

# PlanDirect™ Accidental Death, Dismemberment and Specific Loss Benefit Rider



This rider is issued by The Canada Life Assurance Company as part of the policy to which it is attached and is subject to the provisions of the policy, except as modified by this rider.

Terms used in this rider are to be given the same interpretation and meaning as set out in the policy, unless the context requires otherwise.

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# PlanDirect™ Accidental Death, Dismemberment and Specific Loss Benefit Rider



## Section 1: Terms Used

**Covered Accidental Death, Dismemberment and Specific Loss Benefits** means those accidental death, dismemberment and specific loss benefits covered by this rider and set out in Section 3.

**Covered Loss** means a specific loss set out in Section 3 that:

- occurs as a direct result of the Injury, independent of all other causes;
- occurs within 365 days after the date on which the Injury is sustained; and
- in the case of loss of use, is continuous for 365 days after the date on which the Injury is sustained.

**Loss by Dismemberment** means:

- for hands and feet, complete severance through or above the wrist or ankle joints;
- for arms and legs, complete severance through or above the elbow or knee joints;
- for thumb and big toe, complete severance of one entire phalange; and
- for fingers and other toes, complete severance of two entire phalanges.

**Loss of Sight, Speech, or Hearing** means total and irrecoverable loss beyond correction by surgical or other means.

**Loss of Use** means total and irrecoverable loss of the ability to perform each and every action the arm, leg, or hand was able to perform before the date the Injury was sustained, beyond correction by surgical or other means.

## Section 2: Insurance Provision

For benefits to be payable, Covered Accidental Death, Dismemberment and Specific Loss Benefits must be provided as a result of an Injury to an *Insured*.

Payment is subject to the limitations and exceptions set out in the policy and this rider.

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## Section 3: Covered Accidental Death, Dismemberment and Specific Loss Benefits

### Table of Benefits

Specific Loss	Amount Payable
<b>For loss of:</b>	
Life	the <i>Maximum Benefit Amount</i>
Both hands	the <i>Maximum Benefit Amount</i>
Both feet	the <i>Maximum Benefit Amount</i>
Sight of both eyes	the <i>Maximum Benefit Amount</i>
One hand and one foot	the <i>Maximum Benefit Amount</i>
One hand and sight of one eye	the <i>Maximum Benefit Amount</i>
One foot and sight of one eye	the <i>Maximum Benefit Amount</i>
Speech and hearing in both ears	the <i>Maximum Benefit Amount</i>
One arm	$\frac{3}{4}$ of the <i>Maximum Benefit Amount</i>
One leg	$\frac{3}{4}$ of the <i>Maximum Benefit Amount</i>
One hand	$\frac{1}{2}$ of the <i>Maximum Benefit Amount</i>
One foot	$\frac{1}{2}$ of the <i>Maximum Benefit Amount</i>
Sight of one eye	$\frac{1}{2}$ of the <i>Maximum Benefit Amount</i>
Speech	$\frac{1}{2}$ of the <i>Maximum Benefit Amount</i>
Hearing in both ears	$\frac{1}{2}$ of the <i>Maximum Benefit Amount</i>
Thumb and index finger	$\frac{1}{4}$ of the <i>Maximum Benefit Amount</i>
Four fingers on one hand	$\frac{1}{4}$ of the <i>Maximum Benefit Amount</i>
All toes of one foot	$\frac{1}{8}$ of the <i>Maximum Benefit Amount</i>
<b>For loss of use of:</b>	
Both arms	the <i>Maximum Benefit Amount</i>
Both legs	the <i>Maximum Benefit Amount</i>
Both hands	the <i>Maximum Benefit Amount</i>
One arm and one leg	the <i>Maximum Benefit Amount</i>
One hand and one leg	the <i>Maximum Benefit Amount</i>
One arm	$\frac{3}{4}$ of the <i>Maximum Benefit Amount</i>
One leg	$\frac{3}{4}$ of the <i>Maximum Benefit Amount</i>
One hand	$\frac{1}{2}$ of the <i>Maximum Benefit Amount</i>

## Section 4: Payment of Benefits

If an *Insured* sustains an Injury that occurs while this rider is in force and the Injury results in a Covered Loss, Canada Life will pay a lump sum benefit to the *Owner* or, in the case of the *Owner's* death, to the *Owner's* beneficiary.

The *Maximum Benefit Amount* is shown on the *Policy Specifications* in the *Optional Benefit Riders* section for the Accidental Death, Dismemberment and Specific Loss Benefit rider. The benefit for a specific loss set out in the *Table of Benefits* in this rider is the *Maximum Benefit Amount*, or the applicable portion of the *Maximum Benefit Amount*, shown for that specific loss.

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## Section 5: Loss After Termination of Insurance

Covered Accidental Death, Dismemberment and Specific Loss Benefits are payable for a Covered Loss suffered after termination of this rider as long as the Injury was sustained while this rider was in force.

## Section 6: Repatriation Benefits

If benefits are payable under this rider for loss of life of an *Insured which occurred at least 150 kilometres* from the *Insured's* place of residence, Canada Life will pay for preparation of the body and its transportation to the place of burial or cremation. For greater certainty, no benefit is payable for funeral expenses.

## Section 7: Beneficiary

An *Owner* has the right to name a beneficiary. The *Owner* may make the designation of the beneficiary at any time, where permitted by law.

If the beneficiary dies before the *Owner* or if the *Owner* has not named a beneficiary, payment will be made to the *Owner's* estate.

The *Owner* is the beneficiary of benefits payable for *Insureds* other than the *Owner*.

## Section 8: Limitations

### General Limitations

In respect to more than one specific loss resulting from any one accident, no more than the *Maximum Benefit Amount* will be paid.

No benefits will be paid for Loss of Use if benefits for Loss by Dismemberment of the same arm, leg, or hand are paid or payable as a result of the same accident.

### Surgical Reattachment

If a dismembered part is surgically reattached, regardless of the use regained, the benefits payable are limited to 50 per cent of the amount payable for the specific loss, as shown in the *Table of Benefits* in this rider. The balance of the benefit for Loss by Dismemberment is payable if the reattachment fails and the reattached part is removed within 365 days after the reattachment was performed.

### Repatriation Benefit

For preparation and transportation of an *Insured's body to the place of burial or cremation*, *benefits payable* are limited to the actual expense incurred reduced by any amount paid for the similar expenses under the Emergency Travel Medical Rider, if in force under the policy. Benefits payable under Section 6 – Repatriation Benefits provision are limited to \$2,500.

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## Section 9: Exceptions

No benefits will be paid for a specific loss resulting directly or indirectly from the following:

- viral or bacterial infections, except pyogenic infections occurring through the Injury for which loss is being claimed;
- a Sickness;
- medical or surgical treatment, except surgical reattachment;
- service, including part-time or temporary service in the Armed Forces of any country;
- inhaling any gas or fumes, whether voluntarily or otherwise;
- the use of any drug, poisonous substance, intoxicant or narcotic, unless prescribed for the *Insured* by a Physician and taken by the *Insured* in accordance with directions given by the Physician;
- the *Insured's* professional participation in athletics;
- the *Insured's* participation in a hazardous sport such as mountaineering, sky diving, parachuting, skin or scuba diving, motorized vehicle racing or horse racing; and
- the *Insured* operating, riding in or descending from any kind of aircraft, if the *Insured* is acting in any capacity other than as a fare-paying passenger on a regularly scheduled or chartered flight of a commercial airline.

## Section 10: Renewal

If your policy is renewed in accordance with the Term of Insurance and Renewability section, this rider will also be renewed on the *Annual Renewal Date*.

## Section 11: Termination of this Rider

This rider terminates, except as provided under Section 5: Loss after Termination of Insurance, on the earlier of:

- the date the policy terminates;
- the last day of the month in which the *Owner* reaches age 71; or
- the next *Annual Renewal Date* following the date on which Canada Life receives a Written Request from the *Owner* to terminate this rider. Such Written Request must be received by Canada Life at least 30 days before the *Annual Renewal Date*.

Coverage for an *Insured* other than the *Owner* will terminate except as provided under Section 5: Loss after Termination of Insurance provision, on the earlier of:

- the date the policy or this rider terminates;
- the date coverage for the *Insured* terminates under the policy; or
- the last day of the month in which the *Insured* reaches age 71.

# PlanDirect™ Accidental Death, Dismemberment and Specific Loss Benefit Rider



Signed for The Canada Life Assurance Company at Winnipeg, Manitoba as of the *Rider Effective Date* shown on the *Policy Specifications*.

A handwritten signature in black ink that reads "Jeff Macoun".

Jeff Macoun  
President and Chief Operating Officer, Canada

A handwritten signature in black ink that reads "Paul A. Mahon".

Paul A. Mahon  
President and Chief Executive Officer

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