

# EMPIRE LIFE PRODUCT INFORMATION **FACT SHEET**

---

## 5 Year Accident Only Disability Plan (EL205AP)

Insurance & Investments  
Simple. Fast. Easy.®

## Product Name

5 Year Accident Only Disability Plan

## Product ID

EL205AP

## Product Overview

This plan provides benefits for disability, bodily injury or loss of life as the result of an accident.

## Coverage Availability

Available to applicants age 50 to 70. This plan is not available in Quebec.

## Product Benefits

### Accidental Disability Benefits

Monthly benefit amounts of \$100 to \$5,000 per month in \$100 increments are available for Accidental Total Disability which occurs within 90 days after date of a covered accident.

Benefits are payable after expiration of the elimination period for a maximum of 5 years while the insured remains totally disabled.

The benefit amount is based on 50% of the applicant's net income to the closest benefit level below the 50%.

Accidental Partial Disability from a covered accident is payable for a maximum of 4 months at 50% of the Accidental Total Disability Benefit.

Elimination periods are as follows:

Ages 50 to 65:	0 days
Age 66:	7 days
Age 67	14 days
Age 68	21 days
Age 69	30 days
Age 70	45 days

This applies to both Accidental Total Disability and Accidental Partial Disability

### Accidental Death

Accidental Death Benefits provide coverage for loss of life which occurs within 365 days of a covered accident.

Accidental Death benefit begins with \$5,000 in the first year and increases an additional \$500 per year while the policy remains in force up to a maximum of \$10,000. The Accidental Death benefit for the minimum Accidental Total Disability Benefit of \$100 is \$2,500 and increases an additional \$250 per year while the policy remains in force up to a maximum of \$5,000

### Accidental Dismemberment and Loss of Sight Benefits

Accidental Dismemberment or Loss of Sight Benefits provide coverage for losses which occurs within 365 days of a covered accident. The Principal Sum is \$5,000 except when the minimum Accidental Total Disability Benefit of \$100 which is \$2,500.

## Product Benefits (cont'd)

### Schedule of Loss

Both Eyes	Principal Sum
Both Hands or Both Arms	Principal Sum
Both Feet or Both Legs	Principal Sum
One Hand or Arm & One Foot or Leg	Principal Sum
One Hand or One Arm	50% of the Principal Sum
One Foot or One Leg	50% of the Principal Sum
One Eye	25% of the Principal Sum

### **Double Benefits for Common Carrier Accidents**

Benefits double for Accidental Disability Benefits, Accidental Death, Accidental Dismemberment and loss of Sight Benefits if the insured is injured while riding as a passenger for transportation in a public conveyance provide by a common carrier.

### **Optional Benefits for Specific Injuries**

Within 30 days after the date of a specified injury listed in the Schedule of Optional Benefits, the insured may take in-lieu of all other benefits, the amount specified in the Schedule for such injury.

### **Waiver of Premium**

The Waiver of Premium Benefit is available after at least 6 months of uninterrupted Accidental Total Disability Benefits have been paid.

### **Renewal**

Guaranteed renewable to age 65. After age 65, it is guaranteed renewable if the insured has not retired and has not changed from the occupation stated in the application. Policies issued after age 60 are guaranteed renewable for a minimum of 5 years.

### **Reinstatement**

Reinstatement will be considered with underwriting.

### **Premium Rates**

No change may be made in the insured's premium unless the same change is applied to all persons in the same class. A class is an entire group of policyowners that share a characteristic or combination of characteristics that Empire Life determines to be material to its risk.

## EL205AP 5 Year Accident Only Disability Plan - Premium Rates - 50 to 70

Monthly Accidental Total Disability Benefit Amount	Male Monthly PAD Premium	Female Monthly PAD Premium
\$100	\$11.71	\$14.21
\$200	\$18.91	\$23.92
\$300	\$26.12	\$33.63
\$400	\$33.33	\$43.34
\$500	\$40.53	\$53.06
\$600	\$47.74	\$62.77
\$700	\$54.94	\$72.48
\$800	\$62.15	\$82.19
\$900	\$69.36	\$91.90
\$1,000	\$76.56	\$101.61
\$1,100	\$83.77	\$111.32
\$1,200	\$90.98	\$121.03
\$1,300	\$98.18	\$130.74
\$1,400	\$105.39	\$140.45
\$1,500	\$112.59	\$150.17
\$1,600	\$119.80	\$159.88
\$1,700	\$127.01	\$169.59
\$1,800	\$134.21	\$179.30
\$1,900	\$141.42	\$189.01
\$2,000	\$148.63	\$198.72
\$2,100	\$155.83	\$208.43
\$2,200	\$163.04	\$218.14
\$2,300	\$170.24	\$227.85
\$2,400	\$177.45	\$237.56
\$2,500	\$184.66	\$247.28
\$2,600	\$191.86	\$256.99
\$2,700	\$199.07	\$266.70
\$2,800	\$206.28	\$276.41
\$2,900	\$213.48	\$286.12
\$3,000	\$220.69	\$295.83
\$3,100	\$227.90	\$305.54
\$3,200	\$235.10	\$315.25
\$3,300	\$242.31	\$324.96
\$3,400	\$249.51	\$334.67
\$3,500	\$256.72	\$344.39
\$3,600	\$263.93	\$354.10
\$3,700	\$271.13	\$363.81
\$3,800	\$278.34	\$373.52
\$3,900	\$285.55	\$383.23
\$4,000	\$292.75	\$392.94
\$4,100	\$299.96	\$402.65
\$4,200	\$307.16	\$412.36
\$4,300	\$314.37	\$422.07
\$4,400	\$321.58	\$431.78
\$4,500	\$328.78	\$441.50
\$4,600	\$335.99	\$451.21
\$4,700	\$343.20	\$460.92
\$4,800	\$350.40	\$470.63
\$4,900	\$357.61	\$480.34
\$5,000	\$364.82	\$490.05

### Important Notice

The information in this document is for general information purposes only and is subject to change without prior notice. Empire Life assumes no responsibility for any reliance made on or any inaccuracy in the information contained in this document. The actual terms and conditions of the coverage are included in the policy issued by The Empire Life Insurance Company 259 King Street East, Kingston ON K7L 3A8, 1 888 392-3857, [www.empire.ca](http://www.empire.ca).

® Empire Life and Empire Life logo are registered trademarks of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.