



# ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

## Description

This benefit can provide protection against financial hardships in case of an accidental death or loss of covered body parts as provided in your policy. An ideal benefit for individuals needing additional protection with their regular insurance coverage.

## Issue Ages

- 16 to 55 years old for each life insured

## Benefit Duration

- Up to age 70

## Coverage Amount

- Minimum - \$10,000
- Maximum is the lesser of the total sum insured and \$250,000

Schedule of Losses	% of coverage payable
Life	100%
Both hands or both feet	100%
Both eyes	100%
One hand and one foot	100%
One hand and one eye	100%
One foot and one eye	100%
Use of upper and lower limbs	100%
One leg or one arm or use of both arms or use of both legs	75%
One hand or one foot or one eye or use of upper and lower limbs on one side of body	50%

The total amount of benefit paid will not exceed the AD&D coverage amount stated in the policy. Satisfactory proof of loss must be provided no later than 90 days after loss is sustained. Only one of the amounts stated above will be paid for losses sustained from any one accident.

No conversion option of the AD&D coverage to permanent life plans is available.

## Exclusions

Benefits will not be paid if losses sustained by the life insured resulted from any of the following: suicide; intentionally self-inflicted injuries; violation of the criminal law, bodily or mental infirmity or illness or disease of any kind or medical or surgical treatment for; injuries with no visible contusion or wound on the exterior of the body other than drowning and internal injuries revealed by autopsy; voluntarily taken, administered or inhaled drugs, poison or poison substances, gas or fumes; riot, war or hostilities; service, travel or flight in any type of aircraft when the life insured is taking or giving instruction, or participating in sky-diving or has duties in relation to the aircraft or flight; injuries suffered prior to the effective date of the benefit, injuries sustained while operating any motorized vehicle or vessel, if, at the time the life insured's blood contained more than 80 milligrams of alcohol per 100 millilitres.

[For more information about this benefit, please refer to the policy provisions.](#)