
Permanent & Total Disability Benefit

If an Insured suffers an Injury that results in Permanent & Total Disability, Chubb Life will pay the Permanent & Total Disability Benefit amount set out in the Schedule of Benefits, less any benefit payment already made under the Accidental Death & Dismemberment Benefit as a result of the same Accident.

Permanent & Total Disability means that after 365 days from the date of an Accident the Insured is completely and irreversibly unable to perform at least two of the six Activities of Daily Living without assistance from another person, as deemed by a Physician and as supported by objective medical evidence.

Activities of Daily Living mean the following:

- 1) Bathing: Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
- 2) Dressing: Putting on and taking off all items of clothing and any required braces, fasteners or artificial limbs.
- 3) Transferring: Moving into or out of a bed, chair or wheelchair.
- 4) Toileting: Getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene.
- 5) Continence: Ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag).
- 6) Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table).

Weekly Accident Indemnity

Total Disability

If an Insured suffers an Injury within 30 days of an Accident that results in Total Disability, Chubb Life will pay, following the Elimination Period, the Weekly Accident Indemnity for the maximum period set out in the Schedule of Benefits.

Total Disability or Totally Disabled means that the Insured is unable to perform the substantial and material duties of their Occupation or with respect to an Insured who is unemployed, prevents such Insured from engaging in the normal and customary activities of a person of like age and sex in good health. Total Disability must be supported by objective medical evidence, and the Insured must be receiving Physician's Care during the period of Total Disability.

Concurrent Disability

If a Total Disability is caused by more than one Injury, Chubb Life will pay the Weekly Accident Indemnity as if the Total Disability was caused by only one Injury.

Recurrent Disability

If, within 30 days of an Insured having returned to performing the normal duties of their Occupation following a period of Disability for which Weekly Accident Indemnity was paid, a Disability results again from the same or a related medical cause(s) which caused the prior Disability, then any subsequent period of Disability will be deemed to be a continuation of the previous period of Disability in determining the Maximum Benefit Period. The Weekly Accident Indemnity will be payable from the first day of such subsequent Disability and based upon the same earnings as the original period of Disability.

If the Disability is not considered to be recurrent, all the provisions of the Policy will apply as they would to a new Disability claim.

Weekly Accident Indemnity Termination

Weekly Accident Indemnity for Total Disability will be suspended or terminated when:

- the Insured is no longer Totally Disabled;
- the maximum benefits period as set out in the Policy Schedule has been reached;
- the Insured reaches the termination age as set out in the Policy Schedule;
- the Insured refuses to cooperate with reasonable accommodation efforts, attend return to work planning meetings or participate in modified work assignments, as applicable and appropriate;
- the Insured does not seek, participate or comply with reasonable and appropriate medical treatment;
- the Insured fails to provide requested medical documentation on the prescribed forms within the requested timeframes; or
- the Insured refuses to attend assessments deemed necessary by Us in managing the claim. Such assessments include, but are not limited to, independent medical examinations, functional capacity evaluations and vocational assessments.

All benefits for Weekly Accident Indemnity are payable to the Insured.

Occupational Retraining Benefit

When an Insured sustains an Injury that results in a benefit payment being made, except for payment for loss of life, Chubb Life will pay the reasonable and necessary expenses actually incurred for Occupational Retraining for the Insured if:

- 1) the training is required because of Injury and in order for the Insured to be qualified to engage in an occupation they would not have been engaged in, except for such Injuries; and
- 2) expenses are incurred within two years from the date of the Accident.

Chubb Life will not pay for ordinary living, traveling or clothing expenses.
The maximum benefit amount payable is shown in the Schedule of Benefits.

Family Transportation Benefit

If an Injury results in an Insured being confined as an In-Patient in a Hospital more than 150 kilometers from their permanent city of residence, and requires personal attendance of an Immediate Family Member, as recommended by a Physician in writing, Chubb Life will reimburse the expense incurred by the Immediate Family Member, for the transportation by the most direct route by a licensed common carrier to where the Insured is confined.

The maximum benefit amount payable is shown in the Schedule of Benefits.

Spousal Occupational Training Benefit

When an Injury results in a payment being made for loss of life, Chubb Life will pay the expense actually incurred by the Insured's Spouse for a formal occupational training program for the purpose of specifically qualifying the Insured's Spouse to gain active employment in an occupation they would otherwise not have sufficient qualifications.

Expenses must be incurred within 365 days from the date of the Accident.

The maximum benefit amount payable is shown in the Schedule of Benefits.

Home Alteration and Vehicle Modification Benefit

When an Insured sustains an Injury that results in a payment of an Accidental Death and Dismemberment Benefit, except for a loss of life, and such Injury subsequently requires the use of a wheelchair to be ambulatory, Chubb Life will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the Accident for:

- 1) the one-time cost of alterations to the Insured's principal residence to make it wheelchair accessible and habitable; and
- 2) the one-time cost of modifications necessary to a motor vehicle utilized by the Insured to make the vehicle accessible or operable for the Insured.

This benefit payment will not be paid unless:

- 1) home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization, providing support and assistance to wheelchair users; and
- 2) vehicle modifications are carried out by a person or persons with experience in such matters and modifications are approved by the provincial vehicle licensing authorities.

The maximum payable under both items 1 and 2 combined will not be more than 10% of the principal sum amount up to the maximum amount shown in the Schedule of Benefits.

Day Care Benefit

When an Insured sustains an Injury that results in a payment being made for loss of life, Chubb Life will pay the reasonable and necessary day care expenses actually incurred for any Dependent Child who is 12 years of age and under and enrolled in a legally licensed day care centre either on the date of the Accident or within 365 days following the date of the Accident.

This benefit will be paid each year for four consecutive years, upon receipt of satisfactory proof that the Dependent Child is enrolled in a legally licensed day care centre, subject to the maximum amount shown in the Schedule of Benefits.

Burn Benefits

If an Insured suffers third degree burns due to an Accident, Chubb Life will pay a percentage of the Accidental Death and Dismemberment principal sum amount, depending on the area of the body which was burned, according to the following table.

Body Part	% of Principal Sum
Face, Neck, Head	100%
Torso (Front or Back)	35%
Either Lower Leg (below knee)	25%
Hand & Forearm	25%
Either Upper Arm	15%
Either Thigh	10%

The benefit maximum amount is shown in the Schedule of Benefits.

Fracture Benefit (applies to Enhanced Option only)

If an Insured sustains any of the fractures and dislocations listed due to an Accident, Chubb Life will pay a percentage of benefit maximum amount is shown in the Schedule of Benefits, according to the following schedule, and not more than one such indemnity, the largest, shall be payable as the result of any one Accident.

For Complete Fracture (including Greenstick type fracture)

Of the Skull (depressed)	100%
Of the Skull (not depressed)	33%
Of the Spine (one or more vertebrae)	50%
Of the Jawbone (mandible or maxilla)	33%
Of the Thigh (femur)	33%
Of the Pelvis	33%
Of the Knee Cap	27%
Of the Lower Leg	25%
Of the Shoulder Blade	25%
Of the Ankle (small bones)	25%
Of the Wrist (small bones)	25%
Of the Forearm (compound or comminuted)	23%
Of the Forearm (not compound)	12%
Of the Sacrum or Coccyx	17%
Of the Sternum	17%
Of the Arm, between the Elbow and Shoulder	17%
Of the Collarbone	12%
Of the Nose	12%
Of two or more Ribs	10%
Of one Hand (one or more metacarpals)	8%
Of one Foot (one or more metatarsals)	8%
Of the Facial Bones	8%
Of one Rib	5%
Of any Bone not specified above	3%

For Complete Dislocation

Of the Hip	42%
Of the Knee (with open primary repair)	33%
Of the Shoulder (with open reduction)	25%
Of the Wrist	17%
Of the Ankle	17%
Of the Elbow	12%

Exclusions & Limitations

Chubb Life will not pay any benefits for which a loss is caused, directly or indirectly, by or resulting from any of the following:

- suicide or attempted suicide, or any intentionally self-inflicted Injury;
- declared or undeclared war, or any act thereof;
- sickness, disease, or bodily infirmity, whether the loss or claim results directly or indirectly from any of these;
- travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured is:
 - i. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - 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 owned aircraft or leased aircraft operated by the Policyholder.
- 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 diabetes;
- while an Insured is on full-time active duty in the armed forces or organized reserve corps of any country or international authority;
- death from natural causes;
- experimental drugs not approved by the governing Canadian Federal agency regulatory body responsible for such approvals;
- expenses covered under any Government Health Insurance Plan;
- normal pregnancy or childbirth.
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Description of Hazard: Volunteer Hazards Coverage

Chubb Life will pay the benefits described in the Policy for any Accident which happens while an Insured is participating in the capacity of, or attending as, a volunteer of the Policyholder. Coverage shall include while on the premises of the Policyholder, including travelling to and from and while at meetings or special events off premises, if so directed by the Policyholder, but shall exclude regular commutation.

With respect to air travel, the insurance afforded shall apply to loss caused by or resulting from travel or flight in any aircraft, or any other device for aerial navigation, including boarding or alighting therefrom, except:

- (a) while being used for any test or experimental purpose; or
- (b) while the Insured is operating, learning to operate or serving as a member of the crew thereof; or
- (c) while being operated by or for or under the direction of any military authority, other than transport type aircraft operated by the Canadian Armed Forces Air Transport Command or the similar air transport service of any other country; or
- (d) any such aircraft or device which is owned or leased by or on behalf of the Policyholder or any subsidiary or affiliate of such Policyholder, or by an Insured or any member of their household; or
- (e) while being used for fire-fighting, pipeline inspection, power line inspection, aerial photography or exploration.