

POST-SECONDARY STUDENT ACCIDENT INSURANCE Issued by

Industrial Alliance Insurance and Financial Services Inc.
(The Company)

All full-time and part-time students of the participating Cégeps of the Policyholder (excluding foreign exchange students and international students, except French students covered under France-Quebec agreement), under age 65, for whom the appropriate premium has been paid are insured under the terms of an Accident policy which provides School Premises coverage which covers Injury sustained in or on school buildings or premises while attending classes on a regular school day and during school-sponsored activities and related travel.

Definitions

“**Accident**” 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 this policy is in force and be the basis of claim.

“**Emergency**” means an event that makes it necessary to receive immediate treatment from a Physician or be immediately hospitalized.

“**Hospital**” means an institution operated pursuant to law for the care and treatment of sick and injured persons, with organized facilities for diagnosis, major surgery and 24 hour nursing service. This does not include a convalescent or nursing home, or home for the aged, health spa or a facility for the treatment of alcoholism, drug addiction or mental illness.

“**Injury**” 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.

“**Insured Person**” means a full-time or part-time student insured under the policy, excluding foreign exchange students and international students except French students covered under France-Quebec agreement.

“**Loss**” whenever used 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**” means a loss which is permanent, total, irrecoverable and continuous for a period of 12 months from the date of the Accident.

“**Member of the Immediate Family**” means a person at least 18 years of age, who is the son, daughter, father, mother, brother, sister, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, sister-in-law (all of the above include natural, adopted or step relationships), spouse, grandson, granddaughter, grandfather or grandmother of the Insured Person.

“**Nurse**” means a graduate registered nurse (R.N.) or nurse who is licensed to practice nursing service by a governmental agency having jurisdiction over such licensing. The nurse is neither the Insured

Person nor a Member of the Immediate Family and must not ordinarily reside in the Insured Person’s Residence.

“**Parent**” means the parent or legal guardian of a Student insured under the policy.

“**Physician**” means a doctor of medicine (other than the Insured Person or a Member of the Immediate Family) who is licensed to practice medicine by (1) a recognized medical licensing organization in the locale where the treatment is rendered, provided he is a member in good standing of such licensing organization, or (2) a governmental agency having jurisdiction over such licensing in the locale where the treatment is rendered.

“**Regular Care and Attendance**” means medical treatment to the extent necessary under existing standards of medical practice for the condition causing disability, Hospital confinement or requiring such treatment.

“**Residence**” means the primary dwelling of which the Insured Person is an occupant and the premises on which it is situated.

“**Student**” means a permanent resident of Canada, who is presently enrolled with and attending a participating Cégeps of the Policyholder on a full-time or part-time basis. Foreign exchange students and international students are ineligible for coverage under the policy except French students covered under France-Quebec agreement.

“**Travelling Directly**” means any travel that would take the Insured Person directly to or from his Residence to the school-sponsored activities and to or from the school to the school-sponsored activities or the contrary in both cases, along the most normal and reasonable route without delay or stopover.

“**Trip**” means any trip limited to a 30-day duration. No coverage is provided under the part titled “Emergency Out-of-Province/ Country Accident Benefit” for trips in excess of 30 days.

Whenever a reference to the masculine gender appears it will also be construed to include the feminine gender.

WHAT BENEFITS ARE PROVIDED?

Accidental Death, Dismemberment and Specific Loss Indemnity

If, within 12 months of the date of the Accident, Injury results in any of the following losses, the Company will pay for Loss of or permanent and total Loss of Use of:

*Life.....	\$15,000.00
Both Hands or Both Feet	\$40,000.00
The Entire Sight of Both Eyes	\$40,000.00
Speech and Hearing in Both Ears	\$40,000.00
One Hand and One Foot.....	\$30,000.00
One Hand and the Entire Sight of One Eye	\$30,000.00
One Foot and the Entire Sight of One Eye	\$30,000.00
One Arm or One Leg	\$20,000.00
Hearing in Both Ears, or Speech	\$20,000.00
One Hand or One Foot	\$15,000.00
The Entire Sight of One Eye	\$ 6,000.00
Entire Thumb and Entire Index Finger of the Same Hand.....	\$ 6,000.00
Hearing in One Ear	\$ 3,000.00
Any One Entire Finger	\$ 1,500.00

Paralysis Benefits

Quadriplegia (total paralysis of all four limbs)	\$40,000.00
Paraplegia (total paralysis of the lower limbs)	\$40,000.00
Hemiplegia (total paralysis of one side of the body)	\$40,000.00

Indemnity provided under this part will be paid for one of the losses, the greatest, sustained by any one Insured Person as the result of any one Accident, except that when death occurs within 90 days after the date of the Accident, indemnity will only be paid for loss of life.

Amounts paid for any of the above losses will be the only amounts payable under the policy except if benefits are payable under the parts titled “Artificial Limbs, Eyes and Other Prosthetic Appliances Benefit” or “Hearing Aids Benefits”.

*If the accidental death of the Insured Person occurs in the building or on school premises or on a public or school vehicle, the Company will pay an additional \$5,000.00 for the loss of life.

Accidental Dental Reimbursement Benefit

When Injury to whole or sound teeth requires and first receives treatment by a dentist within 30 days of the Accident benefits will be paid for customary treatment payable by the Insured Person within 12 months from the date of the Accident. Capped or crowned teeth are considered whole or sound. Maximums payable are based on the fee specified in the General Practitioner Schedule of Fees and Treatment Services of the Provincial Dental Association or its equivalent as determined by the Company.

The maximum payable is \$500.00 per tooth per any one accident.

No dental expense will be paid for treatment received outside Canada other than as provided for under the part titled “Emergency Out-Of-Province/Country Accident Benefit”.

Where one or more customarily employed and professionally adequate methods of treating an Injury to the teeth exists, the Company will pay an amount equal to the cost of the least expensive treatment.

Accidental Medical Reimbursement Benefit

When an Insured Person under the Regular Care and Attendance of a Physician, and as a result of Injury, requires and first receives treatment within 30 days from an Accident, the Company will pay the reasonable expenses actually incurred in Canada except as otherwise provided under the part titled “Emergency Out-Of-Province/Country Accident Benefit” within 12 months from the date of the Accident, subject to a maximum of \$15,000.00 for: a) hospital charges for the difference between the public ward allowance under the provincial hospital plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician); b) the employment of a Nurse or certified nursing aid if requested by the attending Physician; c) charges for prescription drugs, sera and vaccines, obtainable only upon a written prescription by a Physician or legally qualified dentist and dispensed by a registered pharmacist or Physician, but excluding any charges made for the administration of injectable drugs, sera and vaccines; d) fees for the services of a licensed physiotherapist or certified athletic sports therapist, when recommended by a physician, subject to a maximum reimbursement of \$35.00 per treatment, \$350.00 per accident and \$700.00 during any one policy year. If there is no physician recommendation, reimbursement is limited to \$35.00 per treatment, \$105.00 per accident and \$105.00 during any one policy year; e) transportation by a licensed ambulance service including air ambulance service or, when recommended by a physician, by any other conveyance licensed to carry passengers for hire to or from the nearest hospital which is equipped to provide the required treatment subject to a maximum of \$1,000.00 per any one accident. If transportation occurs in a private vehicle, reimbursement is limited to \$0.28 per kilometer and to \$10.00 for parking; f) miscellaneous expenses for hearing aids, crutches, splints, casts, trusses and braces, but not including replacement thereof; braces do not include dental braces and are subject to a maximum of \$750.00 during any one

policy year; g) rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, subject to a maximum of \$5,000.00 per any one accident; h) treatment by a licensed chiropractor, licensed osteopath, podiatrist, audiologist or psychologist subject to a maximum reimbursement of \$35.00 per treatment, \$350.00 per accident and \$700.00 during any one policy year. X-Ray fees and laboratory testing for medical analysis recommended by a chiropractor, osteopath or podiatrist are eligible subject to a single specialty and radiographic provided during a calendar year.

Artificial Limbs, Eyes and Other Prosthetic Appliances Benefit

When Injury results in these appliances being prescribed by a Physician and purchased within 104 weeks from the date of the Accident, the Company will pay the cost, subject to a maximum of \$2,000.00 as a result of any one Accident.

Confinement Disability Benefit

If, within 30 days from the date of the Accident and as a result of an Insured Person’s Injury, the Insured Person is continuously confined to home or Hospital for at least 12 consecutive months while under the Regular Care and Attendance and on the advice of a Physician and unable to attend classes of any type, the Company will pay a benefit of \$2,000.00.

Emergency Out-Of-Province/Country Accident Benefit

When Injury occurs outside an Insured Person’s province of Residence or Canada during a Trip while the policy is in force, and requires Emergency treatment by a Physician or dentist, the Company will pay the expense actually incurred, less the amount allowed by any provincial health plan, for: a) out-patient Emergency room charges; b) standard Hospital ward charges; c) Physician’s fees; d) surgeon’s fees; e) Emergency services of a dentist or dental surgeon; f) Hospital expenses; g) x-rays or laboratory services as may be requested by the attending Physician or dentist, subject to a maximum of \$15,000.00 in Canadian funds with respect to any one Accident.

Emergency Transportation Benefit

When Injury requires immediate medical attention but does not necessitate an ambulance, the Company will pay the reasonable expense to transport the Insured Person via private vehicle/taxi from the location of the Accident to a Physician’s office or the nearest Hospital, and return to the school or Residence of the Insured Person. If the Injury requires special transportation to and from school following the date of the Accident, the Company will pay the reasonable expense incurred. All benefits payable under this part are subject to a maximum of \$150.00.

Hearing Aids Benefit

When Injury results in these appliances being prescribed by a Physician and purchased within 104 weeks from the date of the Accident, the Company will pay the cost, subject to a maximum of \$500.00 as a result of any one Accident.

Private Tuition Expense

If Injury results in a disability within 30 days of the Accident which confines the Insured Person to home or Hospital for 15 consecutive days, the Company will pay for a qualified teacher’s private tutorial service, subject to a maximum of \$20.00 per hour. In addition, the Company will pay the labour charges, wiring and rental of communication equipment to provide tutorial service from the school to home or Hospital. Approval must be obtained from the proper school authority. All benefits payable under this part are subject to a maximum of \$2,000.00.

Rehabilitation Benefit

If Injury requires an Insured Person to be trained in a special occupation, the Company will pay the necessary expense during the three years following the Accident, subject to a maximum of \$5,000.00, for special training. Payment will not be made for travelling or clothing expenses, room, board, or other ordinary living expenses.

Special Transportation Benefit

When by reason of Injury, an Insured Person requires medical treatment within 30 days from the date of the Accident, is referred by a Physician to a medical specialist located at least 50 kilometres from the Insured Person's normal place of Residence and within the Insured Person's province of Residence, the Company will pay, provided such specialist's services are not available in the vicinity of the Insured Person's Residence and subject to receipt of satisfactory proof other than for automobile transportation, the following reasonable expenses actually incurred by the Insured within 104 weeks after the date of the Accident, subject to a maximum of \$1,000.00;

- (a) transportation by the most direct route, up to \$150.00 per round trip and subject to a maximum of five trips during any one policy term. If transportation occurs in a vehicle or device other than one operated under a license for the conveyance of passengers for hire, then reimbursement of transportation expenses will be limited to \$0.28 per kilometer.
- (b) hotel accommodation in the vicinity of the specialist's office, up to \$50.00 per day and subject to a maximum of six days during any one policy term.

How Do I Make a Claim?

For ALL claims, contact your school, Agent or Industrial Alliance Insurance and Financial Services Inc. (1-800-556-7411) for a claim form. Written notice of accidental death, dismemberment, loss of sight, hearing, paralysis, or Loss of Use of limbs is to be given to the Company within a period of 30 days from the date of loss. For all other claims, completed claim forms must be filed with iA within 90 days after the date of the Injury and no later than 12 months regardless of whether expenses have been incurred. Attach original receipts for all eligible expenses being claimed.

To Whom are Benefits Paid?

Benefits payable under the policy are payable to or at the direction of the Parent if the Insured is a minor, otherwise to the Insured or his estate.

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.

When Does This Insurance Not Apply?

- (a) suicide or any attempt thereof or intentionally self-inflicted Injury, while sane or insane
- (b) declared or undeclared war or any act thereof;
- (c) active full-time, part-time or temporary service in the armed forces of any country;
- (d) Injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided in "Limited Air Travel Coverage";
- (e) sickness or disease either as a cause or effect except as otherwise provided;
- (f) purchase, repair or replacement of eyeglasses or contact lenses or prescriptions therefor;
- (g) charges of masseur;
- (h) x-rays, repairs or replacement of pre-existing dentures fillings or crowns, except as provided in the "Accidental Dental Reimbursement Benefit";
- (i) experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada or patent medicines;
- (j) experimental medical treatments;
- (k) expenses incurred by an insured who is not covered under any Federal or Provincial Hospital Plan, except French students covered under France-Quebec agreement.

Underwritten by:

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This brochure is for information purposes only. For further details, refer to the Master Policy which is on file with the Policyholder. The Master Policy sets forth in detail the terms and conditions of the Plan and all rights and obligations are determined in accordance with the Master Policy issued by Special Markets Solutions, a division of Industrial Alliance Insurance and Financial Services Inc., not this brochure.

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Post-Secondary Student Accident Insurance



**CENTRE COLLÉGIAL DES SERVICES
REGROUPÉS, CHACUN DES
ORGANISMES PARTICIPANTS
MANDANTS ET LEURS ENTITÉS
APPARENTÉES**

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