

ACCIDENT INSURANCE

ACCIGROUP
ACCIGROUP PLUS

**GROUP ACCIDENT
INSURANCE PLANS**

SUMMARY OF BENEFITS



**COMPLETE
ACCIDENT
PROTECTION**

Accigroup Plus: 24 hour a day protection anywhere in the world for the duration of the contract, as long as the insured is a group member.

Accigroup: protection during activities organized by the contractholder only, excluding travelling.

The role of the educational institution or organization is to collect the premium and forward it to the insurer accompanied by the list of insureds (in alphabetical order, including the date of birth and sex of each insured). Furthermore, in the case of an Accigroup contract, the educational institution or organization must also provide the name of the person that is authorized to endorse claim forms. No claims will be processed until these documents have been received.

ACCIGROUP PLUS ONLY

NATURAL DEATH
(children and students only)
Natural death (from 15 days to 18 years of age and students under age 25) **\$2,500**

ACCIDENTAL DEATH*
School vehicle or public transportation **\$15,000**

EMERGENCY CARE OR SERVICES OUTSIDE THE PROVINCE OF RESIDENCE
Services of a physician, hospital care and transportation by ambulance following an accident **\$5,000 max.**



ACCIGROUP PLUS and ACCIGROUP

ACCIDENTAL DEATH*
Other circumstances (under age 25) **\$5,000**
Other circumstances (age 25 or over)* **\$10,000**

DISMEMBERMENT OR LOSS OF USE*
Loss of two limbs, or one limb and sight in one eye or both eyes **\$50,000**
Loss of hearing in both ears and loss of speech **\$50,000**
Loss of hearing in both ears or loss of speech **\$25,000**
Loss of one limb or sight in one eye **\$12,500**
Loss of hearing in one ear **\$3,000**
Loss of fingers or toes (each finger or toe, completely severed) **\$1,000**
Maximum amount payable under this clause **\$50,000**

ACCIDENTAL FRACTURE*
Fracture of the skull (with depression), of the spine (with displaced vertebrae), of the pelvis **\$250**
Fracture of the skull (without depression), of the spine (without displaced vertebrae), femur, tibia, fibula, humerus, ulna, radius **\$50**
Fracture of any other bone not listed above **\$25**

* For insureds aged 65 or older when the accident occurs, the accidental death, dismemberment or loss of use or accidental fracture benefits correspond to 50% of the amounts shown.

This brochure summarizes the advantages contained in the Accigroup and Accigroup Plus plans. Certain exclusions and restrictions apply. Please refer to the official contract for the general and specific provisions binding all concerned parties.

GROUP ACCIDENT INSURANCE PLANS

SUMMARY OF BENEFITS (cont.)



ACCIGROUP PLUS and ACCIGROUP

HOSPITAL AND PARAMEDICAL COSTS

Medication	Included
Purchase of a prosthetic device (artificial limb)	\$3,000 max.
Initial purchase of a hearing aid	\$500 max.
Private or semi-private room	\$55/day
Nursing care	Included
Rental (or purchase) of crutches or orthopedic devices	Included
Replacement or repair of glasses	\$100 max.
Treatment by a physiotherapist, chiropractor, occupational therapist, podiatrist, osteopath, audiologist or speech therapist	\$15/visit \$180 max.
Emergency transportation costs	\$1,000 max.
Room and board for a person accompanying the insured	\$100/day \$500 max.
Maximum per accident	\$25,000

TOTAL DISABILITY (students only)

Reorientation costs	\$3,000 max.
Remedial classes	\$10/hour \$1,000 max.
Disability benefit	\$200/month \$5,000 max.

Restriction: No reorientation, remedial classes or disability benefits are payable if the insured has received benefits under an accidental dismemberment or loss of limb, loss of sight, hearing or speech claim.

DENTAL FEES

Per damaged tooth	\$300 max.
Dental prosthesis (replacement or repair)	\$250 max.

HOSPITALIZATION ALLOWANCE

Lump sum	\$25/night \$1,000 max. (starting on the 1 st night)
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CHILDCARE FEES (children under 18 years of age)

Childcare fees (injured insured child or other children of the parent or legal guardian)	\$10/hour \$100 max.
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TRANSPORTATION EXPENSES (students only)

Return transportation expenses to and from school	\$10/day \$100 max.
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CONVALESCENCE ALLOWANCE (18 years or over)

Lump sum	\$50
Day surgery	\$50/night
Each night spent in hospital	\$500 max.



All of the costs and benefits listed in the present document are only covered if they are the result of an accident (except for natural death).