



Why You Should Have Accident Insurance

A serious accidental Injury or death can have tremendous consequences for your family that may prevent you or your Spouse from meeting your financial obligations. Your Employer has provided you with business travel accident insurance coverage underwritten by AIG Insurance Company of Canada. The policy provides a lump sum benefit to your beneficiary to help ease any financial burden if you suffer a Loss of Life as a result of an accident. The policy also provides you with 'living benefits' should you suffer an accident that results in any of the Losses listed in the Table of Losses, such as Paralysis or Loss of Hearing.

Eligibility and Principal Sum

Your plan provides Accidental Death & Dismemberment and Emergency Travel Medical Expenses benefits for Injuries as a result of covered accidents or illnesses.

Accidental Death & Dismemberment: You are automatically covered for a Principal Sum amount of \$500,000.00.
Emergency Travel Medical Expenses. You are automatically covered up to a maximum of \$1,000,000.00.

Definitions

The following is an explanation of commonly used terms in this benefit booklet. For the full list of definitions refer to the policy.

Annual Earnings means your annual salary from employment with your Employer immediately prior to the date of loss, exclusive of overtime, bonus, incentive payments, profit sharing or commission.

Business Travel While on a Trip: if applicable, to a Class of Eligible Employee, means any activity of the Insured Employee while on assignment by or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder, which takes place during a Trip and excludes everyday travel to and from work and bonafide leaves of absence or vacations. Sojourn or Personal Deviation is covered for a maximum of ten (10) days directly before or after a Trip. Under the Medical Plan, coverage is only while travelling outside Country, Province or State of Permanent Residence. Under the AD&D Plan coverage is anywhere in the world including within Country, Province or State of Permanent Residence.

Carjacking means taking unlawful possession of a Private Passenger Type Automobile by means of force or threats against you then rightfully occupying such Private Passenger Type Automobile.

Company means AIG Insurance Company of Canada.

Covered Emergency Evacuation Expense(s) means an expense that: (1) is charged for a Medically Necessary Emergency Evacuation Service; (2) does not exceed the usual level of charges for similar Transportation, treatment, services or supplies in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.

Covered Medical Service(s): any of the following services, if the service is Medically Necessary:

- (a) Hospital semi-private room and board (or, when Medically Necessary, room and board in an intensive care or cardiac care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an Ambulatory Medical Centre;
- (b) services of a Physician or a registered nurse (R.N.);
- (c) ambulance service to or from a Hospital;
- (d) laboratory tests;
- (e) radiological procedures;
- (f) anaesthetics and the administration of anaesthetics;
- (g) blood, blood products and artificial blood products, and the transfusion thereof; physical therapy and occupational therapy;
- (h) rental of Durable Medical Equipment;
- (i) artificial limbs, artificial eyes or other prosthetic appliances; or
- (j) medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription.



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Dependent Child means a person who is either your natural child, adopted child or step-child or a child to whom you are *in loco parentis* and who is (i) under 23 years of age, unmarried and dependent upon you for maintenance and support and not employed for more than 25 hours per week; or (ii) under 26 years of age, unmarried and enrolled in post-secondary education and dependent upon you for maintenance and support and not employed for more than 25 hours per week; or (iii) by reason of mental or physical infirmity is incapable of self-sustaining employment and who is considered your Dependent Child within the terms of the Income Tax Act (Canada).

Dependent Parent means your parents, parents-in-law, grandparents, grandparents-in-law, great-grandparents or great-grandparents-in-law that are dependent upon the you for support, maintenance and care.

Emergency Evacuation: If warranted by the severity of the Insured Person's Injury or Emergency Sickness, means: (1) the Insured Person's immediate Transportation from the place where he or she suffers an Injury or Emergency Sickness to the nearest Hospital or other medical facility where appropriate medical treatment can be obtained; (2) the Insured Person's Transportation to his or her current place of primary residence to obtain further medical treatment in a Hospital or other medical facility or to recover after suffering an Injury or Emergency Sickness and being treated at a local Hospital or other medical facility; or (3) both (1) and (2) above. An Emergency Evacuation also includes medical treatment, medical services and medical supplies necessarily received in connection with such Transportation.

Emergency Sickness means an illness or disease, diagnosed by a Physician, which meets all of the following criteria: (1) there is present a severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of the Insured Person's condition or place his or her life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while the policy is in force.

Employer means the Policyholder or an affiliate or subsidiary thereof, for which you are employed.

Hospital means an establishment which:

- (a) holds a licence as a hospital (if licencing is required in the jurisdiction);
- (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- (c) provides 24 hour a day nursing service by registered or graduate nurses;
- (d) has a staff of one or more licenced Physicians available at all times;
- (e) provides organized facilities for diagnosis, and major medical surgical facilities;
- (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment; and
- (g) is not, other than incidentally, a place for the treatment of alcohol or drug addiction.

Immediate Family means a person who is related to you in any of the following ways: a spouse, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, father-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister), or child (including legally adopted or stepchild).

Injury or Injuries means bodily injury which is sustained by you as a direct result of an unintended unanticipated accident, provided such accident is external to the body and occurs while your insurance under this policy is in force.

Insured Employee means an individual who belongs to an eligible class of Insured Employees specified in the Policy Schedule Declarations provided such individual's name is on file with the Policyholder as being insured under this policy.

Insured Person means an Insured Employee and any additional Insured Persons as described in the Eligible Classes in the Policy Schedule Declarations.

Loss when used with reference to:

- (a) **Quadriplegia, Paraplegia, and Hemiplegia** means the complete and irreversible paralysis of such limbs;
- (b) **Hand or Foot** means the complete severance through or above the wrist or ankle joint, but below the elbow or knee joint;
- (c) **Arm or Leg** means the complete severance through or above the elbow or knee joint;



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- (d) **Thumb and Index Finger** means the complete severance through or above the first phalange;
- (e) **Fingers** means the complete severance through or above the first phalange of all four Fingers of one Hand;
- (f) **Toes** means the complete severance of both phalanges of all the toes of one foot;
- (g) **The Entire Sight of One Eye** means the total and irrecoverable loss of sight such that corrected visual acuity must be 20/200 or less in such eye;
- (h) **The Entire Sight of Both Eyes** means the total and irrecoverable loss of sight in both eyes such that corrected visual acuity must be 20/200 or less and the field of vision must be less than 20 degrees in both eyes. A Physician certified in ophthalmology must clinically confirm the diagnosis in writing;
- (i) **Hearing in One Ear** means the diagnosis of permanent loss of Hearing in One Ear, with an auditory threshold of more than 90 decibels. A Physician certified in otolaryngology must confirm the diagnosis in writing;
- (j) **Hearing** means the diagnosis of permanent loss of Hearing in both ears, with an auditory threshold of more than 90 decibels in each ear. A Physician certified in otolaryngology must confirm the diagnosis in writing;
- (k) **Speech** means complete and irrecoverable loss of the ability to utter intelligible sounds; and
- (l) **Loss of Use** means the total and irrecoverable loss of use provided the loss is continuous for 12 consecutive months and such loss of use is determined to be permanent.

Loss when used herein may also include **Loss of Life**.

Medical Emergency means a condition caused by an Injury or Sickness which meets all of the following criteria: (1) there is present a severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of the Insured Person's condition or place his or her life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while the policy is in force.

Medically Necessary means a Covered Medical Service that: (1) is essential for diagnosis, treatment or care of the condition for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision or order.

Medically Necessary Emergency Evacuation Service means any Transportation, medical treatment, medical service or medical supply that: (1) is an essential part of an Emergency Evacuation due to the Injury or Emergency Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) either is ordered by a Physician and performed under his or her care or supervision or order, or is required by the standard regulations of the conveyance transporting the Insured Person

Permanent and Total Disability means Injury which prevents you from performing at least two of the six Activities of Daily Living, without assistance from another person and you have been determined on evidence satisfactory to the Company, to be and remain, as of 12 months after the date of the Injury, incapable of performing at least two of the six Activities of Daily Living without assistance from another for the remainder of your life. The disability must be determined to be total, permanent, and irreversible and certified to be such by a Physician acceptable to the Company. Your inability to actually obtain employment is not a criteria to qualify for the Permanent and Total Disability benefit.

Physician means a medical doctor, other than you or your Immediate Family, who is licenced to administer medical treatment and prescribe drugs in the place where he or she provides medical services. The following are not considered to be Physicians: naturopath, herbalist and homeopath.

Private Passenger Type Automobile means any means of transportation not operated for commercial purposes, designed to carry passengers and that is pulled, propelled or fuelled in any way, including cars, trucks, motorcycles, mopeds, snowmobiles or boats.

Sickness means any disease, illness, or infection of an Insured Person that begins while coverage under the benefit provision is in force as to the Insured Person.



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Sojourn or Personal Deviation means non-business travel or activities undertaken while an Insured Employee is engaged in Business Travel While on a Trip, but such travel or activities are unrelated to furthering the business of the Policyholder.

Spouse means a person who is under the age of 70 and who is either legally married to you, or if there is no such person, is a person who, although not legally married to you, is cohabitating with you, and is publicly represented as your domestic partner in the community in which you reside.

Supplemental Restraint System: An air bag which inflates for added protection to the head and chest areas.

Transportation: Refers to moving the Insured Person during an Emergency Evacuation by a land, water or air conveyance. Conveyances include, but are not limited to, air ambulances, land ambulances and private motor vehicles.

Trip: A trip taken by an Insured Employee which begins when the Insured Employee leaves his or her residence or place of regular employment for the purpose of going on the trip (whichever occurs last), and is deemed to end when the Insured Employee returns from the trip to his or her residence or place of regular employment (whichever occurs first). To be considered a trip, one or more of the following conditions must be met:

- (a) at least one overnight stay in a hotel; or
- (b) the travel is scheduled by an aircraft; or
- (c) the destination is more than 150 kilometres from the Insured Employee's place of regular employment

General Policy Provisions

Effective Date

Your coverage begins on the date you satisfy the eligibility requirements to become an Insured Employee.

Termination Date

Coverage ends on the earliest of:

1. the date the policy is terminated;
2. the premium due date if premiums are not paid when due;
3. the date you no longer satisfy the definition of an Insured Employee; or
4. the first day of the month following the date you no longer belong to an eligible class of employees as set out in the policy.

Aggregate Limit Per Accident

The maximum amount the Company will pay for five Insured Employees injured in one accident is the amount of the Aggregate Limit Per Accident set out in the policy schedule, if any. If the total of the benefits which would be paid by the Company would exceed the Aggregate Limit Per Accident, each Insured Employee shall receive their proportionate share of the amount of the Aggregate Limit Per Accident paid by the Company.



Benefits and Coverages

Accidental Death, Dismemberment, Paralysis and Loss of Use

If a covered Loss occurs within 365 days after the date of the accident causing the Loss, the Company will pay the indicated percentage of the Principal Sum as set out in the following Table of Losses. If you sustain more than one Loss as a result of the same accident, only one amount, the largest, will be paid.

Table of Losses	Percentage Principal Sum Payable
Loss	
Loss of Life	100%
Loss of Both Hands or Both Feet	100%
Loss of Entire Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Hand and the Entire Sight of One Eye	100%
Loss of One Foot and the Entire Sight of One Eye	100%
Brain Death	100%
Loss of One Arm or One Leg	80%
Loss of One Hand or One Foot	75%
Loss of The Entire Sight of One Eye	75%
Loss of Thumb and Index Finger of the Same Hand	33.3%
Loss of Speech and Hearing	100%
Loss of Speech or Hearing	75%
Loss of Hearing in One Ear	66.7%
Loss of Four Fingers of One Hand	33.3%
Loss of All Toes of One Foot	25%
Loss of Use	
Loss of Use of Both Arms or Both Hands	100%
Loss of Use of One Hand or One Foot	75%
Loss of Use of One Arm or One Leg	80%
Paralysis	
Quadriplegia (total paralysis of both upper and lower limbs)	Two times the Principal Sum up to a maximum of \$1 million
Paraplegia (total paralysis of both lower limbs)	Two times the Principal Sum up to a maximum of \$1 million
Hemiplegia (total paralysis of upper and lower limbs of one side of the body)	Two times the Principal Sum up to a maximum of \$1 million



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Additional Benefits

These benefits shall only apply if selected by your Employer and the appropriate premium paid. The Benefit Description is a summary only and does not include all of the provisions, sub-limits, conditions and exclusions.

Benefit	Maximum	Benefit Description
DISAPPEARANCE	Principal Sum	Pays the Loss of Life Principal Sum if your body has not been found within one year of a forced landing, stranding, sinking or wrecking of a conveyance in which you were an occupant.
REHABILITATION	\$15,000	Pays the expenses incurred for occupational training up to the Maximum if such expenses are incurred within three years of the accident and are as a result of an Injury for which you receive a benefit under the policy.
HOME ALTERATION AND VEHICLE MODIFICATION	\$15,000	Pays a one-time benefit up to the Maximum for covered home alternation and vehicle modification expenses if you suffer an Injury for which you receive a benefit under the policy and require a wheelchair to be ambulatory.
WORKPLACE MODIFICATION AND ACCOMMODATION	\$5,000	Pays a one-time benefit to your Employer up to the Maximum if you suffer an Injury for which you receive a benefit under the policy and require special adaptive equipment or workplace modification in order for you to return to work full-time for the Policyholder.
PSYCHOLOGICAL THERAPY	\$5,000	Pays a benefit up to the Maximum if you suffer an Injury for which you receive a benefit under the policy and require psychological therapy within two years of the Injury.
IN-HOSPITAL BENEFIT	\$2,500/month	Pays a benefit of (i) 1% of the Principal Sum up to the Maximum for hospital confinements of more than 30 nights, or (ii) 1/30 th of the amount determined under (i) for hospital confinements of more than five but less than 30 nights, if you suffer an Injury for which you receive a benefit under the policy and are confined to hospital as a result of such Injury, for a maximum of twelve months.
FAMILY TRANSPORTATION	\$15,000	Pays a benefit up to the Maximum for the expenses incurred for the transportation of an Immediate Family member to your hospital if you suffer an Injury for which you receive a benefit under the policy and as a result are confined to a hospital more than 100 kilometres from home.
REPATRIATION BENEFIT	\$15,000	Pays a benefit up to the Maximum to cover the expenses to return your body to your city of residence if you suffer a covered accidental death while at least 50 kilometres from home.
IDENTIFICATION BENEFIT	\$5,000	Pays a benefit up to the Maximum for the transportation and commercial lodging of an Immediate Family member to identify your body if you suffer a covered accidental death at least 150 kilometres from home and a law enforcement agency requests such identification.
DAY CARE	\$5,000/year	Pays an annual benefit of up to 5% of the Principal Sum up to the Maximum for the day care costs of each Dependent Child under age 13 who is enrolled, or who enrolls within 90 days, in a day care facility if you suffer a covered accidental death. The benefit is payable for up to four consecutive years.
DEPENDENT CHILD EDUCATIONAL BENEFIT	\$5,000/school year	Pays an annual benefit of up to 5% of the Principal Sum up to the Maximum for the tuition costs of each Dependent Child who is enrolled as a full-time student in post-secondary education if you suffer a covered accidental death. The benefit is payable for up to four consecutive years.
SPOUSAL EDUCATIONAL BENEFIT	\$15,000	Pays a benefit up to the Maximum for your Spouse's expenses in enrolling in a professional or trades training program for the purpose of obtaining an independent source of income, if you suffer a covered accidental death and such expenses are incurred within 36 months of your death.
FUNERAL EXPENSE	\$5,000	Pays a benefit up to the Maximum to reimburse funeral expenses if you suffer a covered accidental death.



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Benefit	Maximum	Benefit Description
BEREAVEMENT BENEFIT	\$1,000	Pays up to the Maximum if you suffer loss of life in a covered accident and your eligible dependents require counselling within one year of your loss of life.
SEAT BELT AND AIR BAG BENEFIT	\$50,000	Pays an additional benefit of 10% of the Principal Sum up to the Maximum if you suffer a covered accidental death while operating or riding as a passenger in a Private Passenger Type Automobile in which your seatbelt was properly fastened. If the seat belt benefit is payable and you were in a seat protected by a properly functioning Supplemental Restraint System which inflated on impact, an additional benefit of 10% of the Principal Sum will be paid. The Seat Belt and Air Bag Benefit is payable up to the Maximum combined.
DISABILITY FITNESS BENEFIT	\$5,000	Pays a benefit up to the Maximum if you suffer an Injury for which you receive a benefit under the policy and require specially designed fitness training or athletic equipment for disabled persons, which would not have been required except for such Injury. Only such expenses incurred within the first two years from the date of Injury are eligible. Only one benefit shall be payable, the largest, under the policies issued by the Company and shall not duplicate benefits payable under any other insurance.
PARENTAL CARE BENEFIT	\$10,000	Pays a benefit of an additional 10% of the Principal Sum up to the Maximum for any Dependent Parents, if you suffer a covered accidental death. The benefit is payable if at the time of accident, your Dependent Parent is in a licensed nursing care facility, enrolled in a home health care program, living with you or receiving financial support and care by you. Only one Parental Care Benefit will be payable regardless of the number of eligible Dependent Parents.
CARJACKING BENEFIT	\$25,000	Pays an additional benefit of 10% of the Principal Sum up the Maximum if you suffer a covered accidental Injury and the Injury which caused the Loss is a result of a Carjacking while you were operating or riding in, or getting in or out of, a Private Passenger Type Automobile.
CRIMINAL ASSAULT BENEFIT	10% of Principal Sum	Pays an additional benefit of 10% of the Principal Sum if you suffer an Injury for which you receive a benefit under the policy as a result of a deliberate felonious act of another person directed at you as an employee of the Policyholder, unless such an act was committed by a fellow employee or a member of your family or household.
COSMETIC DISFIGUREMENT	\$25,000	Pays a percentage of the Principal Sum up to the Maximum if you suffer a third degree burn by means of exposure to fire, heat, caustics, electricity or radiation. Please see the policy for details including the percentage payable.
COMA BENEFIT	Principal Sum	Pays a monthly benefit of 1% of the difference between the Principal Sum and any other amount payable under the policy in connection with the injury for up to 100 months, if you suffer an injury for which you receive a benefit under the policy, and within 90 days of the date of the covered accident are disabled by coma which lasts for at least 6 consecutive months and is then determined by a physician to be permanent.
ACCIDENTAL DENTAL EXPENSE	\$500	Pays a benefit up to the Maximum if you suffer from an Injury to whole and sound teeth, and within 30 days from the date of the accident causing such Injury obtains treatment in Canada for such Injury from a legally qualified dentist or dental surgeon and incurs related dental expenses.
WAR RISK COVERAGE	\$500,000	Pays a benefit up to the Maximum amount payable for Injury or Loss caused by or resulting from an act of declared or undeclared war.
EMERGENCY TRAVEL MEDICAL EXPENSES	Overall Maximum \$1,000,000	Pays up to the Overall Maximum if you suffer an Injury or contract a Sickness that requires you to be treated by a Physician during your Trip. (a) Coverage Type: Supplemental Coverage (b) Maximum Trip Duration: 180 Days per Trip (c) Expense Limitations



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Benefit	Maximum	Benefit Description
		i. Complications of pregnancy up to sublimit of \$2,000 ii. Pre-Existing Condition up to sublimit of \$1,000 (d) Maximum Amount Payable per tooth per accident: \$100 (e) Medical Emergency guarantee charge expense benefit: \$5,000 (f) Emergency evacuation with family travel benefit: \$200,000
EMERGENCY EVACUATION WITH FAMILY TRAVEL BENEFIT	\$200,000	Pays up to the Maximum for Covered Emergency Evacuation Expenses reasonably incurred if you suffer an Injury or Emergency Sickness that warrants your Emergency Evacuation while you are outside a 160 kilometre radius from your current place of primary residence.
SECURITY EVACUATION BENEFIT	\$100,000	As a result of an occurrence that takes place during a trip outside your province or country of residence, you require Security Evacuation, the Company will pay benefits to transport you to the nearest place of safety.
TRIP CANCELLATION. LOSS OF BAGGAGE AND PERSONAL EFFECTS	\$1,000	<p>This benefit is payable, if for unexpected and unforeseen reasons your trip is cancelled or interrupted. Covered reasons are you death, sickness or injury of an immediate family member, death of a member of your immediate family, sickness or injury of your business partner or an automobile accident.</p> <p>Pays up to a maximum of \$500.00 for loss of or damaged baggage and personal effects, pays up to \$400.00 for delay of baggage and personal effects, pays up to \$200.00 for prescription replacement services and pays up to \$200.00 for replacement of travel documents.</p>



Policy Exclusions

The policy will not cover any losses caused in whole or in part by, or resulting in whole or in part from, the following:

- (a) suicide or any attempt thereof by the Insured Employee;
- (b) self inflicted Injury or any attempt thereof by the Insured Employee;
- (c) declared or undeclared war or any act thereof;
- (d) sickness, disease, or bodily infirmity whether the Loss or claim results directly or indirectly from any of these;
- (e) Injury sustained while you are undergoing the medical or surgical treatment of sickness, disease, or bodily or mental infirmity;
- (f) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
- (g) travel or flight in or on (including getting in or out of, or on or off of) any aircraft, if you are:
 - (i) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - (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 aircraft owned, leased or chartered by the Policyholder;
- (h) travel or flight in or on (including getting in or out of, or on or off of) any aircraft or craft designed to fly or glide above the Earth's surface:
 - (i) except as a passenger on a regularly scheduled commercial airline; or
 - (ii) being used for crop dusting, spraying or seeding, fire-fighting, traffic patrol, air ambulance, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
 - (iii) operating to or from off-shore landing sites; or
 - (iv) used in any operation that requires a special permit from the Civil Aviation Branch of Transport Canada, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on).
- (i) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
- (j) Injury or Loss sustained if you are on full-time active duty in the armed forces or organized reserve corps of any country or international authority;
- (k) Injury or Loss sustained while you are under the influence of alcohol and operating any vehicle or means of transportation or conveyance while your blood alcohol is over 80 milligrams in 100 millilitres of blood;
- (l) Injury or Loss sustained while you are under the influence of a drug or substance which is controlled as specified under the Controlled Drug and Substances Act (Canada) unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licensed Physician;
- (m) the commission or attempted commission by you or Injury incurred while you are in the course of committing or attempting to commit any act which if adjudicated by a court would be an indictable offence under the laws of the jurisdiction where the act was committed; and
- (n) an act, attempted act or omission taken or made by you, or an act, attempted act or omission taken or made with your consent, for the purposes of interrupting the blood flow to your brain or to cause asphyxiation to you whether with intent to cause harm or not; and
- (o) natural causes.



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War Risk

Notwithstanding Exclusion (c), the Company will afford coverage under this policy for Injury or Loss caused by or resulting from an act of declared or undeclared war within a Designated War Risk Territory(ies) (but not such an act in which you are an active participant). For the purposes of War Risk coverage, Designated War Risk Territory(ies) means named country(ies) or part(s) of country(ies) included on the war risk country listing maintained by the Company. A Designated War Risk Territory does not include Canada or the United States of America or your country of permanent residence.

Claims Process

Beneficiary Designation

You have the option to designate a beneficiary, should you choose not to, in the event of accidental loss of life, the benefit will be paid to the beneficiary you have designated in writing under your Employer's current Group Life policy. If there is no written designation then the benefit will be paid to your estate.

All other benefits will be payable to you.

How to Make a Claim

In the event of claim, claim forms can be obtained from your Employer.

Written notice of claim to the Company must be given no later than 30 days from the date of accident. Within 90 days from the date of the accident, proof of claim must be submitted to the Company. Proof may include a certificate as to the cause and nature of the accident or Injury caused thereby, for which the claim is made and as to the duration of the Injury or Loss, from legally qualified medical practitioner.

Failure to give notice of claim or furnish proof of claim within the time prescribed above will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and in no event later than one year from the date of the accident or the Injury and if it is shown that it was not reasonably possible to give notice or furnish proof within the time as prescribed.



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Important Notes

This booklet, as may be amended, provides only a summary of the provisions for the business travel accident coverage and the Additional Benefits. The full coverage details are contained in the policy including, without limitation, eligibility, limitations, exclusions and termination provisions. In the event of a conflict between any term set out in this booklet and a term set out in the policy, to the extent of the conflict, it is the term of the policy which shall govern.

The booklet is provided for information purposes only and does not create or confer any contractual rights or obligations. Possession of this booklet alone does not mean that you or your dependents are covered. The policy must be in effect and you must satisfy all the requirements.

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 (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), The Limitations Act (for actions or proceedings governed by the laws of Saskatchewan) or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Insurance is underwritten by AIG Insurance Company of Canada.