

» Voluntary Personal Accident Insurance

This optional plan offers 24-hour, full-year protection against accidents anywhere in the world, whether you are on or off the job.

You may purchase any amount of insurance in multiples of \$10,000 subject to a maximum of \$500,000 covering yourself, or yourself and your dependents (Family Plan).

DEFINITION OF DEPENDENTS

Spouse/Partner: Your spouse by virtue of a legal marriage or your partner of the opposite sex or of the same sex who is publicly represented as your spouse and has continuously been so represented for at least the previous year. At any one time, only one person may be insured as your Spouse.

Dependent Children: Your child or the child of your Spouse (biological, adopted or step-child), who is not married or in any other formal union recognized by law, excluding a child who has attained age 21, or age 25 in the case of a full-time student wholly dependent on you for support.

A child who attains the limiting age who is incapable of supporting himself due to physical or mental disability, is dependent on you for support and maintenance, and is not married nor in any other formal union recognized by law is deemed to continue to be a child for as long as these three conditions exist. This continuation is subject to Sun Life Financial receiving proof of the above conditions not later than 31 days after your child attains the limiting age.

THE PLANS

You are insured for the principal sum elected.

If you choose coverage for you and your eligible dependents (Family Plan), your spouse and children will be insured as follows:

- If there are no eligible children, your spouse will be insured for a spouse's principal sum which is equal to 60% of your principal sum
- If there are eligible children, your spouse will be insured for a spouse's principal sum which is equal to 50% of your principal sum, and each eligible dependent child will be insured for a child's principal sum which is equal to 15% of your principal sum
- If there is no spouse, each eligible dependent child will be insured f

ADDITIONAL BENEFITS

Additional benefits may also be payable. Outlined below is a summary of those benefits. Specific conditions and limitations may apply. Please contact Human Resources should you want more details on these benefits.

Rehabilitation Benefit (Employee Benefit)

A benefit will be paid if an Accidental bodily injury prevents you from performing the duties of your regular occupation and requires you to obtain rehabilitation/retraining as determined by a physician approved by the Insurer. Rehabilitation/retraining means the Reasonable and Customary charges for treatment by a therapist licensed, registered or certified to provide such treatment, or confinement in an institution which is licensed to provide such treatment – where tr– l((ouea)-12.3Tj J 0 Tc v15,n 3)-12.2(f)deE6eil[.3Tj J o3.1(d(e t)-1.ag2.3(m)- u.1(a)-3(.001 Twd4(1(ebo))-623(om)- l

eligible for child care expenses, a one-time payment of \$2,500 will be made in addition to the loss of life benefit.

The maximum amount payable is \$5,000 per child per year to a maximum total benefit of \$25,000.

IDENTIFICATION EXPENSES

Identification expense (for the purpose of identifying the body of an insured person) means the actual costs for hotel accommodation for a maximum of three days and transportation by a member of the immediate family by the most direct route by a licensed common carrier.

The maximum amount payable is \$5,000.

PARENT CARE (EMPLOYEE/SPOUSE BENEFIT)

Dependent parent: parents or grandparent of yours or your Spouse who at the time of an accident is receiving support and care provided by you or your spouse as evidenced by Canadian income tax returns showing parent as a dependent.

The maximum amount payable is \$5,000 per eligible parent.

FUNERAL EXPENSES

Funeral expenses means the reasonable costs associated with interment.

The maximum amount payable is \$5,000.

PSYCHOLOGICAL THERAPY

Psychological therapy means the reasonable and customary charges for treatment or counselling by a therapist or counsellor, who is licensed, registered or certified to provide such treatment.

The maximum amount payable is \$5,000.

VOCATIONAL TRAINING