



Your Group Benefits Plan



Canadian Federal Pilots Association Members
Policy No. 100012182 (Optional) &
100012183 (Mandatory)

Effective: July 1, 2019

TABLE OF CONTENTS

INTRODUCTION	1
SCHEDULE OF BENEFITS	3
BASIC LIFE INSURANCE (Mandatory coverage).....	3
OPTIONAL LIFE INSURANCE	3
ACCIDENTAL DEATH, DISEASE AND DISMEMBERMENT BENEFITS	3
DEPENDENT LIFE INSURANCE	4
GENERAL INFORMATION	5
Who is eligible to enroll?	5
Eligibility of a Member.....	5
Eligibility of a Dependent.....	5
How do I apply for coverage?	6
Health Evidence of Insurability	6
When does my coverage begin?	6
When does coverage for my dependents begin?	6
Updating your records.....	6
Designating your beneficiary.....	7
When do changes in the amount of my insurance take effect?	7
When does coverage end?	7
The Claims Process	8
Life Insurance Conversion Privilege.....	9
BASIC LIFE INSURANCE BENEFIT	11
What am I insured for?.....	11
When and how to submit a life claim	11
ACCIDENTAL DEATH, DISEASE AND DISMEMBERMENT BENEFIT	12
ADD&D Schedule of Losses.....	12
Accidental Death, Disease and Dismemberment Exclusions	16
Claims Procedures.....	16
DEPENDENT LIFE INSURANCE	17
What am I insured for?.....	17
Claims Procedures.....	17
OPTIONAL LIFE INSURANCE	18
What am I insured for?.....	18
How do I apply?.....	18
Maximum Benefit.....	18
Termination of Optional Life Benefits.....	18
Suicide	19
Claims Procedures.....	19

Introduction

INTRODUCTION

WELCOME TO YOUR GROUP INSURANCE PLAN

We are pleased to provide you with a comprehensive package of group insurance benefits provided by Industrial Alliance Insurance and Financial Services ("iA Financial Group"). Your group insurance plan provides valuable security. This booklet describes in summary your group benefit plan as of the date shown on the cover.

The purpose of this booklet

This booklet is designed to outline the Optional Group Insurance benefits which are available to you and your dependents under the group policy issued to your association by iA Financial Group and is available to you upon request to your plan administrator. In the event of any variation between this booklet and the provisions of the Policy, the latter will prevail. All rights with respect to the benefits of an insured person will be governed solely by the group policy which may be amended from time to time.

Important note

Possession of this booklet alone does not mean that you or your dependents are automatically insured. The applicable group policy must be in effect and all of the requirements of the policy must be satisfied.

As this booklet contains information that is important to you, you are encouraged to read it thoroughly and discuss any questions you have with your plan administrator. Please file this booklet in a safe place with your other important documents for future reference.

To avoid delays, always include your full name and personal identification number (i.e. certificate number), your group policy name and your group policy number on any claim forms or correspondence submitted to iA Financial Group.

Changing your records

To ensure that coverage is kept up to date for you and your dependents, it is vital that you advise your plan administrator of any changes. This includes a name change, change in marital status or dependents, change of beneficiary, or application for benefits previously waived.

Your Plan Administrator

Your plan administrator is responsible for making sure that all members are covered for the benefits they are entitled to by submitting all required premiums, reporting all new enrolments, terminations, changes etc. and by keeping all records up to date.

As a member of this Group Benefit Program, it is up to you to provide your plan administrator with the necessary information to perform such duties.

Your Plan Administrator contact information:

RBI Advisory Group
P.O. Box 89 Station Main
Okotoks, Alberta T1S 1A4
Canada
Email address: general@rbiadvisory.com
Phone number: 1 888 724 1444
Fax number: 1(403) 938 0232



Introduction

THE INFORMATION CONTAINED IN THIS BOOKLET IS FOR GUIDANCE ONLY. PLEASE KEEP THIS IMPORTANT DOCUMENT IN A SAFE PLACE FOR FUTURE REFERENCE.

Policy No. 100012182 and 100012183 issued by Industrial Alliance Insurance and Financial Services Inc. to Canadian Federal Pilots Association shall be the final basis for the settlement of all claims. Where there is a discrepancy or conflict between the description in this booklet and the Policy, the terms and conditions of the Policy prevail.



Schedule of Benefits

SCHEDULE OF BENEFITS

This Schedule of Benefits must be read together with the benefits described in this booklet.

BASIC LIFE INSURANCE (Mandatory coverage)

Eligible Class:	All Eligible Regular and Associate Members
Amount of Insurance:	Flat \$25,000 per Member
Termination age:	Member's 70 th birthday

Note: Only Regular and Associate Members are eligible for Basic Life coverage.

OPTIONAL LIFE INSURANCE

Eligible Class:	All Eligible Regular, Associate and Honorary Members
Amount of Insurance:	A Member and/or Spouse may select any amount of insurance from a minimum of \$50,000 to a maximum of \$500,000 in units of \$50,000. At age 60, the amount of insurance reduces by 50% to a maximum benefit of \$250,000.
Termination age:	Covered Person's 70 th birthday

ACCIDENTAL DEATH, DISEASE AND DISMEMBERMENT BENEFITS (Optional Life is a Pre-Requisite to Be Eligible for This Coverage)

Eligible Class:	All Eligible Regular, Associate and Honorary Members
Amount of Insurance:	An amount equal to the Member's Optional Life Insurance amount.
Critical Disease Benefit:	10% of the Member's Optional Life Insurance to a maximum amount of \$50,000. Terminates at age 70.
Termination age:	Member's 70 th birthday
Occupational Coverage:	Yes. See Special Aviation Provision for details.



Schedule of Benefits

DEPENDENT LIFE INSURANCE

(Mandatory for Members with Dependents - Optional Life is a Pre-Requisite)

Eligible Class:	All Eligible Regular, Associate and Honorary Members
Amount of Insurance:	\$5,000 Spouse amount \$5,000 Child amount All dependent children are covered for same amount
Pre-Natal benefit:	Indemnity Benefit not to exceed the child amount Coverage begins at 20 weeks gestation
Termination age:	Member's 70 th birthday

Note: Optional Life coverage must be selected before ADD&D and Dependent Life are available. ADD&D is only available to the Member and not his/her Dependents. Dependent Life Insurance is required when Optional Group Life insurance has been selected by a Member who has eligible Dependents.



GENERAL INFORMATION

WHO IS ELIGIBLE TO ENROLL?

Eligibility of a Member

To be eligible to participate in this plan you must be:

- A Regular, Associate or Honorary Member of the Association in good standing, under the age of 65 who holds a valid medical certificate (Category 1 or Class 1) who is or was a pilot employed by the Government of Canada or NAV CANADA for whom the Canadian Federal Pilots Association is the bargaining representative, who has met the qualifications and has been approved for such status in accordance with the union agreement. Members shall be eligible for insurance on or after the effective date.
 - » Only Regular and Associate Members are eligible for Basic Life coverage. Regular, Associate and Honorary Members are eligible for all of the optional benefits
 - » Members who do not hold a valid medical certificate (Category 1 or Class 1) will be required to undergo medical underwriting in order to be approved for Optional Life insurance coverage. Members shall have their coverage effective the date of approval as determined by iA Financial group.
- A Canadian resident insured under a government health insurance plan.

Eligibility of a Dependent

Your dependent will be eligible to participate in this plan on the date you are eligible or if later, the date he/she becomes an eligible dependent. To be eligible for insurance, each of your dependents must be insured under a government health insurance plan. You must be insured under this plan in order for your dependents to be insured.

Your spouse and/or dependent children may also qualify for coverage based on the following:

- Your spouse is a person of the same or opposite sex to whom you are legally married, or with whom you have lived continually in a common-law relationship for more than 12 months and publicly represent as your spouse.
 - » Benefits can be extended for a former spouse where you are required by court order to provide some or all of the benefits available under your plan. Note that you can only insure one person as your spouse for all benefits at any given time.
- Your dependent children are your or your spouse's unmarried natural, adopted, or step children, or any other unmarried children for whom you or your spouse have been appointed legal guardian. Your spouse's child is an eligible dependent if the child is also your natural or adopted child and your spouse is residing with you, insured under your plan and has custody of the child.
- Your dependent child is eligible for coverage if he/she:
 - » is under age 21 and not working more than 30 hours a week, unless a full-time student,
 - » is under age 25 and registered as a student at a college, university, trade school or similar educational facility and attending on a full-time basis, or
 - » permanently incapacitated either prior to age 21 or while an eligible student (must be suffering from a permanent mental or physical infirmity and incapable of supporting himself/herself financially due to a medically diagnosed physical or psychiatric condition).

If your child is suffering from a medically diagnosed permanent mental or physical infirmity, or is a student, for continued coverage beyond age 21 you must submit a written application within 31 days of your child reaching age 21 and supply proof of their infirmity, or status as a student.

- A child is not considered a full-time student if the child is being paid while attending a training or re-training program at an educational institution, excluding scholarships.



General Information

You can only insure one spouse at a time

You must insure the same person for all spousal benefits provided under this plan. If you have more than one insurable spouse, iA Financial Group will consider your insured spouse to be the one for whom you first submit a claim for any benefit provided under this plan.

You can change from one insured spouse to another by submitting a claim for a different spouse for any dependent benefit provided under this plan. The change will take effect on the later of:

- the date of the loss claimed for the new spouse, and
- the day after the date of the last loss claimed for the previous spouse.

A change from a common-law spouse to a legal spouse is only valid when the legal spouse is living with you. A change from a former spouse to a legal spouse is not allowed unless the court order under which the former spouse qualified for coverage has expired.

How do I apply for coverage?

Your plan administrator can provide you with the group enrolment form and/or other forms necessary to apply for or change your group insurance coverage. You must complete and sign a group enrolment form to apply for group insurance coverage for you and/or your dependents.

Health Evidence of Insurability

When you submit your enrolment form for Optional Life Insurance, you or your dependents may be asked to provide evidence of insurability before coverage begins.

No insurance will take effect until all of the required information is received and approved, in writing, by iA Financial Group.

WHEN DOES COVERAGE BEGIN?

When does my Optional Life coverage begin?

For those holding a valid medical certificate (Category 1 or Class 1), your coverage takes effect the date your completed enrolment form is received and approved by your plan administrator.

For those who do not hold a valid medical certificate (Category 1 or Class 1), your coverage takes effect the date iA Financial Group approves your application.

When does coverage for my dependents begin?

Your dependent coverage takes effect on the later of the following dates:

- the date your coverage begins
- the date the dependent becomes eligible for coverage
- if required, the date your dependent's health evidence of insurability is approved in writing by iA Financial Group.

Updating your records:

To ensure that coverage is kept-up-to-date, it is important that you report any of the following changes to your plan administrator as soon as possible:

- change of dependents
- change of name
- change of beneficiary
- change of address



General Information

Designating your beneficiary:

Basic Life Insurance: You may designate a beneficiary of your choice. If you do not designate a beneficiary or the beneficiary dies before your death and another one has not been designated, the benefit will be paid to your estate.

Optional Life Insurance: You and your spouse may designate a beneficiary of your choice. If you do not designate a beneficiary or the beneficiary dies before your death and another one has not been designated, the benefit will be paid to your estate.

Accidental Disease, Death and Dismemberment Insurance: In the event of your accidental death, the benefit will be paid to the beneficiary you have designated under your Optional Life Insurance. All other ADD&D benefits are payable to you with the exception of the Education Benefit and the Spousal Retraining Benefit.

Dependent Life Insurance: Benefits are payable to you.

When do changes in the amount of my insurance take effect?

When a change in any circumstance would make you eligible for a different amount of insurance, the amount of insurance will be adjusted as follows:

Increase in insurance:

If the change would result in an increase, the increase will be effective on the later of:

- the date of the change,
- the date any required evidence of insurability is approved by iA Financial Group

Decrease in insurance:

If the change results in a decrease in the amount of insurance, the decrease will be effective on the first day of the month following the date that the plan administrator receives a signed request.

WHEN DOES COVERAGE END?

Your coverage terminates the earliest of:

- the end of a period for which premiums have been paid for your insurance, or
- the date you reach the applicable termination age specified in the Schedule of Benefits under each benefit, or
- the date of termination of your group policy.

Your dependents' coverage terminates the earliest of:

- the date your dependent is no longer an eligible dependent, or
- the end of the period for which premiums have been paid for dependent coverage.
- the date your coverage terminates, except due to your death as qualified below.

Note: In the event of a Member's death, the coverage for your insured Spouse with respect to Optional Life Insurance will continue until the termination age as indicated in the Schedule of Benefits, provided the policy remains in force and premiums have been paid for this continued coverage.



General Information

THE CLAIMS PROCESS

Where do I find a claim form?

Claim forms are available from your plan administrator. All claim forms must be correctly completed, dated and signed. To avoid delays, always include your full name and personal identification number (i.e. certificate number), your group policy name and your group policy number on any claim forms or correspondence submitted to iA Financial Group.

Proof of Claim

You are required to prove your entitlement to benefits under your plan and to provide notice of claim in accordance with the master policy provisions. You must provide information required to prove your entitlement to benefits and must also authorize iA Financial Group to obtain information from other sources for this purpose (if required).

Whenever iA Financial Group requests information or authorization, it must be submitted within the time limit requested. If not submitted within this time, you will not be entitled to benefits.

When should I submit my claim form?

To permit prompt assessment, initial notice of claim should be submitted to iA Financial Group no later than the time limits described in each benefit section. You must submit a claim for any benefits on the iA Financial Group claim form provided to you by your plan administrator.

Limitation of Action

Except where or when applicable legislation permits the use of a different limitation period, every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or any other applicable legislation.

Where or when applicable legislation permits the use of a different limitation period, no action or proceeding at law or in equity shall be brought against iA Financial Group for payment of benefits under the policy or for any other related damages:

- prior to the expiration of 60 days after the claim form has been filed in accordance with the requirements of the master policy; or
- unless brought:
 - where no benefits have been paid, within one year from the expiration of the time within which the claim form is first required by the Policy or from the date on which iA Financial Group first denies the claim for benefits, whichever first occurs; or
 - where benefits have been paid under the provision of the Policy, within 1 year of the date on which iA Financial Group terminates the payment of benefits.

The time limit within which to commence an action shall expire on the date(s) as specifically provided for in this provision and in no event shall it be extended to each and every monthly payment accruing after the date(s).



General Information

Accessing your records

As required by legislation, for insured benefits, if you reside in a province where legislation requires that you have the right to obtain a copy of your enrollment form or application for insurance and any written statements or other record not otherwise part of the application that you provided to iA Financial Group as evidence of insurability.

For insured benefits, on reasonable notice, you may also request a copy of the master policy. The first copy will be provided at no cost to you but a fee will be charged for subsequent copies. All requests for copies of documents should be directed to our Client Service Centre.

How should I submit my claim form?

Claim forms can be mailed to:
Special Markets Solutions
Industrial Alliance Insurance and Financial Services Inc.
400-988 Broadway W PO Box 5900
Vancouver, BC V6B 5H6

Basic Life Insurance Conversion Privilege

If your employment terminates or changes so that you are no longer eligible under the plan or if the policy terminates, you may convert your Basic Life Insurance to an individual policy for the full benefit amount of \$25,000, provided you are under age 65. This may be done without further evidence of health at smoker rates applicable to your age at the time of conversion. You must apply to iA Financial Group in writing, within 31 days of the date your insurance terminates.

Optional Life Insurance Conversion Privilege

If your Optional Life Insurance terminates as a result of the termination of the group policy, you may convert the terminated Optional Insurance to an individual policy for the lesser of \$200,000, inclusive of any amount of Basic Life Insurance eligible for conversion under Group Policy 100012183, or the amount of your insurance reduced by any amount for which you may be eligible under any replacing group policy, provided you are under age 65 at the date of termination. This may be done without further evidence of health at smoker rates applicable to your age at the time of conversion. You must apply to iA Financial Group in writing, within 31 days of the date your insurance terminates.

If the Optional Life Insurance of an insured spouse terminates as a result of such insured spouse ceasing to be eligible for insurance under the group policy or as a result of the termination of the group policy, the insured spouse may convert their terminated Optional Insurance to an individual policy for the lesser of \$200,000 or the amount of such insured spouse's insurance reduced by any amount for which they may be eligible under any replacing group policy, provided such insured spouse is under age 65 at the date of termination. This may be done without further evidence of health at smoker rates applicable to such insured spouse's age at the time of conversion. You must apply to iA Financial Group in writing, within 31 days of the date your insurance terminates.



General Information

The individual Life Insurance policy is available in the following forms:

- ◆ a Term to age 65 Plan, provided the insured person is under age 55 at the time of conversion, or
- ◆ a One Year non-renewable Term Plan.

The premium rates for the converted policy will be those in effect for such policy. The Individual Life Policy will not include any disability income benefit, waiver of premium or accidental death benefit.

Premium

The premium for the Individual Life Insurance Policy will be based on the covered person's age (nearest birthday), sex, class of risk and on the type and amount of policy being issued at the time of conversion.

Application for conversion

You must apply to iA Financial Group in writing, within 31 days of the date your insurance terminates. To apply for conversion, please contact iA Financial Group's Client Service Specialists at 1-800-266-5667 or at solutions@ia.ca.

Death during the Conversion Period

If a Member dies within 31 days of the termination of such Member's Basic Life Insurance (and Optional Life Insurance if applicable), the full amount of Basic Life Insurance (and Optional Life Insurance if applicable) that such Member was eligible to convert will be payable, subject to the terms and conditions of the Policy.

No Obligation to Advise

iA Financial Group is under no obligation to advise any person of their right to convert.



Basic Group Life Insurance

BASIC LIFE INSURANCE BENEFIT

What am I insured for?

If you die while insured, iA Financial Group will pay the amount of Basic Life Insurance for which you are insured, as described in the Schedule of Benefits, to your named beneficiary.

Claims Procedures

Please call your plan administrator at 1-888-724-1444 to obtain the appropriate forms and for details on claims procedures.

Written notice of claim must be given to iA Financial Group at the address below within 30 days of the Date of Loss. Written proof of claim duly completed must be furnished to iA Financial Group at the address within 90 days of the Date of Loss.

Failure to give notice of claim or furnish proof of claim within the time prescribed will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible. In any event, proof of claim must be given no later than one year after the time proof is otherwise required.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act. Insurance Act means the applicable insurance legislation in the applicable provincial jurisdiction.

Special Markets Solutions
Industrial Alliance Insurance and Financial Services Inc.
400-988 Broadway W PO Box 5900
Vancouver, BC V6B 5H6



Accidental Death, Disease and Dismember Benefit

ACCIDENTAL DEATH, DISEASE AND DISMEMBERMENT BENEFIT

Critical Disease Benefit

If, prior to age 65, you are diagnosed by a specialist with a Covered Disease while the policy is in force and you are totally disabled from the Covered Disease for at least nine months following the date of diagnosis, iA Financial Group will pay 10% percent of your Principal Sum up to a maximum of \$50,000.00. This benefit is payable only if investigations leading to the diagnosis of a Covered Disease are initiated after the effective date of your insurance. Payment of the Critical Disease Benefit is limited to only the first Covered Disease to occur.

Payment of the benefits is limited to the first covered Critical Disease to occur. Covered Critical Diseases are: Poliomyelitis, Parkinson's Disease, Huntington's Chorea, Multiple Sclerosis, Alzheimer's Disease, Type I Diabetes (Insulin Dependent), Amyotrophic Lateral Sclerosis (ALS), Peripheral Vascular Disease and Necrotizing Fasciitis.

Accidental Death Benefit

If Injury results in your death within 12 months of the date of the Accident, iA Financial Group will pay the Principal Sum.

Accidental Disease and Dismemberment Benefit Schedule

The policy provides benefits for Injury or Covered Disease resulting in Loss of, or permanent and total Loss of Use of, which occurs within 12 months after the date of the Accident or Date of Diagnosis as follows:

For Loss of:

Both Arms	The Principal Sum
Both Legs	The Principal Sum
Both Hands	The Principal Sum
Both Feet	The Principal Sum
Entire Sight of Both Eyes.....	The Principal Sum
One Hand and One Foot	The Principal Sum
One Hand and the Entire Sight of One Eye	The Principal Sum
One Foot and the Entire Sight of One Eye.....	The Principal Sum
Speech and Hearing in Both Ears.....	The Principal Sum
One Arm	Three-Quarters of the Principal Sum
One Leg	Three-Quarters of the Principal Sum
One Hand.....	Two-Thirds of the Principal Sum
One Foot.....	Two-Thirds of the Principal Sum
Entire Sight of One Eye	Two-Thirds of the Principal Sum
Speech or Hearing in Both Ears	Two Thirds of the Principal Sum
Thumb and Index Finger of Same Hand	One-Third of the Principal Sum
Four Fingers of One Hand	One-Third of the Principal Sum
Hearing in One Ear	One-Third of the Principal Sum
All Toes of One Foot.....	One-Quarter of the Principal Sum



For Loss of Use of:

Both Arms	Two Times the Principal Sum
Both Legs	Two Times the Principal Sum
One Arm and One Leg (Same Side of Body)	Two Times the Principal Sum
Both Hands	The Principal Sum
Both Feet	The Principal Sum
One Hand and One Leg.....	The Principal Sum
One Arm and One Leg	The Principal Sum
One Arm	Three-Quarters of the Principal Sum
One Leg	Three-Quarters of the Principal Sum
One Hand.....	Two-Thirds of the Principal Sum
One Foot.....	Two-Thirds of the Principal Sum

PARALYSIS BENEFITS

Quadriplegia (complete paralysis of both upper and lower limbs).....	Two Times the Principal Sum
Paraplegia (complete paralysis of both lower limbs).....	Two Times the Principal Sum
Hemiplegia (complete paralysis of upper and lower limbs of one side of body).....	Two Times the Principal Sum

Special Aviation Provision

If you sustain an Injury while flying as a pilot, operator or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft being operated in connection with your normal and regular occupational duties (as required by your employer) that results in a loss payable under the policy, iA Financial Group will pay 25% of your Principal Sum up to a maximum of \$75,000.00.

Rehabilitation Benefit

If, following an Injury or Covered Disease which results in a Loss covered by the policy, you require special training in order to be qualified to engage in a special occupation in which you would not have engaged except for such Injury or Covered Disease, iA Financial Group will pay the reasonable and necessary expense incurred for such training within two years of the date of the Accident or Date of Diagnosis, subject to a maximum of \$10,000.00 as the result of any one Accident or Covered Disease.

Family Transportation Benefit

If, following an Injury or Covered Disease which results in a Loss covered by the policy, you are confined as an in-patient in a hospital located from a point of not less than 150 kilometers from your normal place of residence, iA Financial Group will pay the reasonable and necessary expenses actually incurred by any one member of your immediate family for hotel accommodation and transportation by the most direct route to you, subject to a maximum of \$10,000.00 for all such expenses.

Home Alteration and Vehicle Modification Benefit

If, following an Injury or Covered Disease which results in a Loss covered by the policy, you are required to use a wheelchair to be ambulatory, iA Financial Group will pay the reasonable and necessary expenses actually incurred within three years of the date of the Accident or Date of Diagnosis causing such Loss for (a) the cost of alterations to your principal residence; and/or (b) the cost of modifications to one motor vehicle utilized by you, when such modifications are approved by the provincial vehicle licensing authorities where required for the purpose of making them wheelchair accessible, subject to a maximum of \$10,000.00 as the result of any one Accident or Covered Disease.



Education Benefit

If Injury or Covered Disease results in your loss of life and indemnity becomes payable under the policy, the iA Financial Group will pay the reasonable and necessary expenses actually incurred, subject to five percent of your Principal Sum to a maximum of \$5,000.00, for each of your dependent children who (a) are enrolled as full-time students in a school for higher learning above the secondary school level; or (b) were enrolled as full-time students at the secondary school level but enroll as full-time students in a school for higher learning within 12 months after the date of your death.

The benefit will be paid each year immediately upon receipt of satisfactory proof that the dependent child is enrolled as a full-time student in a school for higher learning, but not to exceed four consecutive annual payments with respect to any one dependent child. If, at the time of loss, none of your dependent children are eligible for the Education Benefit, iA Financial Group shall pay an additional amount of \$2,500.00 to your designated beneficiary.

Spousal Retraining Benefit

If Injury or Covered Disease results in your loss of life and indemnity becomes payable under the policy, iA Financial Group will pay the reasonable and necessary expenses actually incurred within three years from the date of your death by your spouse who engages in a formal occupational training program in order to become specifically qualified for active employment in an occupation for which he would not otherwise have sufficient qualifications, subject to a maximum of \$10,000.00 for all such expenses.

Repatriation Benefit

If Injury or Covered Disease results in your loss of life and indemnity becomes payable under the policy, iA Financial Group will pay the reasonable and necessary expenses actually incurred for preparation and transport of your body to your city of residence, subject to a maximum of \$10,000.00.

Seat Belt Benefit

If, due to a vehicular Accident, Injury results in a loss covered by the policy, your Principal Sum will be increased by 10% if, at the time of the Accident, you were driving or riding in a vehicle and wearing a properly fastened seat belt. The driver of the vehicle must hold a current and valid driver's license authorizing him to operate such vehicle and neither be intoxicated nor under the influence of drugs at the time of the Accident. Due proof of seat belt use must be provided as part of the written proof of loss.

Maximum Benefit

Indemnity provided under this part for all losses you sustain as the result of any one Accident will not exceed the following:

- (a) With the exception of Loss of Use of Both Arms, Both Legs, or One Arm and One Leg (Same Side of Body) as well as Quadriplegia, Paraplegia and Hemiplegia, the Principal Sum;
- (b) With respect to Loss of Use of Both Arms, Both Legs, or One Arm and One Leg (Same Side of Body) as well as Quadriplegia, Paraplegia and Hemiplegia, two times the Principal Sum or the Principal Sum if loss of life occurs within 90 days after the date of the Accident or Date of Diagnosis.

In no event will indemnity payable for all losses under this part exceed, in the aggregate, two times the Principal Sum as the result of the same Accident or Covered Disease.



Exposure

If, as a result of an accident you are unavoidably exposed to the elements and if, as a result of such exposure and within 12 months after the date of the Accident, you suffer a Loss for which a benefit would otherwise have been payable hereunder, such Loss will be deemed to be the result of Injury.

Disappearance

Where, due to the accidental wrecking, sinking or disappearance of a conveyance in which you were riding, you disappear, and if your body is not found within 12 months after the date of such wrecking, sinking or disappearance, it will be presumed, subject to there being no evidence to the contrary and subject to all other terms and conditions of this Policy, that you suffered loss of life as a result of Injury.

ADD&D Definitions

"Accident" whenever used in the policy means a sudden, unforeseen and unexpected event which arises from a source external to an insured person and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease or treatment for the illness or disease. This event must occur while the Group Policy is in force and be the basis of claim.

"Covered Disease" whenever used in the policy means Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS), Huntington's Chorea, Multiple Sclerosis, Necrotizing Fasciitis, Parkinson's Disease, Peripheral Vascular Disease, Poliomyelitis and Type 1 Diabetes (Insulin Dependent).

"Injury" whenever used in the policy means bodily injury caused by an Accident occurring while the Optional Life Insurance, or such insurance together with Accidental Death, Disease and Dismemberment Insurance, is in force as to the insured person whose injury is the basis of a claim and resulting directly and independently of all other causes in a loss covered by this Policy, and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease or treatment for the illness or disease.

"Loss" whenever used in the policy with reference to Hand or Foot means complete severance at or above the wrist or ankle joint but below the elbow or knee joint; as used with reference to Arm or Leg means complete severance at or above the elbow or knee joint; as used with reference to Thumb and Index Finger means complete severance at or above the metacarpophalangeal joint; as used with reference to Toe means complete severance at or above the metatarsophalangeal joint; as used with reference to Eye means the irrecoverable loss of the entire sight thereof; as used with reference to Speech means the total and irrecoverable loss thereof; as used with reference to Hearing means the total and irrecoverable loss thereof; and as used with reference to Quadriplegia, Paraplegia and Hemiplegia means the permanent and irrecoverable paralysis of such limbs.

"Loss of Use" whenever used in the policy means a loss which is permanent, total, irrecoverable and continuous for a period of twelve months from the date of an Accident

"Member of the Immediate Family" whenever used in the policy means a person at least 18 years of age, who is the son, daughter, father, mother, brother, sister, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, sister-in-law (all of the above include natural, adopted or step relationships), Spouse, grandson, granddaughter, grandfather or grandmother of the insured person.

"School for Higher Learning" whenever used in the policy means any university, college, CEGEP (Collège D'Enseignement Général et Professionnel) or trade school.



Accidental Death, Disease and Dismemberment Exclusions

Accidental Death, Disease and Dismemberment Insurance will not be payable for Loss, fatal or non-fatal, caused by or resulting from:

- a) suicide or any attempt thereat while sane or insane;
- b) intentionally self-inflicted Injury while sane or insane;
- c) participation in a criminal act or any attempt to commit a criminal offense, including but not limited to, operating a motor vehicle while the concentration of alcohol in 100 millilitres of the Member's blood exceeds 80 milligrams;
- d) disease (other than the covered Critical Diseases) or bodily or mental infirmity, or medical or surgical treatment of any kind;
- e) any drug, poison, gas or fumes, voluntarily or otherwise taken, administered, absorbed or inhaled, other than as a result of an occupational accident;
- f) insurrection or war (whether war be declared or not) or participation in any riot;
- g) active full-time service in the armed forces of any country; or
- h) travel or flight in any aircraft as a pilot or crew member, except as described in the Special Aviation Provision.

"Travel" or "flight" for the purposes of this exclusion means the time from the moment the aircraft first moves under its own power for the purpose of taking off, until the moment it comes to rest at the gate or designated disembarkment area at the end of the flight.

Coordination of Benefits

If a benefit referenced above is payable under both Optional Life Insurance and Accidental Death, Disease and Dismemberment Insurance under this policy, the benefit will first be payable under Optional Life Insurance up to the maximum available therein and any excess eligible expense actually incurred will be paid under Accidental Death, Disease and Dismemberment Insurance up to the maximum available therein.

Claims Procedures

Please call your plan administrator at 1-888-724-1444 to obtain the appropriate forms and for details on claims procedures.

Written notice of claim must be given to iA Financial Group at the address below within 30 days of the date of loss. Written proof of claim duly completed must be furnished to iA Financial Group at the address below within 90 days of the date of loss.

Failure to give notice of claim or furnish proof of claim within the time prescribed under the paragraph above will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible. In any event, proof of claim must be given no later than one year after the time proof is otherwise required.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act. Insurance Act means the applicable insurance legislation in the applicable provincial jurisdiction.

Special Markets Solutions
Industrial Alliance Insurance and Financial Services Inc.
400-988 Broadway W PO Box 5900
Vancouver, BC V6B 5H6



Dependent Life Insurance

DEPENDENT LIFE INSURANCE

What am I insured for?

In the event of the death of your insured dependent, iA Financial Group will pay the amount of insurance as shown in the Schedule of Benefits for your dependent.

Pre-Natal Benefit

Upon receipt by iA Financial Group of satisfactory proof that you or your spouse while covered under this benefit have a stillbirth, iA Financial Group will reimburse you for funeral expenses to a maximum not exceeding the dependent life insurance amount shown in the Schedule of Benefits for a dependent child.

Claims Procedures

Please call your Association or plan administrator at 1-888-724-1444 to obtain the appropriate forms and for details on claims procedures.

Written notice of claim must be given to iA Financial Group at the address below within 30 days of the date of loss. Written proof of claim duly completed must be furnished to iA Financial Group at the address below within 90 days of the date of loss.

Failure to give notice of claim or furnish proof of claim within the time prescribed under the paragraph above will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible. In any event, proof of claim must be given no later than one year after the time proof is otherwise required.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act. Insurance Act means the applicable insurance legislation in the applicable provincial jurisdiction.

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Optional Life Insurance

OPTIONAL LIFE INSURANCE

What am I insured for?

You and your insured spouse may apply for the amount of Optional Life Insurance as indicated in the Schedule of Benefits.

How do I apply?

For members who hold a valid Category 1 or Class 1 medical certificate, written application should be made on the forms provided by your plan administrator and coverage will not take effect until the completed application and any required attachments are received and approved by your plan administrator.

For members who do not hold a valid Category 1 or Class 1 medical certificate, and for their spouses, written application should be made on the forms provided by iA Financial Group and coverage will not take effect until the date that iA Financial Group approves the health evidence application, in writing. iA Financial Group will be responsible for the cost of medical fees incurred in obtaining any medical information required to proceed with the application.

Maximum Benefit

The amount of Optional Life insurance issued to you or your spouse will not exceed the maximum indicated in the Schedule of Benefits.

Termination of Optional Life Benefits

The Optional Life Insurance will terminate on the occurrence of any of the following events:

- termination of this Optional Life Insurance Provision, or
- the cessation of premium payments for the Optional Life Insurance, or
- the date you reach the termination age as indicated in the Schedule of Benefits.

Living Benefit

In the event of your terminal illness with a prognosis of death within 12 months from the date of written proof, iA Financial Group will pay to you an amount equal to 50% of your Optional Life Insurance in force up to a maximum of \$100,000 provided such insurance has been in force for at least two full years at the time of prognosis.

Daycare Benefit

If you die while your Optional Life Insurance is in force, iA Financial Group will pay the reasonable and necessary expenses incurred for your Dependent Children, under age 13, who are either enrolled in a legally licensed daycare centre at the date of death or enrol within 12 months of your death. This benefit is subject to a limit equal to the lesser of 5% of your Optional Life Insurance in force or \$5,000 per year, for up to 4 consecutive years, for each Dependent Child.

Education Benefit

If you die while your Optional Life Insurance is in force, the Company will pay the reasonable and necessary post-secondary education expenses incurred for Dependent Children who are either enrolled as a full-time post-secondary student at the date of death or enrol in a full-time post secondary program within 12 months of your death. This benefit is subject to a limit equal to the lesser of 5% of your Optional Life Insurance in force or \$5,000 per year, for up to 4 consecutive years for each Dependent Child.



Spousal Retraining Benefit

If an insured person dies while his Optional Insurance is in force, the Company will pay the reasonable and necessary retraining expenses incurred within 3 years from the date of death, by the surviving Member or Spouse where such person engages in a formal occupational training program in order to become specifically qualified for active employment in an occupation for which they would not otherwise have sufficient qualifications. This benefit is subject to a maximum of \$10,000 for all such expenses.

Repatriation Benefit

If an insured person dies while his Optional Life Insurance is in force, the Company will pay the reasonable and necessary expenses incurred for transportation of the body of the insured person to the city of residence, including preparation of the body for such transportation subject to a maximum of \$10,000.

Suicide

No benefit will be payable where the cause of death is suicide occurring within 2 years from the date the covered person's Optional Life Coverage became effective.

Coordination of Benefits

If a benefit referenced above is payable under both Optional Life Insurance and Accidental Death, Disease and Dismemberment Insurance under this policy, the benefit will first be payable under Optional Life Insurance up to the maximum available therein and any excess eligible expense actually incurred will be paid under Accidental Death, Disease and Dismemberment Insurance up to the maximum available therein.

Claims Procedures

Please call your plan administrator at 1-888-724-1444 to obtain the appropriate forms and for details on claims procedures.

Written notice of claim must be given to the Company at its Division Headquarters within 30 days of the date of loss. Written proof of claim duly completed must be furnished to the Company at its Division Headquarters within 90 days of the date of loss.

Failure to give notice of claim or furnish proof of claim within the time prescribed under the paragraph above will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible. In any event, proof of claim must be given no later than one year after the time proof is otherwise required.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act. Insurance Act means the applicable insurance legislation in the applicable provincial jurisdiction.

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