

CHUBB

# Business Travel Accidental Death & Dismemberment Insurance

For the Full-time Employees, Volunteer  
Board Members and Committee Members of:  
**Engineers Canada**

Policy Number:  
BT10466701

Underwritten by:  
Chubb Life Insurance Company of Canada

Effective Date:  
10/01/16

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.

**BUSINESS TRAVEL INSURANCE COVERAGE**

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Chubb Life will pay the benefits described in the policy for any accident which happens during travel and sojourn by an Insured Person on business for the Policyholder, provided such travel is to a point or points located away from the premises of the Policyholder in the city of permanent assignment. Coverage begins at the actual start of an anticipated trip whether it be from an Insured Person's place of employment, his home, or other location. Coverage terminates upon his return to his home or place of employment, whichever shall first occur. Commutation travel is excluded from coverage.

**ELIGIBILITY**

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All active, permanent full-time employees, volunteer Board Members and Committee Members of the policyholder, under age 85.

**BENEFIT AMOUNT**

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Flat \$500,000

Benefit reduces to \$250,000 between the ages of 75-80, further reduces to \$125,000 between the ages of 80-85 and terminates at age 85 or earlier retirement.

In the event of your death, the benefit amount is payable to the beneficiary you have named under your Group Life Insurance Plan or in the absence of such designation, to your Estate.

**Benefits payable under this section will be limited to only one (1) policy in the event the benefits are contained in two (2) or more policies issued to the Policyholder by Chubb Life** (not applicable to the Schedule of Losses and Exposure and Disappearance).

**SCHEDULE OF LOSSES**

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**Accidental Death & Dismemberment**

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If such injuries shall result in any one of the following specific losses within 1 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.

	<b>Percentage of Benefit Amount</b>
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 .....	75%
Loss of Use of One Arm or One Leg .....	75%
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 irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to thumb and index finger or four fingers, 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 an Insured Person suffers complete severance of a hand, foot, arm or leg as described above, then Chubb Life will pay the amount specified in the Schedule of Losses even 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 irrecoverable 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 irrecoverable loss of function of an arm, hand, foot, leg or thumb and index finger of the same hand provided such loss of function is continuous for 12 consecutive months and such loss of function is thereafter determined on evidence satisfactory to 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 policy combined maximum benefit of \$1,000,000.

### **Repatriation Benefit**

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When injuries result in loss of life of an Insured Person outside 150 kilometers from their 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 \$15,000.

### **Rehabilitation Benefit**

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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 \$15,000 for special training of an Insured Employee provided:

- a. such training is required because of such injuries and in order for an Insured Employee to become qualified to engage in an occupation in which he or she would not have been engaged except for such injuries;
- b. expenses are to be incurred within 2 years from the date of the accident;
- c. no payment will be made for ordinary living, travelling, or clothing expenses.

### **Family Transportation Benefit**

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When injuries result in an Insured Person confinement as an in-patient in a hospital outside 150 kilometers from an Insured Person's city of permanent residence or outside Canada and requires personal attendance of a "Member of the Immediate Family" as recommended by the attending physician, in writing, Chubb Life will pay for the expense incurred by the member of the family, for the transportation by the most direct route by a licensed common carrier to an Insured Person, while confined, but not to exceed \$15,000.

**"Member of the Immediate Family"** means the spouse, legal or common-law, parent, grandparent, child over age 18, brother or sister of the Insured Person.

### **Spousal Occupational Training Benefit**

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When injuries 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 365 days from the date of the accident, by the Spouse of an Insured Employee for a formal occupation training program for the purpose of specifically qualifying such Spouse to gain active employment in an occupation for which the Spouse would otherwise not have sufficient qualifications. The maximum payable hereunder is \$15,000.

## **Home Alteration and Vehicle Modification Benefit**

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In the event an Insured Person sustains 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 an Insured Person's principal residence to make it wheelchair accessible and habitable; and
2. the one-time cost of modifications necessary to a motor vehicle utilized by an Insured Person to make the vehicle accessible or operable for an Insured Person.

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 an Insured Person's Principal Sum amount to a maximum of \$50,000.

## **Seat Belt Benefit**

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In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses, an Insured Person Principal Sum amount will be increased by 10% to a maximum of \$25,000 if, at the time of the accident, an Insured Person was driving or riding in a vehicle and wearing a properly fastened seat belt. Due proof of seat belt use must be provided as part of the written proof of loss.

**“Vehicle”** means a private passenger car, station wagon, van, or jeep-type automobile. **“Seat Belt”** means those belts that form a restraint system.

## **Day Care Benefit**

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If an Insured Person suffers a loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy a Day Care Benefit equal to the reasonable and necessary expenses actually incurred, subject to the lesser of 5% of an Insured Person's Principal Sum amount or a maximum of \$5,000 per year, on behalf of any dependent child who is enrolled in a legally licensed day care centre on the date of the accident or who enrolls in a legally licensed day care centre within 365 days following the date of the accident.

The “**Day Care Benefit**” will be paid each year for 4 consecutive years, but only upon receipt of satisfactory proof that a child is enrolled in a legally licensed day care centre.

“**Dependent Child or Dependent Children**” means the Employee’s eligible unmarried natural, legitimate, illegitimate, adopted, stepchild or common law child 12 years of age and under and principally dependent on the Employee or the Employee’s Spouse for financial support.

### **Special Education Benefit**

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If an Insured Person suffers a loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy, a Special Education Benefit up to 5% of an Insured Person’s Principal Sum amount, (subject to a maximum of \$5,000 per year), on behalf of any dependent child who, on the date of the accident, is enrolled as a full-time student in any post-secondary institution of higher learning within 365 days following the date of the accident.

The “**Special Education Benefit**” is payable annually for a maximum of 4 consecutive annual payments but only if the dependent child continues his or her education as a full-time student in an institution of higher learning.

### **In-Hospital Confinement Monthly Income Benefit**

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In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit, and an Insured Person is hospital confined as an in-patient and is under the care of a legally qualified and registered physician or surgeon other than himself or herself, Chubb Life will pay for each full month, 1% of an Insured Person’s Principal Sum amount, subject to a maximum amount of \$2,500, or 1/30 of such monthly benefit for each day of partial month, retroactive to the 1st full day of such confinement but not to exceed 365 days in the aggregate for each period of hospital confinement.

“**Hospital**” as used herein means a legally constituted establishment which meets all of the following requirements: (1) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (2) provides 24 hour a day nursing service by registered or graduate nurses; (3) has a staff of one or more licensed physicians available at all times; (4) provides organized facilities for diagnosis and surgical facilities; and (5) is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.

“**In-Patient**” means a person admitted to a hospital as a resident or bed-patient and who is provided at least one day's room and board by the hospital.

## **Identification Benefit**

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In the event accidental loss of life is sustained by an Insured Person not less than 150 kilometers from an Insured Person's normal place of residence and identification of the body by a "Member of the Immediate Family" has been requested by the police or a similar governmental authority, Chubb Life will reimburse the reasonable expenses actually incurred by such member for:

- a. transportation by the most direct route to the city or town where the body is located; and
- b. hotel accommodation in such city or town, subject to a maximum duration of 3 days.

The reimbursement of such expenses incurred is subject to the accidental Loss of Life benefit being subsequently payable in accordance with the terms of the policy following the identification of the body as an Insured Person. The maximum amount payable will not exceed \$15,000 for all such expenses.

Payment will not be made for board or other ordinary living, travelling or clothing expenses, and transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

## **Bereavement Benefit**

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When injuries covered by the policy result in loss of life of an Insured Person within 365 days from the date of the accident, Chubb Life will pay the reasonable and necessary expenses actually incurred by the Spouse and Dependent Children of an Insured Person for up to 6 sessions of grief counseling, by a "Professional Counsellor", subject to a maximum of \$1,000.

**"Professional Counsellor"** means a therapist or counsellor who is licensed, registered or certified to provide such treatment.

## **Trip Cancellation Benefit**

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Chubb Life will reimburse the amount of non-refundable covered expenses, up to \$1,000, if the Insured Person is prevented from taking his or her trip or his or her trip is interrupted as the result of injury, sickness or death that occurs prior to the trip, or during the trip to the Insured Person.

The injury or sickness must be so disabling, as determined by a physician, as to reasonably cause the trip to be cancelled. If the Insured Person must cancel the trip due to injury or sickness of an "Immediate Family Member", it must be because his or her condition is life-threatening, or because he or she requires the Insured Person's care. Cancellation due to the death of an "Immediate Family Member" is covered only if the death occurs 30 days prior to the Insured Person's scheduled trip departure date.



The following are considered covered expenses for the Trip Cancellation Benefit:

1. any cancellation charges imposed by a travel agency, tour operator, or other recognized travel supplier for the covered trip;
2. any prepaid, unused, non-refundable airfare and sea or land accommodations; and
3. any other reasonable, additional trip expenses for travel, lodging, or scheduled events that are prepaid, unused, and non-refundable.

Any claim for covered expenses that have been incurred by the Insured Person must be accompanied by receipts.

**“Immediate Family Member”** 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.

### **Trip Interruption Benefit**

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Chubb Life will reimburse the Insured Person for the cost of a one way economy air and/or ground transportation ticket of an Insured Person’s trip, up to \$1,000, if his or her trip is interrupted as the result of:

1. the death of a Family Member; or
2. the unforeseen injury or sickness of the Insured Person or an “Immediate Family Member”. The injury or sickness must be so disabling, as determined by a physician, as to reasonably cause a trip to be interrupted; or
3. substantial destruction of the Insured Person’s principal residence by fire or weather related activity.

Any claim for covered expenses that have been incurred by the Insured Person must be accompanied by receipts. This benefit is payable only for one interruption of the Insured Person’s trip.

**“Immediate Family Member”** 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.

### **Trip Delay Benefit**

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Chubb Life will reimburse the amount of covered expenses, as set out below, up to \$1,000, if an Insured Person’s trip is delayed for more than 12 hours. The trip delay must have been caused by one of the following reasons:

1. injury, sickness or death to either the Insured Person, “Immediate Family Member” or travelling companion that occurs during the trip;
2. common carrier delay;
3. the loss of the Insured Person's and/or travelling companion's travel documents, tickets or money due to theft;

4. quarantine;
5. natural disaster;
6. the Insured Person being delayed by a traffic accident while en route to a departure;
7. hijacking;
8. unpublished or unannounced strike;
9. civil disorder or commotion;
10. riot;
11. inclement weather which prohibits common carrier's departure;
12. a common carrier strike or other job action; or
13. equipment failure of a common carrier.

The following are considered covered expenses for the Trip Delay Benefit:

1. charges incurred for reasonable, additional accommodations; and
2. travelling expenses,

until travel becomes possible.

Any claim for covered expenses that have been incurred by the Insured Person must be accompanied by receipts. This benefit is payable only for one delay of the Insured Person's trip.

The Insured Person must provide Chubb Life with proof of the delay such as a letter from the airline, cruise line or tour operator, newspaper clipping, weather report, police report or the like, and proof of the expenses claimed as a result of the delay.

**“Immediate Family Member”** 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.

### **Lost Baggage Benefit**

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Chubb Life will reimburse the Insured Person's replacement costs of clothes and personal hygiene items, up to \$1,000, if, during a trip, the Insured Person's luggage is checked onto a common carrier, and is then lost, stolen or damaged beyond his or her use. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period.

The Insured Person must file a formal claim with the common carrier and provide Chubb Life with copies of all claim forms and any proof of reimbursement by the common carrier for the lost, stolen or damaged luggage.

Benefits for lost baggage will be in excess of any amount paid by the common carrier responsible for the loss and subject to a maximum of \$1,000.

## **Personal Property Benefit**

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Chubb Life will reimburse the Insured Person the reasonable cost, up to \$1,000 after satisfaction of the deductible, for replacement of any personal property that is lost or totally destroyed while the Insured Person is on his or her trip. Replacement costs are calculated on the basis of the depreciated standard for the specific personal property item claimed and its average usable period. The Insured Person must demonstrate that he or she has taken reasonable precautions for the safety and security of his or her personal property. Chubb Life requires certification by a police or security authority in an incident report.

For any claim the Insured Person makes under this benefit, Chubb Life is entitled to make reasonable repairs or salvage efforts to restore his or her personal property or to keep the damaged personal property if Chubb Life chooses to do so. Chubb Life will require valid receipts of replacement goods prior to payment of any benefits.

Benefits for lost personal property will be in excess of any amount paid by the common carrier responsible for the loss and subject to a maximum of \$1,000.

## **Lost/Stolen Passport Benefit**

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If after departure of a trip or within 14 days prior to the proposed departure of a trip, the Insured Person's passport and/or visa is lost, Chubb Life will reimburse the Insured Person, up to \$500, for the fees charged by the appropriate Consular passport and/or visa office and the necessary additional cost of travel and accommodation incurred to enable the Insured Person to obtain any official or temporary travel documents or replacement passport and/or visa.

It is a condition precedent to liability that the Insured Person notify the consular representative as soon as reasonably possible after the loss.

## **Seat Bumping Benefit**

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In the event that an Insured Person is unable to join a pre-booked scheduled flight as a consequence of that flight being overbooked by the common carrier, Chubb Life will pay the Insured Person up to \$400.

Chubb Life will not pay the Seat Bumping Benefit if:

1. a minimum of \$400 compensation per Insured Person is paid by the common carrier; however, if the common carrier pays compensation of less than \$400 per Insured Person, then Chubb Life will pay the difference up to \$400 per Insured Person;
2. the flight is not a pre-booked scheduled flight; or
3. the Insured Person volunteers to relinquish his or her seat.

## **Exposure and Disappearance**

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

If the body of an Insured Person has not been found within 1 year of disappearance, stranding, sinking or wrecking of the conveyance in which an Insured Person was riding at the time of the accident, it shall be presumed, subject to all other conditions of the policy, that an Insured Person suffered a loss of life resulting from bodily injuries sustained in the accident covered under the policy.

## **EXCLUSIONS**

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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 thereof;
- c. 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);
- d. Travel or flight in any vehicle or device for aerial navigation; except to the extent such travel or flight is provided in the "Description of Hazards" section of the Accidental Death & Dismemberment portion of the policy.
- e. Travel or flying in an aircraft owned or leased by the Policyholder, an Insured Person or a member of an Insured Person's household, or aircraft being used for any test or experimental purpose, firefighting, power line inspection, pipeline inspection, aerial photography of exploration;
- f. 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.

## **GENERAL PROVISIONS**

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### **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. The Company 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.

### **HOW TO CLAIM**

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Note: In the event of a claim, notice of claim must be given to Chubb Life within 30 days from the date of the accident and subsequent proof of claim must be submitted to Chubb Life within 90 days from the date of the accident. A claim form can be obtained from the benefits administrator.

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.

**CHUBB**

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 index.