

## ACCIDENTAL FRACTURE PLUS (FRAC)

**Description** This rider provides for the payment of a benefit, as specified in the contract, in case of an accidental fracture or accidental death and dismemberment. The rider also provides for a benefit for insured children under the rider for costs of rehabilitation and remedial courses.

**Issue Ages** 18 to 69 (at the insured's nearest birthday)

- Eligibility**
- The insured (insured individual under the Accidental Fracture Plus rider)
  - The insured and spouse
  - The insured and children
  - The insured, spouse and children

**Insurance Coverage:  
Accidental Fracture**

The insurance amounts below are for **one unit** of protection.

Type of accidental fracture: skull (excluding facial bones), spine, pelvic girdle (including hip), sacrum (excluding the coccyx), femur:

Insurance amount per unit for the insured and spouse: \$5,000

Insurance amount per unit for the children: \$2,500

Type of accidental fracture: sternum, manubrium, larynx, trachea, scapula, humerus, patella, tibia, fibula:

Insurance amount per unit for the insured and spouse: \$1,500

Insurance amount per unit for the children: \$750

Type of accidental fracture: facial bones (excluding the nose), radius, ulna:

Insurance amount per unit for the insured and spouse: \$1,000

Insurance amount per unit for the children: \$2500

Type of accidental fracture: rib, clavicle, nose, tarsus, carpus, any other bone that is not listed above:

Insurance amount per unit for the insured and spouse: \$500

Insurance amount per unit for the children: \$250

*For the insured and his spouse, when the actual age of the person insured is 70 or more but less than 80 at the date of the accident, the amount payable per unit is reduced by half the amount indicated above.*

*For an amount to be payable for an accidental fracture, the fracture must have been diagnosed within 30 days of the accident.*

## ACCIDENTAL FRACTURE PLUS (CONTINUED)

### Insurance Coverage: Accidental Death and Dismemberment

The insurance amounts below are for **one unit** of protection.

Accidental death

Insurance amount per unit for the insured and spouse: \$5,000

Insurance amount per unit for the children: \$2,500

Loss of both hands, both feet or both eyes

Insurance amount per unit for the insured and spouse: \$5,000

Insurance amount per unit for the children: \$2,500

Loss of one hand and one foot

Insurance amount per unit for the insured and spouse: \$5,000

Insurance amount per unit for the children: \$2,500

Loss of one hand or one foot, and loss of one eye

Insurance amount per unit for the insured and spouse: \$5,000

Insurance amount per unit for the children: \$2,500

Loss of one hand, one foot or one eye

Insurance amount per unit for the insured and spouse: \$2,500

Insurance amount per unit for the children: \$1,250

#### **Double indemnity – Accidental death in a common carrier**

*Assumption Life will pay double the amount indicated in the above table, for an accidental death occurring in a common carrier involved in an accident.*

*The loss of a hand means complete and permanent severance at or above the wrist; the loss of a foot means complete and permanent severance at or above the ankle; the loss of an eye means the total and irreversible loss of sight.*

### Insurance Coverage: Accidental Total Disability for Insured Children

The insurance amounts below are for **one unit** of protection.

Reimbursement of re-education expenses: Maximum of \$3,000

Reimbursement of remedial courses: \$20 per hour, maximum of \$500

The remedial course expenses remain fixed at \$20 per hour even though two units are payable. However, in this case, the maximum amount is \$1,000.

*You will find the definitions for re-education expenses and remedial courses in the Application for Accidental Fracture Plus rider. To consult the application, go to the Assumption Life website at [www.assumption.ca](http://www.assumption.ca) and click on Producer's Corner (top-left of the page). Then select the link Forms and Applications.*