

# Basic Accidental Death & Dismemberment Insurance for the Douglas College Students' Union



Policy SG10446101

The Basic Accidental Death and Dismemberment plan covers you 24 hours a day, any where in the world, for specified accidental losses. If you suffer any of the eligible losses listed in the policy as the result of an accidental injury which results directly and independently of all over causes and the loss occurs within 365 days of the date of the accident, the benefits indicated in the policy will be paid.

## Who is Covered?

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Class 1: All active full-time Students of the Policyholder under the age of 70 whose names are on file with the Policyholder.

## Schedule of Benefits

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Benefit amounts for each Class of Insured Persons are shown below. The amount specified shall apply to each Insured Person per accident, subject to all terms of the policy having reference thereto. If no benefit amount is shown, then the Class is not covered for that benefit.

Coverage A:	<b>Accidental Death &amp; Dismemberment Benefit</b> Principal Sum Amount: \$7,000
Coverage B:	<b>Repatriation Benefit</b> Maximum Amount: \$15,000
Coverage C:	<b>Rehabilitation Benefit</b> Maximum Amount: \$15,000
Coverage D:	<b>Family Transportation Benefit</b> Maximum Amount: \$15,000
Coverage E:	<b>Spousal Occupational Training Benefit</b> Maximum Amount: \$15,000
Coverage F:	<b>Home Alteration &amp; Vehicle Modification Benefit</b> Maximum Amount: \$10,000
Coverage G:	<b>Special Education Benefit</b> Maximum Amount: \$5,000
Coverage H:	<b>Day Care Benefit</b> Maximum Amount: \$5,000
Coverage I:	<b>Seat Belt Benefit</b> Maximum Amount: 10%

- Coverage J: **Continuance of Coverage**
- Coverage K: **Conversion Privilege**
- Coverage L: **Waiver of Premium**
- Coverage M: **In-Hospital Indemnity**  
Maximum Amount: \$2,500
- Coverage N: **Accidental Dental Expense Benefit**  
Maximum Amount: \$1,000
- Coverage O: **Accidental Medical Reimbursement Expense Benefit**  
Maximum Amount: \$10,000
- Coverage P: **Cosmetic Disfigurement**  
Maximum Amount: \$25,000
- Coverage Q: **Identification**  
Maximum Amount: \$15,000
- Coverage R: **Bereavement**  
Maximum Amount: \$500
- Coverage S: **Funeral Expense**  
Maximum Amount: \$2,500
- Coverage T: **Psychological Benefit**  
Maximum Amount: \$5,000

Schedule of Losses

**Accidental Death & Dismemberment**

If such injuries shall result in any one of the following specific losses within one year from the date of accident, the Company will pay the benefit specified as applicable thereto, based upon the Principal Sum stated in **Schedule of Benefits**; provided, however, that not more than one (the largest) of such benefits shall be paid with respect to all injuries resulting from one accident.

Loss of Life .....	The Principal Sum
Loss of Both Hands or Both Feet.....	Three Times The Principal Sum
Loss of Entire Sight of Both Eyes .....	Three Times The Principal Sum
Loss of One Hand and One Foot .....	Three Times The Principal Sum
Loss of One Hand and Entire Sight of One Eye .....	Three Times The Principal Sum
Loss of One Foot and Entire Sight of One Eye .....	Three Times The Principal Sum
Loss of Speech and Hearing in Both Ears .....	Three Times The Principal Sum
Brain Death .....	The Principal Sum
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet or combination of Hand and Foot or Arm and Leg.....	Three Times The Principal Sum
Quadriplegia.....	Three Times The Principal Sum
Paraplegia.....	Three Times The Principal Sum
Hemiplegia .....	Three Times The Principal Sum
Loss of One Arm or One Leg .....	Two and One Quarter of The Principal Sum
Loss of Use of One Arm or One Leg.....	Two and One Quarter of The Principal Sum
Loss of One Hand or One Foot.....	Two and One Tenth of The Principal Sum
Loss of Entire Sight of One Eye.....	Two and One Tenth of The Principal Sum
Loss of Use of One Hand or One Foot.....	Two and One Tenth of The Principal Sum
Loss of Speech or Hearing in One Ear .....	One and One Half of The Principal Sum

Loss of Thumb and Index Finger of Same Hand .....	One Half of The Principal Sum
Loss of Use of Thumb and Index Finger of Same Hand .....	One Half of The Principal Sum
Loss of Four Fingers of Same Hand.....	One-Third of The Principal Sum
Loss of Hearing in One Ear.....	One and One Half of The Principal Sum
Loss of All Toes of Same Foot .....	One-Quarter of The Principal Sum
Loss of One Finger .....	One Tenth of The Principal Sum

"Loss" shall mean with respect to hand or foot, the actual severance through or above the wrist or ankle joint; with respect to arm or leg, the actual severance through or above the elbow or knee joint; with respect to eye, the total and irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to "Loss of Thumb and Index finger of Same Hand" or "Loss of Four Fingers of Same Hand", the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand); with regard to toes, the actual severance through or above the metatarsophalangeal joints (the joints between the toes and the foot) of the same foot. If the insured suffers complete severance of a hand, foot, arm or leg as described above, then the Company will pay the amount specified above even if the severed limb is surgically reattached, whether successful or not.

"Loss" as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs.

"Loss of Use" shall mean the total and irrecoverable loss of function of an arm, hand, foot, or leg, provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory to the Company to be permanent.

"Brain Death" means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

For further information please contact your health plan administrator.