

# VEHICLE ACCIDENT ONLY DISABILITY PLAN

## IF YOU QUALIFY

Get covered for Accidental Total Disability, accidental death, and hospitalization due to accidental bodily injury caused by a Motor Vehicle Accident while driving or riding within a Motor Vehicle (as defined in the policy) for business or pleasure.

### Accidental Total Disability Benefit

Coverage Example **\$1,600**

Paid to you every month you're totally disabled because of a Motor Vehicle Accident

The benefit amount is selected by you, in units of \$200 (maximum 8 units of coverage), up to \$1,600 a month, for up to 6 full months. Accidental Total Disability must commence within 30 days of the accident.

### Daily Hospitalization Benefit

Coverage Example **\$12,000**

Paid to you every month, at a rate of up to \$400 per day for up to 60 days, when you're an in-patient in a Hospital as a result of a covered accident. Paid in addition to the disability benefits.

The benefit amount is \$50 per unit of the selected Accidental Total Disability Benefit per day.

### Accidental Death Benefit

Coverage Example **\$20,000**

Paid to your beneficiary (if any) or estate in one lump sum in the event of your accidental death which occurs within 365 days of a Motor Vehicle Accident.

The benefit amount is based on the number of units of Accidental Total Disability benefit you selected, at a rate of \$2,500 per unit.

### Increasing Benefits After First Year

Each year the policy is maintained in force, the above benefits increase by the same fixed amount equal to 5% of the original benefit amount per year, up to a maximum of 50% of the original benefit.

### PLUS Permanent Accidental Total Disability Benefit

Coverage Example **\$160,000**

Starting at \$2,500 per unit for Permanent Accidental Total Disability caused by a covered accident. As long as the contract is in force and there is no active Permanent Accidental Total Disability claim, this benefit increases by \$2,500 per unit per year for a maximum of 8 years. Your claim will be paid at a maximum of \$40,000 per year until the available benefit is exhausted, after which your policy contract terminates.

### IMPORTANT FEATURES:

- Choose your own Canadian physician for your primary medical attention
- Soft tissue injuries, back injuries, or sprains/strains are covered
- No taxes are withheld

### BENEFITS FOR A COVERED ACCIDENT ARE PAYABLE REGARDLESS OF ANY OTHER TYPE OF BENEFIT YOU RECEIVE

- 24/7/365 COVERAGE
- DURING OR OUTSIDE OF WORK
- ACROSS NORTH AMERICA

[www.landmarkcanada.ca](http://www.landmarkcanada.ca)

This is accident only coverage and does not provide coverage in the event of a disability resulting from sickness

# CHOOSE THE PLAN THAT SUITS YOUR NEEDS

	ACCIDENTAL TOTAL DISABILITY (6 MONTHS)	HOSPITAL BENEFIT (MAXIMUM 60 DAYS)	ACCIDENTAL DEATH	PERMANENT ACCIDENTAL TOTAL DISABILITY*
Example	Monthly Benefit	Monthly Benefit	Lump Sum Benefit	Maximum Benefit
A	\$400	\$3,000	\$5,000	\$40,000
B	\$800	\$6,000	\$10,000	\$80,000
C	\$1,000	\$7,500	\$12,500	\$100,000
D	\$1,200	\$9,000	\$15,000	\$120,000

\*Permanent Accidental Total Disability benefit reaches maximum in 8 years

## GUARANTEED RENEWABLE

Your coverage automatically renews - right up to age 85. That means Empire Life will renew your coverage and never raise your rates because of a change in your health or because of the number of claims you have had - right up to age 85. No change may be made in your premium unless the same change is applied to all persons in the same class.

## IMPORTANT EXCEPTIONS AND LIMITATIONS

This Policy does not pay benefits, cover any loss or otherwise make a benefit available if the Motor Vehicle Accident or Injury caused by a Motor Vehicle Accident, is caused by, directly or indirectly, in whole or in part, or occurs: (3) outside Canada, the United States of America or its possessions, or Mexico; (4) attempted suicide, suicide, or any self-inflicted injury or illness, whether or not You are of sound mind at the time; (5) any psychiatric, psychological, emotional, mental, or nervous disorder, including but not limited to depression, anxiety, stress, and burnout, regardless of the cause thereof; (6) illness or disease, including but not limited to chronic fatigue, chronic pain, fibromyalgia, myalgia, encephalomyelitis, neuromyasthenia, long Covid, Epstein-Barr, or similar conditions by other names; (7) pregnancy, childbirth, or miscarriage; (8) while engaged in military or naval service of any country at war, or from war or any act of war or participation in insurrection or riot; (9) You being under the influence of any narcotics, alcohol, or drugs unless administered on the advice of a Physician and in compliance with their instructions; (10) the participation in, or attempt to participate in, a criminal offence, under any applicable law, whether or not charged or convicted of such offence; (11) being engaged in any competitive racing, speed contests or stunt driving; (12) while driving or as a passenger in or on a vehicle that is not a Motor Vehicle, including but not limited to a motorcycle, motor scooter, motorized bicycle, three wheeled all-terrain vehicle (ATV), snowmobile, dune buggy, farm machinery or other off the road vehicle not meeting highway use specifications, vehicle while being used for racing or demolition derbies, law enforcement vehicle, ambulance/paramedic vehicle or fire department vehicle; or (13) a Pre-Existing Condition within two years of the later of the Policy Date and the date of latest reinstatement of the Contract (as applicable).

You shall never be considered disabled from two or more disabilities concurrently nor from Accidental Total Disability and Permanent Accidental Total Disability concurrently. Benefits are not payable for any period during which You are no longer experiencing Accidental Total Disability, Permanent Accidental Total Disability, or Hospitalization (as applicable). Benefits are not payable for any subsequent periods of Accidental Total Disability resulting from the same Accident that commence more than six months after the first period of Accidental Total Disability for which benefits were payable.

## IMPORTANT DEFINITIONS

**Accidental Total Disability** means that as a result of an Injury, You are: (1) receiving Appropriate Treatment; and (2)(a) unable to perform any of the regular duties of Your current occupation or profession, and are not actively engaged in any other occupation or profession for which You are remunerated; or (2)(b) if You are a Homemaker or retired, are unable to perform any of Your normal daily activities and are not actively engaged in any occupation or profession for which You are remunerated. Accidental Total Disability begins no earlier than the first medical treatment following the Injury.

**Hospital** means an establishment in Canada, the United States of America or its possessions, or Mexico, which meets all of the following requirements: (1) holds a license as a hospital (if licensing is required); (2) operates primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients; (3) provides twenty-four hour a day nursing service by registered or graduate nurses; (4) has a staff of one or more currently licensed physicians available at all times; (5) provides organized facility for diagnosis and surgical facilities, and (6) is not primarily a clinic, nursing, rest or convalescent home, a rehabilitation centre or an extended care facility and is not, other than incidentally, a place for the treatment of alcoholism or substance abuse.

**Motor Vehicle** means a four or more wheeled vehicle which is self-propelled and licensed for the public highway, with an enclosed passenger compartment and fixed seats. This definition includes tour buses, van service vehicles, and school buses. This definition does not include motorcycles, motor scooters, motorized bicycles, three wheeled all-terrain vehicles (ATV'S), snowmobiles, dune buggies, farm machinery or other off the road vehicles not meeting highway use specifications, vehicles while being used for racing or demolition derbies, law enforcement vehicles, ambulance/paramedic vehicles or fire department vehicles.

**Injury** means bodily injury caused solely and directly by a Motor Vehicle Accident, independently of all other causes including disease or illness.



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