

YOUR ACCIDENTAL DEATH AND DISMEMBERMENT PLAN

SCHEDULE OF BENEFITS

The "Principal Sum" for which you are covered is shown in the Life Insurance Schedule of Benefits. When injuries result in any of the following specific losses within 365 days from the date of accident, the Insurer will pay:

For Loss of Life:	The Principal Sum
For Loss of or Loss of Use of:	
Both Hands or Both Feet	The Principal Sum
Sight of Both Eyes	The Principal Sum
One Hand and One Foot	The Principal Sum
One Hand or Foot and Sight of One Eye	The Principal Sum
Speech and Hearing	The Principal Sum
One Leg or One Arm	3/4 The Principal Sum
Either Hand or Foot	2/3 The Principal Sum
Speech or Hearing	2/3 The Principal Sum
Sight of One Eye	2/3 The Principal Sum
Thumb and Index Finger OR Four Fingers of the Same Hand	1/3 The Principal Sum
Hearing in One Ear	1/6 The Principal Sum
All Toes of One Foot	1/8 The Principal Sum
Quadriplegia (Total and Irreversible paralysis of all four limbs)	2 times The Principal Sum
Paraplegia (Total and Irreversible paralysis of both lower limbs)	2 times The Principal Sum
Hemiplegia (Total and Irreversible paralysis of One Arm and One Leg on the same side of the body)	2 times The Principal Sum

REHABILITATION BENEFIT

In the event that an injury results in you receiving a payment under the above coverage, an additional amount may be payable, in certain circumstances, to reimburse reasonable and necessary expenses actually incurred up to a limit of \$10,000 for special training, provided that such training is required because of the injury and in order for you to be qualified to engage in an occupation in which you would not have been engaged except for the injury.

SPOUSAL RETRAINING BENEFIT

In the event that an injury results in you receiving a payment under the above schedule of benefits, in certain circumstances, your spouse may be eligible for reimbursement of up to \$10,000 for occupational training.

REPATRIATION BENEFIT

When injuries covered by this policy result in loss of life, the insurance company will reimburse actual expenses incurred for the preparation and transportation of your body to the city of permanent residence, provided that loss of life occurred at least 100 kilometres away from your principal city of residence.

COST SHARING

Premiums are 100% paid by BCIT.

EXCLUSIONS (Accidental Death & Dismemberment Policy)

Benefits will not be paid if the loss is caused by or results from:

- intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane;
- declared or undeclared war or any act thereof;
- accident occurring while you are serving on full-time active duty in the armed forces of any country or international authority;
- travel or flight in any vehicle or device for aerial navigation, including boarding or alighting there from;
- while being used for any test or experimental purpose;
- while you are operating, learning to operate or serving as a crew member thereof;
- while being operated by or for or under the direction of any military authority, other than transport type aircraft operated by the Armed Forces Air Transport Group of Canada or the similar air transport service of any other country; or
- any such aircraft or device which is owned or leased by or on behalf of BCIT.

GENERAL PROVISIONS

EXTENDED DEATH BENEFIT DURING TOTAL DISABILITY

If you become totally disabled while insured, and prior to your 65 birthday and remain so disabled for at least 6 months, your Accidental Death and Dismemberment Insurance will be continued in force during your period of disability, subject to continuing medical proof of your disability. After you have been disabled for 6 months, premium payments will be waived for the duration of your disability.

IF YOU HAVE A CLAIM

You or your beneficiary should notify BCIT as soon as possible. BCIT will provide the proper claim form for completion together with details of the appropriate proofs of loss required. Loss of life benefits will be payable to your beneficiary; all other benefits are payable to you.

BENEFICIARY RULES

Any benefit amount for which there is no beneficiary at your death will be paid to your estate.

Subject to any statutory rights of beneficiaries, you may change the Beneficiary at any time by filing a new designation form with BCIT. The change will be effective on the date the form is signed.

ASSIGNMENT RULES

Death benefits are not assignable, meaning ownership of death benefits cannot be transferred to any period or organization.

ERRORS AND OMISSIONS

This brochure has been prepared to help you toward a better understanding of your Group Insurance Coverage. It does not create or confer any contractual or other rights. The terms and conditions governing the insurance are set out in your collective agreement and the group Master Policy issued by Industrial Alliance Pacific Insurance and Financial Services (formerly Seaboard Life Insurance Company). In the event of any variation between the information in this brochure and the provisions of the collective agreement or insurance policy, the collective agreement and insurance policy shall prevail, in that order.