
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) – PLAN DESCRIPTION

The CPCO AD&D plan, underwritten by ACE INA Insurance, provides you with one more way to safeguard your family's future.

To provide additional protection in the event of accidental death, CPCO offers an AD&D Plan. The principal sum is paid in the event of accidental death and a percentage of the principal sum is paid in the event of dismemberment or loss of use of a limb, sight or hearing. A number of additional benefits are provided, such as rehabilitation allowances, training allowances and payment of day care expenses, incurred as a result of a covered accident.

You may choose between member only coverage or family coverage. Family coverage provides the following coverage levels for family members.

Spouse (no dependent children)	The spouse is covered for 60 % of the principal sum elected by the Member.
Spouse (at least one dependent child)	The spouse is covered for 50 % of the principal sum elected by the Member and each dependent child is covered for 15 % of the principal sum elected by the Member.
Children Only (no spouse)	Each child is covered for 20 % of the principal sum elected by the Member.

TABLE OF COVERAGE

Type of Loss	% of Principal Sum	Type of Loss	% of Principal Sum
Life	100%	Loss of One Hand and One Foot	100%
Brain Death	100%	Loss of Speech and Hearing	100%
Quadriplegia	200%	Loss or Loss of Use of One Arm or One Leg	75%
Paraplegia or Hemiplegia	200%	Loss or Loss of Use of One Hand or One Foot	66%
Loss of Use of Both Arms or Both Hands	200%	Loss of Entire Sight of One Eye	66%
Loss of Use of Both Legs or Both Feet	200%	Loss of Speech or Hearing	66%
Loss of Both Hands or Both Feet	100%	Loss of Thumb and Index Finger (same hand)	33%
Loss of Entire Sight in Both Eyes	100%	Loss of Four Fingers of Same Hand	33%
Loss of One Hand, and Entire Sight of One Eye	100%	Loss of Hearing in One Ear	25%
Loss of One Foot, and Entire Sight of One Eye	100%	Loss of all Toes of Same Foot	12%

No evidence of good health is required for this benefit and you may apply for this coverage at any time.

OTHER BENEFITS AVAILABLE UNDER YOUR AD&D COVERAGE

The AD&D plan makes additional benefits available to the insured members and family when the claim is payable as a result of an injury that is covered under the plan:

- **Rehabilitation Benefit**
Up to \$15,000 toward reasonable and necessary expenses incurred for special occupation training for the insured member.
- **Repatriation Benefit**
Up to \$15,000 toward expenses incurred to prepare and return the body of the deceased insured member or insured family member back home.*
- **Family Transportation Benefit**
Up to \$15,000 toward expenses incurred to bring an immediate family member to the insured's bedside, when confined to a bed as an in-patient in a hospital, and when recommended by the attending physician.*
- **Spousal Occupational Training Benefit**
Up to \$15,000 toward expenses incurred for a formal occupational training program for the spouse of a deceased insured member.
- **Home Alteration and Vehicle Modification Benefit**
Up to the greater of \$15,000 or 10% of the insured's Principal Sum to a maximum of \$50,000 toward reasonable and necessary expenses incurred the cost to alter the insured's home and vehicle to make the home wheelchair accessible.
- **Daycare Benefit**
Up to the lesser of 5% of the insured's Principal Sum or \$5,000 per year on behalf of any dependent child who is enrolled in a legally licensed Day Care center or will be within 365 days of the date of injury. The benefit is payable for a maximum of four years, and only while the dependent is under the age of 12.
- **Special Education Benefit**
Up to the lesser of 5% of the insured's Principal Sum or \$5,000 per year on behalf of any dependent child who is enrolled as a full-time student in any institution of higher learning or will be within 365 days of the date of injury. The benefit is payable for a maximum of four years, provided the dependent child continues his/her education as a full-time student.
- **Common Disaster Benefit (Family Coverage Only)**
Should both Member and Spouse both lose their lives as a result of a common accident, the spouse's loss of life benefit will be equal to 100% of the insured member's Principal Sum.
- **Extended Family Benefit (Family Coverage Only)**
If an insured member dies as a result of a covered injury, coverage may be extended for the spouse and dependent children for a maximum of 24 months without payment of premium.
- **Seat Belt Benefit**
An additional 10% of the Principal Sum if at the time of the accident, the insured was wearing a properly fastened seat belt while driving or riding in a vehicle.

- **In-Hospital Confinement Monthly Income**
An additional 1% of the insured member's Principal Sum, per full month, to a maximum of \$2,500, while confined as an in-patient at a hospital.
- **Identification Benefit**
Up to \$15,000 toward expenses incurred by an immediate family member to identify, at the request of the police or similar authority, the body of a deceased insured member.*
- **Bereavement Benefit**
Up to six sessions of grief counseling by a professional counselor, subject to a maximum of \$1,000, should the member die as a result of an injury covered under the policy.
- **Cosmetic Disfigurement Benefit**
Up to \$25,000 if the insured member or insured family member suffers a third degree burn due to a non-occupational accident. The amount payable is based on a percentage of the Principal Sum, which is determined based on the area and percentage of burn.

* **The injury or loss of life must have occurred outside of \$150 Km from home, or outside of Canada.**

RATE SCHEDULE

The monthly premium is based on 12 monthly payments and including Ontario Retail Sales Tax:

Principal Sum	Member Coverage	Family Coverage	Principal Sum	Member Coverage	Family Coverage
\$ 25,000	\$ 0.53	\$ 0.85	\$ 125,000	\$ 2.65	\$ 4.27
\$ 50,000	\$ 1.06	\$ 1.71	\$ 150,000	\$ 3.18	\$ 5.12
\$ 75,000	\$ 1.59	\$ 2.56	\$ 175,000	\$ 3.70	\$ 5.97
\$ 100,000	\$ 2.12	\$ 3.41	\$ 200,000	\$ 4.23	\$ 6.83

Disclaimer:

The on-line Plan Description is an overview of the coverage available and is not a valid contract. If there are any discrepancies between this information and the Master Policy, the provisions of the Master Policy shall govern.