

# ACCIDENT INSURANCE PLAN

Plan underwritten by  
The Manufacturers Life Insurance Company  
(Manulife Financial)



**CBIA**

THE CANADIAN BAR INSURANCE ASSOCIATION

07.2005



## ACCIDENT INSURANCE PLAN

While not to be relied on as the sole or even the primary method of protecting one's estate or lifestyle, the Canadian Bar Insurance Association's (CBIA) Accident Insurance plan can provide additional protection in the event you suffer any of the specified losses covered by the plan. When combined with an appropriate portfolio of CBIA Term Life, Disability Income and Business Expense Insurance, this plan can provide additional funds in the event of a fatal accident or, in the event of a non-fatal accident, funds which could be used towards retraining, home renovations to accommodate wheelchairs, nursing care or for any other necessity.

THE CANADIAN BAR INSURANCE ASSOCIATION

### PLAN FEATURES

Designed with your complete protection in mind, key plan features include:

#### ***Great Low Rates***

Our rates are established with a break-even goal, ensuring that you are paying extremely low premium rates without compromising the quality of your coverage. When compared to the cost of most other accident insurance policies, you will be amazed at how much you can save by owning our protection.

### ***Coverage for Accidental Injuries***

The plan provides either the sum insured or a portion thereof in the event you die accidentally or suffer a loss specified in the policy due to accidental injuries.

### ***Eligibility***

You may apply for coverage under this plan, subject to medical underwriting, if you are a resident of Canada under age 65, and a member of the legal profession, a Quebec notary, the spouse or employee of a member, or a law student.

### ***Amount of Coverage Available***

You may purchase up to \$500,000 of Accident Insurance in units of \$10,000.

### ***Termination Age***

Your coverage terminates on the policy anniversary following your 71<sup>st</sup> birthday.

### ***Indemnity for Specific Loss from Accident***

The overall maximum payable under the insurance is the sum insured. In the event of your accidental death, the sum insured, less any amounts already paid to you, will be paid to your beneficiary.

You will be paid the stated percentage of the sum insured if, due to accidental injuries, you suffer one of the following losses:

|   |      |
|---|------|
| Quadriplegia, Paraplegia, or Hemiplegia     | 200% |
| Both hands or the use thereof, or both feet | 100% |
| The sight of both eyes                      | 100% |

|  |      |
|--|------|
| Hearing and speech   | 100% |
| One hand and one foot  | 100% |
| The sight of one eye and also either one hand, or one foot         | 100% |
| One arm, or the use thereof or one leg, or the use thereof         | 100% |
| One hand, or the use thereof, or one foot, or the sight of one eye | 100% |
| Hearing or speech  | 100% |
| Thumb and index finger of the same hand                            | 50%  |

### ***Repatriation Benefit***

The plan will pay up to \$2,500 for the return of your body if death is a result of an insured accident outside Canada.

### ***Waiver of Premium***

If prior to age 65, you become totally and permanently disabled for a period of six months or more, subsequent premiums will be waived while you remain so disabled.

### ***Beneficiary Appointment***

You may appoint the beneficiary of your choice to receive the sum insured in the event you die accidentally. Benefits for all other losses covered under this plan would be payable to you.

### ***Exclusions***

Benefits are not payable for any loss resulting from self-destruction or self-inflicted injuries, war hostilities or service in the Armed Forces, and aviation risks, other than as a civilian passenger. Also, losses must occur within 12 months of the accident.

## **Premiums**

One low premium rate covers you regardless of your age provided you do not engage in a hazardous occupation or pastime.

**Annual Premium:** \$3.40 per \$10,000 Unit  
(Maximum 50 Units)

Premium rates are not guaranteed and can vary in accordance with the experience of the plan.

## **About the CBIA**

The Canadian Bar Insurance Association (CBIA) arranges for insurance protection of legal professionals, their families and law firm staff. We are staffed and managed by insurance industry experts with assistance from actuarial advisors and our underwriting insurers. A Board of Directors comprised of 24 lawyers from across Canada oversees our operations to ensure that all activities are in the best interest of members of the legal profession. As a result, the CBIA has grown to more than 25,000 clients and is one of Canada's strongest and most trusted insurance associations.

For more information, visit:  
[www.barinsurance.com](http://www.barinsurance.com), or call 1-800-267-CBIA (2242).

## **About your CBIA Authorized Sales Representative**

The CBIA carefully selects only experienced and knowledgeable Sales Representatives who act in the best interest of members of the legal profession. Only CBIA Authorized Sales Representatives are permitted to enrol you in CBIA insurance programs.

This brochure is only intended to give you a brief description of the CBIA Accident Insurance plan and should not be considered part of any contract. For complete details, please refer to the policy provision pages, a copy of which is available from your CBIA Authorized Sales Representative.

