

### Canadian Executive Service Organization

#### Policy Number 056/027087A - Class 1 and 2

<b>Eligibility</b>	All Volunteer Advisors who serve in the International Program, Indigenous Services Program and Reverse Assignment Individuals who are under age 79.
<b>Scope of Coverage</b>	Your protection is worldwide and applies for any injury sustained 24-Hours a day while your coverage is in force. Benefits are payable regardless of any other benefits that you may receive from any insurance company other than Sutton Special Risk Inc., or any other organization.
<b>Claim Procedures</b>	Written notice must be given to Insurer within 30 days and written proof must be submitted within 90 days of the date a claim arises.
<b>How to Claim</b>	Download and complete claims forms from <a href="http://www.suttonspecialrisk.com">www.suttonspecialrisk.com</a> . For claims and benefits inquiries call: 1-800-461-3292 or email: <a href="mailto:claims@suttonspecialrisk.com">claims@suttonspecialrisk.com</a>
<b>Currency</b>	Benefits will be payable in Canadian currency.
<b>Insurer</b>	Certain Underwriters at Lloyd's London through Sutton Special Risk Inc.

### Accidental Death & Dismemberment Insurance

<b>Benefit Amount</b>	You are insured for the Principal Sum indicated below: \$75,000
<b>Weekly Accident Indemnity</b>	<b>Weekly Amount:</b> 70% of Weekly Earnings to a maximum of \$700 <b>Elimination Period:</b> 3 days each and every loss (benefits commence on 1st day of hospitalization) <b>Maximum Number of Weeks Payable:</b> 52 weeks
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>▪ Repatriation - maximum \$15,000</li> <li>▪ Identification - maximum \$15,000</li> <li>▪ Rehabilitation - maximum \$15,000</li> <li>▪ Rehabilitative Physical Therapy - maximum \$10,000</li> <li>▪ Funeral - maximum \$5,000</li> <li>▪ Bereavement - maximum \$1,500 (limited to 6 sessions)</li> <li>▪ Spousal Retraining - maximum \$15,000</li> <li>▪ Special Education - 5% of Benefit Amount to maximum of \$10,000 per year</li> <li>▪ Day Care - 5% of Benefit Amount to maximum of \$5,000 per year</li> <li>▪ Family Transportation - maximum \$15,000</li> <li>▪ Home Alteration &amp; Vehicle Modification - maximum \$15,000 or 10% of Benefit Amount to a maximum of \$25,000, whichever is greater</li> <li>▪ Psychological Therapy - maximum \$5,000</li> <li>▪ Seat Belt - 10% of Benefit Amount</li> <li>▪ Parental Care - 10% of Benefit Amount to a maximum of \$10,000</li> <li>▪ Emergency Evacuation - maximum of \$10,000 per Insured Person and \$100,000 in the aggregate</li> </ul> <p><i>The additional benefits provided under the plan include the benefits listed above. For coverage provisions and limitations, contact your plan administrator.</i></p>
<b>Aggregate Limit</b>	\$30,000,000 for any one known accumulation and \$1,500,000 per any one Aircraft accumulation
<b>Exposure</b>	If, while this coverage is in force, you are unavoidably exposed to the elements due to an accident and if, as the result of such exposure and within 365 days of the accident, you suffer a loss which would otherwise be payable, such loss will be covered.

# Group Accident Benefit Summary (*continued*)

<b>Disappearance</b>	If you disappear and your body is not found within one year and sufficient evidence is provided and confirms that you sustained accidental bodily injury which caused your death, the Insurer will pay the Principal Sum, provided that the person or persons to whom such sum is paid sign an undertaking to refund such sum to the Insurer if you are subsequently found to be living.
<b>Loss Schedule</b>	<p>If your bodily injuries result in your Accidental Death, Dismemberment, Loss of Speech and/or Hearing, Paralysis and Loss of Use occurring within 12 months of the date of the accident, the Insurer will pay the percentage of the Principal Sum shown opposite such loss. Each sum is calculated based on your amount of Principal Sum.</p> <p style="text-align: right;"><b>Percentage of Principal Sum</b></p> <p>Loss of Life..... 100%</p> <p>Loss of or Loss of Use of Both Arms..... 100%</p> <p>Loss of or Loss of Use of Both Legs..... 100%</p> <p>Loss of or Loss of Use of Both Hands..... 100%</p> <p>Loss of or Loss of Use of Both Feet..... 100%</p> <p>Loss of Entire Sight of Both Eyes..... 100%</p> <p>Loss of or Loss of Use of One Hand and One Foot..... 100%</p> <p>Loss of or Loss of Use of One Hand and Entire Sight of One Eye..... 100%</p> <p>Loss of or Loss of Use of One Foot and Entire Sight of One Eye..... 100%</p> <p>Loss of or Loss of Use of One Arm..... 75%</p> <p>Loss of or Loss of Use of One Leg..... 75%</p> <p>Loss of Entire Sight of One Eye..... 75%</p> <p>Loss of or Loss of Use of One Hand..... 67%</p> <p>Loss of or Loss of Use of One Foot..... 67%</p> <p>Loss of or Loss of Use of Thumb and Index Finger of Any One Hand..... 33%</p> <p>Loss of or Loss of Use of Four Fingers of Any One Hand..... 33%</p> <p>Loss of All Toes on One Foot..... 25%</p> <p>Loss of Speech and Hearing in Both Ears..... 100%</p> <p>Loss of Speech..... 67%</p> <p>Loss of Hearing in Both Ears..... 67%</p> <p>Loss of Hearing in One Ear..... 25%</p> <p>Paraplegia (Both Lower Limbs)..... 200%</p> <p>Hemiplegia (Upper and Lower Limbs on the Same Side of the Body)..... 200%</p> <p>Quadriplegia (Both Upper and Lower Limbs)..... 200%</p> <p>Brain Death..... 100%</p> <p><b>NOTE:</b> If more than one of the losses occur as the result of one accident, the total amount payable shall not exceed the Principal Sum or in the case of Paralysis, benefits shall not exceed 200% of the Principal Sum.</p>
<b>Exclusions</b>	<p>This insurance does not cover any claim arising out of bodily injury caused or contributed to by:</p> <ul style="list-style-type: none"> <li>a) actively participating in any conflict of War, invasion, Acts of Terrorism, civil commotions or riots of any kind;</li> <li>b) declared or undeclared War or any act thereof or invasion occurring within the Covered Person's Country of Residence;</li> <li>c) training, serving or taking part in any capacity in the armed forces (land, sea or air) or their operations, of any country or international authority;</li> <li>d) while serving as a pilot or crew member of any aircraft or while as a passenger in an aircraft which is being used for a purpose other than transportation;</li> <li>e) suicide or attempted suicide or intentional self-injury; or</li> <li>f) acts of War or Acts of Terrorism which involve the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s).</li> </ul>
<b>Payment of Benefits</b>	Benefits for Loss of Life are payable to the Insured Person's designated beneficiary (or to the Insured Person's Estate if no such designation is made). All other claims will be paid to the Insured Person.