benefit: Helping with travel costs associated when a family member is required to identify an insured's body when an accident results in death more than 50 km from home.

Repatriation Benefit: Helps cover the cost of returning an insured's body to their city of residence when an accident results in death more than 50 km away.

Emergency Transportation: Helps cover the cost of transporting an insured to the nearest hospital for treatment when accident injuries require immediate medical care.

Accessibility & Independence Support

Workplace Modification & Accommodations Benefit: Helps pay for necessary special equipment or workplace changes needed for an insured to return to work after accident injuries.

Home Alteration & Vehicle Modification: Helping pay for necessary modifications to an insured's home and vehicle.

Occupational Retraining Benefit: Helps pay for retraining costs if accident injuries prevent an insured from returning to their previous occupation.

Alternate Transportation Benefit: Helps reimburse costs for alternative transportation if accident injuries require an insured to use a different method of travel than they were using prior to the injury.

Disability Fitness Benefit: Helps cover the cost of specialized fitness or athletic equipment for disabled persons needed as a result of accident injuries.

Personal Mobility Benefit: Helps pay for the purchase of a wheelchair, a specially modified vehicle with wheelchair accessibility, or any specially designed personal lifting device for the insured's home or automobile needed as a result of accident injuries.

Serious Illness & Occupational Disease

Occupational HIV Benefit: Pays a benefit if an insured contracts HIV due to accidental exposure at work.

Occupational Hepatitis Benefit: Pays a benefit if an insured contracts hepatitis (excluding Type A) due to accidental exposure at work.

Critical Disease Benefit: Pays a benefit if an insured is diagnosed with a covered critical disease before the age of 65 and is unable to work due to the illness for at least 9 months following the date of diagnosis.

Coverage Continuity & Flexibility

Conversion Privilege: Employees may convert to an individual plan when employment circumstances change.

Continuance of Coverage: Extension of coverage can be arranged for up to a year in the event of being laid-off, short-term disability or leave of absence. Subject to payment of premiums.

Waiver of Premium: When an employee is totally disabled for an extended period of time, and receives approval of any Long-Term Disability claim provided under a group insurance policy, the insurer will waive premiums due during that eligible period of disability.

Medical & Recovery Support

In-Hospital Confinement Monthly Income: Providing financial help to an insured with unforeseen expenses when an accident results in a qualifying hospital confinement.

Home Health Care: Helps pay for recommended and necessary home nursing or health aide services when accident injuries require an insured to recover at home after a hospital stay.

Rehabilitation Benefit: Helping pay for special training for an insured when accident injuries result in a need to change occupations.

Psychological Therapy Benefit: Helps cover the cost of professional counseling or therapy for an insured to support recovery after accident injuries.

Financial Support for Dependents

Bereavement Benefit: Providing the spouse and dependent children of an insured with money to help pay for grief counseling support to help see them through the difficult times following a death as a result of an accident.

Day Care Benefit: Helping pay for day care costs for young children left behind when an accident results in the death of an insured.

Post Secondary Education Benefit: Helping to pay post secondary school costs for eligible dependent children when an accident results in the death of an insured.

Spousal Occupational Training: Helping the spouse of an insured following a death due to injury by providing a financial benefit to help with the costs of gaining specialized training for active employment.

Parental Care Benefit: Provides financial support to dependent parents when an accident results in the death of an insured.

Funeral & Burial Benefit: Helps fund funeral, burial, or cremation expenses when an accident results in the death of an insured.

RESP Contribution: Provides a financial contribution to a RESP for the dependent child of an insured who dies due to an accident, when the child does not qualify for the Day Care or Special Education benefits.

Safety & Accident Enhancement

Criminal Assault Benefit: Increases the principal sum amount if an insured's loss is due to a covered criminal assault while at work or during business travel.

Common Carrier Benefit: Increases the principal sum amount if an insured's loss occurs while traveling on a licensed public transportation carrier.

Seat Belt and Air Bag Benefit: Increases the principal sum amount if an insured person's accident occurs in a vehicle while wearing a properly fastened seat belt. With an additional increase if the insured is wearing a properly fastened seat belt and is protected by a properly deployed air bag.

*net rate per thousand for Cancer CI Rider

1 Stats Canada, Leading causes of death, 2023

2 <https://www.cihi.ca/en/exercise-caution-canadians-frequently-injured-in-falls>, <https://www.cihi.ca/en/injury-and-trauma-emergency-department-and-hospitalization-statistics>

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