

ACCIDENTAL DEATH & DISMEMBERMENT.

AD&D as it is known, covers members of insured organizations while participating in organized activities of the Named Insured on file with the insurer. This is called “direct compensation for injuries” much like group medical insurance.

Limits of Insurance:

Accidental Death	\$15,000
Dismemberment, loss of use of limbs, Loss of speech, hearing and paralysis	\$30,000
Dental (including dentures - \$500)	\$5,000
Bone Fractures (subject to schedule)	\$500
Occupational Training	\$3,000
Tutorial Services	\$2,000
Emergency Taxi	\$75
Ambulances	\$300
Accidental Medical Treatment Benefit	\$15,000
Repatriation Benefit	\$10,000
Rehabilitation Benefit	\$10,000
Family Transportation	\$10,000
Alteration to the Residence and Vehicle	\$10,000
Eyeglasses (damaged in accident)	\$100
Physiotherapy (accident)	\$350
Chiropractor	\$350
Orthotic inserts	\$100