

ACCIDENTAL DEATH AND DISABILITY INSURANCE PROGRAM



Marsh Canada's Consumer and Commercial (C&C) Wholesale Underwriting Group provides all program participants with accident insurance coverage for all staff, both key persons and others. The benefits are payable in addition to any other accident insurance that may be in place.

WHO IS ELIGIBLE?

All active full time members of staff are eligible to be covered.

WHAT ARE THE COVERAGE AMOUNTS?

Members of the plan can be covered subject to a maximum multiple of salary or appropriate justification of sum insured.

WHAT ARE THE PRODUCT FEATURES?

- 24 hours All Risks coverage
- Benefit payable when death occurs within 365 days following the date of accident
- No medical information required
- Worldwide coverage
- Broad definition of "beneficiary"
- Accidental dental expense benefit
- Broken bones benefit
- Accidental Human Immunodeficiency Virus (HIV) benefit
- Multi-year policies available



PAYMENT OF BENEFIT

If injuries result in loss of or permanent total disablement which occur within 12 months of the date of accident, the plan will pay in accordance with the Benefit Schedule.



BENEFIT SCHEDULE

LOSS	BENEFIT – % OF PRINCIPAL SUM
Death as a result of Accidental Bodily Injury	100%
Paraplegia as a result of Accidental Bodily Injury	200%
Hemiplegia as a result of Accidental Bodily Injury	200%
Permanent Total Disablement as a result of Accidental Bodily Injury (including Brain Death)	200%
Quadriplegia as a result of Accidental Bodily Injury	200%
Triplegia as a result of Accidental Bodily injury	200%
Total Loss of two Limbs as a result of Accidental Bodily Injury	100%
Total Loss of Sight as a result of Accidental Bodily Injury	100%
Total Loss of one Limb and Total Loss of Sight of One Eye as a result of Accidental Bodily Injury	100%
Total Loss of Hearing in both ears and Total Loss of Speech as a result of Accidental Bodily Injury	100%
Total Loss of one Limb as a result of Accidental Bodily Injury	75%
Total Loss of Hearing in both ears as a result of Accidental Bodily Injury	75%
Total Loss of Speech as a result of Accidental Bodily Injury	75%
Total Loss of Four Fingers of Any One Hand as a result of Accidental Bodily Injury	33%
Total Loss of Thumb and Index Finger of Any One Hand as a result of Accidental Bodily Injury	33%
Total Loss of All Toes of any one Foot as a result of Accidental Bodily Injury	33%
Total Loss of Sight of One Eye as a result of Accidental Bodily Injury	67%
Total Loss of Hearing in one ear as a result of Accidental Bodily Injury	25%
Contraction of HIV, or Acquired Immune Deficiency Syndrome (AIDS) as a result of Accidental Bodily Injury	10%

ADDITIONAL BENEFITS

- Disappearance
- Surgical Reattachment
- Repatriation
- Funeral
- Identification
- Rehabilitation
- Spousal Retaining
- Day Care
- Family Transportation
- Home Alteration and Vehicle Modification
- Workplace Accommodation and Alteration
- Hospital Confinement Monthly Income
- Seat Belt
- Psychological Therapy
- Felonious Assault
- Accident Medical Expense
- Accident Dental Expense
- Continuation of Coverage

ABOUT MARSH

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For more information, please contact Marsh Canada's C&C Wholesale Underwriting Group:

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