

Accidental Death and Dismemberment Insurance Plan (Associates/Family)

Accidents are the third leading cause of death each year and are the major killers of adults in their prime.

If you survive a serious accident, you could be faced with great and immediate financial hardship because of loss of limbs, mobility, eyesight or hearing. No one has control over the event of an accident; however, you do have a measure of control over your financial situation in such an event.

The CPCO AD&D plan provides you with one more way to safeguard your family's financial security. The principal sum is paid in the event of accidental death, and a percentage of the principal sum is paid in the event of one of the following:

Brain Death	100%	Loss or Loss of Use of One Arm or One Leg	75%
Quadriplegia, Paraplegia or Hemiplegia	200%	Loss or Loss of Use of One Hand or One Foot	66%
Loss of Use of Both Arms or Both Hands	200%	Loss of Entire Sight of One Eye	66%
Loss of Use of Both Legs or Both Feet	200%	Loss of Speech or Hearing	66%
Loss of Both Hands or Both Feet	100%	Loss of Thumb and Index Finger (same hand)	33%
Loss of Entire Sight in Both Eyes	100%	Loss of Four Fingers (same hand)	33%
Loss of One Hand, and Entire Sight of One Eye	100%	Loss of Hearing in One Ear	25%
Loss of One Foot, and Entire Sight of One Eye	100%	Loss of all Toes of Same Foot	12%
Loss of One Hand and One Foot	100%		

Additional Benefits Available

- Cosmetic Disfigurement Benefit (Burns) (up to \$25,000)
- Home Alteration/Vehicle Modification Benefit (up to \$50,000)
- Identification Benefit (up to \$15,000)
- Spousal Occupational Training Benefit (up to \$15,000)
- Rehabilitation Benefit (up to \$10,000)
- Family Transportation Benefit (up to \$10,000)
- Seat Belt Benefit (10% of principal amount)
- In-Hospital Indemnity Benefit (up to \$2,500 per month)

Coverage

Choose Single or Family Coverage. Family coverage automatically provides the following coverage for family members.

- **Spouse, No Children:** Spouse is covered for 60% of the principal sum elected
 - **Spouse, at least One Child:** spouse is covered for 50% and each dependent child is covered for 15% of the principal sum elected
 - **Child(ren) Only:** Each child is covered for 20% of the principal sum elected
- Dependent children from the age of 24 hours are covered up to age 21 (up to age 25 if a full-time student). Coverage for children can be continued beyond these limiting ages if they are wholly dependent on you because of mental or physical infirmity.

Cost

Monthly premium is based on 12 payments per year. You can select coverage from \$25,000 to \$200,000 in increments of \$25,000. Please refer to the Rate Schedule to determine your monthly cost.

Contact Information

Please contact the Program Administrator, Johnson Inc., if you have any questions on the CPCO Benefits Program.

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This brochure provides an overview of the coverage available and is not a valid contract. If there are any discrepancies between this brochure and the Master Policy, the provisions of the Master Policy shall govern.