

**NPP VOLUNTEERS
AD&D SCHEDULE OF COVERAGE**

Coverage Includes: All eligible volunteers of the policyholder. (Canadian Citizens)

Termination Age: Upon attainment of age 80.

Benefit Reduction: 50% reduction at age 70.

Schedule Of Coverage	
Benefit	Benefit Maximums
Accidental Death & Dismemberment (AD&D)	\$100,000 Principal Sum
Additional Benefits	
Accidental Medical Reimbursement	\$10,000
Registered Graduated Nurse Sublimit	\$50 per hour, maximum of \$5,000
Ambulance Fees Sublimit	\$300
Practitioner Sublimit	\$1,000
Medical Device Sublimit	\$1,000
Orthopedic Appliance Sublimit	\$1,000
Accidental Dental	\$1,000
Repatriation	\$15,000
Occupational Retraining	\$15,000
Family Transportation	\$15,000
Spousal Occupational Training	\$15,000
Home Alteration & Vehicle Modification	\$50,000
Day Care	\$5,000 per year/4 years
Special Education	\$5,000 per year/4 years
In-Hospital Confinement Monthly Income	\$2,500 per month, 365 days overall maximum
Seat Belt	\$25,000
Identification	\$15,000
Bereavement	\$5,000
Funeral & Burial	\$10,000
Burn	\$25,000
Fracture	\$1,000
Psychological Therapy	\$5,000
Tutorial	\$2,000

Volunteer Hazards Coverage

We will pay the benefits described in the Policy for any Accident which happens while an Insured is participating in any volunteer duties which are sanctioned by and under the supervision of the Policyholder.

Coverage includes direct travel to and from such activities.

Aggregate Limit: \$500,000 - per any one accident

**NPP VOLUNTEERS
AD&D: DETAIL OF BENEFITS**

Accidental Death & Dismemberment

If an Insured suffers from an Injury which results in any one of the following specific losses within 365 days from the date of an Accident, Chubb Life will pay the percentage of the principal sum as outlined in the Schedule of Losses below.

The principal sum amount is set out in the Schedule of Coverage.

Schedule of Losses

Loss of Life.....	The Principal Sum
Loss of Entire Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot.....	The Principal Sum
Loss of Use of One Hand and One Foot	The Principal Sum
Loss of One Hand and Entire Sight of One Eye	The Principal Sum
Loss of One Foot and Entire Sight of One Eye	The Principal Sum
Loss of Speech and Hearing in Both Ears.....	The Principal Sum
Brain Death	The Principal Sum
Loss of Both Arms, Both Hands, Both Legs or Both Feet	Two Times The Principal Sum
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet.....	Two Times The Principal Sum
Quadriplegia	Two Times The Principal Sum
Paraplegia	Two Times The Principal Sum
Hemiplegia	Two Times The Principal Sum
Loss of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of Use of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of One Hand or One Foot	Three-Quarters of The Principal Sum
Loss of Use of One Hand or One Foot	Three-Quarters of The Principal Sum
Loss of Entire Sight of One Eye	Three-Quarters of The Principal Sum
Loss of Speech or Hearing in Both Ears	Three-Quarters of The Principal Sum
Loss of Thumb and Index Finger of Same Hand	One-Third of The Principal Sum
Loss of Use of Thumb and Index Finger of Same Hand	One-Third of The Principal Sum
Loss of Four Fingers of Same Hand.....	One-Third of The Principal Sum
Loss of Hearing in One Ear	One-Third of The Principal Sum
Loss of All Toes of Same Foot.....	One-Quarter of The Principal Sum

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

Where there is a complete severance of a hand, foot, arm or leg, Chubb Life will pay the amount specified even if the severed limb is surgically reattached, whether successful or not.

In no event will Chubb Life pay more than one (the largest) loss in respect to all Injuries sustained from an Accident.

Additional Benefits

Exposure and Disappearance Benefit

Accident includes unavoidable exposure to the elements.

If an Insured's body has not been found within 365 days from the date of a disappearance, stranding, sinking or wrecking of the vehicle or other conveyance in which the Insured was riding at the time of the Accident, Chubb Life will presume that the Insured suffered a loss of life resulting from Injuries sustained in the Accident. Chubb Life will pay the principal sum amount as set out in the Schedule of Coverage for the Accidental Death and Dismemberment Benefit.

Accident Medical Reimbursement

If an Insured suffers an Injury within 30 days of an Accident that results in the Insured incurring any of the following expenses, within 365 days from the Accident, Chubb Life will reimburse the Insured for all eligible expenses incurred:

- qualified Physician, surgeon and anesthetist fees, including fees charged for the purposes of claim form completion for claims validation;
- necessary care and services from a Hospital, including x-rays and medicines (but not including room ward, semi-private or private charges);
- services from a registered graduate nurse who is not related by blood or marriage to the Insured or ordinarily resident with the Insured or a business associate of the Insured, subject to the Registered Graduated Nurse sublimit shown in the Schedule of Coverage;
- ambulance fees, subject to the Ambulance Fees sublimit shown in the Schedule of Coverage;
- services of a qualified physiotherapist, occupational therapists, certified athletic sports therapists, osteopath, chiropractor or podiatrist, subject to the Practitioner sublimit shown in the Schedule of Coverage;
- rental of a wheel chair or other approved durable equipment for temporary therapeutic treatment, but not to exceed the purchase price prevailing at the time such rental became necessary;
- purchase for the first time, of hearing aids, eyeglasses, contacts, crutches, trusses, braces, casts and splints, subject to the Medical Device sublimit shown in the Schedule of Coverage;
- orthopedic appliances subject to the Orthopedic Appliance sublimit shown in the Schedule of Coverage; and
- drugs or medicines dispensed by a licensed pharmacist, which requires the prescription from the attending Physician.

The benefit amount will be reduced by amounts already paid or payable by any other private or government plan. Chubb Life will pay the resulting amount, but in no event will we pay more than the maximum benefit amount payable shown in the Schedule of Coverage.

Chubb Life may require proof of payment (original receipts) up to 365 days from the date of submission. An Explanation of Benefits (EOB) must be submitted with the claim, if a portion of reimbursement may be covered under another group health benefits plan.

The maximum benefit amount payable is shown in the Schedule of Coverage. All expenses must be incurred within Canada and on the recommendation of a Physician.

Accidental Dental Expense Reimbursement

If an Insured suffers an Injury to whole and sound teeth within 30 days of an Accident that requires dental treatment within 365 days from the Accident, Chubb Life will reimburse the Insured for the expenses incurred for such dental treatment.

Teeth which have been capped or crowned are considered whole and sound except where they have undergone endodontic treatment. If an Injury to a capped or crowned tooth causes damage to the remaining tooth structure, Chubb Life will cover the cost required to prepare a new cap or crown.

Chubb Life will not cover the treatment if a cap or crown is damaged or dislodged without Injury to the remaining tooth structure, or for the replacement of dentures.

All benefit payments will be made in accordance with the schedule of fees published by the Dental Association in the Insured's province or territory of residence.

The maximum benefit amount payable is shown in the Schedule of Coverage. All expenses must be incurred within Canada and on the recommendation of a dentist who is not an Immediate Family Member of the Insured.

Repatriation Benefit

If an Injury results in an Insured's loss of life more than 150 kilometers from their city of permanent residence, Chubb Life will pay the actual expense incurred for preparing the Insured's body for burial and shipment of the body to their city of residence.

The maximum benefit amount payable is shown in the Schedule of Coverage.

Occupational Retraining Benefit

When an Insured sustains an Injury that results in a benefit payment being made, except for payment for loss of life, Chubb Life will pay the reasonable and necessary expenses actually incurred for Occupational Retraining for the Insured if:

- 1) the training is required because of Injury and in order for the Insured to be qualified to engage in an occupation they would not have been engaged in, except for such Injuries; and
- 2) expenses are incurred within two years from the date of the Accident.

Chubb Life will not pay for ordinary living, traveling or clothing expenses.

The maximum benefit amount payable is shown in the Schedule of Coverage.

Family Transportation Benefit

If an Injury results in an Insured being confined as an In-Patient in a Hospital more than 150 kilometers from their permanent city of residence, and requires personal attendance of an Immediate Family Member, as recommended by a Physician in writing, Chubb Life will reimburse the expense incurred by the Immediate Family Member, for the transportation by the most direct route by a licensed common carrier to where the Insured is confined.

The maximum benefit amount payable is shown in the Schedule of Coverage.

Spousal Occupational Training Benefit

When an Injury results in a payment being made for loss of life, Chubb Life will pay the expense actually incurred by the Insured's Spouse for a formal occupational training program for the purpose of specifically qualifying the Insured's Spouse to gain active employment in an occupation they would otherwise not have sufficient qualifications.

Expenses must be incurred within 365 days from the date of the Accident.

The maximum benefit amount payable is shown in the Schedule of Coverage.

Home Alteration and Vehicle Modification Benefit

When an Insured sustains an Injury that results in a payment of an Accidental Death and Dismemberment Benefit, except for a loss of life, 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 the Insured'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 the Insured to make the vehicle accessible or operable for the Insured.

This benefit payment will not be paid unless:

- a) 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
- b) 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 combined will not be more than 10% of the principal sum amount up to the maximum amount shown in the Schedule of Coverage.

Day Care Benefit

When an Insured sustains an Injury that results in a payment being made for loss of life, Chubb Life will pay the reasonable and necessary day care expenses actually incurred for any Dependent Child who is 12 years of age and under and enrolled in a legally licensed day care centre either on the date of the Accident or within 365 days following the date of the Accident.

This benefit will be paid each year for four consecutive years, upon receipt of satisfactory proof that the Dependent Child is enrolled in a legally licensed day care centre, subject to the maximum amount shown in the Schedule of Coverage.

Special Education Benefit

When an Insured sustains an Injury that results in a payment being made for loss of life, Chubb Life will also pay 5% of the principal sum amount for expenses actually incurred 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 or was at the 12th grade level, and subsequently enrolls as a full-time student in a post-secondary school within 365 days following the date of the Accident.

This benefit is payable annually for a maximum of four consecutive annual payments but only if the Dependent Child continues their education as a full-time student in a post-secondary school.

The maximum benefit amount payable is shown in the Schedule of Coverage.

In-Hospital Confinement Monthly Income Benefit

When the Insured sustains an Injury that results in a payment for an Accidental Death and Dismemberment Benefit, except for the loss of life, and such Injury, on the recommendation of a Physician, requires the Insured to be confined in a Hospital as an In-Patient, Chubb Life will pay for each full month, 1% of the principal sum amount, up to the maximum amount stated in the Schedule of Coverage, or 1/30th of the monthly benefit for each day of a partial month.

This benefit is paid from the Insured's 1st full day of hospital confinement, not to exceed 365 days in aggregate for each period of hospital confinement.

Seat Belt Benefit

When an Insured sustains an Injury that results in a payment for an Accidental Death and Dismemberment Benefit, Chubb Life will increase the principal sum amount by 10%, up to the maximum amount stated in the Schedule of Coverage, if at the time of the Accident the Insured 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.

Identification Benefit

When an Insured sustains an Injury more than 150 kilometers from the Insured's permanent city of residence that results in a payment being made for loss of life, Chubb Life will reimburse the expenses actually incurred by an Immediate Family Member for the transportation, by the most direct route by a vehicle or a common carrier conveyance, and accommodations, not to exceed 3 consecutive days, when required and requested by police or similar government authority, to identify the Insured's body.

This benefit maximum amount is shown in the Schedule of Coverage.

Bereavement Benefit

When an Insured sustains an Injury that results in payment being made for loss of life, Chubb Life will also pay the reasonable and necessary expenses actually incurred by an Insured's Spouse and all Dependent Children, for grief counseling by a Professional Counsellor up to the benefit maximum amount shown in the Schedule of Coverage.

Funeral & Burial Benefit

When an Insured sustains an Injury that results in payment for an Accidental Death and Dismemberment Benefit being made for loss of life, Chubb Life will also pay the reasonable and necessary expenses actually incurred for preparing the deceased for burial or cremation and/or funeral expenses including purchase of a burial plot, gravesite or mausoleum for the interment of the remains, including any markers or monuments.

The benefit maximum amount is shown in the Schedule of Coverage.

Burn Benefit

If an Insured suffers third degree burns due to an Accident, Chubb Life will pay a percentage of the Accidental Death and Dismemberment principal sum amount, depending on the area of the body which was burned, according to the following table.

Body Part	% of Principal Sum
Face, Neck, Head	100%
Torso (Front or Back)	35%
Either Lower Leg (below knee).....	25%
Hand & Forearm	25%
Either Upper Arm	15%
Either Thigh	10%

The benefit maximum amount is shown in the Schedule of Coverage.

Fracture Benefit

If an Insured sustains any of the fractures and dislocations listed due to an Accident, Chubb Life will pay a percentage of benefit maximum amount shown in the Schedule of Coverage, according to the following schedule, and not more than one such indemnity, the largest, shall be payable as the result of any one Accident.

For Complete Fracture (including Greenstick type fracture)

Of the Skull (depressed).....	100%
Of the Skull (not depressed).....	33%
Of the Spine (one or more vertebrae)	50%
Of the Jawbone (mandible or maxilla)	33%
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%

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)	20%

Psychological Therapy

When an Insured sustains an Injury that results in a payment for an Accidental Death and Dismemberment Benefit being made, except for the loss of life, Chubb Life will also pay the reasonable and necessary expenses actually incurred up to the maximum amount shown in the Schedule of Coverage, for charges for treatment or counseling for psychological therapy as determined by a Physician and authorized by Chubb Life.

Benefit payments will be paid until the earlier of the following:

- 1) the maximum benefit amount has been paid;
- 2) two (2) years have elapsed from the date of the Accident; or
- 3) the death of the Insured.

Psychological therapy must be provided by a therapist or counsellor (other than an Immediate Family Member) who is licensed to provide such treatment, whether on an out-patient basis or while a patient is at a medical facility licensed to provide such treatment.

Tutorial Benefit

When Injury shall, within 30 days from the date of the Accident which caused such Injury, totally confine the Insured to their residence or a Hospital for a period in excess of 40 consecutive school days, Chubb Life will pay the expenses incurred within 12 months immediately following the date of the Accident which caused such Injury for the tutorial services of a qualified teacher, other than a relative of the Insured living in the same residence, holding a current Provincial Department of Education Teaching Certificate for the grade attained by the Insured, at a rate not to exceed \$20.00 per hour up to the maximum amount shown in the Schedule of Coverage.

Exclusions & Limitations

Chubb Life will not pay any benefits for which a loss is caused, directly or indirectly, by or resulting from any of the following:

- suicide or attempted suicide, or any intentionally self-inflicted Injury;
- declared or undeclared war, or any act thereof;
- sickness, disease, or bodily infirmity, whether the loss or claim results directly or indirectly from any of these;
- travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured is:
 - i. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - ii. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - iii. riding as a passenger in an owned aircraft or leased aircraft operated by the Policyholder; or
- while an Insured is on full-time active duty in the armed forces or organized reserve corps of any country or international authority.