



Accidental Death and Dismemberment

FINANCIAL ASSISTANCE IF YOU OR YOUR FAMILY MEMBERS ARE INJURED

An accident can happen to anyone — while playing a sport, doing a task around the house, or driving a car. All it takes is one serious injury and you could lose your ability to practise dentistry.

If an accident strikes, Accidental Death and Dismemberment (AD&D) Insurance provides you with a lump sum payment to help you cope with the financial consequences of your loss. You can also purchase AD&D Insurance to cover your spouse and children.

GAIN THESE ADVANTAGES

Comprehensive 24-hour worldwide coverage

Lump sum payments

Coverage designed especially for dentists

No medical required

Highly economical premiums

Many special features and benefits

The Accidental Death and Dismemberment Insurance plan is underwritten by The Manufacturers Life Insurance Company (Manulife).

 **ADVICE.
INSURANCE.
INVESTMENTS.**

 **Manulife**

If you have questions about the plan, or would like to obtain no-cost insurance advice* from a licensed professional, please contact CDSPi Advisory Services Inc. at:

1.800.561.9401 or **cdspi.com**

* Restrictions may apply to advisory services in certain jurisdictions.

How AD&D Insurance Covers You and Your Family

AD&D Insurance helps in three ways. A lump sum up to \$1-million is payable according to the type of injury (and up to \$2-million in the case of paralysis). Financial assistance is provided to start you on a new career path if you can no longer practise dentistry. And various specialized benefits offer payments to help with certain trying situations.

This Accidental Death and Dismemberment Insurance plan has been specifically designed for the dental profession, covering particular injuries which can affect a dentist's ability to practise. For example, the loss of a thumb or index finger on either hand is covered for 100 per cent of the principal sum.

The plan is available as Single coverage for members and Family coverage for a member, spouse and children.

RECEIVE 24-HOUR WORLDWIDE COVERAGE

This insurance plan covers you 24 hours a day for almost any accident occurring anywhere in the world.

NO MEDICAL IS REQUIRED

AD&D Insurance is one of the easiest coverages to obtain — no medical or health questionnaire is required. If you are eligible for this plan, your acceptance is guaranteed.

MEMBERS MAY RECEIVE A PAYMENT IF PERMANENTLY TOTALLY DISABLED

If an accidental injury totally and permanently prevents you from practising dentistry, a payment will be made equal to 50 per cent of the principal sum less any dismemberment benefits you have received under this plan as a result of the same accident. The disability must continue for 12 consecutive months.

PAY NO PREMIUMS WHEN TOTALLY DISABLED

Your premiums are waived in the case of a total disability which commences before age 65 and continues in excess of six months. In addition, you are reimbursed for all premiums paid during the first six months of total disability.

Gain Many Specialized Benefits

SINGLE AND FAMILY COVERAGE

- **In-Hospital Indemnity Benefit** — \$100 per day for up to 365 days is provided if a covered accident causes the insured person to be hospitalized for more than five consecutive days
- **Convalescence Benefit** — An amount equal to the In-Hospital Indemnity Benefit payment is provided when a recipient of that benefit requires a period of convalescence after release from the hospital
- **Rehabilitation Benefit** — Up to \$10,000 can be provided within two years of the date of the accident for special training in a new occupation in addition to the payment resulting from a covered injury
- **Emergency Transportation Benefit** — A payment for transportation expenses to and from a doctor's office or the nearest hospital if a covered injury requires immediate medical attention, up to a maximum of \$200 for ground and \$2,000 for air transportation

- **Limited Air Travel Coverage** — Covers injury sustained as a result of being a passenger, and not a pilot or crew member, on an aircraft including any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any nation anywhere in the world
- **Exposure Benefit** — Covers a loss due to an accident when an insured person is unavoidably exposed to the elements and, as a result of such exposure and within 365 days of the date of the accident, the insured person suffers a covered loss
- **Disappearance Benefit** — If the insured person disappears and if the body of the insured person is not found within 365 days of the date of an accidental wrecking, sinking or disappearance of a conveyance in which an insured person is riding, it will be presumed, subject to there being no evidence to the contrary, that the insured person died as a result of injury
- **Family Transportation Benefit** — Up to \$10,000 of transportation costs is provided for a member of the immediate family to visit an insured person, within 365 days of the accident, when the insured person is hospitalized at least 200 km from home as a result of a covered accident, and the visit is recommended by the attending physician
- **Repatriation Benefit** — Up to \$10,000 is provided to cover transportation expenses if accidental death of an insured person occurs, within 365 days of the accident, at least 50 km from home
- **Occupational Training Benefit** (available with coverage of \$150,000 or more) — Up to \$10,000 is paid to the spouse for formal training undertaken within three years of the date of the accident which results in the member's death, when training is needed to qualify for employment
- **Education Benefit** (included with member's coverage of \$150,000 or more) — If the member's death occurs within 365 days of the date of the accident, \$5,000 per year for a maximum of four consecutive years is paid to each dependent child enrolled full-time in a secondary or post-secondary school at the date of the member's death or who enrolls as a full-time student in a post-secondary school within 260 weeks of the member's death
- **Home Alteration and Vehicle Modification Benefit** — If a covered accidental injury makes it necessary for the insured person to use a wheelchair, the benefit pays necessary costs up to \$10,000, in the three years following the date of the accident, for alterations to the insured's home and vehicle modifications for wheelchair access

FAMILY COVERAGE

- **Day Care Benefit** — If a payment is made for the accidental death of an insured member or his or her insured spouse, this benefit pays day care costs for eligible dependent children under age 13 for up to four consecutive years, with maximum payment per year of up to 3 per cent of the principal sum or \$5,000, whichever is less
- **Common Disaster Benefit** — If, as a result of the same accident, the insured member and insured spouse should die within 90 days of the accident, the amount payable for loss of life of the spouse will be increased to equal the amount payable for the insured member

Lump Sum Benefits for Accidental Injuries

The following benefits are payable on death, dismemberment or injury occurring within 365 days of an accident. When permanent, total and irrecoverable “loss of use” occurs in that period, benefits are payable if the loss of use continues for 365 days.

RESULT OF ACCIDENT	BENEFIT PAYABLE (% OF PRINCIPAL SUM)
Paralysis (quadriplegia, paraplegia, or hemiplegia)	200%
Death	100%
Loss or loss of use of:	
One or both hands, arms, legs or feet	100%
Sight in one or both eyes	100%
Hearing in one or both ears	100%
Speech	100%
Thumb or index finger of either hand	100%
All toes of one foot	25%
One entire phalange or one joint between two phalanges of thumb or index finger of dominant hand	10%

Conditions and Limitations

Details, terms, conditions and exclusions are set out in the certificate booklet for the Accidental Death and Dismemberment Insurance plan. Please note:

- The maximum payable for all losses sustained as a result of the same accident may not exceed the principal sum — with the exception of paralysis.

Benefits are not payable for loss caused by:

- Suicide, attempted suicide or self-inflicted injuries
- Any voluntary inhalation of gas or ingestion of poison, toxic or non-toxic substances, drugs, sedatives or narcotics, whether illicit or prescribed but taken in such quantity they become toxic
- Injury sustained while a pilot or crew member of an aircraft. (Injury sustained while a passenger is covered as provided in the Limited Air Travel Coverage)
- War, terrorism, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, or military power
- Full-time military, naval or air service (excluding military dental officers and dental auxiliaries) or while in any capacity on any aircraft except commercially licensed or armed forces transport aircraft
- Sickness, disease, or infection or treatment thereof (except pyogenic infection which occurs with and through an accidental cut or wound)
- Participation in manoeuvres or operations of, or training in, the armed forces of any country
- Committing or attempting to commit or provoke a criminal offence or assault
- Operation or care or control of any type of vehicle while blood alcohol exceeds 80 mg per 100 ml of blood

Annual Premium Rates and Insurance Limits

Provincial taxes are extra where applicable under provincial laws.

Maximum coverage limit for licensed dentists and association staff: \$1,000,000. (Your combined total Accidental Death and Dismemberment Insurance and Basic Life Insurance under the Program cannot exceed \$2.5-million.)

Maximum coverage limit for undergraduate and graduate student plans: \$500,000

Maximum limit for family coverage:

- Spouse only — 60% of member’s amount
- Spouse and children — spouse 50% of member’s amount and each child 10% of member’s amount
- Children only — each child 20% of member’s amount

The benefit amount payable for your spouse and dependent children will be determined at the time of claim in accordance with the limitations described above.

COVERAGE	SINGLE	FAMILY
Per \$10,000	\$4.08	\$6.13

Minimum coverage is \$50,000. Coverage terminates at age 70.

Eligibility

You are eligible for Accidental Death and Dismemberment Insurance (and your family members for family coverage) if you are a Canadian resident, under age 65, and you are:

- A licensed dentist in Canada, who is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible)
- A full-time undergraduate or graduate student in a Canadian faculty or college of dentistry
- An employee of a participating dental association or organization

Eligible family members include your spouse under age 65 and dependent children under age 23 (or dependent children under age 27 if they are full-time students). A dependent child of any age who is mentally or physically handicapped is also included.

As the Quebec provincial association does not participate, Quebec dentists must be members of the CDA to apply for or to increase coverage under this plan.

Note: If you are an eligible dentist, inform your staff that they may obtain Accidental Death and Dismemberment Insurance as part of the Dental Office Staff Insurance Package. Dental office staff members may purchase up to \$500,000 of AD&D coverage for themselves, and can purchase family AD&D coverage.

This information is presented for your general guidance. Precise details, terms and conditions (including restrictions and exclusions) are set out in the insurance contract for this plan.

