

## Accidental Death & Dismemberment

**Insured** Cariboo Regional District  
**Insurer** AIG Insurance Company Inc.  
**Policy period** 01 January 2018 – 01 January 2019

### Accidental Death & Dismemberment

	Expiring	Renewal
Class I – Directors (age limit 90)	250,000	250,000
Class III – Volunteers (age limit 90)	75,000	75,000
Class IV Permanent Part-time Employees and Full-time Employees not included in Class I (age limit 90)	75,000	75,000
Class V – Spouse of all Class I Insured Persons (age limit 80)	50,000	50,000
Child(s) of all Class I and Class II insured persons	20,000	20,000

### Weekly Accident Indemnity

Total Disability – Class I	750	750
Maximum Period Payable – Total Class I	104 Weeks	104 Weeks
Partial Disability – Class I	375	375
Maximum Period Payable – Total Class I	52 Weeks	52 Weeks
Total Disability – Class III & IV	200	200
Maximum Period Payable – Total Class III & IV	26 Weeks	26 Weeks
Non Income Earners Weekly Indemnity applicable to Class I, III, & IV – Total Disability	150	150
Maximum Period Payable – Total Disability	7 day waiting period up to 13 weeks	7 day waiting period – up to 13 weeks

### Schedule of Benefits

Accident Para-Medical Expense	25,000	25,000
Accident Dental Expense Benefit	5,000	5,000
Rehabilitation Benefit	15,000	15,000
Home Alteration & Vehicle Modification	15,000	15,000
In-Hospital Benefit	2,500	2,500
Family Transportation Benefit	15,000	15,000
Repatriation Benefit	15,000	15,000
Identification Benefit	5,000	5,000
Seat Belt Benefit – 10% to maximum of	50,000	50,000
Day Care Benefit	5% of limit, 5,000 max/yr. for 4 yrs.	5% of limit, 5,000 max/yr. for 4 yrs.
Dependent Child Education Benefit	5% of limit, 5,000 max/yr. for 4 yrs.	5% of limit, 5,000 max/yr. for 4 yrs.

Spousal Education Benefit	15,000	<b>15,000</b>
Funeral Expense Benefit	5,000	<b>5,000</b>
Bereavement Benefit	1,000	<b>1,000</b>
Felonious Assault	10% of P.S.	<b>10% of P.S.</b>
Coma Benefit	6 months waiting period – 1% of limit for 100 months max	<b>6 months waiting period – 1% of limit for 100 months max</b>
Fracture & Dislocation	1,000	<b>1,000</b>
Eyeglasses or Contact Lenses	2,000	<b>2,000</b>
Aircraft Coverage	Yes	<b>Yes</b>
Exposure and Disappearance	Yes	<b>Yes</b>

Cosmetic Disfigurement (due to burn)

Class I – Directors	250,000	<b>250,000</b>
Class III – Volunteers	75,000	<b>75,000</b>
Class IV – Permanent Part-time Employees and Full-time Employees not included in Class I	75,000	<b>75,000</b>
Class V – Spouse of all Class I Insured Persons	50,000	<b>50,000</b>
Child of all Class I Insured Persons	20,000	<b>20,000</b>
Aggregate Limit applicable to Specific Loss Accident Indemnity – any one accident	2,500,000	<b>2,500,000</b>