

# **SecureDI**

## **Outline of Coverage**

**Please note: This is intended as a summary of the plan and not a replacement for the actual Policy issued. If there are any discrepancies between this document and the Policy issued, the Policy will prevail. Please read your Policy carefully to be sure you understand its terms, conditions, limitations, exclusions and definitions.**

### **(A) BASE POLICY BENEFITS, CONDITIONS, LIMITATIONS & EXCLUSIONS**

#### **Total Disability Benefits:**

You will be considered totally disabled if you are unable, due to sickness or injury, to perform the substantial duties of your regular occupation. You will not be considered totally disabled if you are able to perform one or more of the substantial duties of your regular occupation or if you are engaged in any gainful occupation. You must be receiving appropriate care from a physician.

You will receive monthly benefits for total disability after you have been totally and continuously disabled for the number of days in the elimination period (periods of disability separated by 30 days or less will be considered continuous).

Benefits will continue for as long as you remain totally disabled, but not longer than the maximum benefit period for any one period of disability.

If disability due to sickness occurs during the first two policy years, you will receive a reduced benefit (there is no reduction if disability is due to accident):

<i>If disability occurs during:</i>	<i>You will receive:</i>
1 <sup>st</sup> policy year	50% of regular amount
2 <sup>nd</sup> policy year	75% of regular amount
Thereafter	100% of regular amount

#### **Partial Disability Benefits:**

You will be considered partially disabled if you are unable, due to sickness or injury, to perform the substantial duties of your regular occupation for at least 50% of the time you normally work, or if you are unable to perform one or more of the substantial duties of your regular occupation. You must be receiving appropriate care from a physician.

If you are partially disabled after a period for which you received benefits for total disability, for up to six months you will continue to receive 50% of the amount you would have received if you had remained totally disabled.

**Working Disability Benefits:** If you meet the definition of total disability except that you choose to engage in another gainful occupation, you will continue to receive benefits for up to an additional year as long as you are earning less than 25% of your pre-disability earnings. Your benefit will be reduced by your earnings from the other occupation.

**Limited Benefit for Mental or Nervous Disorders:**

If you are totally disabled due to a mental or nervous disorder, you will receive 50% of the monthly benefit you would otherwise receive, for a maximum period of six months.

**Waiver of Premium:**

Premiums for the policy are waived while you are eligible to receive benefits for total, partial or working disability.

**Survivor Benefit:**

If you should die while receiving benefits for total disability, a death benefit equal to two times the most recent monthly benefit payment will be paid to a beneficiary, provided benefits had been paid for at least six months prior to your death.

**Renewability:**

You may renew the plan for as long as you are actively at work on a full-time basis, until age 65. Premiums cannot be increased and coverage cannot be terminated except on a class basis (for example, all insureds in a specific province).

**Integration:**

If you receive disability benefits from other sources (e.g. government programs, other insurers or any other third party), your benefits may be reduced. This will only happen if your benefits from the plan plus your other benefit exceed 85% of your pre-disability earnings.

**Exclusions:**

- War, riot; insurrection; military service
- Attempted suicide; intentionally self-inflicted injuries
- Commission of a crime; engaging in an illegal endeavor
- Parachuting, hang-gliding, bungee jumping, rock or ice climbing, or motorized racing
- Flying other than as a commercial passenger
- Driving while intoxicated
- Use of controlled substances other than as prescribed by a physician
- Experimental treatment
- Cosmetic surgery or transplant surgery where you are the donor (1<sup>st</sup> 6 months of policy only)
- Normal pregnancy, childbirth or elective abortion (complications of pregnancy are covered)
- Disabled more than 120 days while outside Canada or US (unless hospitalized)
- Incarceration

**(B) PREMIUM REFUND RIDER (OPTIONAL):**

If you add the Premium Refund Rider to your Policy, the following additional provisions would be applicable:

If claims under the policy during a 10 year period are less than 20% of premiums paid during that same period, you are eligible to receive a refund equal to 50% of all premiums paid during that period, less any claims paid. A partial refund may also be payable at expiry, death, or policy termination (other than voluntary cancellation).