

Spinal Cord Injury Alberta

Voluntary Accidental Death & Dismemberment Insurance Program for Members

Eligibility: Members (under the age of 80) and their families with each membership renewal

Cost:	Member only	\$ 50,000 option	\$18.00 per year
		\$100,000 option	\$36.00 per year
	Family plan	\$ 50,000 option	\$27.00 per year
		\$100,000 option	\$54.00 per year

Coverage: Spouse only (no children)	50% of your insurance amount
Spouse (with children)	40% of your insurance amount
Each child (no spouse coverage)	15% of your insurance amount
Each child (with spouse coverage)	10% of your insurance amount

Our accident insurance plan covers accidental death (full insurance amount is payable) and provides various percentages of the insurance amount for certain major injuries. This information is found in the Table of Losses. Our Table of Losses is not limited to dismemberment or loss of sight, but includes payments for paralysis or loss of use of certain body members. Here's our table:

For loss of life	The principal sum
For loss of life or use of:	
both hands or both feet	The principal sum
sight of both eyes	The principal sum
one hand and one foot	The principal sum
one hand or foot and sight of one eye	The principal sum
speech and hearing in both ears	The principal sum
one leg or one arm	3/4 the principal sum
either hand or foot	2/3 the principal sum
speech or hearing in both ears	2/3 the principal sum
sight of one eye	2/3 the principal sum
thumb and index finger of the same hand	1/3 the principal sum
four fingers of the same hand	1/3 the principal sum
hearing in one ear	1/6 the principal sum
all toes of one foot	1/8 the principal sum
Quadriplegia (total & irreversible paralysis of all four limbs)	2 times the principal sum
Paraplegia (total & irreversible paralysis of both lower limbs)	2 times the principal sum
Hemiplegia (total & irreversible paralysis of one arm and one leg on the same side of the body)	2 times the principal sum

We have tried to be brief but informative. These descriptions are meant to provide a general overview of the benefits. Certain definitions and the insurance companies minimum requirements have been omitted due to space considerations. Members who choose to buy this accident insurance will receive certificates, which outline all benefits and restrictions found in the plan.

We believe this plan will be of assistance to our members should these accidents occur. Further, your family members will be insured at a cost that is very affordable. We have tried to ensure accident insurance accessibility and available benefits where accidents do not cause a loss of life. Over the coming years we will strive to maintain a competitive plan at an affordable cost. If you have more questions once you have joined, you can contact our insurance consultant, Jardine Lloyd Thompson Canada Inc., with your enquiries at 1-800-708-1144.

How to Enroll:

If you wish to participate in this voluntary insurance plan, return the completed enrollment form and payment in full to

Jardine *Lloyd Thompson Canada Inc.*
16th Floor, 1111 West Georgia
Vancouver, BC
V6E 4G2