

UNIVERSITY OF ALBERTA

(The Policyholder)

Policy No. 100013458 issued by iA Special Markets,
a division of Industrial Alliance Insurance and Financial Services Inc.

OCCUPATIONAL ACCIDENT INSURANCE

Coverage

Any Accident resulting in: death, dismemberment, loss of sight, or paralysis - anywhere in the world - while performing the normal and regular duties of the Insured Person's occupation during the course of the Insured Person's employment with the Policyholder.

Eligibility

You are eligible as an Insured Person if you are a casual employee of the Non-Academic Staff Association under age 75.

Amount of Insurance

Your amount of insurance (Principal Sum) is \$25,000.00.

Benefits

Accidental Death, Dismemberment and Specific Loss Indemnity

The policy provides benefits for Injury resulting in Loss of, **or permanent and total Loss of Use of**, which occurs within **12 months** after the date of the Accident as follows:

Life.....	The Principal Sum
Both Arms.....	The Principal Sum
Both Hands.....	The Principal Sum
Both Feet.....	The Principal Sum
Entire Sight of Both Eyes	The Principal Sum
One Hand and One Foot.....	The Principal Sum
One Hand and the Entire Sight of One Eye	The Principal Sum
One Foot and the Entire Sight of One Eye	The Principal Sum
Speech and Hearing in Both Ears.....	The Principal Sum
One Arm	Three-Quarters of the Principal Sum
One Leg.....	Three-Quarters of the Principal Sum
One Hand	Two-Thirds of the Principal Sum
One Foot	Two-Thirds of the Principal Sum
Entire Sight of One Eye.....	One-Half of the Principal Sum
Speech or Hearing in Both Ears	One-Half of the Principal Sum
Thumb and Index Finger of Either Hand	One-Third of the Principal Sum
Hearing in One Ear	One-Sixth of the Principal Sum

PARALYSIS BENEFITS

Quadriplegia (complete paralysis of both upper and lower limbs)	Two Times the Principal Sum
Paraplegia (complete paralysis of both lower limbs)	Two Times the Principal Sum
Hemiplegia (complete paralysis of upper and lower limbs of one side of body)	Two Times the Principal Sum

OCCUPATIONAL ACCIDENT INSURANCE (Continued...)

Benefits (Continued...)

Accidental Death, Dismemberment and Specific Loss Indemnity (Continued...)

Indemnity provided under this part for all losses sustained by an Insured Person as the result of any one Accident will not exceed the following:

- (a) With the exception of Quadriplegia, Paraplegia and Hemiplegia, the Principal Sum;
- (b) With respect to Quadriplegia, Paraplegia and Hemiplegia, two times the Principal Sum or the Principal Sum if loss of life occurs within 90 days after the date of the Accident.

In no event will indemnity payable for all losses under this part exceed, in the aggregate, two times the Principal Sum as the result of the same Accident.

"Accident" whenever used in the policy means a sudden, unforeseen and unexpected event which arises from a source external to an Insured Person and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease or treatment for the illness or disease. This event must occur while the policy is in force and be the basis of claim.

"Injury" whenever used in the policy means bodily injury caused by an Accident occurring while the policy is in force as to the Insured Person whose injury is the basis of claim and resulting directly and independently of all other causes in loss covered by the policy, and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease, or treatment for the illness or disease.

"Loss" whenever used in the policy with reference to hand or foot means complete severance at or above the wrist or ankle joint but below the elbow or knee joint; as used with reference to arm or leg means complete severance at or above the elbow or knee joint; as used with reference to thumb and fingers means complete severance at or above the metacarpophalangeal joint; as used with reference to toes means complete severance at or above the metatarsophalangeal joint; as used with reference to eye means the irrecoverable loss of the entire sight thereof; as used with reference to speech means the total and irrecoverable loss thereof; as used with reference to hearing means the total and irrecoverable loss thereof; and as used with reference to Quadriplegia, Paraplegia and Hemiplegia means the permanent and irrecoverable paralysis of such limbs.

"Loss of Use" whenever used in the policy means a loss which is permanent, total, irrecoverable and continuous for a period of 12 months from the date of the Accident.

Aggregate Limit of Indemnity

The policy is subject to an Aggregate Limit of Indemnity of \$150,000.00 for all losses resulting from any one Accident. This means that in the event of an Accident that results in an accumulation of losses exceeding \$150,000.00, the amount payable with respect to each Insured Person will be reduced proportionately.

OCCUPATIONAL ACCIDENT INSURANCE (Continued...)

Exclusions

Cover does not apply to any loss, fatal or non-fatal, caused by or contributed to, directly or indirectly resulting from:

- declared or undeclared war or any act of war;
- active full-time service in the armed forces of any country;
- suicide or self-destruction, regardless of any impairment, illness or state of mind;
- flying as a pilot or crew member in any aircraft;
- flying in owned, operated, leased or chartered aircraft of your employer;
- physical or mental illness or disease or treatment for the illness or disease.

Exposure and Disappearance

If due to Accident you are unavoidably exposed to the elements and such exposure, within 12 months of the date of the Accident, results in a Loss for which indemnity would otherwise have been payable under the policy, such Loss will be deemed to be the result of Injury.

Where, due to the accidental wrecking, sinking or disappearance of a conveyance in which you were riding, you disappear, and if your body is not found within 12 months after the date of such wrecking, sinking or disappearance, it will be presumed, subject to there being no evidence to the contrary and subject to all other terms and conditions of the policy, that you suffered loss of life as a result of Injury.

Beneficiary

Indemnity payable in the event of the loss of life of an Insured Person is payable to the estate of the Insured Person. All other indemnities are payable to the Insured Person.

Termination of Insurance

Your insurance will immediately terminate on the earliest of the following dates:

- (a) the date the policy is terminated;
- (b) the premium due date if your employer fails to remit the required premium to the insurer, except as the result of an inadvertent error;
- (c) the date you reach 75 years of age;
- (d) the date you cease to be associated with your employer in a capacity making you eligible for insurance.

OCCUPATIONAL ACCIDENT INSURANCE (Continued...)

A.D.&D. Claims Procedures

Written notice of claim is to be given to the insurer within a period of 30 days from the date of the Accident. Claim forms are available from your plan administrator or from the insurer at (800) 266-5667. The insurer reserves the right to request additional information when processing the claim. Completed claim forms must be filed with the insurer within 90 days after the date of the Injury and no later than one year regardless of whether the full extent of loss is known.

The policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

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* or other applicable legislation.

This wording is for illustrative purposes only and carries no contractual or other rights. All rights with respect to the benefits of an Insured Person will be governed by the Group Master Policy, a copy of which is filed with your employer.

