

CHUBB

# Basic Accidental Death & Dismemberment Insurance

For the students of:  
**The Campus Trust**



Policy Number:  
SG10252601

Underwritten by:  
Chubb Life Insurance Company of Canada

Effective Date:  
September 01, 2018

This booklet provides you with a description of the benefits underwritten by Chubb Life under Group Policy No. SG10252601. The benefits described here may be revised from time to time or discontinued. The information contained in this booklet does not create or confer any contractual or other rights. All claims are considered, and paid, in accordance with the Policy. For the exact provisions applicable, please consult The Board of Trustees of The Campus Trust.

The word "injury" as used below means accidental bodily injury sustained by an insured person while this policy is in force, which results directly and independently of all other causes in loss covered by the policy.

**SCHEDULE OF LOSSES**

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**Accidental Death & Dismemberment**

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If injury sustained by an insured person results in any of the following losses within 365 days of the date of accident, Chubb Life will pay the sum listed opposite such loss. If more than one of the following losses is sustained by an insured person as the result of one accident, only one of the amounts shown below, the largest, will be paid.

Loss of Life.....	\$10,000
Loss of Both Hand or Both Feet or Sight of Both Eyes.....	\$18,000
Loss of One Hand and One Foot.....	\$18,000
Loss of Either Hand or Foot and Entire Sight of One Eye.....	\$18,000
Loss of Use of Both Arms and Both Feet.....	\$18,000
Loss of Use of One Hand and One Foot .....	\$18,000
Quadriplegia .....	\$18,000
Paraplegia .....	\$18,000
Hemiplegia .....	\$18,000
Loss of One Arm or One Leg .....	\$13,500
Loss of One Hand or One Foot .....	\$18,000
Loss of Use of One Hand or One Foot and Sight of One Eye .....	\$9,000
Loss of One Hand or One Foot or Sight of One Eye .....	\$18,000
Loss of Use of One Hand or One Foot .....	\$12,000
Loss of Speech or Hearing in Both Ears.....	\$12,000
Loss of Thumb and Index Finger of Same Hand .....	\$6,000
Loss of Four Fingers of Same Hand .....	\$6,000
Loss of Hearing One Ear .....	\$3,000
Loss of All Toes of Same Foot .....	\$1,500

The term "**loss**" shall mean with regard to hands and feet, actual severance through or above wrist or ankle joints; with regard to eyes, entire and irrecoverable loss of sight; with regard to the thumb and fingers, actual severance through or above the metacarpophalangeal joints; with regard to speech and hearing, entire and recoverable; with regard to arms or legs, actual severance through or above elbow or knee joints; with regard to toes, actual severance through or above the metatarsophalangeal joints; with reference to movement of limbs, complete and irreversible paralysis of such limbs.

The term **“loss of use”** as used here, shall mean with regard to hands, arms, feet or legs, loss of the ability to perform each and every act and service that these hands, arms, feet or legs, were able to perform before the accident occurred. Such "loss of use" must commence within 365 days of the date of the accident and continue without interruption for a period of not less than 12 consecutive months. Loss of use must be total and irrecoverable and beyond remedy by surgical or other means.

### **Permanent Total Disability Benefit**

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After one year of “continuous total disability” and if the Insured Person is then “permanently and totally disabled”, Chubb Life will pay a Permanent Total Disability Benefit of \$18,000 less payments, if any, made under the Loss Schedule, on account of such injuries.

**"permanent total disability"** as used in this benefit, shall mean:

- a) that the Insured Person is continuously unable to attend a post-secondary school institution of learning or university and perform any duties as a student; and
- b) that the Insured Person is (i) wholly and continuously prevented from engaging in substantially all of the normal activities of a person of like age and sex and in good health; and (ii) such Person is regularly attended by a legally qualified physician or surgeon, other than a blood relative; and (iii) such Person is continuously confined within his or her house or a hospital, provided such house or hospital confinement shall not preclude transportation of the Insured Person to or from a hospital or physician's office for necessary treatment at the direction of his or her physician
- c) that the Insured Person is wholly and continuously prevented from engaging in any occupation or employment for wage or profit for which he or she is reasonably qualified by training, education or experience.

This benefit does not apply to any loss caused by or resulting from committing or attempting to commit a criminal offence including injuries sustained while voluntarily taking drugs which are prohibited by the law without a prescription, including sedatives, narcotics, barbiturates, amphetamines or hallucinogenics, unless the drug is taken as prescribed by or administered by a licensed physician.

### **Repatriation Benefit**

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When injuries covered by this plan result in a loss of life outside 150 km from your city of permanent residence or outside Canada and the loss of life occurs within 365 days from the date of the accident, Chubb Life will pay the actual expense incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased, but not to exceed \$5,000.

## **Home Alteration and Vehicle Modification Benefit**

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In the event you sustain an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit, 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 your principal residence to make it wheelchair accessible and habitable; and
2. the one-time cost of modifications necessary to a motor vehicle utilized by you to make the vehicle accessible or operable for you.

Benefit payments herein will not be paid unless:

- i. 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
- ii. 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 shall not exceed the maximum of \$10,000.

## **Tutorial Expense**

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If an Insured Person sustains a covered injury as the result of an accident or sickness and is subsequently disabled and confined to home or hospital for at least 15 consecutive school days as the result of such injury, Chubb Life will reimburse the actual expenses incurred for private tutorial services of a qualified teacher, provided that:

- a) The maximum hourly rate reimbursed will not exceed \$15.00; and
- b) The confinement must occur within 100 days of the accident or sickness; and
- c) The maximum benefit payable hereunder shall not exceed \$1,000

If successive periods of disability are due to the same covered injury and separated by 6 weeks or less than they will be considered as one period of disability.

## **Special Benefit for Dependent Children**

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Loss of Life.....	\$5,000
Loss of Both Hand or Both Feet or Sight of Both Eyes.....	\$9,000
Loss of One Hand and One Foot.....	\$9,000
Loss of Either Hand or Foot and Entire Sight of One Eye.....	\$6,000

Loss of Use of Both Hands or Both Feet .....	\$9,000
Loss of Use of One Hand and One Foot .....	\$9,000
Quadriplegia .....	\$9,000
Paraplegia .....	\$9,000
Hemiplegia .....	\$9,000
Loss of One Arm or One Leg .....	\$6,750
Loss of Use of One Arm or One Leg.....	\$6,750
Loss of One Hand or One Foot or Sight of One Eye .....	\$6,000
Loss of Use of One Hand or One Foot .....	\$6,000
Loss of Speech or Hearing in Both Ears .....	\$6,000
Loss of Thumb and Index Finger of Same Hand .....	\$3,000
Loss of Four Fingers of Same Hand .....	\$3,000
Loss of Hearing One Ear .....	\$1,500
Loss of All Toes of Same Foot .....	\$750

## **EXCLUSIONS**

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The plan does not cover any loss, which is the result of:

- a. Intentionally self-inflicted injury, suicide or any attempt thereat;
- b. Declared or undeclared war, or any act of war, terrorism, riot or insurrection, or service in the armed forces of any country, government or international organization;
- c. Travel or flying in an aircraft owned or leased by the Policyholder, an Insured or a member of an Insured's household, or aircraft being used for any test or experimental purpose, firefighting, power line inspection, pipeline inspection, aerial photography or exploration except to the extent such travel or flight is provided in the "Hazards Insured Against" section of this policy, if applicable);
- d. Losses occurring while the Insured is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by the Company pro-rata for any such period of full-time active duty.

## **HOW TO CLAIM**

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The insured person or their agent, or a beneficiary entitled to make a claim or their agent, shall:

- a) give written notice to Chubb Life, within ninety days from the date of the accident for which the claim is made, furnish to Chubb Life such proof of claim as is reasonably possible in the circumstances of the occurrence of the accident and the loss occasioned thereby, and
- b) if so required by Chubb Life, furnish a certificate as to the cause and nature of the accident for which the claim is made and as to the duration of the disability caused thereby, from a medical practitioner legally to practice in the province.

The appropriate forms can be obtained from The Campus Trust.



**The Campus Trust - National Office**

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Telephone: 1 (888) 404-6623 or 416-674-2600

Fax: 1 (800) 422-2317 or 416-674-9968

[studentadmin@pbas.ca](mailto:studentadmin@pbas.ca)

**CHUBB**

Chubb Life is part of the Chubb group of insurance companies, with operations in 54 countries. Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

Chubb Limited, the parent company of Chubb Life, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.