

*Protection that covers you regardless of your occupation & hobbies whether you are injured at home, work, play or any other activity.
24 hours a day , 7 days a week, 365 days a year.*

Coverage, everywhere, always. Including when you are:

- ✓ *In a car, bus, taxi, truck or train*
- ✓ *On a motorcycle, boat, ATV or any recreational vehicle*
- ✓ *In a private or commercial aircraft*
- ✓ *Hunting, fishing or participating in any sport or recreational activity*
- ✓ *Exposed to fire or smoke inhalation*



How does it work?

Protecting you 24 hours a day, 7 days a week, 365 days a year ensuring you can live your life with peace of mind. The following scenarios are based on Hospital Essential Accident Plan 3 with a monthly premium of only \$56.

Scenario:

A contractor was on a renovation job and his hand got stuck while he was cutting plywood on a table saw. He suffered from severe bleeding and his hand was amputated.

Treatment:

Hospitalized for 30 days, was unconscious at time of hospitalization and was in ICU for 10 days, and unable to work permanently.

Client Paid:

\$48,000 (\$9,000 for 30 days (\$300 per day) Hospital Confinement + \$12,000 for 10 days of ICU + \$27,000 for 90 days (3 times) Recovery Benefit Following Hospital Confinement)



The Relationships We Build Today Shape The Future We Live Tomorrow

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Scenario:

Playing hockey/ basketball, pushed, fell to the floor and suffered concussion to the head.

Treatment:

Hospitalized overnight for thorough testing.

Client Paid:

\$3,300 (\$300 for 1 day Hospital Confinement + \$3,000 minimum of 10 days of Recovery Benefit Following Hospital Confinement).



Scenario:

On an icy morning, Grandma fell outside of her home and broke her hip.

Treatment:

Hospitalized for 60 days and totally disabled for 180 days following hospitalization.

Client Paid:

\$72,000 (\$18,000 for 60 days (\$300 per day) Hospital Confinement + \$54,000 for 180 days (3 times) Recovery Benefit Following Hospital Confinement).

Scenario:

You called an Uber to take you home from a party, a drunk driver rear ended the Uber you are in. You suffered from whiplash and neck injuries.

Treatment:

Hospitalized for 10 days, was unconscious at time of hospitalization and was in ICU for 2 days, and unable to work for 30 days following hospitalization.

Client Paid:

\$14,400 (\$3,000 for 10 days (\$300 per day) Hospital Confinement + \$2,400 for 2 days of ICU + \$9,000 for 30 days (3 times) Recovery Benefit Following Hospital Confinement).



Scenario:

Individual went out fishing at Lake Simcoe, boat was hit by a jet ski that went out of control, fell and suffered multiple bodily injuries.

Treatment:

Hospitalized for 5 days and unable to work for 15 days following hospitalization.

Client Paid:

\$6,000 (\$1,500 for 5 days (\$300 per day) Hospital Confinement + \$4,500 for 15 days (3 times) Recovery Benefit Following Hospital Confinement).



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Scenario:

A roofer lost his balance from a strong wind and fell from the roof to the ground, he broke his leg and ribs, and suffered from multiple fractures.

Treatment:

Hospitalized for 30 days and unable to work for 90 days following hospitalization.

Client Paid:

\$36,000 (\$9,000 for 30 days (\$300 per day) Hospital Confinement + \$27,000 for 90 days (3 times) Recovery Benefit Following Hospital Confinement).



Scenario:

Taking a walk in your neighbourhood, a pitbull came out of nowhere and bit your leg, you suffered a puncture wound to the lower leg.

Treatment:

Outpatient surgery with stitches on the puncture wound, you cannot walk and unable to work for 14 days.

Client Paid:

\$4,200 (\$300 per day up to 14 days Recovery Benefit Following Outpatient Surgery).

Scenario:

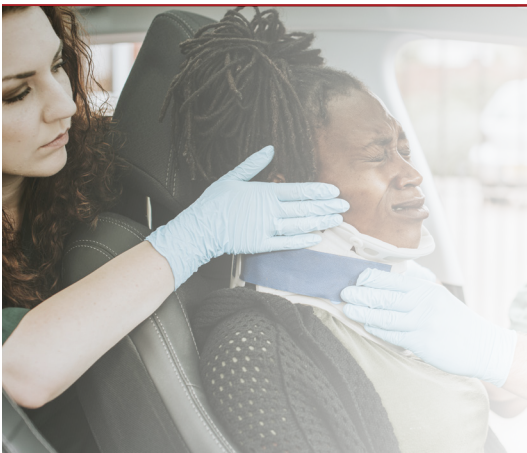
Your daughter chipped her tooth from eating Candy on a Friday evening, she was in pain and unable to perform her usual activities.

Treatment:

Outpatient surgery with fracture tooth on Monday, she was unable to perform her usual activities for 4 days.

Client Paid:

\$1,200 (\$300 per day for 4 days Recovery Benefit Following Outpatient Surgery).



Scenario:

You were involved in a major car accident, you suffered serious head injuries and were in a coma.

Treatment:

Hospitalized for 100 days, was unconscious at time of hospitalization and in a coma in ICU for 30 days, and unable to work for 300 days following hospitalization.

Client Paid:

\$156,000 (\$30,000 for 100 days (\$300 per day) Hospital Confinement + \$36,000 for 30 days of ICU + \$90,000 for 300 days (3 times) Recovery Benefit Following Hospital Confinement).

Admitted to a Hospital or confined to a Hospital for a minimum of 20 hours. Accident policy and Sickness policy are two separate insurance policies. Totally disabled or total disability means that, as a result of an injury,

1. You are under the care of a doctor, and

2a. For the insured person who has a gainful occupation or usual occupation at the time total disability begins, you are unable to perform the daily duties of your usual occupation. Usual occupation means any employment, business, trade, or profession and the substantial and material acts of the occupation you were regularly performing when the total disability began. Usual occupation is not necessarily limited to the specific job you performed; or

2b. For the insured person who is not employed at his or her usual occupation or at any gainful occupation, is retired, is a student, or is on a leave, at the time total disability begins, you are unable to perform the instrumental activities of daily living. Instrumental activities of daily living are such activities that permit an individual to live independently and include, without limitation, activities such as housework, preparing meals, participating in hobbies, shopping, managing finances, and taking medications as prescribed by a doctor.

See policy for complete details of policy benefits and exclusions/limitations.

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