

GENERAL INFORMATION

Accidents happen everywhere -- on the job, at home, on holidays and in many situations. This insurance provides an opportunity to purchase economical supplemental accidental death and dismemberment insurance.

HOW DOES IT WORK?

Coverage is available in units as outlined in the rate sheet supplied to your employer. You can choose the amount of protection that is right for you.

As an example, an individual wishes to purchase 5 units (5 x \$10,000 = \$50,000) of optional accidental death and dismemberment coverage.

If you choose:

Family Plan:	Your spouse will be insured for: 40% of your coverage (if you have children) 50% of your coverage (if you don't have children)	Your dependent children will be insured for: 10% of your coverage (if you have a spouse) 15% of your coverage (if you do not have a spouse)
Employee Plan:	If the cost is \$.036/1000 then, \$.036 X 50 (amount of coverage being purchased/1000) = \$1.80 per month.	
Family Plan:	If the cost is \$.045/1000 then, \$.045 X 50 (amount of coverage being purchased/1000) = \$2.25 per month.	

THE SCHEDULE OF LOSSES IS AS FOLLOWS:

100% of approved benefit:	life both hands or feet sight of both eyes one hand & one foot one hand or foot & sight of one eye use of both hands, both arms or both legs paraplegia hemiplegia quadriplegia
75% of approved benefit:	one arm or leg use of one arm or leg
50% of approved benefit:	one hand or foot sight of one eye speech hearing in both ears use of one hand
25% of approved benefit:	thumb & index finger (of same hand)
16.7% of approved benefit:	hearing in one ear.

HOW DO I APPLY?

To apply, complete the attached application form and forward to:

Co-operators Life Insurance Company
Group Medical Underwriting
1900 Albert Street
Regina, SK S4P 4K8
Email: group_client_services@cooperators.ca
Fax: 1-855-845-4222

www.cooperators.ca/groupbenefits > Forms

Your coverage will take effect once you receive written confirmation from Co-operators.

Your premium payment is made by payroll deduction.

For more information and application forms contact your plan administrator.

5. DECLARATION & AUTHORIZATION

APPLICANT AUTHORIZATION AND CONSENT

I authorize any person or organization who maintains my personal and health records or information to provide Co-operators (or its agents, representatives, and administrators) with my personal and health information for the purpose of underwriting my application for insurance coverage, evaluating my eligibility for any insurance coverage, and adjudicating my insurance claim(s). I authorize Co-operators to release my personal and health information to my physician, the Public Health authorities, and Co-operator's re-insurer(s), when requested. This authorization will remain valid unless I revoke it in writing. A copy of this authorization will be as effective as the original.

APPLICANT ACKNOWLEDGEMENT AND DECLARATION

I understand that Co-operators (or its agent, representatives, and administrators) may ask me to undergo a medical or paramedical examination(s) to evaluate my eligibility for insurance coverage. If I refuse to undergo such examination(s), this may result in the delay or denial of my application for insurance coverage. I acknowledge that any information I disclose in any paramedical or medical examination or on any medical evidence form(s), questionnaire(s) or other statement(s) given as evidence of insurability will form part of my application for insurance coverage. I certify and declare that I have disclosed true, complete, and accurate information on my application for insurance coverage. I understand and acknowledge that a failure to disclose true, complete and accurate information or a misrepresentation of any material fact(s) may result in Co-operators voiding my insurance coverage.

Plan Member Signature _____ Date _____

MMM/DD/YYYY