

SAFE DRIVER COVERAGE	
COVERAGE DESCRIPTION	Provides benefits resulting from an accident while driving or riding in a motor vehicle . Benefits include monthly disability, hospital benefits, loss of life and Permanent Total Disability.
COVERAGE AVAILABILITY	<p>Issue Ages: 16-80 years</p> <p>Occupational Classes: All insurable occupations, retirees, students and homemakers.</p>
COVERAGE BENEFITS (1-5 units available)	<p>Total Disability Income: Monthly benefit amounts of \$200 (1 unit) through \$1,600 (8 units) are available from the first day for up to six months. Injury must be sustained within 30 days after a covered accident.</p> <p>Hospitalization: \$50 per unit per day when Insured is a patient in a hospital to a maximum of 60 days.</p> <p>Loss of Life: \$2,500 per unit for loss of life which occurs within 365 days of a covered accident.</p> <p>Increasing Benefits after First Year: Each year the policy is maintained in force, the above benefits increase by 5% per year to a maximum of 50%.</p> <p>Permanent Total Disability Benefit: \$2,500 per unit Permanent Total Disability increasing by an amount equal to \$2,500 per unit on each policy anniversary date. Increasing Permanent Total Disability benefits will end after eight years following the effective date and will never exceed \$20,000 per unit of coverage.</p>
INTEGRATION	Pays full benefits regardless of other benefits received.
AVAILABLE RIDERS	<p>All Accident Rider:</p> <ul style="list-style-type: none"> ▪ Provides additional monthly benefits in the case of Total Disability for <u>all accidents from the first day</u> for up to six months. Injury must be sustained within 90 days after the accident. ▪ Monthly benefit amounts from \$100 – \$2,000. ▪ Partial disability for a maximum of three months at 50% of Total Disability benefit. ▪ Available to all insurable occupations.
GUARANTEED RENEWABLE	Guaranteed renewable to age 85. No change may be made in your premium unless the same change is applied to all insureds with similar characteristics. With no limitation La Capitale reserves the right to change the premium and applicable fees based on various factors, such as investment returns, total claims paid and operating expenses. No change will occur in your premium as a result of your individual health or your claims history.

KEY DEFINITIONS – SAFE DRIVER POLICY

Total Disability

Means that as a result of “Such Injury”, the Insured is under the Regular and Personal Care of a Physician, other than the Insured, and is unable to perform any of the important daily duties pertaining to the Insured’s occupation or profession and is not gainfully employed in any other occupation or profession, or if a homemaker, is unable to perform normal household duties. Total Disability is deemed to have begun with first medical treatment following “Such Injury”.

Hospital

Means an establishment which meets all of the following requirements: (1) holds a licence as a hospital (if licensing is required in the province); (2) operates primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients; (3) provides twenty-four hour a day nursing service by registered or graduate nurses; (4) has a staff of one or more currently licensed Physicians available at all times; (5) provides an organized facility for diagnosis and surgical facilities, and (6) is not primarily a clinic, nursing, rest or convalescent home, a rehabilitation centre or an extended care facility and is not, other than incidentally, a place for the treatment of alcoholics or drug addicts.

Motor Vehicle

Means a four or more wheeled vehicle which is self-propelled and licensed for the public highway, with an enclosed passenger compartment and fixed seats. This definition includes tour buses, van service vehicles, and school buses. This definition does not include motorcycles, motor scooters, motorized bicycles, three wheeled all-terrain vehicles (ATVs), snowmobiles, dune buggies, farm machinery or other off the road vehicles not meeting highway use specifications, vehicles while being used for racing or demolition derbies, law enforcement vehicles or fire department vehicles.

Permanent Total Disability

Means that as a result of “Such Injury”, the Insured: (1) has received Total Disability Benefits under this Policy for six months; (2) has been permanently disabled for at least twelve months and (3) is permanently unable to engage in any employment or occupation for wage or profit.

Such Injury

Means accidental bodily injury sustained while driving or riding within the passenger compartment of any automobile, truck or bus, for business or pleasure, if caused by reason of an accident to that vehicle.

ALL ACCIDENT RIDER

Total Disability

Means that as a result of Injury, the Insured is under the Regular and Personal Care of a Physician, and is unable to perform any of the important daily duties pertaining to the Insured’s occupation or profession and is not gainfully employed in any other occupation or profession, or if a homemaker, unable to perform normal household duties. Total Disability is deemed to have begun with first medical treatment following Injury.

Partial Disability

Means that as a result of Injury, the Insured is under the Regular and Personal Care of a Physician and sustains loss of salary or business income due to his or her inability to perform one or more important daily duties of the Insured’s occupation or profession.

Such Injury

Means bodily injury caused by an accident while the Rider is in force.