

## Accidental Death and Dismemberment Insurance

This Optional Coverage can be purchased as an endorsement to an Emergency Medical Insurance plan.

### Air Flight/Common Carrier Accident:

**Maximum limit—\$100,000**

### 24-hour Accident:

**Maximum limit—\$25,000**

## Covered Risks

### Air Flight/Common Carrier Accident

Death or dismemberment as a result of an accident sustained during the period of coverage while riding as a fare-paying passenger, or while entering or leaving a lawfully operated licensed *common carrier*.

Coverage is also applicable to *insured* children under two years accompanied by a fare-paying passenger.

### 24-hour Accident

Death or dismemberment as a result of an accident sustained during the period of coverage in any other situation not specifically mentioned under Air Flight/Common Carrier above.

## Benefits

In the case of *your* accidental death or certain *losses* resulting from an *accident*, we will pay to or on behalf of *you*, *your* estate or other *beneficiary*, the benefits as outlined below, but in no event shall payment exceed the sum insured under this section:

- 1 100% of the sum insured for loss of life, double dismemberment or *loss* of sight in both eyes.
- 2 50% of the sum insured for single dismemberment or *loss* of sight in one eye.

Benefits for loss of life, limb or sight are payable for *loss* which occurs in the 90 days from the date of the *accident*.

Any claim for indemnity for loss of life, dismemberment or *loss* of sight must be substantiated by a certificate from the attending medical *physician* at the place of the accident attesting to the actual injuries sustained.

Coverage is subject to the terms and conditions specified in the section entitled Emergency Medical Insurance, except for the wording under the sub-heading Deductible.

## Exclusions

In addition to the Emergency Medical Insurance Exclusions and to the General Exclusions shown on page 31, **we** will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 An official travel advisory issued by a Canadian government stating to “avoid all travel” or “avoid non-essential travel” regarding the country, region or city of **your** destination, before the effective date of the Policy or the date **you** travel to that destination (including any stopovers, layovers or any other destinations **you** are transiting through).

To view the travel advisories, visit the Government of Canada Travel site.

If an official travel advisory is issued for the country, region or city of **your** destination after **you** have already arrived to that country, region or city, **your** coverage for an **emergency** or a **medical condition** related to the travel advisory in that specific destination will be limited to a period of 30 days from the date the travel advisory was issued. **We** may extend this coverage beyond 30 days if authorized at **our** discretion.

This exclusion does not apply to claims for an accident unrelated to the travel advisory.

- 2 **Your** participating, training or practicing for any of the following activities:

- *Backcountry* skiing/snowboarding
- Base jumping
- Boxing
- *Downhill freestyle skiing/snowboarding in organized competitions*
- *Downhill mountain biking*
- Hang gliding/paragliding
- *High risk snowmobiling*
- *Ice climbing*
- *Mixed martial arts*
- *Motorized speed contests*
- *Mountaineering*
- Parachuting/skydiving/tandem skydiving
- *Rock climbing*
- Scuba diving or free diving over 40 metres
- *White water sports – Class VI*
- Wingsuit flying

- 3 **Your** participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports if **you** are 21 years of age and over:

- Football  
(American and Canadian)
- Ice hockey
- Rugby

## Condition

- 1 If **you** have purchased this optional coverage, coverage applies in addition to the benefit limit specified under the Additional Benefit for the Emergency Medical Insurance plan.
- 2 Coverage is not subject to the **deductible** as specified in the section entitled Emergency Medical Insurance.

## Limitation

The total *aggregate limit* is \$10,000,000 for any one event under this Policy and all policies administered and issued by *us*. If the total sum of all claims resulting from the same event exceeds the total *aggregate limit*, the \$10,000,000 will be shared proportionately among all *insureds*. The proportionate share for each *insured* will not exceed the maximum limits of their plan. Payment will be processed after *we* have completed the review of all submitted claims related to the same event.