

Benefits	Description	Maximum
Repatriation Benefit	Pays the actual expense incurred for preparing the deceased for burial or cremation and the shipment of the body of the insured to the city of residence.	\$15,000
In-Hospital Indemnity	Provided for persons hospitalized as a result of an accidental death.	\$2,500/month
Identification Benefit	Transportation and accommodation benefit for an immediate family member to travel to identify an insured member as a result of an accidental death.	\$15,000
Bereavement Benefit	Provided to spouse and/or dependent child of an insured member for up to six grief counselling sessions.	\$1,000
Cosmetic Disfigurement	If an insured member suffers third degree burns in a non-occupational accident a percentage of the principal sum may be paid.	
Rehabilitation Benefit	If special training is required because of an injury, payment will be made within 365 days of the accident.	\$15,000
Family Transportation	Pays the cost of transporting a family member to where the insured is hospitalized.	\$15,000
Occupational Training Benefit	Pays expenses incurred for retraining of spouse who was not employed full-time at the time of the insured's death.	\$15,000
Special Education Benefits	Upon the death of an insured, payment will be made for dependent children in a school for higher learning (university, private college, CEGEP, or trade school).	\$5,000
Home Alteration and Vehicle Modification Benefit	Will pay, within three years of an accident, the cost of alterations to a principal residence and/or modifications on a motor vehicle for the purpose of making them wheelchair accessible.	\$15,000
Day Care Benefit	Upon the death of an insured a benefit will be paid for the dependent children enrolled in a licensed Day Care Centre.	\$5,000/year for 4 years

Seat Belt Benefit	If an insured person sustains an injury resulting in a payment from the 'Schedule of Losses' the principal sum amount will be increased by 10% if the insured was wearing a seat belt at the time of the accident.	
Critical Illness Benefit	If the insured person is diagnosed with cancer, stroke, heart attack or kidney failure and survives at least 30 days, a lump sum payment will be made.	\$10,000
Continuation of Coverage	Insurance can be continued during leave of absence, sickness, maternity leave or lay-off period.	
Waiver of Premium	If an insured person has been approved for long term disability, payment of premium will be waived.	
Conversion Option	Within 31 days of termination, application can be made to convert to an individual accident insurance plan with no evidence of insurability required.	