



# Accidental Death Essentials

**An insurance policy that pays a lump sum directly to you or your loved ones** if you suffer an untimely death or are seriously injured in an accident.





## The Accidental Death Essentials Plan covers you in four important ways:

	Benefit	Plan 1	Plan 2	Plan 3
1	Accidental Death by Common Carrier	\$100,000	\$200,000	\$400,000

We will pay a lump sum up to **\$400,000** if you or a family member\* dies unexpectedly as a fare-paying passenger in a regularly scheduled common carrier.

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2	Accidental Death by All Other Causes	\$50,000	\$100,000	\$200,000
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We will pay a lump sum up to **\$200,000** if you or a family member\* dies from any other covered accident.

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# Accidental Death Essentials

3

Single Dismemberment	\$25,000	\$50,000	\$100,000
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We will pay a lump sum up to **\$100,000** if you or a family member\* loses a limb, sight in one eye, hearing in both ears, or speech as a result of a serious accident.

4

Multiple Dismemberments	\$50,000	\$100,000	\$200,000
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We will pay up to **\$200,000** if you or a family member\* suffers the loss of two or more limbs, sight in both eyes, permanent loss of speech and hearing in both ears, or any combination of two or more of these losses.

\*With Family Plan Coverage



# Accidental Death Essentials

4

You select the Accidental Death Essentials plan that's right for you.

**Plan 1**

**\$100,000/accident\***

**Plan 2**

**\$200,000/accident\***

**Plan 3**

**\$400,000/accident\***

Then, you choose who you need to protect.



You



You and your family

**Save 33%** when you cover yourself and your family \*\*

\* For Accidental Death by Common Carrier.

\*\* Based on a family of 4.

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# Accidental Death Essentials

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5

**All insurance policies have exclusions and limitations, so 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 limit when the accident occurs
- ▶ Committing a criminal act or while in prison
- ▶ Participation as a paid sports professional or participating in any extreme sport such as sky diving, bungee jumping, or racing of any kind
- ▶ Medical or surgical treatment/complications from the treatment, except when as a direct result of an injury
- ▶ Cosmetic or elective surgery
- ▶ Operation of a motor vehicle without a valid license
- ▶ Air travel, other than as a fare-paying passenger in a certified commercial aircraft



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## Important Notes:

- This policy is **Guaranteed Renewable until age 85**, at which time it terminates.
- 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).
- Accidental death must occur within 180 days from the accident.
- Guaranteed coverage for your spouse and children. This means:
  - At age 25, when coverage ends for each child, your child may continue coverage by purchasing a new policy.
  - If the primary insured dies, coverage continues for the surviving spouse and children.

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



# Accidental Death Essentials

7

## Which plan works best for you?

Benefit	Plan 1	Plan 2	Plan 3
Accidental Death by Common Carrier	\$100,000	\$200,000	\$400,000
Accidental Death by All Other Causes	\$50,000	\$100,000	\$200,000
Single Dismemberment	\$25,000	\$50,000	\$100,000
Multiple Dismemberments	\$50,000	\$100,000	\$200,000

## Monthly Premiums

Benefit	Plan 1	Plan 2	Plan 3
Individual	\$6	\$12	\$24
Family	\$16	\$32	\$64

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