

ACCIDENT ONLY HOSPITAL CASH PLAN

WITH SHORT TERM ACCIDENT ONLY DISABILITY RIDER IF YOU QUALIFY

Coverage
Example

Daily Hospitalization Benefit

\$50

Daily rate payable to you if confined to a Hospital due to a covered accident.

\$1,500

30-day monthly maximum paid to you.

Accidental
Dismemberment
& Loss of Sight

UP
TO **\$12,500**
Benefit payable varies by type of loss. Calculated based on each \$10 of daily hospitalization benefit rate.

Ambulance
Expense
Benefit

X-Ray
Expense
Benefit

\$125 EACH
up to \$25 per \$10 of daily hospitalization benefit rate

Coverage
Example

Accidental Total and Partial Disability Benefits

\$1,500

Total disability benefit paid to you every month for up to 6 full months

\$750

Partial disability benefit paid to you every month for up to 3 full months

The benefit amount is based on up to 60% of your net income to the closest benefit level below the 60%, when you apply for coverage. Total disability benefits are paid from the 1st day of accidental total disability, and partial disability benefits are paid from the 1st day of medical attention, for any one accident, while you are under the regular care of your own physician.

Accidental Total Disability and Accidental Partial Disability must begin within 90 days of the accident.

Coverage
Example

PLUS Accidental Death Benefit

\$37,500

The benefit is \$2,500 for every \$100 of accidental total disability benefit, up to a maximum of \$100,000 for loss of life.

Accidental death must occur within 365 days of the covered accident.

Benefit paid in addition to any other benefits.

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

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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

Example	ACCIDENTAL HOSPITALIZATION Daily/Monthly Benefit	ACCIDENTAL TOTAL DISABILITY (6 MONTHS) Monthly Benefit	ACCIDENTAL PARTIAL DISABILITY (3 MONTHS) Monthly Benefit	ACCIDENTAL DEATH Lump Sum Benefit
A	\$40/\$1,200	\$1,000	\$500	\$25,000
B	\$80/\$2,400	\$2,000	\$1,000	\$50,000
C	\$120/\$3,600	\$3,000	\$2,000	\$75,000
D	\$150/\$4,500	\$5,000	\$2,500	\$100,000

GUARANTEED RENEWABLE

Your coverage is guaranteed renewable for life upon the timely payment of the renewal premium as stated in the most recent schedule of premiums. Empire Life reserves the right to increase premiums, but 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 Accident, Injury, or Hospitalization, is caused by, directly or indirectly, in whole or in part, or occurs: (1) outside Canada, the United States of America or its possessions, or Mexico; (2) attempted suicide, suicide, or any self-inflicted injury or illness, whether or not You are of sound mind at the time; (3) any psychiatric, psychological, emotional, mental, or nervous disorder, including but not limited to depression, anxiety, stress, and burnout, regardless of the cause thereof; (4) 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; (5) during air travel, except as a fare paying passenger in any commercial aircraft; (6) 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; (7) dental treatment except when such treatment is for an Injury to sound natural teeth or gums; (8) You or an Insured Family Member being under the influence of any narcotics, alcohol or drugs unless administered on the advice of a Physician and in compliance with their instructions; (9) the participation in, or attempt to participate in, a criminal offence, under any applicable law, whether or not charged or convicted of such offence; or (10) being engaged in any competitive racing, speed contests or stunt driving.

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 Partial Disability means that, as a result of an Injury, You: ((1) are receiving Appropriate Treatment; and (2)(a) have sustained loss of employment income (including wages, salary, or commissions) or business income due to Your inability to perform one or more of the regular duties of Your current occupation or profession, or (2)(b) if You are a Homemaker or retired, are unable to perform one or more of Your normal daily activities and are not actively engaged in any occupation or profession for which You are remunerated.

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.

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

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.



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