



PERSONAL ACCIDENT INSURANCE

Effected with certain Lloyd's Underwriters (hereinafter called the "Insurer", "We", "Us", "Our") through Lloyd's Approved Coverholder

HUNTER MCCORQUODALE ("the Coverholder")
1200 - 145 Wellington St. W, Toronto, Ontario M5J 1H8

Personal Accident Insurance – Plan Summary

(A) General Information:

Issue Ages: 0 to 80

Policy Terms: up to 3 years

Sums Insured: up to \$20 million

Premiums: Premiums are determined based on the specific risk profile of each case. Minimum annual premium is \$500, plus \$100 policy fee. Premiums are payable on an annual basis only.

Benefits:

- Accidental Death
- Dismemberment (loss of use of body members or faculties)
- Permanent Total Disability lump sum
- Temporary Total Disability weekly benefit
- Medical expenses (war/terrorism only)

(A) Summary of Policy Provisions:

Insuring Agreement:

Benefits are payable for losses resulting from **Bodily Injury** caused by an **Accident**.

Bodily Injury:

Means identifiable physical injury caused by an **Accident** and resulting, directly and independently of all other causes, in death or disablement within 365 days of the **Accident**.

Accident:

Means a sudden and unexpected event that occurs at an identifiable time and place. Also includes:

- exposure to the elements following a mishap to a conveyance in which you are traveling, or
- disappearance, with your body not being found within 365 days and there being sufficient evidence to lead to the conclusion that you sustained **Bodily Injury** causing your death

Schedule of Benefits (AD&D):

100% Death, loss or loss of use of both feet, sight of both eyes, one hand and one foot, one hand and sight of one eye, one foot and sight of one eye, speech and hearing in both ears, paralysis of lower limbs (paraplegia), or paralysis of both upper and lower limbs of one side of the body (hemiplegia).

75% Loss or loss of use of one arm or one leg

67% Loss or loss of use of one hand, one foot, sight of one eye, speech, or hearing in both ears

33% Loss or loss of use of thumb and index finger

17% Loss of hearing in one ear

Benefits for loss or loss of use are payable only if you survive for 30 days after the accident.

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Permanent Total Disability (optional):

Means that as a result of accidental bodily injury you are unable to undertake all the material duties of any occupation for which you are reasonably fitted by training, education or experience for a continuous period of 365 days and at the expiration of the 365 day period, it is reasonably certain that such disability is permanent.

Temporary Total Disability (optional):

Means that as a result of accidental bodily injury you cannot undertake all the material duties of your normal occupation. You must be under the prudent care of a physician.

Single Benefit Limitation:

The total amount payable as a result of all covered losses will not exceed the Principal Sum Insured.

Exclusions:

- 1) Sickness, disease (except bacterial infection resulting from injury), mental infirmity or emotional or psychological trauma
- 2) War, terrorism (may be covered for an additional premium)
- 3) Radioactive contamination
- 4) Taking part in armed forces services or operations
- 5) Riding or driving in any kind of race (may be covered for additional premium)
- 6) Flying other than as a passenger (may be covered for additional premium)
- 7) Suicide, attempted suicide or intentionally self-inflicted injury
- 8) Drugs taken except on the advice of a physician
- 9) Alcoholic beverage consumed to the point of intoxication
- 10) Poison, chemical compound, gas or fumes voluntarily taken
- 11) Commission of a criminal act
- 12) Voluntary exposure to unnecessary danger (except in an attempt to save human life)

Changes in Occupation:

Changes to a more hazardous occupation during the term of coverage must be disclosed and we have the right to increase premiums (we will reduce the benefit if the change is not reported). We will reduce the premiums if you change to a less hazardous occupation.

Termination:

The policy owner may terminate the policy at any time. We will refund the premium in excess of the short rate premium based on the table in effect at that time.

IMPORTANT: This is intended as a summary of the standard policy. Underwriters reserve the right to offer modified coverage based on the specifics of each risk. Coverage may be issued with additional exclusions or other modifications based on the nature of the risk and information obtained during the course of underwriting, including written answers given as evidence of insurability, and medical and financial information obtained from the applicant or third parties, or other information material to the risk. The actual policy provisions will govern the payment of claims

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