

# PERSONAL ACCIDENT TARIFF

## Coverages

(24 hrs coverage / \*\* Age limits: 18-63)

Vers. Jan 17

|                               |        |        |        |        |        |        |        |        |        |         |         |         |         |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| Accidental Death              | 10,000 | 20,000 | 30,000 | 40,000 | 50,000 | 60,000 | 70,000 | 80,000 | 90,000 | 100,000 | 150,000 | 200,000 | 250,000 |
| Accidental Death & Disability | 10,000 | 20,000 | 30,000 | 40,000 | 50,000 | 60,000 | 70,000 | 80,000 | 90,000 | 100,000 | 150,000 | 200,000 | 250,000 |
| Medical Expenses              | 500    | 600    | 900    | 1,200  | 1,500  | 1800   | 2,100  | 2,400  | 2700   | 3,000   | 4,500   | 6,000   | 7,500   |

|                        |                        |       |        |        |        |        |        |        |        |        |        |        |        |        |
|------------------------|------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Weekly Indemnity (WI)* | WI (1st Week Excluded) | 100   | 200    | 300    | 400    | 500    | 600    | 700    | 800    | 900    | 1000   | 1,500  | 1,500  | 1,500  |
|                        | Up to 51 Weeks         | 5,100 | 10,200 | 15,300 | 20,400 | 25,500 | 30,600 | 35,700 | 40,800 | 45,900 | 51,000 | 76,500 | 76,500 | 76,500 |
|                        | HDI Included (Nat/Acc) | 129   | 257    | 386    | 514    | 643    | 771    | 900    | 1,029  | 1,157  | 1,286  | 1,929  | 1,929  | 1,929  |

### Annual Premium Class A (Professionals & Administratives)

Minimum TOTAL Premium: \$50

|                               |        |    |    |    |    |     |     |     |     |     |     |     |     |     |
|-------------------------------|--------|----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Accidental Death              | AD     | 13 | 26 | 39 | 52 | 65  | 78  | 91  | 104 | 117 | 130 | 195 | 260 | 325 |
| Accidental Death & Disability | AD+D   | 16 | 32 | 48 | 64 | 80  | 96  | 112 | 128 | 144 | 160 | 240 | 320 | 400 |
| AD & D + Medical Expenses     | AD+D+M | 23 | 40 | 61 | 81 | 101 | 121 | 141 | 162 | 182 | 202 | 303 | 404 | 505 |

|                  |        |    |    |    |     |     |     |     |     |     |     |     |     |     |
|------------------|--------|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Weekly Indemnity | WI+HDI | 32 | 64 | 96 | 128 | 160 | 192 | 224 | 256 | 288 | 320 | 480 | 480 | 480 |
|------------------|--------|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|

### Annual Premium Class B (Supervisors & Traders)

Minimum TOTAL Premium: \$75

|                               |        |    |    |    |     |     |     |     |     |     |     |     |     |     |
|-------------------------------|--------|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Accidental Death              | AD     | 16 | 32 | 48 | 64  | 80  | 96  | 112 | 128 | 144 | 160 | 240 | 320 | 400 |
| Accidental Death & Disability | AD+D   | 20 | 40 | 60 | 80  | 100 | 120 | 140 | 160 | 180 | 200 | 300 | 400 | 500 |
| add Medical Expenses          | AD+D+M | 34 | 57 | 85 | 113 | 141 | 170 | 198 | 226 | 254 | 283 | 424 | 565 | 706 |

|                  |        |    |    |     |     |     |     |     |     |     |     |     |     |     |
|------------------|--------|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Weekly Indemnity | WI+HDI | 44 | 88 | 132 | 175 | 219 | 263 | 307 | 351 | 395 | 439 | 658 | 658 | 658 |
|------------------|--------|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|

### Annual Premium Class C (Risky Jobs / e.g: Garage Owner)

Minimum TOTAL Premium: \$100

|                               |        |    |    |     |     |     |     |     |     |     |     |     |     |     |
|-------------------------------|--------|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Accidental Death              | AD     | 19 | 38 | 57  | 76  | 95  | 114 | 133 | 152 | 171 | 190 | 285 | 380 | 475 |
| Accidental Death & Disability | AD+D   | 24 | 48 | 72  | 96  | 120 | 144 | 168 | 192 | 216 | 240 | 360 | 480 | 600 |
| add Medical Expenses          | AD+D+M | 44 | 72 | 108 | 144 | 180 | 216 | 252 | 288 | 324 | 360 | 540 | 720 | 900 |

|                  |        |    |     |     |     |     |     |     |     |     |     |     |     |     |
|------------------|--------|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Weekly Indemnity | WI+HDI | 53 | 106 | 159 | 212 | 265 | 318 | 371 | 424 | 477 | 530 | 795 | 795 | 795 |
|------------------|--------|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|

### Annual Premium Class D (Manual Workers)

Minimum TOTAL Premium: \$100

|                               |               |    |    |     |     |     |     |     |     |     |     |     |     |     |
|-------------------------------|---------------|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Accidental Death              | AD            | 26 | 52 | 78  | 104 | 130 | 156 | 182 | 208 | 234 | 260 | 390 | 520 | 650 |
| Accidental Death & Disability | AD+D          | 34 | 68 | 102 | 136 | 170 | 204 | 238 | 272 | 306 | 340 | 510 | 680 | 850 |
| Medical Expenses & WI         | Not Available |    |    |     |     |     |     |     |     |     |     |     |     |     |

\* The Weekly Indemnity Coverage could only be purchased with the "Accidental Death &amp; Disability" plans.

\* The Weekly Indemnity Coverage should not exceed 75% of the effective weekly Income that should be declared in the Proposal Form.

\* HDI = Hospital Daily Indemnity (up to first 10 days: 1st day deductible + 9 Days Covered).

\*\* If insured's age is above 63, please refer to the Life department.

# PA OCCUPATIONS

| CLASS A   | CLASS B                         | CLASS C                                   | CLASS D                           |
|---|---------------------------------|---|-----------------------------------|
| Accountant  | Actor                           | Agriculture /Machinery                    | Amusement Park Employee           |
| Air line agency ground                                | Agriculture/no-manual work      | Air Conditionning-repair+installation     | Antenna Maintenance Man           |
| Architect consulting                                  | Airport-air traffic             | Airport Engineers, all ground staff(EXCL) | Asphalte layers                   |
| Auctioneer/not livestock                              | Anesthesist                     | Antique Dealer                            | Athlete(EXCLUDED)                 |
| Bank Manager  | Architect-superintending        | Auctioneer/livestock                      | Automobile Washer,Mechanic,       |
| Banker  | Artist & Singer                 | Automobile Electrician                    | Blacksmith-heavy machinery        |
| Barrister   | Baker / superintending          | Baker                                     | Boat Builder                      |
| Beautician  | Barber                          | Bank Guard or Messenger                   | Bottling                          |
| Business executive                                    | Bookbinder-hand work            | Billboard Erector or Builder              | Brass Founder                     |
| Camera man  | Builder/superintending          | Blacksmith -handwork                      | Bricklayer                        |
| Cashier   | Carpenter-superintend only      | Block or Tile Maker                       | Building Cleaner & Washer Outside |
| Clerk financial                                       | Caterer-not cooking             | Bookbinder-machinery                      | Butcher slaughtering              |
| Company manager                                       | Chef                            | Brewer                                    | Cabinet maker heavy machinery     |
| Computer programer                                    | Chemist/ laboratory only        | Brick and tile manufacturing              | Canning, preserving and Quick     |
| Dentist   | Computer                        | Builder & Stonemason                      | Carpenter -heavy machinery        |
| Doctor  | Concierge or Caretaker          | Butcher and meat trade                    | Cement Loader, Unloader           |
| Draper  | Confectioner                    | Carpenter or Joiner – hand tools only     | Charcoal & Iron Workers           |
| Editor/office only                                    | Contractor-superintending       | Carpet manufacture                        | Construction Worker               |
| Hospital Consultant                                   | Cook / Skilled                  | Caterer (Cooking)                         | Craneman                          |
| Hotel owner   | Driver-private                  | Cleaners                                  | Diver (EXCLUDED)                  |
| Housewife   | Editor/Journalism               | Cloth and fabric manufacture              | Dock                              |
| Insurance Broker                                      | Electrical Engineer superintend | Coal Merchant                             | Drill Press Operator              |
| Interpreter   | Electrical-retail               | Contractor (working)                      | Driver –crane- construction       |
| Jeweller-no hand work                                 | Electrician-domestic            | Cooper                                    | Elevator Constructor or Repairer  |
| Journalist-office work                                | Engineer-consulting             | Dancer                                    | Farm labourer-worker              |
| Judge   | Engineer-little manual work     | Decorator                                 | Fisherman in deep waters          |
| Laundry owner   | Exchange office employee/own    | Driver -Ambulance-Bus-Truck-Taxi-train    | Freight Handler                   |
| Librarian   | Farmer - superintending         | Driving instructor                        | Gas, Acid Plant Employee          |
| Merchant  | Florist                         | Electrician /site+ industry+power         | Glazier                           |
| Nurse-male  | Freight agent                   | Engineer -site-working                    | Iron industry heavy manual work   |
| Occulist  | Garage owner-not working        | Engraver                                  | Machinery Installer               |
| Optician  | Gardener                        | Farmer & Planter- Working                 | Motorcycle messenger or Collector |
| Pharmacist  | Government employee             | Fishmonger- Fish trade                    | Oil Refinery employees            |
| Photographer(studio)                                  | Greengrocer / Grocer            | Foodstore worker                          | Plasterer                         |
| Priest  | Hairdresser                     | Gardener-machinery                        | Plastic or Metal products         |
| Publisher   | Hotel Manager/Administration    | Guard                                     | Quarryman                         |
| Real estate agent                                     | Hotel valet                     | Home appliances repairer                  | Road Construction, maintenance    |
| Restaurant owner                                      | Iron industry/Administrative    | Ice cream Factory Worker                  | Tavern or Bar proprietor or       |
| Secretary   | Jeweller-hand tools             | Iron worker – light manual task           | Timber Merchant                   |
| Shopkeeper-clothes                                    | Journalist/correspondant        | Ironmonger                                | Tool Maker                        |
| Solicitor-Lawyer                                      | Motor Engineer                  | Jewellery-machinery                       | Warehouse Employee                |
| Surgeon   | Motor sales/Car dealer/car      | Kitchen employee Hotel or Restaurant      | Waterworks Employee               |
| Teacher   | Nurse-female                    | Laundry operator                          | Welder                            |
| Telephonist   | Optician-hand tools             | Licensed Victualler                       | Window Cleaner                    |
| TV & Radio presenter                                  | Petrol Station - owner          | Life Guard                                | Wood Chopper or Sawyer            |
|   | Photographer-newspaper          | Mechanic                                  | Ship / Boat Captain (Excluded)    |
|   | Physiotherapist                 | Miller                                    |                                   |
|   | Plumber skilled                 | Mosaic Setter                             |                                   |
|   | Printer                         | Motor Engineer-working                    |                                   |
|   | Railways adminitrative          | Motor manufacture                         |                                   |
|   | Railways manager                | Newspaper Driver or delivery man          |                                   |
|   | Restaurant manager              | Painter of Wood & wall -                  |                                   |
|   | Sales and Representatives       | Paper manufacture                         |                                   |
|   | Sculptor                        | Plumber - worker                          |                                   |
|   | shoemaker                       | Police (EXCLUDED)                         |                                   |
|   | Stage manager                   | Porter                                    |                                   |
|   | Steel Industry/Administrative   | Postoffice delivery man                   |                                   |
|   | Surveyor-no marine or aerial    | Pottery and Ceramic manufacture           |                                   |
|   | Tailor & Designer               | Press operation                           |                                   |
|   | Textile design                  | Printer - worker                          |                                   |
|   | Waiter                          | Service station Proprietor or Attendant   |                                   |
|   | Watchmaker                      | Shoe Repairer or Shiner                   |                                   |
|   |                                 | Sign Painter                              |                                   |
|   |                                 | Sportsman (EXCLUDED)                      |                                   |
|   |                                 | Steel worker – light manual task          |                                   |
|   |                                 | Tanner-cloth & fabric                     |                                   |
|   |                                 | Telephone, TV+Radio Repair,Test-not       |                                   |
|   |                                 | Tire Dealer-Sales Clerk-repair-           |                                   |
|   |                                 | Typesetter-printing industry              |                                   |
|   |                                 | Upholsterer                               |                                   |
| For any other occupations please refer to the company |                                 | Veterinary                                |                                   |
|   |                                 | Topograph                                 |                                   |