

THE MANITOBA SCHOOL BOARDS ASSOCIATION
(The Policyholder)

**Policy No. 119-3473 issued by Special Markets Solutions,
a division of Industrial Alliance Insurance and Financial Services Inc.**

Accident Insurance Plan Summary

ELIGIBILITY

Insured Persons are full-time salaried employees and elected and/or appointed school trustees under age 85, classified as follows:

- Class 1 Elected and/or appointed trustees of Manitoba Public School Divisions and Districts.
- Class 2 Salaried employees, principals, vice-principals, identified by position, of Manitoba Public School Divisions and Districts.
- Class 3 Salaried full-time employees of the Policyholder.
- Class 4 Administrative, teacher assistance, clerical and custodial employees and bus drivers, driver mechanics and couriers of the Manitoba Public School Divisions and Districts.

COVERAGE

Class 1, Class 2 and Class 4 Insured Persons are covered for any Accident resulting in: death, dismemberment, loss of sight, or paralysis - anywhere in the world - while travelling on the business of a member of the Policyholder. Performance of duties including occupational exposure while travelling on the business of a member of the Policyholder is covered. Insurance is extended for out-of-province travel to include any incidental personal trip made by an Insured Person within the time period of a trip while travelling on the business of a member of the Policyholder provided such trip does not exceed a period of 72 hours.

Class 3 Insured Persons are covered for any Accident resulting in: death, dismemberment, loss of sight, or paralysis - anywhere in the world - 24 hours a day - on or off the job.

AMOUNT OF INSURANCE

The Insured Person's amount of insurance (Principal Sum) is:

- Class 1 As Applied For: \$100,000.00
or \$ 75,000.00
or \$ 50,000.00
- Class 2 As Applied For: \$100,000.00
or \$ 75,000.00
or \$ 50,000.00
- Class 3 Flat Amount: \$150,000.00
- Class 4 As Applied For: \$100,000.00
or \$ 50,000.00
or \$ 25,000.00

BENEFITS

Accidental Death, Dismemberment and Specific Loss Indemnity

The policy provides benefits for Injury resulting in Loss of, or permanent and total Loss of Use of, which occurs within 12 months after the date of the Accident as follows:

BENEFITS (Continued...)

Accidental Death, Dismemberment and Specific Loss Indemnity (Continued...)

- Life The Principal Sum
- Both Hands..... The Principal Sum
- Both Feet..... The Principal Sum
- Entire Sight of Both Eyes..... The Principal Sum
- One Hand and One Foot..... The Principal Sum
- One Hand and the Entire Sight of One Eye..... The Principal Sum
- One Foot and the Entire Sight of One Eye..... The Principal Sum
- Speech and Hearing in Both Ears..... The Principal Sum
- One Arm..... Four-Fifths of the Principal Sum
- One Leg..... Four-Fifths of the Principal Sum
- One Hand..... Three-Quarters of the Principal Sum
- One Foot..... Three-Quarters of the Principal Sum
- Entire Sight of One Eye..... Three-Quarters of the Principal Sum
- Speech or Hearing in Both Ears..... Three-Quarters of the Principal Sum
- Thumb and Index Finger
of Either Hand..... Two-Fifths of the Principal Sum
- Four Fingers of Either Hand..... Two-Fifths of the Principal Sum
- Hearing in One Ear..... Two-Fifths of the Principal Sum
- All Toes of One Foot..... One-Third of the Principal Sum

Paralysis Benefits

- Quadriplegia (complete paralysis of
both upper and lower limbs)..... Two Times the Principal Sum
- Paraplegia (complete paralysis of
both lower limbs)..... Two Times the Principal Sum
- Hemiplegia (complete paralysis of upper and lower
limbs of one side of body)..... Two Times the Principal Sum

Indemnity provided under this part for all losses sustained by an Insured Person as the result of any one Accident will not exceed, with the exception of Quadriplegia, Paraplegia and Hemiplegia, the Principal Sum, and with respect to Quadriplegia, Paraplegia and Hemiplegia, two times the Principal Sum or the Principal Sum if loss of life occurs within 90 days after the date of the Accident.

In no event will indemnity payable for all losses under this part exceed, in the aggregate, two times the Principal Sum as the result of the same Accident.

"Accident" or "Accidental" whenever used in the policy 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 the policy is in force and be the basis of claim.

"Injury" whenever used in the policy 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.

Accident Insurance Plan Summary (Continued...)

BENEFITS (Continued...)

Accidental Death, Dismemberment and Specific Loss Indemnity (Continued...)

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

Accidental Medical Reimbursement Benefit

Reimbursement for expenses incurred as the result of an Accident that are not covered under provincial health care such as expenses for a nurse; licensed ambulance; hospital charges in excess of standard ward accommodations; prescription drugs; rental of crutches and appliances, etc., subject to a maximum of \$10,000.00.

Eyeglasses, Contact Lenses and Hearing Aids Benefit

Payable as the result of Injury which requires and receives treatment by a physician and results in the purchase of eyeglasses, contact lenses or hearing aids within 12 months from the date of the Accident when none of which were previously required or worn, subject to a maximum of \$1,000.00.

Permanent Total Disability (The Principal Sum)

Payable for total and permanent disability due to Injury that commences within 12 months from the date of the Accident. "Total disability" means disability that is total, continuous for a period of 12 months and permanent at the end of such period, and prevents an Insured Person from engaging in any and every occupation or employment for compensation or profit. Benefits payable under this part will be reduced by any amount paid or payable under "Accidental Death, Dismemberment and Specific Loss Indemnity" as the result of the same Accident.

Psychological Therapy Benefit

If Injury results in a Loss covered by the policy and an Insured Person requires psychological therapy as prescribed by a physician, the insurer will pay the reasonable and necessary expenses actually incurred, subject to a maximum of \$5,000.00, until the full maximum has been paid, two years have elapsed from the date of Injury, or the Insured Person dies, whichever occurs first.

Rehabilitation Benefit

Payable as the result of an Accident for training to engage in a special occupation which would not have been engaged except for the Injury. Benefit is payable within two years of the Accident and is subject to a maximum of \$10,000.00.

Repatriation Benefit

Reimbursement of the actual expense incurred for preparation and transport of the deceased Insured Person to the city of residence of the Insured Person if loss of life occurs within 12 months from the date of the Accident, subject to a maximum of \$10,000.00.

BENEFITS (Continued...)

Seat Belt Benefit

In the event the Insured Person sustains an Injury which results in a loss payable under the policy, the Principal Sum will be increased by 10% to a maximum of \$25,000.00 if, at the time of the Accident, the Insured Person was driving or riding in a vehicle and wearing a properly fastened seat belt.

Waiver of Premium

In the event an Insured Person becomes totally disabled and his waiver of premium claim is accepted and approved under the Policyholder's current Group Life policy, premiums payable under the Travel Accident policy will be waived as of the same date the claim is accepted and approved by the Group Life policy Underwriter.

Weekly Accident Indemnity (Class 1 and Class 2 Only)

Payable for total disability caused by an Accident commencing within 30 days from the date of the Accident. "Total disability" means disability that prevents an Insured Person from performing every occupational duty. Benefits are payable from the first day of confirmed disability, subject to a maximum of \$250.00 per week and a maximum of 104 weeks. This benefit is payable only if gainfully employed on a full-time basis and while under the regular care and attendance of a physician.

Weekly Accident Indemnity (Class 3 Only)

Payable for total disability caused by an Accident commencing within 30 days from the date of the Accident. "Total disability" means disability that prevents an Insured Person from performing every occupational duty. Benefits are payable from the first day of confirmed disability for up to 70% of the Insured Person's pre-disability gross earnings, subject to a maximum of \$500.00 per week and a maximum of 104 weeks. This benefit is payable only if gainfully employed on a full-time basis and while under the regular care and attendance of a physician.

AGGREGATE LIMIT OF INDEMNITY

The policy is subject to an Aggregate Limit of Indemnity of \$1,000,000.00 for all losses resulting from any one Accident. This means that in the event of an Accident that results in an accumulation of losses exceeding \$1,000,000.00, the amount payable with respect to each Insured Person will be reduced proportionately.

EXCLUSIONS

Cover does not apply to any loss caused or contributed to by:

- declared or undeclared war or any act of war;
- active full-time service in the armed forces of any country;
- suicide or self-destruction, while sane or insane;
- flying as a pilot or crew member in any aircraft;
- flying in owned, operated, leased or chartered aircraft of the Policyholder.

EXPOSURE AND DISAPPEARANCE

If due to Accident the Insured Person is unavoidably exposed to the elements and such exposure, within 12 months of the date of the Accident, results in a loss for which indemnity would otherwise have been payable under the policy, such loss will be deemed to be the result of Injury.

Where, due to the Accidental wrecking, sinking or disappearance of a conveyance in which the Insured Person was riding, the Insured Person disappears, and if the body is not found within 12 months after the date of such wrecking, sinking or disappearance, it will be presumed, subject to there being no evidence to the contrary and subject to all other terms and conditions of the policy, that the Insured Person suffered loss of life as a result of Injury.

Accident Insurance Plan Summary (Continued...)

BENEFICIARY

Indemnity payable in the event of the loss of life of an Insured Person is payable to the estate of the Insured Person. All other indemnities are payable to the Insured Person.

TERMINATION OF INSURANCE

Insurance will immediately terminate on the earliest of the following dates:

- (a) the date the policy is terminated;
- (b) the premium due date if the Policyholder fails to remit the required premium to the insurer, except as the result of an inadvertent error;
- (c) the date an Insured Person reaches 85 years of age;
- (d) the date an Insured Person ceases to be associated with the Policyholder in a capacity making such person eligible for insurance.

A.D.&D. CLAIMS PROCEDURES

Written notice of claim is to be given to the insurer within a period of 30 days from the date of the Accident. Claim forms are available from the plan administrator or from the insurer at (800) 266-5667. The insurer reserves the right to request additional information when processing the claim. Completed claim forms must be filed with the insurer within 90 days after the date of the Injury and no later than one year regardless of whether the full extent of loss is known.

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.

This summary is for information purposes only and carries no contractual or other rights. All rights with respect to the benefits of an Insured Person will be governed by the Group Master Policy, a copy of which is filed with the Policyholder.