

## Why You Need Accident Insurance

A serious accidental injury or death can have tremendous consequences. A serious injury may prevent you from meeting your financial obligations and your loss of life may leave your spouse with insufficient financial resources to pay for the care that your loved ones may require.

The **Canadian Ground Water Association** has provided for you Accident Insurance coverage underwritten by American Home Assurance (the "Company"), a member of the AIG Companies®. The policy provides a lump sum benefit to help ease the financial impact and assure your family's needs are met if you should suffer loss of life as a result of an accident. Your accident coverage also provides you with 'living benefits' should an accident leave you paralyzed or should you lose through severance, or loss of use of a limb, sight, speech or hearing.

**You are automatically covered for a Principal Sum amount of \$50,000**

## Here's What You Get

**Broad Accident Insurance Coverage** - Your plan provides generous Accidental Death & Dismemberment benefits for injuries as a result of covered accidents.

**Guaranteed Acceptance** - Coverage is provided regardless of your health history.

**24/7 Worldwide Coverage** - Your coverage is in force around-the-clock—at work, at home or at play, anywhere in the world.

## Definitions

**"Insured Member"** means you, if you are an eligible regular member in good standing with the **Canadian Ground Water Association**, under the age of 70.

**"Insured Person"** means an Insured Member as per defined above.

**"Spouse"** means a person who is under the age of 70 and who is either legally married to you, or if there is no such person, is a person who, although not legally married to you, is cohabitating with you for a period of at least one year and is publicly represented as your domestic partner in the community in which you reside.

**"Dependent Child"** means a person who is either your natural child, adopted child or step-child or a child to whom you are *in loco parentis* and who is (i) under 23 years of age, unmarried and dependent upon you for maintenance and support and not employed for more than 25 hours per week; or (ii) under 26 years of age, unmarried and enrolled in post-secondary education and dependent upon you for maintenance and support and not employed for more than 25 hours per week; or (iii) by reason of mental or physical infirmity is incapable of self-sustaining employment and who is considered your Dependent Child within the terms of the Income Tax Act (Canada).

## Beneficiary Designation

If you are an Insured Member you may designate a beneficiary to receive the amount payable hereunder for your Loss of Life. In the absence of such a beneficiary designation, the benefit for Loss of Life shall be payable to your estate.

All other benefits will be payable to you.

## Benefits and Coverages

### Accidental Death, Dismemberment, Paralysis and Loss of Use

If a covered loss occurs within 365 days after the date of the covered accident causing the loss, the Plan will pay in one sum the indicated percentage of the Principal Sum as set out in the following Table of Losses:

#### Table of losses

Loss of life .....	The Principal Sum
Loss of both hands or both feet.....	The Principal Sum
Loss of entire sight of both eyes .....	The Principal Sum
Loss of one hand and one foot.....	The Principal Sum
Loss of one hand and the entire sight of one eye .....	The Principal Sum
Loss of one foot and the entire sight of one eye .....	The Principal Sum
Loss of one arm or one leg .....	Four-fifths of the Principal Sum
Loss of one hand or one foot .....	Three-quarters of the Principal Sum
Loss of the entire sight of one eye .....	Three-quarters of the Principal Sum
Loss of thumb and index finger of the same hand .....	One-third of the Principal Sum
Loss of speech and hearing.....	The Principal Sum
Loss of speech or hearing.....	Three-quarters of the Principal Sum
Loss of hearing in one ear.....	Two-thirds of the Principal Sum
Loss of four fingers of one hand.....	One-third of the Principal Sum
Loss of all toes of one foot .....	One-quarter of the Principal Sum

#### Loss of Use

Loss of use of both arms or both hands.....	The Principal Sum
Loss of use of one hand or one foot.....	Three-quarters of the Principal Sum
Loss of use of one arm or one leg.....	Four-fifths of the Principal Sum

#### Paralysis

Quadriplegia (total paralysis of both upper and lower limbs)  
..... Two times The Principal Sum up to a maximum of one million dollars

Paraplegia (total paralysis of both lower limbs)  
..... Two times The Principal Sum up to a maximum of one million dollars

Hemiplegia (total paralysis of upper and lower limbs of one side of the body)  
..... Two times The Principal Sum up to a maximum of one million dollars

If you sustain more than one loss as a result of the same accident, only one amount, the largest, will be paid.

"Loss" when used with reference to "Quadriplegia", "Paraplegia", and "Hemiplegia" means the complete and irreversible paralysis of such limbs; "Hand" or "Foot" means the complete severance through or above the wrist or ankle joint, but below the elbow or knee joint; "Arm" or "Leg" means the complete severance through or above the elbow or knee joint; "Thumb and Index Finger" means the complete severance through or above the first phalange; "Fingers" means the complete severance through or above the first phalange of all Four Fingers of One Hand; "Toes" means the complete severance of both phalanges of all the Toes of One Foot; "The Entire Sight of One Eye" means the total and irrecoverable Loss of Sight such that corrected visual acuity must be 20/200 or less in such eye; "The Entire Sight of Both Eyes" means the total and irrecoverable Loss of Sight in Both Eyes such that corrected visual acuity must be 20/200 or less and the field of vision must be less than 20 degrees in both eyes. A Physician certified in Ophthalmology must clinically confirm the diagnosis in writing; "Hearing in One Ear" means the diagnosis of permanent Loss of Hearing in One Ear, with an auditory threshold of more than 90 decibels. A Physician certified in Otolaryngology must confirm the diagnosis in writing; "Hearing" means the diagnosis of permanent Loss of Hearing in Both Ears, with an auditory threshold of more than 90 decibels in each ear. A Physician certified in Otolaryngology must confirm the diagnosis in writing; "Speech" means complete and irrecoverable Loss of the ability to utter intelligible sounds; and "Loss of Use" means the total and irrecoverable Loss of Use provided the Loss is continuous for 12 consecutive

months and such Loss of Use is determined to be permanent. "Loss" when used herein may also include "Loss of Life".

#### Rehabilitation Benefit

Reimburses your expenses for occupational training to a maximum of \$15,000 if such expenses are incurred within two years of and as a result of an injury for which you receive a benefit under the Plan.

#### Home Alteration and Vehicle Modification Benefit

Pays a benefit of up to \$15,000 for modification to your home or vehicle if you suffer an injury for which you receive a benefit under the Plan and require a wheelchair to be ambulatory.

#### Psychological Therapy

Pays a benefit of up to \$5,000 if you suffer an injury for which you receive a benefit under the Plan and require psychological therapy within 2 years of the injury.

#### In-Hospital Benefit

Pays a benefit of (i) 1% of the Principal Sum to a maximum of \$2,500 per month for hospital confinements of more than 30 nights, or (ii) 1/30<sup>th</sup> of the amount determined under (i) for hospital confinements of more than 5 but less than 30 nights, if you suffer an injury for which you receive a benefit under the Plan and are confined to hospital as a result of such injury, for a maximum of twelve months.

#### Family Transportation

Pays a benefit of up to \$15,000 for the expenses incurred for the transportation of an immediate family member to your hospital if you suffer an injury for which you receive a benefit under the Plan and as a result are confined to a hospital more than 100 kilometres from home.

#### Repatriation Benefit

Pays a benefit of up to \$15,000 to cover the expenses to return your body to your city of residence if you suffer a covered accidental death while at least 50 kilometres from home.

#### Identification Benefit

Pays a benefit of up to \$5,000 for the transportation of an immediate family member to identify your body if you suffer a covered accidental death at least 150 kilometres from home and a law enforcement agency requests such identification.

#### Seat Belt Benefit

Pays an additional benefit of 10% of the Principal Sum to a maximum of \$50,000 if you suffer a covered accidental death while operating or riding as a passenger in a private passenger automobile in which your seat belt was properly fastened.

#### Day Care Benefit

Pays an annual benefit of up to 5% of the Principal Sum to a maximum of \$5,000 per year for the day care costs of each Dependent Child under age 13 who is enrolled, or who enrolls within 90 days, in a day care facility if you suffer a covered accidental death. The benefit is payable for up to four consecutive years.

#### Dependent Child Educational Benefit

Pays an annual benefit of up to 5% of the Principal Sum to a maximum of \$5,000 per school year for the tuition costs of each Dependent Child who is enrolled in post-secondary education if you suffer a covered accidental death. The benefit is payable for up to four consecutive years.

### Spousal Educational Benefit

Pays a benefit of up to \$15,000 for your Spouse's expenses in enrolling in a professional or trades training program for the purpose of obtaining an independent source of income, if you suffer a covered accidental death and such expenses are incurred within 30 months of your death.

### Funeral Expense

Pays a benefit of up to \$5,000 to reimburse funeral expenses if you suffer a covered accidental death.

### Bereavement Benefit

Pays a benefit of up to \$1,000 if you suffer loss of life in a covered accident and your eligible dependents require counselling within one year of the accident.

### Policy Exclusions

The Plan will not cover any losses caused in whole or in part by, or resulting in whole or in part from, the following:

- (a) suicide or any attempt thereat by you while sane;
- (b) self inflicted injury or any attempt thereat by you while sane or insane;
- (c) declared or undeclared war or any act thereof;
- (d) sickness, disease, or bodily infirmity whether the loss or claim results directly or indirectly from any of these;
- (e) mental incapacity whether the Loss or claim results directly or indirectly from any mental incapacity;
- (f) sustained while you are undergoing the medical or surgical treatment of sickness, disease, or bodily or mental infirmity;
- (g) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
- (h) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if you are:
  - I. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
  - II. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
  - III. riding as a passenger in an aircraft owned or leased by the **Canadian Ground Water Association**;
- (i) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
- (j) injury or Loss sustained if you are on full-time active duty in the armed forces or organized reserve corps of any country or international authority;
- (k) injury or Loss sustained while you are under the influence of alcohol and operating any vehicle or means of transportation or conveyance while your blood alcohol is over 80 milligrams in 100 millilitres of blood;
- (l) injury or Loss sustained while you are under the influence of a drug or substance which is controlled as specified under the Controlled Drug and Substances Act (Canada) unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licensed physician;
- (m) the commission or attempted commission by you or injury incurred while you are in the course of committing or attempting to commit any act which if

adjudicated by a court would be an indictable offence under the laws of the jurisdiction where the act was committed; and

- (n) an act, attempted act or omission taken or made by you, or an act, attempted act or omission taken or made with your consent, for the purposes of interrupting the blood flow to your brain or to cause asphyxiation to you whether with intent to cause harm or not;
- (o) natural causes;

### Aggregate Limit Per Accident

The maximum amount the Company will pay for two or more Insured Persons injured in one accident is the amount of the Aggregate Limit Per Accident set out in the Policy, if any. If the total of the benefits which would be paid by the Company would exceed the Aggregate Limit Per Accident, each Insured Person shall receive their proportionate share of the amount of the Aggregate Limit Per Accident paid by the Company.

### Effective Date

Your coverage begins on the date you satisfy the definition of "Insured Member".

### Termination Date

Coverage ends on the earliest of:

- (1) the date the policy is terminated;
- (2) the premium due date if premiums are not paid when due;
- (3) the date you no longer satisfy the definition of an Insured Member; or
- (4) the first day of the month following the date you no longer belong to an Eligible Class of Insured Persons as set out in the Policy.

This brochure provides only brief descriptions of the coverage available. The full details of the coverage are contained in the Policy including limitations, exclusions and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern.

Underwritten by:



HEAD OFFICE : TORONTO  
BRANCHES: MONTREAL, VANCOUVER

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## ACCIDENTAL DEATH & DISMEMBERMENT (Special Risk Insurance)

FOR ALL ELIGIBLE REGULAR MEMBERS  
OF  
CANADIAN GROUND WATER ASSOCIATION



POLICY # BSC 911 66 70