

Accidental death, dismemberment and specific loss

PlanDirect's accidental death, dismemberment and specific loss benefit provides you with added financial security if you're faced with sudden and tragic circumstances.

Coverage levels

- This is an optional benefit that provides coverage in units of \$25,000, up to \$250,000. You can buy the level of coverage you need for added security. A covered spouse is insured for 50% of your amount, and covered children for 10% of your amount.
- This optional benefit expires once the insured reaches age 71.

Detailed coverage information

This benefit provides you with added security, should you or your dependants be faced with death or injury due to an accident.

The following losses are eligible for the indicated percentage of the maximum benefit amount.

For loss of:

- Life – 100% of the maximum benefit amount
- Both hands or both feet or the sight of both eyes – 100%
- One hand and one foot – 100%
- One hand and the sight of one eye, or one foot and sight of one eye – 100%
- Speech and hearing in both ears – 100%

- One arm or one leg – 75%
- One hand or one foot or the sight of one eye – 50%
- Speech or hearing in both ears – 50%
- Thumb and index finger – 25%
- Four fingers on one hand – 25%
- All toes of one foot – 12.5%

For loss of the use of:

- Both arms or both legs or both hands – 100%
- One arm and one leg or one hand and one leg – 100%
- One arm or one leg – 75%
- One hand – 50%

Important information

Insurance coverage of this type contains certain limitations and exclusions. For instance, we don't cover losses resulting from a sickness, medical treatment, inhalation of gas, participation in hazardous sports, or flying other than as a passenger on a commercial airline.

Loss after termination of insurance

Accidental death, dismemberment and specific loss benefits are payable for covered losses suffered after termination of this option as long as the injury was sustained while this option was in force.

Repatriation benefits

If benefits are payable under this option for loss of life which occurred at least 150 kilometres from your home, this option will pay for the preparation of the body and its transportation to the place of burial or cremation up to a maximum of \$2,500. Repatriation benefits do not include funeral expenses.

Surgical reattachment

If a dismembered body part is surgically reattached, regardless of the use regained, the benefits payable are limited to 50% of the amount payable for the specific loss. The balance of the benefit for loss by dismemberment is payable if the reattachment fails and the reattached part is removed within 365 days after the reattachment was performed.