

Student Accident Insurance



AIG Insurance Company of Canada



Arranged through:
Lussier Dale Parizeau Inc.
Montreal, Quebec

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This insurance is issued to the person named as the insured person on the proof of insurance. This document along with your proof of insurance, describe the terms and conditions of your insurance, some of which may limit benefits and amounts payable. Please read them carefully to understand the conditions of your insurance.

You have 10 days from the date of receipt to examine these documents. If you are not entirely satisfied and you advise Cabinet en assurance de personnes CAA-Québec within that time, your premium will be refunded in full. The contract holder's signature is required for any cancellation request.

Definitions

Accident means a sudden, unexpected, unintended, unforeseeable external event, occurring during the coverage period and which, independently of any other cause, results in injury.

Accidental means caused by an accident, as defined above.

Brain death means the complete and permanent loss of brain function.

Coma means a state of profound stupor or complete and total unconsciousness.

Contract holder means the insured person or any person having insurable interest in his life and having contracted this insurance.

Coverage period means the duration for which this insurance is in effect, beginning on the effective date and ending on the expiry date.

Covered loss means any loss as described in the table of losses, subject to the following specifications:

- **loss of life** means an accidental death;
- **loss of use** means the total and irremediable loss of use of any limb, which must be continuous for 12 months, with nerve damage determined to be permanent;
- **loss of arm or leg** means the actual severance through or above elbow or knee joint;
- **loss of hand or foot** means the actual severance through or above wrist or ankle joint, but below the elbow or knee joint;
- **loss of thumb and index finger of the same hand** means complete severance through or above the first phalange;
- **loss of 4 fingers of the same hand** means complete severance through or above the first phalange of all 4 fingers;
- **loss of a finger** means the complete severance through or above the first phalange;
- **loss of all toes of one foot** means complete severance of both phalanges of all toes;
- **loss of a toe** means the complete severance of two phalanges;
- **loss of entire sight in one or both eyes** means the total and irremediable loss of sight such that corrected visual acuity must be 20/200 or less and the field of vision must be less than 20 degrees. A qualified ophthalmologist must confirm the diagnosis in writing;
- **loss of hearing in one or both ears** means the diagnosis of permanent hearing loss, with an auditory threshold of more than 90 decibels. A qualified otorhinolaryngologist must confirm the diagnosis in writing;
- **loss of speech** means the complete and irremediable loss of the ability to utter intelligible sounds;
- **quadriplegia, paraplegia and hemiplegia** mean the complete and irreversible paralysis of the affected limbs.

Dependent child means any natural child, adopted child, step-child or child dependent upon you in a parent-child relationship for maintenance and support, who is eligible to RAMQ or any other Canadian provincial or territorial government health program and who is:

- a) under 23 years of age, unmarried and dependent upon you for maintenance and support and who is not engaged in gainful employment more than 25 hours per week at the time of loss; or

- b) under 26 years of age, unmarried and in attendance at an educational institution and dependent upon you for maintenance and support and who is not engaged in gainful employment more than 25 hours per week at the time of loss (excluding during school breaks and paid internships); or
- c) by reason of mental or physical infirmity, incapable of self-sustaining employment and who is considered your dependent child within the terms of the Canada Income Tax Act.

Educational institution as used herein, includes, but is not limited to, any university, a secondary or post-secondary college, trade schools and any General and Vocational College (CEGEP). This excludes preschools and primary schools.

Effective date means the effective date indicated on your latest proof of insurance document.

Expiry date means the expiry date indicated on your latest proof of insurance document.

Hospital means an establishment which:

- a) holds a license as a hospital (if licensing is required in the jurisdiction);
- b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- c) provides 24 hours a day nursing service by registered or graduate nurses;
- d) has a staff of one or more licensed physicians available at all times;
- e) provides organized facilities for diagnosis and major medical surgical facilities;
- f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment; and
- g) is not, other than incidentally, a place for the treatment of alcohol or drug addiction.

Injury means bodily injury which you suffer during the coverage period and resulting directly and independently of any other cause, from an accident.

Insured person means a student under 70 years of age of Canadian nationality, either through citizenship or landed immigrant status, who is eligible to RAMQ or any other Canadian provincial or territorial government health program and who is registered part-time or full-time in an educational institution recognized by the province of Quebec or by a regulatory body at the time of the initial application or at the time of renewal.

Insurer means AIG Insurance Company of Canada.

Member of the immediate family means a person who is related to the insured person in any of the following ways: spouse, brother-in-law or sister-in-law, son-in-law or daughter-in-law, father-in-law or mother-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister), or child (including legally adopted and stepchild).

Passenger vehicle means a motor vehicle with two axles, belonging to a person or rented, designed and manufactured to travel on public roads, mainly intended for the transportation of people but not licensed to carry passengers for hire, having a maximum seating capacity of 9 and for private usage, such as an automobile, a passenger van or minivan or a light duty truck whose net weight is less than 4,500 kg.

Psychological Therapy means treatment or counselling by a therapist or counselor, who is licensed, registered, or certified to provide such treatment, whether such treatment is on an outpatient basis or on an inpatient basis at a medical facility licensed to provide such treatment, who is not a member of your immediate family or a person who lives with you.

Physician means a medical doctor, other than you, a member of your immediate family or a person who lives with you, who is licensed to administer medical treatment and prescribe drugs in the place where he or she provides medical services. The following persons are not considered as physicians: naturopaths, herbalists and homeopaths.

Proof of insurance means the document which has been issued to you in consideration of the initial application or renewal of insurance and payment of premium.

Spouse means a person under 70 years of age, who is eligible to RAMQ or any other Canadian provincial or territorial government health program and who is either a person with whom you are legally married or in a civil union, or with whom you are living in a conjugal relationship and which you have not been separated for 90 days or more due to the breakdown of your relationship. Where more than one qualifies, your spouse for the purposes of this insurance is the person to whom you are legally married.

Sum insured is the amount for which you are covered based on the option chosen when applying for insurance and the premium you paid. Both the option chosen and the premium paid are specified on your latest proof of insurance.

We, us and **our**, refer to 9099-0383 Québec inc. f.a.s. Cabinet en assurance de personnes CAA-Québec.

You and **yours** refer to the individual indicated as the insured person on the proof of insurance.

Insuring agreement

The insurer will pay benefits as specifically provided by this insurance resulting, directly or independently of all other causes, from an accident during the coverage period.

Sum insured

The sum insured is as follows depending on the option chosen:

- Option 1: \$25,000
- Option 2: \$50,000

Accidental Death, Dismemberment, Paralysis and Loss of Use

If a covered loss occurs within 365 days from the date of the accident causing the loss, the insurer will pay a lump-sum payment as indicated in the following table of losses:

Table of losses

• Loss of life.....	The sum insured
• Loss or loss of use of:	
◦ Both hands or both feet.....	The sum insured
◦ Entire sight of both eyes.....	The sum insured
◦ One hand and one foot.....	The sum insured
◦ One hand or one foot and the entire sight of one eye.....	The sum insured
◦ Speech and hearing in both ears.....	The sum insured
◦ One arm or one leg.....	4/5 of the sum insured
◦ One hand or one foot or the entire sight of one eye.....	3/4 of the sum insured
◦ Speech or hearing in both ears.....	3/4 of the sum insured
◦ Hearing in one ear.....	2/3 of the sum insured
◦ Thumb and index finger of the same hand or four fingers of one hand.....	1/3 of the sum insured
◦ All toes of one foot.....	1/4 of the sum insured
◦ A finger or a toe.....	1/20 of the insured sum
• Brain death.....	The sum insured
• Quadriplegia (upper and lower limbs)	
Option 1.....	The sum insured
Option 2.....	Double the sum insured
• Paraplegia (lower limbs)	
Option 1.....	The sum insured
Option 2.....	Double the sum insured
• Hemiplegia (upper and lower limbs of one side of the body)	
Option 1.....	The sum insured
Option 2.....	Double the sum insured

If, as a result of any one accident, you sustain more than one covered loss, the insurer will pay the amount provided for each covered loss, up to the amount applicable for loss of life.

Disappearance

If your body has not been found within 365 days of the forced landing, stranding, sinking or wrecking of a conveyance in which you were an occupant, then, for the purposes of this insurance and in the absence of any evidence to the contrary, you will be deemed to have suffered loss of life.

Benefits

Accidental para-medical expense benefit

If, as a result of injury, and within 30 days from the date of the accident causing such injury, you obtain para-medical treatment in **Canada**, recommended by a legally qualified physician and as a result of such injury incurs expenses for any of the following services, the insurer will reimburse the reasonable and necessary expenses for the following para-medical services:

- a) private duty nursing by a licensed graduate nurse (R.N.), who is not a member of your immediate family or a person who lives with you. This benefit is payable up to \$50 per hour to a maximum of \$5,000 for all injuries resulting from any one accident;

- b) transportation, when such service is provided by a professional ambulance service to the nearest approved hospital which is equipped to provide the required and recommended necessary treatment (recommendation by a physician is not required for an initial transportation to hospital). This benefit is payable up to a maximum of \$5,000 for all injuries resulting from any one accident;
- c) Hospital charges for the difference between the public ward allowance under the insured person's Canadian provincial or territorial government health insurance plan and the accommodation charge for a semi-private hospital room. This benefit is payable up to a maximum of \$5,000 for all injuries resulting from any one accident;
- d) rental of a wheelchair, iron lung or other durable equipment, not to exceed the purchase price prevailing at the time rental became necessary;
- e) fees for services of a licensed physiotherapist. This benefit is payable up to a maximum amount of \$500 for all injuries resulting from any one accident;
- f) fees for services of a licensed chiropractor. This benefit is payable up to a maximum amount of \$500 for all injuries resulting from any one accident;
- g) fees for services of a licensed occupational therapist. This benefit is payable up to a maximum amount of \$500 for all injuries resulting from any one accident;
- h) expenses for hearing aids, crutches, splints, casts, trusses and braces, but excluding their replacement.

Reimbursement will only be made provided that expenses are:

- a) incurred in Canada;
- b) incurred within 52 weeks of the date of the accident causing injury;
- c) incurred only for therapeutic and not elective treatment; and
- d) supported by original receipts submitted to the insurer as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a group insurance policy, an automobile insurance plan and any federal or provincial hospital, medical or drug plan.

The maximum amount for this benefit is \$10,000 for all injuries resulting from any one accident.

Accidental dental injury benefit

If you suffer an injury to whole and sound teeth and, within 30 days from the date of the accident causing such injury, obtain treatment in Canada for such injury from a legally qualified dentist or dental surgeon and incurs related dental expenses, the insurer will reimburse the amount for such dental expenses up to the amount allowed for such service in the General Practitioner Schedule of Fees and Treatment Services of the Provincial Dental Association in the province or territory in which the treatment was received.

Reimbursement will only be made provided that expenses are:

- a) incurred in Canada;
- b) incurred within 52 weeks of the date of the accident causing injury;
- c) incurred only for therapeutic and not elective or aesthetic treatment; and
- d) supported by original standard dental claim form submitted to the insurer as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a policy of automobile insurance and any provincial or territorial hospital, medical or drug plan.

The maximum amount is \$500 for all injuries resulting from any one accident.

Fracture benefit

If you suffer an injury resulting in a fracture or dislocation described in the fracture table, and the fracture or dislocation is diagnosed within 30 days from the date of the accident causing such injury, the insurer will pay the amount specified in the fracture table.

The maximum amount for all injuries resulting from any one accident is:

Option 1: \$500

Option 2: \$1,000

Fracture table

Complete fracture (including Greenstick type fracture) of:	Option 1	Option 2
• Cranium (depressed fracture) • Spine (more than one vertebra)	\$500	\$1,000
• Cranium (other than depressed fracture) • Spine (one vertebra)	\$200	\$400
• Upper jaw (maxilla) • Lower jaw (mandible) • Pelvic • Hip (femur)	\$165	\$330
• Knee cap (patella)	\$135	\$270
• Shoulder blade (scapula) • Wrist (Colles' fracture) • Leg (tibia or fibula) • Ankle (Pott's fracture)	\$125	\$250
• Forearm (compound or comminuted)	\$115	\$230
• Spine (compression fracture)	\$100	\$200
• Sternum • Arm, between elbow and shoulder • Sacrum or coccyx	\$85	\$170
• Nose • Collarbone (Clavicle) • Forearm (not compound)	\$60	\$120
• Two or more ribs	\$50	\$100
• Facial bone • Hand (One or more bones, excluding fingers) • Foot (One or more bones, excluding toes)	\$40	\$80
• Rib (per rib)	\$25	\$50
• Any bone not specified above	\$15	\$30

"Cranium" means the vault of the skull consisting of the following bones: frontal, parietal, occipital, temporal, sphenoid and ethmoid.

Complete dislocation:	Option 1	Option 2
• Hip	\$210	\$420
• Knee (with open primary repair)	\$165	\$330
• Shoulder (with open reduction)	\$125	\$250
• Wrist • Ankle	\$85	\$170
• Elbow	\$60	\$120
• Hand bones, other than fingers • Foot bones, other than toes	\$40	\$80

Tutorial fees benefit

If, within 30 days from the accident, you are hospitalized or you must remain in bed for at least 14 days, the insurer will reimburse the fees incurred, up to a maximum of 6 months after the accident, to hire a qualified teacher or a tutor, who is not a member of your immediate family or a person who lives with you, and who has a valid license corresponding to your level of education, issued by the Ministry of Education.

The maximum amount is:

Option 1 : \$20 per hour, up to \$500

Option 2 : \$20 per hour, up to \$750

Institutional fees benefit

If you are unable to attend class, perform schoolwork or examinations due to the severity of the injury and therefore are unable to end your school session, the insurer will reimburse the portion of the institutional fees charged by the education institution for the term.

The maximum amount is:

Option 1: \$500

Option 2: \$750

Vocational rehabilitation benefit

If, as a result of a covered loss from accidental injuries, you incur occupational training expenses within a maximum of 3 years following the accident, the insurer will reimburse these expenses up to a maximum amount of \$15,000. No payment shall be made for room and board and living expenses.

Coma benefit

If an insured person suffers injury resulting in a covered loss becomes disabled by coma within 90 days of the date of the accident, which coma is continuous and persistent for a period 90 consecutive days after which a doctor determines that the coma is permanent, the insurer will pay a monthly benefit equal to 1% of the sum insured, according to the table of losses, which would have been payable if you had lost your life. The monthly benefit will be reduced by any other amount received under this insurance due to the same accident (injury or covered loss) and is payable retroactively to the first day of coma, up to a maximum of 100 payments per insured person.

Repatriation benefit

If, as a result of a covered loss from accidental injuries, you suffer loss of life more than 50 kilometers away from your city of residence and such loss of life occurs within 365 days of the date of the accident causing the injury, the insurer will reimburse the actual expenses incurred for preparing of your body for burial or cremation and for its transport to your city of residence, up to \$15,000.

Funeral benefit

If, as a result of a covered loss from accidental injuries, you suffer loss of life, the insurer will reimburse the person who has incurred the actual expenses pertaining to your cremation, burial or funeral expenses, up to a maximum amount of \$5,000, regardless if the funeral prearrangements were made.

Bereavement benefit

If, as a result of a covered loss from accidental injuries, you suffer loss of life, the insurer will reimburse customary and reasonable bereavement counseling services provided that the counseling is for your spouse, your dependent children or your parents, if such expenses are incurred within one year from the date of the accident causing your death, up to a maximum total amount of \$1,000.

Services should be provided by a therapist or counselor, who is not a member of your immediate family or a person who lives with you.

Additional benefits for option 2 only**Psychological therapy benefit**

If, as a result of a covered loss from accidental injuries, you incur expenses to undergo psychological therapy prescribed by a physician, and if these expenses are incurred within 2 years from the accident, the insurer will pay the customary and reasonable expenses up to a maximum amount of \$5,000.

Family transportation benefit

If, as a result of a covered loss from accidental injuries, you are hospitalized more than 100 kilometers away from your permanent city of residence and if the attending physician recommends the personal attendance of a member of your immediate family, the insurer will reimburse the actual expenses incurred by that family member for transportation by the most direct route by a licensed common carrier to be by your side. If travelling by passenger vehicle, a fixed rate of 0.40 \$ per kilometre is allotted for usage and gas expenses. The maximum amount for this benefit is \$10,000.

Furthermore, the insurer will reimburse the reasonable and necessary expenses incurred up to a maximum amount of \$150 per day, for a period of 7 consecutive days, for commercial lodging or board, as well as living expenses during your family member's stay.

Additional benefits exclusively for CAA-Quebec members

If, as a result of a covered loss from accidental injuries, you are a member of CAA-Québec, or if you are less than 18 years of age, one of your parents is a member of CAA-Québec at the time of the accident, these two benefits are exclusively offered to you:

Home alteration and vehicle modification benefit

If you require the use of a wheelchair to be ambulatory, then the insurer will reimburse, upon presentation of proof of payment:

- a) the one-time cost of alterations necessary to make your residence wheelchair accessible and habitable, provided such alterations are recommended by a recognized organization providing support and assistance to wheelchair users and are made by a person or persons experienced in that type of work; and
- b) the lesser of:
 - (i) the one-time cost of modifications necessary to make the motor vehicle in which you usually travel accessible or drivable provided such modifications are carried out by a person or persons with experience in such matters and modifications are approved by the vehicle licensing authorities in the province of residence of the insured person.
 - (ii) the one-time cost to purchase a wheelchair accessible specifically modified vehicle.

The maximum amount under items a) and b) combined is \$15,000 per accident.

In-hospital benefit

If you are hospitalized, the insurer will reimburse the expenses up to a maximum of:

- a) \$2,500 per month for a hospital confinement of more than 30 nights for a maximum of 12 months; or
- b) \$35 per day for a hospital confinement of more than 5 but less than 30 nights.

Limitation and exclusions

Aggregate limit per accident

The insurer will not pay more than \$2,500,000 for all Student Accident Insurance contracts issued by CAA-Quebec regardless of the number of insured persons involved in any one accident. If the total of all benefits payable as a result of any one accident exceeds \$2,500,000, then the total amount of the benefit applicable to each insured person will be reduced proportionately.

Exclusions

The insurer will not cover any losses caused or sustained, directly or indirectly, solely or partly, by the following:

- 1) suicide or any attempt thereat, while you are sane;
- 2) self-inflicted injury or any attempt thereat, while you are sane or insane;
- 3) declared or undeclared war or any act thereof;
- 4) sickness, disease, mental incapacity or bodily infirmity;
- 5) stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis or an aneurysm;
- 6) injury sustained while receiving medical or surgical treatment for a sickness, a disease, a mental incapacity or a bodily infirmity;
- 7)
 - (i) while travelling in any aircraft used for air navigation, including boarding/alighting, if you :
 - a) ride as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - b) perform, learn to perform or instruct others to perform as a pilot or crew member of any aircraft.
 - (ii) while travelling in any aircraft or any craft designed to fly or glide above the earth's surface, including boarding/alighting, if:
 - a) used for crop dusting, spraying, seeding, fire-fighting, traffic control, air ambulance, pipeline or power line inspection, aerial photography, exploration, racing, endurance tests or acrobatic flying; or
 - b) operated to or from an off-shore landing site; or
 - c) used in any operation that requires a special permit from the Civil Aviation Branch of Transport Canada, even if it is granted (this does not apply if the permit is required only because of the territory flown or landed on);

- 8) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning, an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
- 9) while on full-time active duty in the armed forces or organized reserve corps of any country or international authority;
- 10) while driving any passenger vehicle, or any means of transportation or conveyance under the influence of an intoxicant or your blood alcohol is over 80 milligrams in 100 millilitres of blood;
- 11) while under the influence of a drug (excluding cannabis) or substance which is controlled as indicated under the laws of the jurisdiction where the accident occurred to such an extent that it causes or contributes to the loss, unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licensed physician;
- 12) while committing or attempting to commit any act which, if adjudicated by a court, would be an indictable offence under the laws of the jurisdiction where the act was committed;
- 13) any natural cause.

Conditions

Renewals, grace period

This insurance is annual and is issued in consideration of the advance payment of the premium required for the initial coverage period. You may renew it from coverage period to coverage period, if you are still registered in an educational institution and under 70 years of age on the renewal date, by paying the annual premium prior to the expiry date or during the grace period of 45 days. The cost of the insurance is not guaranteed and may change at renewal. In such case, you will receive a notice advising you of the change.

Beneficiary

Any claims payable under this insurance will be payable to you, if living. In case of your own accidental death, the benefit will be payable to the beneficiary designated on your proof of insurance. If there is no such designation, it will be payable to your Estate.

In Quebec, the designation of your spouse with whom you are legally married or in a civil union is irrevocable, unless specified otherwise on your application for insurance.

Termination date

The insurance ends on the earliest of:

- a) the date the policy is terminated by the insurer;
- b) the expiry date indicated on your proof of insurance if the premium payment is not received within 45 days from this date.

Termination by you

The contract holder may terminate this insurance at any time by sending us written notice of termination by mail or communicating with Cabinet en assurance de personnes CAA-Québec. We shall, upon receipt of your notice, refund the unused portion of the premium according to our table at the time of termination. The contract holder's signature is required for any cancellation request.

Termination by us

We may terminate this insurance at any time by giving written notice of termination to you and by refunding, concurrently with the giving of notice, the amount paid in excess of the proportional premium for the expired time.

The notice of termination may be personally delivered to you, or it may be sent by registered mail to your latest address in our records. Termination takes effect 15 days after the date of delivery of the notice or 15 days counted from the day following the date of mailing of notice, as the case may be.

Notice and proof of claim

In the event of a claim, you, a beneficiary entitled to make a claim or an agent of one of these persons, will,

- a) give written or verbal notice to Cabinet en assurance de personnes CAA-Québec no later than 30 days from the date of the accident; and,
- b) within 90 days of the date of the covered loss, provide the insurer such proof as reasonably possible in the circumstances.

Failure to give notice or proof

Failure to give notice or proof of claim within the time prescribed above does not invalidate the claim if the notice or proof is provided as soon as reasonably possible, and in no event later than one year from the date of the accident.

Rights of examination

As a condition for the settlement of a claim under this insurance,

- a) the claimant will afford the insurer an opportunity to examine you when and so often as reasonably required; and
- b) in the case of your death, the insurer may require an autopsy subject to any law of the applicable jurisdiction relating to autopsies.

Limitation of actions

An action or proceeding against the insurer and/or us for the recovery of a claim under this insurance will not be commenced more than one year after the date the indemnity became payable or would have become payable if it had been a valid claim.

Notice concerning privacy

By purchasing this insurance, you have provided us with your consent to the collection, use and disclosure of your personal information, including that previously collected, for the purpose of communicating with you, assessing your application and issuing your insurance.

We may also occasionally notify you of special offers relating to CAA-Quebec products and services and those of its partners. However, if you do not wish to be informed of these offers, or if you wish to access your personal information we have on file, you may write to our Privacy officer at:

CAA-Quebec
444 Bouvier Street
Quebec, QC G2J 1E3

Your insurance file will be kept confidential at our offices. Your personal information may be shared with AIG Insurance Company of Canada for the purpose of claim processing.

Identification of parties

This insurance is underwritten by:

AIG Insurance Company of Canada
2000 McGill College Avenue, Suite 1200
Montreal, QC H3A 3H3

This insurance is distributed by:

Cabinet en assurance de personnes CAA-Québec
1180 Drummond Street
Montreal, QC H3G 2R7

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