

MISCELLANEOUS PROVISIONS

Beneficiary

Any worker, as well as any spouse, has the right to name when he/she applies for insurance. It must be understood, however, that unless an additional beneficiary designation is made specifically under this policy, the beneficiary designated under the Policyholder's group life insurance policy will be acknowledged as beneficiary under this policy as well. In the absence of such a designation, the insurance proceeds will be paid to the insured person's estate.

All other proceeds referred to in this policy will be paid to the insured person.

An insured person can change his/her beneficiary designation at any time, where permitted by law. Chubb Life assumes no responsibility for the validity of such designation or change of beneficiary.

The beneficiary designation made by the Insured Person (if any) under the replaced policy has been retained. The Insured Person should review the existing designation to ensure it reflects his/her current intention.

The policy contains a provision removing or restricting the right of the Insured Person to designate individuals to whom or on whose benefit insurance money is to be payable.

Legal actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, Limitation Act, 2002, or other applicable legislation in the Insured's province of residence.

Change of insurer

An Insured Person under a former policy may not be excluded from the new policy or be denied benefits solely because of a pre-existing condition limitation that was not applicable or that did not exist in the former policy, or because the person is not at work on the date of coming into force of the new policy.

The Insured Person and any claimant under the policy have the right, as determined by law applicable in the Insured Person's province of residence, to obtain a copy of his/her application, any written evidence of insurability (as applicable) and the policy, on request, subject to certain access limitations.

08/19

CHUBB®

Accidental death and dismemberment insurance

For the Members, Volunteers and One Day Members
of:
Programme du Regroupement
Loisir et Sport du Québec

Policy Number :
SG30107619

Underwritten by:
Chubb Life Insurance Company of Canada

Effective date :
September 1st, 2025

Chubb. Insured.™

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.



This brochure has been prepared to provide a summary of a group plan underwritten by Chubb Life Insurance Company of Canada (« Chubb Life »). For ease of reference, it contains a brief description only and does not mention every provision of the policy issued. The rights, duties, and obligations of the parties are governed by the contract and not this brochure. For the exact provisions applicable, please consult your employer.

COVERAGE

Chubb Life will pay the benefits described in the policy for any accident which happens while an Insured Person is participating in a practice, game, exhibition game, tournament or other activity which is sanctioned, supervised and sponsored by the Policyholder.

Coverage includes direct travel to and from the event or training site, and while at the event, but shall exclude every day usual commutation.

ELIGIBILITY

- Class 1: All members whose name appears on file with the Policyholder and who are under the age of 75.
- Class 2: All members whose name appears on file with the Policyholder who are age 75 or older but under the age of 90.
- Class 3: All volunteers whose name appears on file with the Policyholder and who are under the age of 75.
- Class 4: All one day members who are not covered by Class 1, 2, and 3, under the age of 90.

BENEFIT AMOUNT

Fixed amount of 25 000 \$

In the event of your death, the benefit amount will be paid to your estate.

Schedule of losses – Accidental death and dismemberment

If such injuries shall result in any one of the following specific losses within one year from the date of the accident, Chubb Life will pay the percentage of the benefit amount, based on the amount stated under the benefit amount section, however, that is not more than one (the largest) of such benefits shall be paid with respect to injuries resulting from one accident.

Percentage of Benefit Amount

Loss of life.....	100 %
Loss of entire sight of both eyes.....	100 %
Loss of one hand and one foot.....	100 %
Loss of use of one hand and one foot.....	100 %
Loss of one hand and entire sight of one eye.....	100 %
Loss of one foot and entire sight of one eye.....	100 %
Loss of speech and hearing in both ears.....	100 %
Brain death.....	100 %
Loss of both arms, both hands, both legs, or both feet.....	200 %
Loss of use of both arms, both hands, both legs or both feet.....	200 %
Quadriplegia.....	200 %
Paraplegia.....	200 %
Hemiplegia.....	200 %
Loss of one arm or one leg.....	80 %
Loss of use of one arm or one leg.....	80 %
Loss of one hand or one foot.....	75 %
Loss of use of one hand or one foot.....	75 %
Loss of entire sight of one eye.....	75 %
Loss of speech or hearing in both ears.....	75 %
Loss of the thumb and index finger of the same hand.....	33 1/3 %
Loss of use of the thumb and index finger of the same hand.....	33 1/3 %
Loss of four fingers of the same hand.....	33 1/3 %
Loss of hearing in one ear.....	33 1/3 %
Loss of all toes of the same foot.....	25 %

“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, Chubb Life will pay the amount specified above even if the severed limb is surgically reattached, whether the intervention is 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, provided such loss of function is continuous for 180 consecutive days and such loss of function is thereafter determined on evidence satisfactory to Chubb Life to be permanent.

“Loss of Use” shall mean the total and irrecoverable loss of function of an arm, hand, foot, leg or thumb and index finger of the same hand, provided such loss of function is continuous for 12 consecutive months and such loss of function is thereafter determined on evidence satisfactory to Chubb Life 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.

All benefits that are payable at 200% of the Principal Sum are subject to a combined maximum benefit amount of \$1,000,000.

Permanent Total Disability Benefit

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 no more than 25 000 \$, less payments, if any, made under the Schedule of Losses on account of such injuries.

“Continuous total disability”, which must result from such injuries and commence within 30 days after the date of the accident, means the Insured Person’s complete inability during the first year thereof to perform the substantial and material duties of his occupation.

“Permanently and totally disabled” means Injury which prevents an Insured Person from performing at least two (2) of the six (6) Activities of Daily Living, without assistance from another person. Also, the Insured Person must be determined on evidence satisfactory to Chubb Life, to be and remain, as of twelve (12) months after the date of the Injury, incapable of performing at least two (2) of the six (6) Activities of Daily Living without assistance from another person for the remainder of their life. The disability must be determined to be total, permanent, and irreversible and certified to be such by a Physician Chubb Life will deem acceptable. The Insured Person’s inability to actually obtain employment is not a criterion to qualify for the Permanent and Total Disability benefit.

The words « **activities of daily living** » refer to the following six (6) activities:

1. *Bathing* – being able to wash oneself in a tub or a shower or using a washcloth, with or without the help of specific equipment;
2. *Dressing* – being able to put on and take off all necessary items of clothing and apparatus such as braces, artificial limbs, and prosthetics;
3. *Using the bathroom* – being able to get in and out of a bathroom, to get on and off a toilet, and to ensure personal hygiene;
4. *Maintaining continence (bladder and intestines)* – being able to control urination and bowel movements, with or without the help of protective underwear, probes, catheters, surgical apparatus, or other artificial means, the whole while maintaining a reasonable level of personal hygiene;
5. *Transferring* – being able to get in and out of bed or to sit on a wheelchair, with or without the help of supporting equipment;
6. *Eating* – being able to eat food that is already prepared and served, with or without the help of specialized utensils.

Accident Medical Reimbursement Expense

If as a result of Injury, and within thirty (30) days from the date of the accident causing such Injury, an Insured Person who is insured under a Canadian provincial or territorial government health insurance plan obtains medical treatment in Canada from a legally qualified Physician and as a consequence of such Injury incurs expenses for any of the following para-medical services when recommended by a legally qualified physician, the Company shall reimburse the Insured Person for the following reasonable and necessary expenses:

- a. private duty nursing by a licensed graduate nurse (R.N.), who does not ordinarily reside in the Insured Person’s home and who is not a member of his/her Immediate Family. This benefit is payable up to \$50 per hour to a maximum of \$5,000 per Insured Person for all Injuries resulting from any one accident;
- b. Transportation, when such service is provided by a professional air or land ambulance service to the nearest approved Hospital which is equipped to provide the required and recommended necessary treatment. This benefit is payable up to a maximum of \$5 000.;
- c. Hospital charges for the difference between the public ward allowance under the Insured Person’s provincial or territorial government health insurance plan and the semi-private accommodation charge for a semi-private Hospital room. This benefit is payable up to a maximum of \$5,000 per Insured Person for all Injuries resulting from any one accident;
- d. rental of a wheelchair, iron lung or other durable equipment, not to exceed the purchase price prevailing at the time rental became necessary;
- e. fees for services of a licensed physiotherapist. This benefit is payable up to a maximum of \$500 per Insured Person for all Injuries resulting from any one accident; incurred within 18 months of the date of the accident causing Injury;
- f. prescription drugs and medicines (except in the Province in Quebec);
- g. expenses for hearing aids, crutches, splints, casts, trusses and braces or and Orthopedic Appliances, or and orthopedic devices, but excluding replacement thereof; This benefit is payable up to a maximum of \$750 per Insured Person for all Injuries resulting from any one accident;
- h. fees for services of a licensed chiropractor. This benefit is payable up to a maximum reimbursement of \$500 per Insured Person for all Injuries resulting from any one accident;
- i. cost of the purchase of eyeglasses or contact lenses upon the advice of a physician when they were not required nor worn previously and became necessary as a result of the Injuries. This benefit is payable up to a maximum of \$100 per Insured Person resulting from any one accident. This also covers replacement of the glasses following an accident;
- j. hospital parking fees following an accident. This benefit is payable up to a maximum of \$30 per day and up to a maximum of \$150 per insured person for all injuries resulting from any one accident;
- k. Fees for services of a licensed doctor report following an accident. This benefit is payable up to a maximum of \$40 per Insured Person for all Injuries resulting from any one accident.

Reimbursement shall only be made provided that expenses are:

- a. incurred in Canada;
- b. incurred within 52 weeks of the date of the accident causing Injury; unless otherwise stated in the Accident Medical Reimbursement Expense
- c. incurred only for therapeutic and not elective treatment; and
- d. which are supported by original receipts submitted to the Company as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a policy of automobile insurance and any federal or provincial hospital, medical or drug plan.

The maximum amount payable for this benefit is \$25,000 per Insured Person for all Injuries resulting from any one accident.

Accidental Dental Expense

When injury to whole and sound teeth shall, within 30 days from the date of the accident, require treatment, replacement, or x-rays by a legally qualified dentist or dental surgeon, Chubb Life will pay the

necessary expense actually incurred therefore by or on behalf of an Insured Person within 52 weeks of the date of the accident, not to exceed, in the aggregate, an amount of 5 000 \$.

Teeth which have been capped or crowned shall, for the purpose of this policy, be considered whole and sound except where they have undergone endodontics treatment. If an injury to a capped or crowned tooth causes damage to the remaining tooth structure requiring the preparation of a new cap or crown, the policy shall cover the cost of treatment necessitated thereby. If a cap or crown is damaged or dislodged without injury to the remaining tooth structure, Chubb Life shall not cover the cost of treatment necessitated thereby.

If the Insured Person suffers Injury and as a result of such Injury incurs damage to dentures, fixed bridges or crowns within 30 days from the date of the accident causing such Injury and requires treatment from a doctor or a legally qualified dentist, the Chubb Life will reimburse the following: the reasonable and necessary cost actually incurred within 52 weeks of the date of the accident causing Injury, for repair or replacement to a maximum of \$300 resulting from any one accident.

Any payments made under this section shall be in accordance with the schedule of fees published by the Dental Association having jurisdiction within the province or territory of the Insured Person’s residence.

Reimbursement shall only be made provided that expenses are:

- a. incurred in Canada ;
- b. incurred within 52 weeks of the date of the accident that caused the Injury ;
- c. incurred only for therapeutic and not elective treatment; and
- d. supported by an original standard dental claim form submitted to Chubb Life as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance, policy, or plan, including (without being limited to) a policy of automobile insurance and any federal or provincial hospital, medical, or drug plan.

The amount payable for this benefit is limited to a maximum of 5 000 \$ per Insured Person for all Injuries resulting from any one accident.

Dentures

If the Insured Person suffers Injury and as a result of such Injury incurs damage to dentures, fixed bridges or crowns within 30 days of the accident causing such Injury and requires treatment from a doctor or a legally qualified dentist, Chubb Life will reimburse the following: the reasonable and necessary cost actually incurred within 52 weeks of the date of the accident causing Injury, for repair or replacement to a maximum of \$300 resulting from any one accident.

Repatriation benefit

When an injury covered by this policy results in loss of life of an Insured located more than 50 kilometres away from their city of permanent residence or outside of Canada and 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, up to a maximum amount of 15 000 \$.

Rehabilitation benefit

When injuries result in a payment being made by Chubb Life under any benefit (excluding the Loss of Life Benefit provided by the policy), Chubb Life will also, up to a maximum amount of 15 000 \$, pay the reasonable and necessary expenses actually incurred in order to provide insured workers with special training, provided that :

- a. such training is required because of such injuries and in order for the Insured Worker to be qualified to engage in an occupation in which he would not have been engaged except for such Injuries;
- b. expenses are incurred within 2 years from the date of the accident;
- c. no payment will be made for ordinary living, travelling or clothing expenses.

Family transportation benefit

When injuries covered by this policy require that an Insured be confined as an in-patient in a hospital located more than 100 kilometres away from the Insured’s city of permanent residence or outside of Canada and requires permanent attendance of a Family Member as recommended by the attending Physician, in writing, Chubb Life will pay for the expenses incurred by the Family Member, for the transportation by the most direct route by an authorized common carrier to the confined Insured, up to a maximum amount of 15 000 \$.

The words « **Family Member** » refer to a spouse, parent, new spouse of the mother or father, child, child of the spouse, brother, sister, stepbrother, stepsister, brother-in-law, sister-in-law, father-in-law, mother-in-law, son-in-law, and daughter-in-law.

Spousal occupational training benefit

When injuries caused to an Insured Worker result in a payment being made by Chubb Life under the Loss of Life Benefit section of this policy, Chubb Life will also pay the expense actually incurred, within 30 months from the date of the accident, by the Insured Worker’s spouse for a formal occupational training program for the purpose of specifically qualifying such spouse to gain active employment in an occupation for which they would otherwise not have sufficient qualifications.

The amount payable hereunder shall not exceed 15 000 \$.

Home alteration and vehicle modification benefit

In the event where an Insured sustained 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 of the date of the accident for:

- the one-time cost of alterations to the Insured’s principal residence to make it wheelchair accessible and habitable; and
- the one-time cost of modifications necessary to a motor vehicle utilized by the Insured to make the vehicle accessible or operable for the Insured.

The such benefit will only be paid if:

- home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization that provides support and assistance to wheelchair users; and
- vehicle modifications are carried out by a person or persons with experience in such matters and are approved by the Provincial vehicle licensing authorities.

The benefit payable under items 1 and 2 (once combined and considered in aggregate) will correspond to 10% of the benefit amount, up to a maximum amount of 15 000 \$.

Special education benefit

If an Insured suffers loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy, a "Special Education Benefit" corresponding to 5% of the Insured's Principal Sum up to a maximum of \$5,000 per year, on behalf of any dependent child who, on the date of the accident, was enrolled as a full-time student in any post-secondary institution of higher learning or was at the 12th-grade level, and subsequently enrolls as a full-time student in any institution of higher learning within 365 days following the date of the accident.

The "Special Education Benefit" is payable annually for a maximum of four consecutive annual payments, but only insofar as the dependent child continues their education as a full-time student in an institution of higher learning.

Seat belt benefit

This benefit is only payable in the event where an Insured sustains an injury which results in one of the losses payable under the Schedule of Losses. The Insured's amount of Benefit Amount will be increased by 10%, up to a maximum amount of 50 000 \$, if, at the time of the accident, they were driving or riding in a vehicle and wearing a properly fastened seat belt. Proper evidence of the use of a seat belt must be provided as part of the written proof of loss.

The term « **vehicle** » means a privately-owned passenger car, a family car, a minivan, or a Jeep-type vehicle. The term « **seat belt** », means any belt which is part of the restraint system provided for the safety of a vehicle's occupants.

Identification benefit

In the event where Loss of Life was sustained by the Insured as a result of an accident that occurred at least 150 kilometres away from their normal place of residence and identification of the body by a Family Member was requested by the police or a similar governmental authority, Chubb life will reimburse the reasonable expenses actually incurred by such Family Member for:

- a. transportation by the most direct route to the city or town where the body is located; and
- b. hotel accommodation in such city or town, subject to a maximum duration of three days.

The reimbursement of such expenses is subject to the accidental loss of life indemnity being subsequently payable in accordance with the terms of this policy following the identification of the Insured's body. The maximum amount payable with respect to all such expenses will be limited to 5 000 \$.

Payment will not be made for board or other ordinary living, travelling or clothing expenses, and transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

The term « **Family Member** » means the insured's spouse, parent, child, brother, or sister (whether it be by blood, marriage, subsequent marriage, or adoption).

In-hospital confinement monthly income benefit

In the event where an Insured sustained an injury which results in a payment being made under the Schedule of Losses of this policy (excluding the Loss of Life Benefit) and the Insured is confined in a hospital as an in-patient and is under the care of a Physician or surgeon, Chubb Life will pay for each full month, 1% of the Insured's Principal Sum (subject to a maximum of 2 500 \$) or one-thirtieth of such monthly benefit, for each day of partial month, retroactive to the 1st full day of such confinement but not to exceed 12 months in the aggregate for each period of hospital confinement.

The term « **hospital** » means a legally constituted establishment which meets all of the following requirements: (1) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (2) provides 24 hours-a-day nursing service by registered or graduate nurses; (3) has a staff of one or more licensed Physicians available at all times; (4) provides organized facilities for diagnosis and surgical facilities; and (5) is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.

The term « **inpatient** » means an Insured Person admitted to a hospital as a resident or bed-patient and is provided at least one day of room and board by the hospital.

Fracture benefit

When an injury results in any of the fractures and dislocations listed in the following schedule, Chubb Life will pay the amount specified for such up to a maximum of 2 000 \$, and not more than one such indemnity, the largest, shall be payable as the result of one accident.

For a complete fracture (including a Greenstick type fracture)

Of the skull (depressed).....	100 %
Of the skull (not depressed).....	40 %
Of the spine (several vertebrae).....	100 %
Of the spine (one vertebrae).....	40 %
Of the spine (compression fracture).....	20 %
Of the upper jaw (maxilla).....	33 %
Of the lower jaw (mandible).....	8 %
Of the thigh (femur).....	33 %
Of the pelvis.....	33 %
Of the kneecap.....	27 %
Of the lower leg.....	25 %
Of the shoulder blade.....	25 %
Of the ankle (small bones).....	25 %
Of the wrist (small bones).....	25 %

Of the forearm (compound or commuted).....	23 %
Of the forearm (non-compound).....	12 %
Of the sacrum or coccyx.....	17 %
Of the sternum.....	17 %
Of the arm (between the shoulder and the elbow).....	17 %
Of the collarbone.....	12 %
Of the nose.....	12 %
Of two or more ribs.....	10 %
Of one hand (one or more metacarpal bones).....	8 %
Of one foot (one or more metatarsal bones).....	8 %
Of the facial bones.....	8 %
Of one rib.....	5 %
Of any bone not specified above.....	3 %

For complete dislocation

Of the hip.....	42 %
Of the knee (with open primary repair).....	33 %
Of the shoulder (with open reduction).....	25 %
Of the wrist.....	17 %
Of the ankle.....	17 %
Of the elbow.....	12 %
Of one foot (excluding toes).....	8 %

Severance of a tendon (or tendons)

Heel (Achilles).....	22 %
Ankle.....	20 %
Knee.....	18 %
Foot (excluding toes).....	17 %
Elbow.....	17 %
Wrist.....	12 %
Hand (including fingers).....	12 %

Miscellaneous

Ruptured kidney (operative).....	27 %
Ruptured liver (operative).....	27 %
Ruptured spleen (operative).....	27 %
Punctured lung – with open surgery.....	23 %
Burns – requiring one of more skin grafts.....	27 %
Knee-injured and requiring surgery (no fracture or dislocation).....	22 %
Bone surgery – injured portion removed (no fracture or dislocation).....	20 %

Psychological therapy benefit

When an injury to an Insured Person results in Chubb Life making a payment under the Schedule of Losses, Chubb Life will increase the benefit amount payable up to a maximum of 5 000 \$ for the reasonable and customary charges associated with treatment or counselling of Psychological Therapy as determined by a Physician and authorized by Chubb Life.

Benefit payments herein will be paid until the earlier occurrence of one of the following:

1. the maximum benefit amount has been paid;
2. two (2) years have elapsed since the date of the accident; or
3. the Insured Person dies.

Psychological Therapy must be provided by a therapist or counsellor (other than the Insured or a Member of their Immediate Family) who is licensed to provide such treatment, whether on an outpatient basis or while a patient resides at a medical facility licensed to provide such treatment.

"Reasonable and Customary fees" means the lesser of:

1. the usual charge made by Physicians or other health care providers for a given service or supply; or
2. the charge Chubb Life determines to be the prevailing charge made by Physicians or other health care providers in connection with a service or supply provided within the same geographical area; or
3. the amount negotiated by Chubb Life and the health care provider.

Tutorial benefit

Whenever an Injury, within 30 days of the accident which caused such injury, totally confine the Insured Person to their residence or hospital bed for a period in excess of 40 consecutive school days, Chubb Life will pay the expenses incurred within the 12 months that immediately followed the date of the accident that caused the Injury in connection with the tutorial services of a qualified teacher, other than a relative of the Insured Person living in the same residence, holding a current Provincial Department of Education Teaching Certificate for the grade attained by the Insured Person, at a rate not to exceed \$20 per hour (and up to an aggregate amount of 3 000 \$) as a result of any one accident.

Funeral expenses

If an Insured Person suffers an Injury resulting in a Loss of Life for which Chubb Life has paid the benefit set out in Coverage A, Chubb Life will reimburse the person who incurred the actual expenses pertaining to the cremation, burial, or funeral of the Insured Person, up to a maximum amount of 5 000 \$.

Taxi

Chubb Life will pay the reasonable expenses incurred for a licensed taxi to transport an Insured Person to either the office of a physician or the nearest hospital, up to a maximum amount of 100 \$ for any one accident.

Emergency Rescue Fee

The fees charged by a municipal or provincial service, on Canadian ground, for a Medical or Non-medical rescue, subject to a maximum amount of \$10,000.
Medical Transport In Case Of Emergency
 The cost of transport by a professional service of ambulance or, upon the recommendation of a physician, by another vehicle holding a permit of Travelers Transport. The insured can be transported to the nearest

hospital that has the facilities to carry out the required treatment, or return subject to a maximum amount of \$50,000.

EXCLUSIONS

This policy does not provide benefits for any claim caused directly or indirectly by or contributed to by any of the following:

- a. Intentionally self-inflicted injury, suicide or any attempt thereof;
- 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);
- e. Common or endemic diseases or global pandemic diseases as defined by the World Health Organization.

Exposure and disappearance

Loss resulting from unavoidable exposure to the elements and arising out of hazards described herein shall be covered to the extent of the benefits afforded under the policy for such loss.

If the body of an Insured has not been found within one year of disappearance, stranding, sinking, or wrecking of the conveyance of which the Insured was an occupant at the time of the accident, it shall be presumed, subject to all other conditions of the policy, that the Insured suffered loss of life resulting from bodily injuries sustained in an accident covered under this policy.

Claim settlement

In the event of a loss, claim forms can be obtained from the Plan Administrator.

Notice of claim must be given to Chubb Life within 30 days from the date of the accident, the beginning of the disability or after the survival period, and subsequent proof of claim must be submitted to Chubb Life within 90 days from the date of the accident or after survival period.

Failure to give notice of claim or provide proof of claim within the time prescribed in this policy will not invalidate the claim if the notice or proof is given or provided as soon as reasonably possible and it is shown that it was not reasonably possible to give notice or provide proof within the time so prescribed. In no event will Chubb Life ever accept notice of claim more than one (1) year after the loss occurred.

PROTECTING YOUR PERSONAL INFORMATION

At Chubb, We are committed to protecting Our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by us, Our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and co-ordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than Our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer, Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit Chubb.com/ca

COMPLAINT PROCEDURES

If You have a complaint or inquiry about any aspect of this insurance coverage, please call 647-798-6161 or Toll Free 1-800-387-7199 between 8:30 a.m. and 4:30 p.m. (ET), Monday to Friday.

If for some reason you are not satisfied with the resolution to your complaint or inquiry, you may communicate their complaint or inquiry in writing to Our complaints officer:

Chubb Insurance Company of Canada
 199 Bay Street, Suite 2500
 P.O. Box 139 Commerce Court Postal Station
 Toronto, ON M5L 1E2

Email: complaintscanada@chubb.com

If you are still not satisfied with the resolution to your complaint or inquiry, you may communicate your complaint or inquiry in writing to:

OmbudService for Life & Health Insurance
<https://olhi.ca/>

