Acci-Jet Program

EXCELLENCE,
YOUR LIVING BENEFITS SPECIALIST

EXCELLENCE™
LIFE INSURANCE COMPANY

Protect Your Lifestyle

YOU
and Your Needs...

Are you an individual concerned about the impact to your lifestyle as a result of an accident or injury? Then this product was designed for you and your active lifestyle!

Think about it: what would you do if a disability prevented you from working? You would lose not only your primary source of income, but you would also have to face extra expenses related to your condition-expenses that you'll have to pay out of pocket.

Would you be able to meet your financial obligations?

OUR SOLUTION: ACCI-JET PROGRAM

Disability insurance that requires **no medical exam** and that covers you in the event of an accident or soft tissue injury.

Coverage for all workers, including the self-employed, that meets your every need:

- Disability Insurance:
  - in the event of an Accident or Soft Tissue Injury;
  - in the event of an Illness;
- Overhead Expense Insurance;
- Accidental Death, Dismemberment and Loss of Use;
- Extended Medical Care Further to an Accident;
- Travel Insurance.

Two types of disability insurance coverage:

- 24-hour coverage;
- Not work related (Accident or Soft Tissue Injury only).

DISABILITY INSURANCE
IN THE EVENT OF AN ACCIDENT OR SOFT TISSUE INJURY
Guaranteed Issue

YOU ARE ELIGIBLE
if You...

- are between the ages of 18 and 69 inclusively;
- currently hold a remunerative work for at least eight months per year and 21 hours per week;
- are not currently limited in terms of your movements or your daily activities due to an injury or illness;
- don't have a degenerative chronic disease or a permanent physical or intellectual impairment;
- are a Canadian citizen or have lived in Canada for at least six months and meet certain criteria.

YOU ARE CONSIDERED
Totally Disabled if...

TOTAL DISABILITY

For the first 24 months, as the result of an accident or soft tissue injury, you are in a state of continuous incapacity that prevents you from performing the activities of your **regular occupation** and you are not performing any other work for which you are, or should be, paid.

As of the 25th month and for the remainder of the benefit period, you are considered totally disabled if that same state of continuous incapacity prevents you from exercising **any reasonable occupation** and you are not performing any other work for which you are, or should be, paid.

Also, to be considered totally disabled, you must:

- have sustained an accident or soft tissue injury while the selected coverage was in effect;
- be under the regular care of a physician according to the frequency required for your condition for the duration of your state of incapacity.

Regular occupation means any employment, job, occupation or profession for which you were receiving eligible income prior to the onset of your disability.

Any reasonable occupation means, regardless of whether such work is available, any employment, job, occupation or profession that is likely to provide you with suitable income compared with that earned prior to your total disability and that you are able to hold by virtue of the experience, education, training or knowledge you currently hold or may reasonably acquire.

Soft tissue injury means a muscle, ligament or tendon that has been strained or sprained or has sustained a contusion, as well as the following medical conditions: bursitis, capsulitis, chondromalacia, costochondritis, epicondylitis (medial and lateral), palmar fasciitis, plantar fasciitis, ligamentitis, rotator cuff injury, carpal tunnel syndrome, tarsal tunnel syndrome, patellofemoral syndrome, tendinitis and tenosynovitis.

Please note that coverage for a soft tissue injury is subject to the limitations and exclusions stipulated at the end of this document.

TIPS FROM A PRO...

DISABILITY IN THE EVENT OF AN ILLNESS ($)

Enhance your definition of total disability by including disabilities due to illness. All you have to do is answer a short health questionnaire. You can also get personalized coverage by selecting the amount of coverage, waiting period and benefit period that's right for you.

EXTENSION OF THE "REGULAR OCCUPATION" PERIOD ($)

With this option, you benefit from a definition of total disability based on your regular occupation for a period of 60 months.

PARTIAL DISABILITY ($)

This option entitles you to a benefit even if you are not considered totally disabled. If you are unable to perform 50% of the duties of your regular occupation on a continuous basis, you are eligible for 50% of your monthly benefit. The benefit is payable as of the expiry of your waiting period and for a maximum of 6 months.

WAIVER of Premiums

Payment of your premiums will automatically be waived for all coverages under your contract if you meet the definition of total disability and your disability begins before your 60th birthday. The waiver of premiums begins as soon as your waiting period expires, subject to a minimum of 30 days, and terminates when you are no longer eligible for Disability Insurance benefits.

HOW WILL YOU Be Covered?

The **Acci-Jet Program** provides, **without a medical exam at the time of purchase**, disability benefits in the event of an accident or soft tissue injury.

Monthly benefit per $100 increment	Minimum $500	Maximum $6,000
Benefit period	2 years, 5 years or up to age 70	
Waiting period	0 day, 30 days or 119 days	

PAYING Your Premiums

Our premium rates are based on the coverages that you choose as well as your **occupation** and are payable up to age 70.

GUARANTEED RENEWABLE CONTRACT: INSURING YOU FOR THE LONG TERM

We undertake to renew your contract from year to year until your 70th birthday, provided your renewal premiums are paid. However, the Insurer may adjust premiums based on program results and experience. Our goal is to ensure that premiums remain stable.

TIPS FROM A PRO...

RETURN OF PREMIUMS: TURNING YOUR INSURANCE CONTRACT INTO AN INVESTMENT ($)

With this option, 50% of all premiums paid for your Disability Insurance are refunded, including the portion applicable to the Return of Premiums, less any disability claims paid under your contract.

Premiums may be returned at age 55, 60, 65 or 70, as you choose. However, no premiums are returned for contracts that have been in force for less than 120 months.

Payment of a Return of Premiums terminates the Disability Insurance coverage. Payment is automatic at age 70.

HOW TO CALCULATE your Monthly Benefit

Your advisor will sit down with you to conduct a needs analysis in order to determine the amount of monthly benefits you will need in the event of total disability. The amount of your available coverage is established based on your **eligible annual income (salary, net income, gross income, etc.)**.

The first $1,000 in total disability benefits are not integrated with benefits from other sources for a period of two years. If your amount exceeds $1,000, the portion in excess is integrated with benefits paid by any other company or public body, such that the total benefits received do not exceed the amount of the available benefit.

After two years of disability, all benefits will be integrated.

BE READY for Anything!

TEMPORARY LOSS OF FULL-TIME WORK

If you lose your job, take a parental leave or stop working temporarily but have not retired, then your Disability Insurance coverage will remain in effect under our **Maintenance of Coverage when Full-Time Work Ceases** clause for a period of 12 months as of the date your work ceases. Benefits payable in the event of total disability are subject to a minimum waiting period of 90 days and will be fully integrated.

For the purposes of applying this clause, you are totally disabled if, as the result of an accident or soft tissue injury, you are in a state of continuous incapacity that prevents you from performing any reasonable occupation and you are not performing any other work for which you are, or should be, paid.

REHABILITATION PROGRAM

You may benefit from all the professional services necessary to learn new duties based on a rehabilitation program that meets your needs and that has been approved by the Insurer. If you hold rehabilitative employment further to a total disability, you will receive a benefit equal to your full benefit less 50% of the income earned from your work for the duration of that employment, not to exceed 24 months. Benefits from all sources will be coordinated to ensure that your total income does not exceed the maximum amount of the available benefit.

EXTENSION AT AGE 70

You may extend your Disability Insurance until age 75, **without evidence of insurability**, provided you are working full-time at age 70. During the extension period, you will be eligible for benefits equal to 100% of those in effect before age 70, subject to the waiting period in effect and a maximum benefit period of two years.

ARE YOU A Business Owner?

OVERHEAD EXPENSE INSURANCE

This coverage helps you **pay the expenses necessary to run your business** while benefiting from a tax deduction on the premiums for this coverage. If you become totally disabled due to an accident or soft tissue injury or an illness, Overhead Expense Insurance will help you cover your business's regular office expenses, such as:

- heating, telephone, electricity;
- rent;
- employee salaries (for businesses of three or fewer employees);
- accounting services;
- subject to certain conditions, car or truck expenses when the vehicle is essential to performance of duties.

The maximum benefit period is two years, subject to a waiting period of 30 days. This coverage provides for monthly benefits ranging from $500 to $6,000.

BROADEN YOUR COVERAGE by Adding Riders

TRAVEL INSURANCE

If you incur medical expenses as the result of an emergency due to an illness or accident while travelling outside your province of residence for a maximum of 60 days, we will reimburse most of these expenses up to a maximum of **$5 million**. Such emergency expenses include:

- hospitalization;
- physicians' fees;
- medical devices;
- diagnostic expenses;
- medical and general assistance;
- transportation, etc.

In addition, if you are forced to **cancel or interrupt your trip**, we can reimburse up to **$5,000** in prepaid travel expenses, subject to certain conditions.

Note that Travel insurance protects you against illness as well as accident.

EXTENDED MEDICAL CARE FURTHER TO AN ACCIDENT

If you incur **expenses for extended medical care further to an accident**, you will be reimbursed, subject to certain conditions, for most of them, including:

- hospitalization expenses, including semi-private room;
- ambulance (by air, rail or land);
- private home nursing;
- fees of a chiropractor, physiotherapist, osteopath etc.;
- medication prescribed by a physician or dentist;
- dental accident (to healthy, vital teeth).

Reimbursable medical expenses are payable to a lifetime maximum of **$100,000.**

ACCIDENTAL DEATH, DISMEMBERMENT OR LOSS OF USE

If you lose your life in an accident or sustain an accidental dismemberment or loss of use, we will pay you a benefit of up to **$500,000**.

NOTE CONCERNING RIDERS

Please refer to your contract for more information about the covered expenses, limitations and exclusions for the riders you choose. Please note that family coverage is also available for some riders.

LIMITATIONS AND EXCLUSIONS FOR
Disability Insurance and Overhead Expense Insurance

LIMITATIONS

- Any period of disability related directly or indirectly to any soft tissue injury is subject to the limitations and exclusions applicable to soft tissue injuries even if the medical condition is the result of an accident.
- Any claim related to a back or neck injury or to any part of the spine will be reviewed and processed in accordance with the definitions, limitations and exclusions that apply to a soft tissue injury, except in the event of an accident where the medical condition is diagnosed by a specialist physician and confirmed by the appropriate diagnostic tests.
- Any period of disability related directly or indirectly to a soft tissue injury is limited to a benefit period of 30 days if you are in occupational class B at the time of disability and 60 days if you are in occupational class A. In addition, for all soft tissue injuries combined, disability benefits are limited to a lifetime maximum of 180 days for occupational classes B and A and are limited to a lifetime maximum of 36 month for occupational classes 2A, 3A and 4A.

  If you change occupational classes during the term of the contract, the limitations that apply at the time of a Disability Insurance claim are those of the regular occupation performed prior to the onset of disability. However, the days of disability benefits paid prior to the change in occupational class will accrue toward the above limitations.
- The amount of the monthly benefit under your Disability Insurance coverage may be reduced by any sum received during your disability period as salary, bonuses, dividends, commissions, fees, net business earnings and/or gross business earnings after your date of disability. For the purposes of calculating the loss of income, the Insurer will use the same criteria as those used to calculate eligible income and the amount of monthly benefits.
- Benefits under the Disability Insurance coverage are subject to the « Integration of Benefits » clause.
- With regard to the "Maintenance of Coverage when Remunerative Work Ceases" clause, the minimum waiting period is 90 days and the benefits payable will be fully integrated with any sums paid to you by any other company or public body. Also, if you are not totally disabled, entitlement to monthly benefits is suspended as of the 13th month without remunerative work.
- Where you have purchased other overhead or operating expense insurance, the Insurer will pay only its proportional share of incurred and insured expenses.

GENERAL EXCLUSIONS

No benefit shall be payable for a disability resulting directly or indirectly from any of the following:

- active membership in the armed forces of any country;
- suicide, attempted suicide or self-inflicted injury, whether the Primary Insured is sane or insane;
- injury sustained while the Primary Insured is actively participating in a riot, an insurrection or hostilities, or injury sustained during a war, whether declared or not;
- commission or attempted commission of a criminal act by the Primary Insured;
- participation by the Primary Insured in any type of flight or attempted flight while he or she is travelling aboard the craft other than as a passenger;
- pregnancy, natural childbirth, childbirth by Caesarean section, or miscarriage;
- operation of a motor vehicle by the Primary Insured while impaired or under the influence of narcotics or alcohol or while their blood alcohol concentration exceeds the limit prescribed by law;
- use of alcohol or any other drug or intoxicant, including medication where dosage is not followed;
- participation in a race, trial or speed contest for automobiles, motorcycles or any other motor vehicle;
- participation in any combat or acrobatic sport or any sport for compensation;
- practice of the following sports: skydiving, paragliding, hang gliding, climbing, mountaineering, underwater diving, motocross, dirt bike or rodeo;
- illness or any form of disability or extended disability resulting from illness;
- any loss arising from an illness, even if the illness was contracted accidentally;
- degenerative disc disease, which is considered an illness and is therefore excluded from coverage under this contract;
- any nervous, psychological or psychiatric disease, including but not limited to depression, anxiety, stress, burnout, or any disorder related to dependence or prescription drug abuse.

SPECIFIC EXCLUSIONS

- If you receive disability benefits for the maximum period stipulated in the applicable "regular occupation" definition of total disability, no further benefits shall be payable for a same medical condition unless it is shown that you are unable to exercise any reasonable occupation. Under Overhead Expense Insurance, the maximum benefit period for a given medical condition is 24 months.
- Overhead Expense Insurance does not apply to any disability period during which you or your associates no longer incur overhead expenses due to the sale, closure, winding-up, bankruptcy or assignment of your business.

NOTE

This documentation is a short summary of the coverages and conditions in your contract and is therefore incomplete. Please refer to your personal contract: it is important that you read and understand it.

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