

## Basic Accidental Death And Dismemberment Insurance

**As a certified member, we've got you covered!**

In partnership with:

**CHUBB**



### **\$100,000 in benefits for EP & EPt members**

#### **Did You Know?**

**Accidents are the 5<sup>th</sup> leading cause of death for Canadians.**

The number of injuries that don't result in death are even higher, leaving accident survivors to face sudden expenses and difficult lifestyle changes.

#### **We've Got You Covered On and Off the Job!**

We think it is important to provide a plan that can help during the difficult times you and your family could face. This plan provides you with 24-hour protection against accidents – on business, on vacation or at home regardless of your health history.

#### **How It Works**

In the event of a catastrophic accident, you are eligible for \$100,000 of AD&D coverage as part of your annual EP or EPt membership fee.

1. Pay your **certification fee**.
2. Be **automatically enrolled** as an active EP member – no additional premium charged.
3. A **welcome email** will be sent to you with claim information and the full benefits guide.
4. Remain **eligible as long as your membership is active** and up to date.



## Summary of AD&D Plan Features

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

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

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

**Home Alteration & Vehicle Modification:** Making the necessary modifications to an insured's home and vehicle when an accident results in paralysis.

**Rehabilitation Benefit:** Special training for an insured when injuries result in a need to change occupations.

**Loss of Life Benefit:** The principal sum amount is paid.

**Day Care Benefit:** Helping pay for day care costs for young children left behind 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; gain specialized training for active employment.

**Bereavement Benefit:** Providing family members with grief counseling support to help see them through the difficult times following a death as a result of an accident.

**Special Education Benefit:** Helping to pay post-secondary school costs for older children when an accident results in the death of an insured.

## When Injuries Happen Away From Home

**Family Transportation:** Bringing a family member to an insured's bedside when an injury results in hospital confinement 150 km or more away from home.

**Repatriation Benefit:** Returning an insured's body to their city of residence when an accident results in death more than 150 km away.

**Identification Benefit:** Travel costs associated when a family member is required to identify an insured's body when an accident results in death more than 150 km from home.

## Also Included

**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.

**Seat Belt Benefit:** Increases the principal sum amount, if an insured person's accident occurs in a vehicle while wearing a seat belt.

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

**Waiver of Premium:** When an employee is totally disabled for an extended period of time the insurer will waive premiums due during that eligible period of disability.

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Underwritten by Chubb Life Insurance Company of Canada (Chubb Life). Product highlights are summaries only. For full benefit details including exclusions/limitations please refer to the master policy contract issued to Bioped Franchising Inc.

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For more information visit [eco.ca/certification/add-coverage](http://eco.ca/certification/add-coverage)