

Schedule of Benefits – Accident & Sickness ASA Sanctioned Events

Principal Sum – Flat \$25,000.00

These benefits of the policy only apply if selected by the Policyholder (indicated by “Yes” in the Covered Benefit column) and the appropriate premium paid.

Benefit	Covered Benefit	Maximum Amount Payable per Insured Person per Accident (CAD\$)
ACCIDENTAL DEATH AND DISMEMBERMENT	YES	Percent of Principal Sum per Table of Losses
DISAPPEARANCE	YES	Principal Sum
PERMANENT AND TOTAL DISABILITY	YES	Up to 100% of Principal Sum
REHABILITATION	YES	Up to \$15,000
HOME ALTERATION AND VEHICLE MODIFICATION	YES	Up to \$15,000
WORKPLACE MODIFICATION AND ACCOMMODATION	YES	Up to \$5,000
PSYCHOLOGICAL THERAPY	YES	Up to \$5,000
IN-HOSPITAL BENEFIT	YES	Up to \$2,500/month
FAMILY TRANSPORTATION	YES	Up to \$15,000
REPATRIATION BENEFIT	YES	Up to \$15,000
IDENTIFICATION BENEFIT	YES	Up to \$5,000
DAY CARE	YES	Up to \$5,000
DEPENDENT CHILD EDUCATIONAL BENEFIT	YES	Up to \$5,000
SPOUSAL EDUCATIONAL BENEFIT	YES	Up to \$15,000
FUNERAL EXPENSE	YES	Up to \$5,000
BEREAVEMENT BENEFIT	YES	Up to \$1,000
SEAT BELT AND AIR BAG BENEFIT	YES	Up to \$50,000
CRIMINAL ASSAULT BENEFIT	NO	Additional 10% of Principal Sum
COSMETIC DISFIGUREMENT	NO	Up to \$25,000
COMA BENEFIT	NO	Up 100 monthly payments
FRACTURE BENEFIT	YES	Up to \$500
ACCIDENTAL PARAMEDICAL EXPENSE	YES	Overall Maximum \$10,000
(a) Private Duty Nursing		Up to sublimit of \$5,000
(b) Transportation Costs		Up to sublimit of \$5,000
(c) Hospital Charges		Up to sublimit of \$5,000
(d) Rental of Wheelchair, Iron Lung or Other Durable Equipment		Included – no sublimit
(e) Licensed physiotherapist, athletic therapist, sports therapist, kinesiologist or physical therapist		Up to a combined sublimit of \$300
(f) Prescription Drugs and Medicines		Included – no sublimit

Benefit	Covered Benefit	Maximum Amount Payable per Insured Person per Accident (CAD\$)
(g) Hearing Aid, Crutches, Splints, Casts, Trusses and Braces		Included – no sublimit
(h) Licensed chiropractor, occupational therapist, osteopath or massage therapist		Up to a combined sublimit of \$300
ACCIDENTAL DENTAL EXPENSE	YES	Up to \$500
WAR RISK COVERAGE	NO	Up to \$500,000