



COMBINED HOSPITALIZATION 

Accident

An insurance policy that pays cash directly to you to help pay out-of-pocket costs when an accident strikes.



Because Accidents Happen

When you suffer an accident, you shouldn't have to worry about how you'll pay for added expenses or everyday bills.



This policy pays up to \$12,000 a month, with daily benefits starting the first day you are hospitalized* due to an accident. Plus pays you a recovery benefit following hospitalization for a minimum of 10 days.

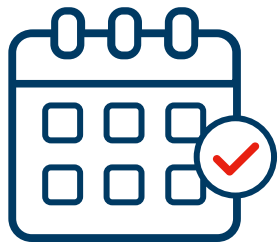


Protects you from any accident whether:

- In a car, bus, taxi, truck, or train
- On a motorcycle, boat, ATV or any recreational vehicle
- In a private or commercial aircraft
- Hunting, fishing, or participating in any sport or recreational activity
- Fire or smoke inhalation

* Admitted to a hospital or confined to a hospital for a minimum of 20 hours.

In Other Words:



Regardless of your occupation or hobbies, we cover you if you are injured at home, at work, at play, or any activity whatsoever, 24 hours a day, 7 days a week, 365 days a year*.



Pays cash directly to you in addition to benefits provided by any other insurance policy, Workers' Compensation, or any government employment insurance program.

*Subject to policy exclusions.

The Combined Accident Hospitalization Plan Covers You in Five Important Ways

01

| BENEFIT | PLAN 1 | PLAN 2 | PLAN 3 |
|----------------------------|---------------|---------------|---------------|
| Daily Hospital Confinement | \$100 per day | \$200 per day | \$400 per day |

We will pay you starting with the very first day you are hospitalized, anywhere in Canada or the United States, for up to 365 days per accident.

02

| BENEFIT | PLAN 1 | PLAN 2 | PLAN 3 |
|----------------------|---------------|---------------|-----------------|
| Daily Intensive Care | \$400 per day | \$800 per day | \$1,600 per day |

We will pay you if you are confined to an intensive care unit in Canada or the United States for up to 365 days per accident. This benefit is paid in addition to the Daily Hospital benefit.

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03

| BENEFIT | PLAN 1 | PLAN 2 | PLAN 3 |
|---|---------------|---------------|---------------|
| Recovery Benefit Following Hospital Confinement | \$100 per day | \$200 per day | \$400 per day |

Following hospitalization, we will pay you for a minimum of 10 days, regardless of whether or not you are disabled. That’s \$4,000 if you select Plan 3. If you are hospitalized for more than 3 days, we will pay you up to 3 times the number of days you were hospitalized while you are unable to work or perform your usual activities (if you are not employed) due to disability.

For example:

| DAYS OF HOSPITALIZATION | RECOVERY BENEFIT | BENEFIT AMOUNT PLAN 1 | BENEFIT AMOUNT PLAN 2 | BENEFIT AMOUNT PLAN 3 |
|-------------------------|------------------|-----------------------|-----------------------|-----------------------|
| 1–3 | 10 days | \$1,000 | \$2,000 | \$4,000 |
| 7 | Up to 21 days | Up to \$2,100 | Up to \$4,200 | Up to \$8,400 |
| 14 | Up to 42 days | Up to \$4,200 | Up to \$8,400 | Up to \$16,800 |
| 365 (maximum) | Up to 1095 days | Up to \$109,500 | Up to \$219,000 | Up to \$438,000 |

This recovery benefit is payable to you while you are unable to work due to disability, and recovering at home or anywhere.

04

| BENEFIT | PLAN 1 | PLAN 2 | PLAN 3 |
|--|---------|---------|---------|
| Benefit Following Outpatient Surgery or Fracture | \$1,000 | \$2,000 | \$4,000 |

Even if you are not hospitalized, if you have an accident that requires outpatient surgery, or you have a fracture, we will pay you the benefit amount for each accident, while you recover.

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05

| BENEFIT | PLAN 1 | PLAN 2 | PLAN 3 |
|-------------------------|-------------|-------------|-------------|
| Ambulance Reimbursement | Up to \$200 | Up to \$400 | Up to \$800 |

Even if you are not hospitalized, we will reimburse you for the cost of your ambulance services based on the plan you choose.

You Select the Accident Plan That's Right for You

Plan 1
\$100/day



Plan 2
\$200/day



Plan 3
\$400/day



Then, You Choose Who You Need to Protect

You



You and Your Family

Save 39% when you cover
yourself and your family*.



* Discount based on a family of 4.

Benefits of a Family Plan



- ∞ Protects you, your spouse, and ALL your children in 5 important ways
- ∞ When you have more children, they are covered from the day they are born. Just let us know so we can add them to your family policy at no additional cost to you
- ∞ Guaranteed coverage for your spouse and children. This means:
 - At age 25, when coverage ends for each child, your child may continue to be covered by purchasing a new policy
 - If the primary insured dies, coverage continues for the surviving spouse and children
- ∞ Saves you 39% when you cover yourself and your family*

* Discount based on a family of 4.

TCN

Like any insurance policy, it is important to understand what we don't cover

No benefits will be payable for losses resulting from:

- ∞ A sickness
- ∞ War or act of war, declared or undeclared
- ∞ Suicide or intentionally self-inflicted injury
- ∞ Misuse of medication, drugs, or having a blood alcohol level above the legal amount when the accident occurs
- ∞ Committing a criminal offense or while in prison
- ∞ Medical or surgical treatment/complications from the treatment, except when required as a direct result of an injury
- ∞ Cosmetic or elective surgery
- ∞ Preventative routine diagnostic procedures, screening or testing
- ∞ An accident occurring prior to the effective date of your coverage
- ∞ Any palliative care treatment, including but not limited to palliative care treatment provided in a hospital setting

**IMPORTANT
NOTES**

- This policy is guaranteed renewable until age 85, at which time it terminates, so your policy will not be cancelled due to the number of claims you file.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).
- Any hospitalization or loss must begin, or be prescribed, within 90 days of the accident.

Note: This is a brief description of the policy. See the policy for complete details of definitions, benefits and exclusions/limitations.

Which Plan Works Best for You?

| BENEFIT | PLAN 1 | PLAN 2 | PLAN 3 |
|---|---------------|---------------|-----------------|
| Daily Hospital Confinement | \$100 per day | \$200 per day | \$400 per day |
| Daily Intensive Care | \$400 per day | \$800 per day | \$1,600 per day |
| Recovery Benefit Following Hospital Confinement (minimum 10 days) | \$100 per day | \$200 per day | \$400 per day |
| Benefit Following Outpatient Surgery or Fracture | \$1,000 | \$2,000 | \$4,000 |
| Ambulance Reimbursement | Up to \$200 | Up to \$400 | Up to \$800 |

Monthly Premiums

| COVERAGE | PLAN 1 | PLAN 2 | PLAN 3 |
|------------|--------|--------|--------|
| Individual | \$14 | \$28 | \$56 |
| Family | \$34 | \$68 | \$136 |









How Combined Accident Hospitalization Plan Will Work for You



- ∞ Pays cash directly to you to help pay added expenses when you have an accident, such as hospital room upgrades, transportation, hotel, childcare, and more
- ∞ Pays you for a minimum of 10 days after you are hospitalized to help with items such as loss of income whether or not you are disabled
- ∞ Pays you starting with the very first day of your accident
- ∞ Your policy is guaranteed renewable until age 85, at which time it terminates, so your policy will not be cancelled due to the number of claims you file
- ∞ Gives you peace of mind when you need it most so you can focus on getting better
- ∞ Benefits may be tax-free
- ∞ Saves you 39% when you purchase a family plan*
- ∞ The service, strength, and security of our company has protected generations of satisfied customers since 1922

* Discount based on a family of 4.

Cash is paid directly to you so you can use the cash as you wish to help pay for unexpected expenses like:

-  Semi-private or private hospital rooms
-  Unpaid medications
-  Your family's transportation to and from the hospital
-  Hotel expenses for your family
-  Meals
-  Childcare
-  Parking
-  Loss of income while you are recovering yourself or caring for a covered family member



**Combined Insurance
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