

Accident & Health

Accidental Death & Dismemberment Insurance

CHUBB®



Accidental Death & Dismemberment (AD&D)

Accidents are the fifth leading cause of death for Canadians¹. The number of injuries that don't result in death are even higher, leaving accident survivors to face sudden expenses and difficult lifestyle changes.

Encompass is pleased to provide you with the opportunity to protect yourself and your family against the financial impact resulting from an accident.

Why AD&D Insurance?

AD&D Insurance offers you full, 24-hour protection against accidents. Regardless of your health history, you are covered:

- On or off the job
- At home
- Travelling on business or vacation

In addition to a death benefit, this plan provides valuable living benefits to help protect your family's financial security if you are injured.

How does it work?

You select a principal sum amount of insurance. If an accident causes one of the listed losses, the policy pays a percentage of the principal sum amount for the loss you suffered.

For example, loss of life benefit is paid at 100% of the principal sum, but if your injury resulted in paralysis, the insurance coverage would pay you 200% of the principal sum. This helps with the ongoing costs you would be faced with, as a result of your paralysis.

Benefit Amounts Available:

Benefit Levels	From \$50,000 to \$500,000
Monthly Premium	From \$1.70 to \$17.00

Dependent AD&D Insurance Coverage also available:

- **Coverage Options:** \$25,000 or \$50,000
- **Monthly Premium:** \$0.66 per \$25,000

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

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

Get Started On Your Plan Today!

Visit www.imchubbinsured.ca/en/encompass/login.aspx?login=T2023.

This coverage has been arranged by:



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¹ Stats Canada, Leading causes of death.