

GENERAL PROVISIONS

Beneficiary

An employee or any spouse has the right to name a beneficiary when he applies for insurance.

It is understood that the beneficiary designation made under the Policyholder's Group Life Insurance Policy shall be recognized as the beneficiary under the policy, unless a further designation has been made that specifically identifies the policy. Failing such designation, all benefits will be paid to the estate of the insured person.

All other indemnities of the policy will be payable to the insured person.

An insured person can change his beneficiary at any time, where permitted by law. Chubb Life assumes no responsibility for the validity of such designation or change of beneficiary.

The beneficiary designation made by the insured person (if any) under the replaced policy has been retained. The insured person should review the existing designation to ensure it reflects his/her current intention.

The policy contains a provision removing or restricting the right of the insured person to designate persons to whom or for whose benefit insurance money is to be payable.

Legal Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, Limitations Act, 2002 or other applicable legislation in the Insured's province of residence.

Change of Insurer

An insured person under a former policy may not be excluded from the new policy or be denied benefits solely because of a pre-existing condition limitation that was not applicable or that did not exist in the former policy, or because the person is not at work on the date of coming into force of the new policy.

The insured person and any claimant under the policy has the right, as determined by law applicable in the insured person's province of residence, to obtain a copy of his/her application, any written evidence of insurability (as applicable) and the Policy, on request, subject to certain access limitations.

CHUBB®

Accidental Death & Dismemberment Insurance

For the members and volunteers of:
Programme du Regroupement
Loisir et Sport du Québec

Policy Number:
SG30107600

Underwritten by:
Chubb Life Insurance Company of Canada

Effective Date:
July 1st, 2017



Chubb. Insured.™

Chubb Life is part of the Chubb group of insurance companies, with operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

Chubb Limited, the parent company of Chubb Life, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 ind



This brochure has been prepared in connection with a group plan underwritten by Chubb Life Insurance Company of Canada ("Chubb Life"). For ease of reference it contains a brief description only and does not mention every provision of the contract issued. Please remember that rights and obligations are determined in accordance with the contract and not this brochure. For the exact provisions applicable, please consult your Employer.

COVERAGE

Chubb Life will pay the benefits described in the policy for any accident which happens while an Insured person is participating in a practice, game, exhibition game, tournament or other activity which is sanctioned, supervised and sponsored by the Policyholder.

Coverage includes direct travel to and from the event or training site, and while at the event, but shall exclude every day usual commutation.

ELIGIBILITY

All members and volunteers under age 75, whose names are on file with the Policyholder.

BENEFIT AMOUNT

Flat \$25,000

In the event of your death, the benefit amount is payable to your Estate.

SCHEDULE OF LOSSES

Accidental Death & Dismemberment

If such injuries shall result in any one of the following specific losses within one year from the date of the accident, Chubb Life will pay the percentage of the benefit amount, based on the amount stated under the benefit amount section, however, that not more than one (the largest) of such benefits shall be paid with respect to injuries resulting from one accident.

	Percentage of Benefit Amount
Loss of Life.....	100%
Loss of Entire Sight of Both Eyes.....	100%
Loss of One Hand and One Foot.....	100%
Loss of Use of One Hand and One Foot.....	100%
Loss of One Hand and Entire Sight of One Eye.....	100%
Loss of one Foot and Entire Sight of One Eye.....	100%
Loss of Speech and Hearing in Both Ears.....	100%
Brain Death.....	100%
Loss of Both Arms, Both Hands, Both Legs or Both Feet.....	200%
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet.....	200%
Quadriplegia.....	200%
Paraplegia.....	200%
Hemiplegia.....	200%
Loss of One Arm or One Leg.....	80%
Loss of Use of One Arm or One Leg.....	80%
Loss of One Hand or One Foot.....	75%
Loss of Use of One Hand or One Foot.....	75%
Loss of Entire Sight of One Eye.....	75%
Loss of Speech or Hearing in Both Ears.....	75%
Loss of Thumb and Index Finger of Same Hand.....	33 1/3%
Loss of Use of Thumb and Index Finger of Same Hand.....	33 1/3%
Loss of Four Fingers of Same Hand.....	33 1/3%
Loss of Hearing in One Ear.....	33 1/3%
Loss of All Toes of Same Foot.....	25%

"Loss" shall mean with respect to hand or foot, the actual severance through or above the wrist or ankle joint; with respect to arm or leg, the actual severance through or above the elbow or knee joint; with respect to eye, the total and irrevocable loss of sight; with respect to speech, the total and irrevocable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrevocable loss of hearing which cannot be corrected by any hearing aid or device; with respect to "Loss of Thumb and Index Finger of Same Hand" or "Loss of Four Fingers of Same Hand", the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand); with regard to toes, the actual severance through or above the metatarsophalangeal joints (the joints between the toes and the foot) of the same foot. If the insured suffers complete severance of a hand, foot, arm or leg as described above, the Chubb Life Insurance will pay the amount specified in the Schedule of Losses if the severed limb is surgically reattached, whether successful or not.

"Loss" as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irrevocable paralysis of such limbs, provided such loss of function is continuous for 180 consecutive days and such loss of function is thereafter determined on evidence satisfactory to Chubb Life to be permanent.

"Loss of Use" shall mean the total and irrevocable loss of function of an arm, hand, foot, leg or thumb and index finger of same hand provided such loss of function is continuous for 12 consecutive months and such loss of function is thereafter determined on evidence satisfactory Chubb Life to be permanent.

"Brain Death" means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

All benefits that are payable at 200% of the Principal Sum are subject to an all policies combined maximum benefit amount of \$1,000,000.

Permanent Total Disability

After one year of "continuous total disability" and if the Insured Person is then "permanently and totally disabled", Chubb Life will pay a Permanent Total Disability Benefit equal to \$25,000 less payments, if any, made under the Schedule of Losses on account of such injuries.

"Continuous total disability", which must result from such injuries and commence within 30 days after the date of accident, means the Insured Person's complete inability during the first year thereof to perform the substantial and material duties of his occupation.

"Permanently and totally disabled" means Injury which prevents an Insured Person from performing at least two (2) of the six (6) Activities of Daily Living, without assistance from another person. Also, the Insured Person must be determined on evidence satisfactory to Chubb Life, to be and remain, as of twelve (12) months after the date of the Injury, incapable of performing at least two (2) of the six (6) Activities of Daily Living without assistance from another for the remainder of his or her life. The disability must be determined to be total, permanent, and irreversible and certified to be such by a Physician acceptable to Chubb Life. The Insured Person's inability to actually obtain employment is not a criteria to qualify for the Permanent and Total Disability benefit.

Activities of Daily Living" means the following six (6) activities:

1. *Maintaining continence:* controlling urination and bowel movements, including the ability to use ostomy supplies or other devices such as catheters;
2. *Transferring:* moving between a bed and a chair, or a bed and a wheelchair;
3. *Dressing:* putting on and taking off all necessary items of clothing;
4. *Toileting:* getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene;
5. *Eating:* performing all major tasks of getting food into the body; and
6. *Bathing:* washing in either a tub or shower, including the task of getting in or out of the tub or shower.

Accident Medical Reimbursement Expense

If as a result of Injury, and within thirty (30) days from the date of the accident causing such Injury, an Insured Person who is insured under a Canadian provincial or territorial government health insurance plan obtains medical treatment in Canada from a legally qualified Physician and as a consequence of such Injury incurs expenses for any of the following para-medical services when recommended by a legally qualified Physician, Chubb Life shall reimburse the Insured Person for the following reasonable and necessary expenses:

- a. private duty nursing by a licensed graduate nurse (R.N.), who does not ordinarily reside in the Insured Person's home and who is not a member of his/her Immediate Family. This benefit is payable up to \$50 per hour to a maximum of \$5,000 per Insured Person for all Injuries resulting from any one accident;
- b. Transportation, when such service is provided by a professional air or land ambulance service to the nearest approved Hospital which is equipped to provide the required and recommended necessary treatment. This benefit is payable up to a maximum of \$5 000.;
- c. Hospital charges for the difference between the public ward allowance under the Insured Person's provincial or territorial government health insurance plan and the semi-private accommodation charge for a semi-private Hospital room. This benefit is payable up to a maximum of \$5,000 per Insured Person for all Injuries resulting from any one accident;
- d. rental of a wheelchair, iron lung or other durable equipment, not to exceed the purchase price prevailing at the time rental became necessary;
- e. fees for services of a licensed physiotherapist. This benefit is payable up to a maximum reimbursement of \$35 per treatment, \$350 per event and \$700 per year per Insured Person for all Injuries resulting from any one accident ; incurred within 18 months of the date of the accident causing Injury;
- f. prescription drugs and medicines (except in the Province of Quebec);
- g. expenses for hearing aids, crutches, splints, casts, trusses and braces, but excluding replacement thereof; This benefit is payable up to a maximum of \$750 per Insured Person for all Injuries resulting from any one accident;
- h. fees for services of a licensed chiropractor. This benefit is payable up to a maximum reimbursement of \$35 per treatment, \$350 per event and \$700 per year per insured Person for all Injuries resulting from any one accident;
- i. cost of the purchase of eyeglasses or contact lenses upon the advice of a physician when they were not required nor worn previously and became necessary as a result of the Injuries. This benefit is payable up to a maximum of \$100 per Insured Person resulting from any one accident. This also covers replacement of the glasses following an accident;
- j. Fees for services of a licensed doctor report following an accident. This benefit is payable up to a maximum of \$40 per Insured Person for all Injuries resulting from any one accident.

Reimbursement shall only be made provided that expenses are:

- a. incurred in Canada;
- b. incurred within 52 weeks of the date of the accident causing Injury;
- c. incurred only for therapeutic and not elective treatment; and
- d. which is supported by original receipts submitted to Chubb Life as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a policy of automobile insurance and any federal or provincial hospital, medical or drug plan.

The maximum amount payable for this benefit is \$25,000 per Insured Person for all Injuries resulting from any one accident.

Accident Dental Expense

When injury to whole and sound teeth shall, within 30 days from the date of the accident, require treatment, replacement or x-rays by a legally qualified dentist or dental surgeon, Chubb Life will pay the necessary expense actually incurred therefore by or behalf of an insured person within 52 weeks after the date of the accident, not to exceed in the aggregate the amount of Dental Expense of \$2,500 as the result of any one accident.

Teeth which have been capped or crowned shall, for purposes of the policy, be considered whole and sound except where they have undergone endodontics treatment. If an injury to a capped or crowned tooth causes damage to the remaining tooth structure requiring the preparation of a new cap or crown Chubb Life shall cover the cost of treatment necessitated thereby. If a cap or crown is damaged or dislodged without injury to the remaining tooth structure, the policy shall not cover the cost of treatment necessitated thereby.

If the Insured Person suffers Injury and as a result of such Injury incurs damage to dentures, fixed bridges or crowns within 30 days from the date of the accident causing such Injury and require treatment from a doctor or a legally qualified dentist, Chubb Life shall reimburse the following: the reasonable and necessary cost actually incurred within 52 weeks of the date of the accident causing Injury, for repair or replacement to a maximum of \$300 resulting from any one accident.

Any payments made under this section shall be in accordance with the schedule of fees published by the Dental Association in the Province or territory of the insured person's residence.

Reimbursement shall only be made provided that expenses are:

- a. incurred in Canada;
- b. incurred within 52 weeks of the date of the accident causing Injury;
- c. incurred only for therapeutic and not elective treatment; and
- d. supported by an original standard dental claim form submitted to Chubb Life as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a policy of automobile insurance and any federal or provincial hospital, medical or drug plan.

The maximum amount payable for this benefit is \$1,000 per Insured Person for all Injuries resulting from any one accident.

Repatriation Benefit

When injuries covered by this plan result in a loss of life outside 50 km from your city of permanent residence or outside Canada and the loss of life occurs within 365 days from the date of the accident, Chubb Life will pay the actual expense incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased, but not to exceed \$5,000.

Rehabilitation Benefit

When injuries result in a payment being made by Chubb Life under any benefit excluding the Loss of Life Benefit, Chubb Life will also pay the reasonable and necessary expenses actually incurred up to a limit of \$10,000 for special training provided:

- a. such training is required because of such injuries and in order for you to become qualified to engage in an occupation in which you would not have been engaged except for such injuries;
- b. expenses are to be incurred within two years from the date of the accident;
- c. no payment will be made for ordinary living, travelling, or clothing expenses.

Family Transportation Benefit

When injuries result in your confinement as an in-patient in a hospital outside 100 km from your city of permanent residence or outside Canada and requires personal attendance of a member of your immediate family as recommended by the attending physician, in writing, Chubb Life will pay for the expense incurred by your family member, for the transportation by the most direct route by a licensed common carrier to you, while confined, but not to exceed an amount of \$10,000.

"Member of your immediate family" means spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, and son-in-law or daughter-in-law.

Spousal Occupational Training Benefit

When injuries to you result in a payment being made by Chubb Life under the Loss of Life Benefit, Chubb Life will pay in addition, the expenses actually incurred, within 30 months from the date of the accident, by your spouse for a formal occupation training program for the purpose of specifically qualifying your spouse to gain active employment in an occupation for which your spouse would otherwise not have sufficient qualifications.

The maximum payable hereunder is \$15,000.

Home Alteration and Vehicle Modification Benefit

In the event you sustain an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit, and such injury subsequently requires the use of a wheelchair to be ambulatory, Chubb Life will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the accident for:

1. the one-time cost of alterations to your principal residence to make it wheelchair accessible and habitable; and
2. the one-time cost of modifications necessary to a motor vehicle utilized by you to make the vehicle accessible or operable for you.

Benefit payments herein will not be paid unless:

- i. home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization, providing support and assistance to wheelchair users; and
- ii. vehicle modifications are carried out by a person or persons with experience in such matters and modifications are approved by the Provincial vehicle licensing authorities.

The maximum payable under both items 1 and 2 shall be 10% of the Insured Person's Principal Sum amount to a maximum of \$10,000.

Fracture Benefit

When injury results in any of the fractures and dislocations listed in the following schedule, Chubb Life will pay the amount specified for such, up to a maximum of \$500 (without wearing helmet) or \$800 (wearing a helmet) , and not more than one such indemnity, the largest, shall be payable as the result of any one accident.

For complete fracture (including Greenstick fracture)

Of the Skull (depressed).....	100%
Of the Skull (not depressed).....	40%
Of the Spine (several vertebrae).....	100%
Of the Spine (one vertebrae).....	40%

Of the Spine (compression fracture)	20%
Of the upper Jaw (maxilla)	33%
Of the lower Jaw (mandible).....	8%
Of the Thigh (femur)	33%
Of the Pelvis	33%
Of the Knee Cap	27%
Of the Lower Leg	25%
Of the Shoulder Blade	25%
Of the Ankle (small bones)	25%
Of the Wrist (small bones)	25%
Of the Forearm (compound or comminuted)	23%
Of the Forearm (not compound)	12%
Of the Sacrum or Coccyx.....	17%
Of the Sternum	17%
Of the Arm, between the Elbow and Shoulder.....	17%
Of the Collarbone.....	12%
Of the Nose.....	12%
Of two or more Ribs	10%
Of one Hand (one or more metacarpals)	8%
Of one Foot (one or more metatarsals)	8%
Of the Facial Bones.....	8%
Of one Rib	5%
Of any Bone not specified above.....	3%

For Complete Dislocation

Of the Hip.....	42%
Of the Knee (with open primary repair).....	33%
Of the Shoulder (with open reduction)	25%
Of the Wrist.....	17%
Of the Ankle	17%
Of the Elbow	12%
Of the Foot (other than toes)	8%

Severance of tendon or tendons

Heel (Achilles)	22%
Ankle	20%
Knee.....	18%
Foot (not toes)	17%
Elbow	17%
Wrist.....	12%
Hand (including fingers).....	12%

Miscellaneous

Ruptured kidney (operative)	27%
Ruptured liver (operative)	27%
Ruptured spleen (operative)	27%
Punctured lung – with open surgery	23%
Burns – requiring one or more skin grafts	27%
Knee-injured and requiring surgery (when there is no fracture or dislocation)	22%
Bone operation – injured portion removed (when there is no fracture or dislocation)	22%

Taxi

Chubb Life will pay the reasonable expense incurred for a licensed taxi to transport a covered person to either the office of a physician or the nearest hospital, subject to a maximum of \$100 per any one accident.

EXCLUSIONS

The plan does not cover any loss, which is the result of:

- a. Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
- b. Declared or undeclared war, or any act or war, terrorism, riot or insurrection, or service in the armed forces of any country, government or international organization thereof;
- c. Travel or flight in an aircraft owned or leased by the Policyholder, an Insured or a member of an Insured's household, or aircraft being used for any test or experimental purpose, firefighting, power line inspection, pipeline inspection, aerial photography or exploration except to the extent such travel or flight is provided in the "Hazards Insured Against" section of the Accidental Death & Dismemberment portion of the policy;
- d. Losses occurring while the insured person is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by Chubb Life pro-rata for any such period of full-time active duty);
- e. This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

EXPOSURE AND DISAPPEARANCE

Loss resulting from unavoidable exposure to the elements shall be covered to the extent of the benefits afforded you.

If your body has not been found within one year of disappearance, stranding, sinking or wrecking of the conveyance in which you were riding at the time of the accident, it shall be presumed, subject to all other conditions of this policy, that you suffered a loss of life resulting from bodily injuries sustained in an accident covered under this policy.

HOW TO CLAIM

In the event of a claim, claim forms can be obtained from the Plan Administrator.

Notice of claim must be given to Chubb Life within 30 days from the date of the accident, the beginning of the disability or after the survival period, and subsequent proof of claim must be submitted to Chubb Life within 90 days from the date of the accident or after survival period.

Failure to give notice of claim or furnish proof of claim within the time prescribed in the policy condition will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. In no event, will Chubb Life accept notice of claim beyond one (1) year.