

ACCIDENT AND SICKNESS DISABILITY COVERAGE	
COVERAGE DESCRIPTION	Provides benefits for disability to the Principal Insured with two choices of coverage: <ul style="list-style-type: none"> ▪ Accident ▪ Accident and Sickness
ISSUE AGES	18-59 years
OCCUPATIONAL CLASS	4A, 3A, 2A, A, B (upgrade available) Occupational Class is guaranteed at time of contract issuance, which means that if the Principal Insured changes occupation to one classified as more hazardous after issue, neither the premium nor the benefits will be affected by the change in occupation.
TOTAL LOSS OF AUTONOMY	If you suffer a total loss of autonomy before age 60, we will pay your benefit for life .
ELIMINATION PERIOD	14, 30, 60, 90, 120* as well as 0 day for Accident. * 120 day Elimination Period (EP) is only available if insured has Employment Insurance. For Elimination Periods less than 120 days, monthly benefits will be paid as of the first day if you are hospitalized for at least 18 hours or if you undergo day surgery.
BENEFIT PERIOD	2 years, 5 years, to age 65
MONTHLY BENEFIT	Minimum: \$500 Maximum: \$6,000
TOTAL DISABILITY	<p>TOTAL DISABILITY, means that:</p> <ul style="list-style-type: none"> ▪ You are under the Regular and Personal Care of a Physician; and ▪ You are unable to perform the important daily duties pertaining to Your occupation or Profession; and ▪ You are not gainfully employed in any other occupation or profession. <p>Once disability benefits have been paid to You for twenty-four (24) months, the definition changes and Total Disability means that:</p> <ul style="list-style-type: none"> ▪ You are under the Regular and Personal Care of a Physician; and ▪ You are unable to engage in any occupation for which You are reasonably qualified by Your education, training or experience; and ▪ You are not gainfully employed in any other occupation or profession. <p>For the purposes of this definition, You are gainfully employed in an occupation or profession if You perform any of the duties associated with an occupation, profession or trade in return for money or other compensation. Total Disability is deemed to begin with the first medical treatment by a Physician.</p>

ACCIDENT AND SICKNESS DISABILITY COVERAGE (continued)	
PARTIAL DISABILITY (embedded benefit)	<p>When the Principal Insured has been totally disabled for 30 consecutive days or the length of the elimination period, whichever is longer, and then becomes partially disabled, we will pay 50% of the benefit for Total Disability, subject to a maximum benefit period of 6 months.</p> <p>PARTIAL DISABILITY means that:</p> <ul style="list-style-type: none"> ▪ You are under the Regular and Personal Care of a Physician; and ▪ You are unable to perform one or more important daily duties of Your occupation or profession; or ▪ You are unable to work at least 50% of the time dedicated to performing the daily duties of Your occupation or profession.
PRESUMPTIVE TOTAL DISABILITY (embedded benefit)	<p>If an accident causes You to sustain one of the specific losses listed below, we will automatically consider You to have satisfied the Total Disability definition, regardless of Your ability to engage in an occupation or profession, and the Regular and Personal Care of a Physician is not required:</p> <ul style="list-style-type: none"> ▪ Loss of use of two (2) limbs due to amputation or paralysis; or ▪ Loss of sight in both eyes.
WAIVER OF PREMIUM	Available if Principal Insured has been totally disabled for 120 days and is receiving benefits or upon Total Loss of Autonomy.
INTEGRATION AND COORDINATION	<p>First 6 months of disability payments: We will pay the full benefits regardless of other benefits received, even if the Principal Insured had a decrease in annual income.</p> <p>From the 7th-36th month of disability payments: A minimum monthly benefit of \$1,200 is guaranteed (or benefit amount selected if lower) regardless of any benefits received, even if the Principal Insured had a decrease in annual income. Other benefits received and annual income are taken into consideration.</p> <p>After 36 months of disability payments: We no longer guarantee the minimum monthly benefit. Other benefits received and annual income are taken into consideration.</p>
GUARANTEED BENEFIT	In order to offset potential fluctuations in your income, you can guarantee the amount of your benefits by qualifying at the time of underwriting. This will ensure payment of the guaranteed benefit without verification of your actual income at the time of your disability.
GUARANTEED RENEWABLE	Guaranteed renewable to the anniversary date nearest the Insured's 65th birthday. La Capitale reserves the right to increase the table of premium rates and fees applicable to policies/riders of this form issued to all persons residing in the same province as the Principal Insured.
UNEMPLOYMENT	<p>Unemployed for less than twelve (12) months at the time of disability: Please refer to contract for certain restrictions to benefits.</p> <p>Unemployed for twelve (12) months or more at the time of disability: La Capitale will not pay benefits.</p>

Optional Benefits

	Regular Occupation Extension	Indexation Option	Future Insurability Option	Return of Premium						
COVERAGE DESCRIPTION	Provides an extension to the period of regular occupation.	Provides for the cost-of-living indexation of the Monthly Total Disability benefits according to the Consumer Price Index (CPI) after 12 consecutive months of benefit payments.	Provides the option to add Monthly Total Disability benefits on the insurance contract's anniversary date, without medical evidence of insurability.	Provides a Return of Premium at maturity.						
ISSUE AGES	18-59 years	18-59 years	18-50 years	18-50 years						
COVERAGE BENEFITS	<p>Provides an extension to 5 years or up to age 65 to the period of important daily duties pertaining to the Principal Insured's occupation applicable to the Total Disability definition.</p> <p>Available for all occupational classes.</p>	<p>After 12 consecutive Monthly Total Disability benefit payments, the benefits are indexed, as of the 13th payment month, according to the Consumer Price Index (CPI), up to a maximum of 5% per year and a maximum indexed monthly benefit of \$7,500.</p> <p>Available for all occupational classes</p>	<p>Provides the option to add Monthly Total Disability benefits on the insurance contract's anniversary date, without medical evidence of insurability.</p> <p>Financial proof is required.</p> <p>Available for all occupational classes</p> <p>The insured is entitled to add up to five (5) times his or her monthly benefits and up to a maximum of 20% of the total amount of the Future Insurability option.</p>	<p>Return of Premium at Maturity A refund of premium is provided at age 65. This refund is a percentage of premiums paid based on the issue age and less twice any benefits paid.</p> <table border="1"> <thead> <tr> <th>Issue Age</th> <th>Percentage of Premium Returned</th> </tr> </thead> <tbody> <tr> <td>18-45</td> <td>75%</td> </tr> <tr> <td>46-50</td> <td>50%</td> </tr> </tbody> </table> <p>Early Return of Premium As of age 60, the policy can be surrendered. The returned percentages indicated above are reduced by 0.5% per month remaining before the anniversary of the effective date nearest your 65th birthday.</p> <p>ROP is available on disability coverages including Regular Occupation Extension rider.</p> <p>Note: Refunded premiums do not include waived premiums, policy fee and PAC charges</p>	Issue Age	Percentage of Premium Returned	18-45	75%	46-50	50%
Issue Age	Percentage of Premium Returned									
18-45	75%									
46-50	50%									
INTEGRATION & COORDINATION	Yes	Yes	Yes	n/a						
GUARANTEED RENEWABLE	Guaranteed renewable to anniversary date nearest the Insured's 65th birthday.	Guaranteed renewable to anniversary date nearest the Insured's 65th birthday.	Guaranteed renewable until the earliest of the following dates: date nearest to the Insured's 55th birthday or the date on which the fifth option was exercised.	Guaranteed renewable to anniversary date nearest the Insured's 65th birthday.						
<p>La Capitale reserves the right to increase the table of premium rates and fees applicable to riders of this form issued to all persons residing in the same province as the Principal Insured.</p>										

Optional Benefits (continued)

	Accidental Death and Dismemberment (AD&D)	Hospital Accident	Hospital Sickness	Accidental Fracture																										
COVERAGE DESCRIPTION	Provides benefits for Accidental Death and Dismemberment.	Provides benefits for Hospital confinement, loss of limb or sight, and other specific loss due to an accident.	Provides benefits for Hospital confinement due to a sickness.	Provides benefits for fracture due to an accident.																										
ISSUE AGES	18-59 years	18-59 years	18-59 years	18-59 years																										
COVERAGE BENEFITS	<p>Benefit Amount \$25,000 – \$300,000</p> <p>Accidental Death Benefit Amount The named beneficiary will receive up to \$300,000 if death results from an accident.</p> <p>Accidental Dismemberment Benefit Amount The Principal Insured may receive up to \$300,000 if a catastrophic injury is suffered as a result of an accident. Such loss must occur within 365 days of the accident.</p>	<p>Hospital Confinement Benefit Pays an additional daily benefit amount from the first day for as long as hospitalized due to an accident which is not subject to the elimination period.</p> <p>Daily Benefit \$40 – \$150 (Available in \$10 increments)</p> <p>Loss of Limb or Sight Benefit Pays a lump sum amount for loss of limb or eyesight which occurs within 365 days of a covered accident.</p> <table border="1"> <thead> <tr> <th>Daily Benefit</th> <th>Loss of Limb or Sight Benefit (maximum)</th> </tr> </thead> <tbody> <tr><td>\$40</td><td>\$10,000</td></tr> <tr><td>\$50</td><td>\$12,500</td></tr> <tr><td>\$60</td><td>\$15,000</td></tr> <tr><td>\$70</td><td>\$17,500</td></tr> <tr><td>\$80</td><td>\$20,000</td></tr> <tr><td>\$90</td><td>\$22,500</td></tr> <tr><td>\$100</td><td>\$25,000</td></tr> <tr><td>\$110</td><td>\$27,500</td></tr> <tr><td>\$120</td><td>\$30,000</td></tr> <tr><td>\$130</td><td>\$32,500</td></tr> <tr><td>\$140</td><td>\$35,000</td></tr> <tr><td>\$150</td><td>\$37,500</td></tr> </tbody> </table> <p>Some losses may pay 25% or 50% of maximum benefit. See Rider for details.</p> <p>Ambulance Expense Benefit Reimburses expenses incurred travelling to and from the hospital. Benefit – \$100 - \$375</p>	Daily Benefit	Loss of Limb or Sight Benefit (maximum)	\$40	\$10,000	\$50	\$12,500	\$60	\$15,000	\$70	\$17,500	\$80	\$20,000	\$90	\$22,500	\$100	\$25,000	\$110	\$27,500	\$120	\$30,000	\$130	\$32,500	\$140	\$35,000	\$150	\$37,500	<p>Hospital Confinement Benefit Pays an additional daily benefit amount from the first day for as long as hospitalized due to a sickness which is not subject to the elimination period.</p> <p>Daily Benefit \$40 – \$150 (Available in \$10 increments)</p>	<p>Accidental Fracture Benefit Pays a lump sum benefit amount for fractures due to an accident. Available either as Individual coverage or Individual with coverage for children (benefits payable at 50% for children). Benefits available in one-unit or two-unit increments. See Rider for details. Benefits can go up to \$25,000.</p>
Daily Benefit	Loss of Limb or Sight Benefit (maximum)																													
\$40	\$10,000																													
\$50	\$12,500																													
\$60	\$15,000																													
\$70	\$17,500																													
\$80	\$20,000																													
\$90	\$22,500																													
\$100	\$25,000																													
\$110	\$27,500																													
\$120	\$30,000																													
\$130	\$32,500																													
\$140	\$35,000																													
\$150	\$37,500																													
INTEGRATION & COORDINATION	Paid in addition to other benefits received.																													
GUARANTEED RENEWABLE	Guaranteed renewable to anniversary date nearest the Insured's 65th birthday. La Capitale reserves the right to increase the table of premium rates and fees applicable to riders of this form issued to all persons residing in the same province as the Principal Insured.																													

Some restrictions, exclusions and conditions apply. The wording of the Policy or Rider (if applicable) govern in all circumstances. Please see Policy or Rider for complete details about this coverage.