

**CAA Member Accident Protection Plan**

**Policy Certificate.**



**Accident Protection Insurance from CAA.**

CAA's Member Accident Protection Plan covers you for loss of life resulting from a covered accident on an airplane, in an automobile, common carrier, watercraft or as a pedestrian.

If you are a CAA Member between the age of 18 and 70, you are eligible to enroll for this coverage with no medical exam or health questions to answer.

Coverage is available in amounts from \$25,000 up to \$200,000 for as little as \$3.15 per month for CAA Members and \$4.73 per month for CAA Member and Spouse.

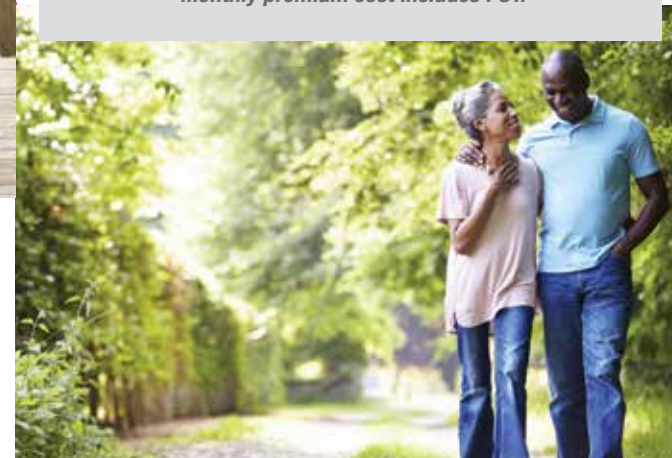
While you can't predict when an accident will happen, you can be prepared with this valuable, affordable protection.

**SAVE WITH SPECIAL CAA MEMBER RATES.**

As a CAA Member, you are entitled to exclusive Member rates. Increase the amount of this valuable protection for just pennies a day.

Coverage	Member	Member & Spouse
\$ 25,000	\$3.15	\$4.73
\$50,000	\$6.30	\$9.45
\$100,000	\$12.60	\$18.90

*Monthly premium cost includes PST.*



**Member Accident Protection Plan. Certificate of Insurance**

CAA North & East Ontario (hereinafter called the Policyholder) has been issued Group Policy Number MAPP-290 (hereinafter called the Policy) by CAA Insurance Company (Ontario) (hereinafter call the insurer).

The policy provides the benefits as described for Accidental Death which result from a covered accident.

This Certificate of Insurance confirms that the Insured Member named on the schedule has the coverage as set out in the schedule, subject to the terms and conditions of the policy and this Certificate of Insurance.

**This Certificate of Insurance replaces any other certificate of Insurance you may have received for this master Group Policy Number Number MAPP-290.**

**30 DAY RIGHT OF EXAMINATION**

Within thirty (30) days of its receipt, this Certificate of Insurance may be returned to the Insurer and the Insurer shall cancel the insurance coverage and refund any premiums paid. Coverage shall remain in force during this period of examination and termination of insurance shall take effect on the date the Insurer receives the termination notice.

Benefits are paid under the plan as a lump sum cash payment - tax free - directly to your named beneficiary. You may name any beneficiary or beneficiaries you like or if no beneficiary is named, benefits will be paid to your estate.



## CAA Member Accident Protection Plan. Certificate of Insurance

### I. ELIGIBILITY

Any CAA North & East Ontario Member whose membership is in good standing on the date of enrollment is eligible to enroll for CAA Member Accident Protection Plan for himself or herself and for his/her Spouse under the Policy, provided at the time of enrollment, the Member and Spouse (if spousal coverage is purchased) is: a. age 18 or over and less than age 71 and b. resident in Ontario. You can only be covered under one Group Policy Number MAPP-290 certificate at a time, either as an Insured Member or as a covered Spouse. CAA Member Accident Protection Plan is renewable up to age 80.

### II. SCHEDULE OF INSURED MEMBER'S ACCIDENTAL DEATH PRINCIPAL BENEFITS

If the Insured Member's Accidental Death is within one year from the date of the Accident, the maximum payable is 100% of the Principal Benefit. At age 75, the Insurer will pay only 50% of the Insured Member's Principal Benefit. The Insurer will pay only 50% of the Insured Member's Principal Benefit if the Insured sustains a Covered Loss while he/she is a pilot, crew member or non-fare paying passenger on a regularly scheduled commercial airline flight. If spousal coverage is selected, benefits for the Insured Member's Spouse are 100% of the Insured Member's Principal Benefit.

#### Disappearance

If the body of the Insured is not found within one year after an Accident involving the conveyance in which the Insured was travelling, death will be presumed in the absence of any evidence to the contrary. The Accidental Death Benefit set out in the Schedule of Insured Member's Principal Benefits will become payable, subject to a signed undertaking by the Designated Beneficiary that if the Insured is subsequently found alive, such Accidental Death Benefit will be refunded to the Insurer.

### III. COVERED LOSSES

The following constitutes a Covered Loss under this Policy:

**ACCIDENTAL DEATH:** loss of life of the Insured where the death is caused by an Accident

### IV. DEFINITIONS

**ACCIDENT:** a sudden, violent, external incident that is unforeseen and involuntary, causing death directly and independently of any other cause

**CONTAMINATION:** the contamination or poisoning of people by nuclear and/or chemical and/or biological substances

**DESIGNATED BENEFICIARY:** in the event of Accidental Death, the beneficiary as described in section VII. Designated Beneficiary.

**EXTREME SPORTS & ACTIVITIES:** sports or activities having a high level of inherent danger, often involving speed, height, a high level of physical exertion, highly specialized gear or spectacular stunts. They include, but are not limited to: plankton, sky diving, sky surfing, base jumping, hang gliding, paragliding, mountaineering, climbing (indoor/outdoor/rock/high altitude), bungee jumping, rodeo activity, motorsports, caving, extreme or freestyle skiing and snowboarding, ski jumping, heli-skiing, white water rafting and kayaking, scuba diving, free diving, wind surfing, kite surfing, big wave surfing, wake boarding and barefoot water skiing.

**INSURED:** the Insured Member, who has applied for this insurance and whose premiums to keep this insurance in-force are current, and/or their insured Spouse

**INSURED MEMBER:** a person who qualifies, at the time of application, as a primary or associate Member under the By-Laws of the Policyholder. This does not include any primary or associate Member who is under 18 years of age

**PHYSICIAN:** a doctor of medicine (M.D.) who is duly licensed to practice medicine, or any other practitioner recognized by the College of Physicians and Surgeons, or equivalent, in the province, territory or country in which treatment is rendered

**PRINCIPAL BENEFIT:** the amount of insurance designated as such in the Schedule for the Insured Member

**SCHEDULE:** the Schedule section at the beginning of this Certificate of Insurance

**SPEED OR ENDURANCE CONTEST:** any race, contest or competition, whether organized or not, in which the Insured participates

**SPOUSE:** the person to whom the Insured Member is legally married, or has cohabitated with the Insured Member for a continuous period of at least one year immediately before a loss is incurred

**TERRORISM:** an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, or ideological purposes or reasons including the intention to influence any government and/or put the public, or any section of the public in fear

### V. EFFECTIVE DATE OF COVERAGE

Coverage is effective as of the date and time indicated in the Schedule. Any change(s) in the Principal Benefit, Designated Beneficiary(ies) or the addition or removal of an insured Spouse must be submitted in writing by the Insured Member to the Insurer. The Insurer will issue a new Certificate of Insurance and Schedule that will indicate the effective date and time of the change(s).

### VI. EXCLUSIONS

Benefits will not be payable for any loss sustained as a result of:

- a. any naturally occurring condition, illness or disease or bodily or mental infirmity of any kind, or medical or surgical treatment for any such condition, illness disease or infirmity;
- b. suicide or attempted suicide; or intentionally self-inflicted injuries or any attempt to inflict such injuries, while sane or insane;
- c. the Insured being under the influence of alcohol, drugs or narcotics, or having a blood alcohol level at or exceeding 80mg of alcohol per 100 ml of blood;
- d. war (whether war be declared or not), hostilities, invasion or civil war;
- e. acts of Terrorism or fear of acts of Terrorism;
- f. participating in any maneuvers or training exercises of the armed forces of any country and being a passenger on or getting on or off a military plane;
- g. participation in any professional sports, any Speed or Endurance Contest, and/or any Extreme Sports & Activities;
- h. the commission or the attempted commission of a criminal offense by the Insured;
- i. driving a taxi cab or driving anyone for compensation;
- j. driving a vehicle without a license where one is required; or
- k. contamination or poisoning of the Insured by nuclear and/or chemical and/or biological substances.

### VII. DESIGNATED BENEFICIARY

The Insured Member may designate a beneficiary to receive the benefits provided in the event of Accidental Death. The designation of a beneficiary will be in writing, indicating the relationship of the Designated Beneficiary to the Insured Member, and in a form acceptable to the Insurer. In the event that the Insured Member fails to designate a beneficiary, or if the Designated Beneficiary predeceases or dies within 24 hours of the Insured Member, the Designated Beneficiary will be deemed to be the Insured's estate. As long as it is not prohibited by law, the Insured Member may change the Designated Beneficiary from time to time by written notice to the Insurer and in a form acceptable to the

Insurer, indicating the relationship of the Designated Beneficiary to the Insured Member and percentage applicable to each Designated Beneficiary where there is more than one Designated Beneficiary. If the Insured Member has purchased spousal coverage, benefits will be paid to the Insured Member or the Insured Member's estate in the event of a loss of life of the insured Spouse as a result of an Accident. The names of all Designated Beneficiaries will be kept on file with the Policyholder.

### VIII. NOTICE OF CLAIM

Notification that a Covered Loss may have occurred must be provided to the Insurer within 30 days of the Accidental Death. This provision will be extended if the Insurer concludes that it was not reasonably possible to provide notice within this period. It is also the responsibility of the Designated Beneficiary to provide proof of claims within 60 days after the date of the Accident. The Insurer has the right to seek medical information to properly assess the claim. Notice can be given by delivering or sending a letter via registered mail to CAA Insurance Company (Ontario), 60 Commerce Valley Drive E., Thornhill, Ontario L3T 7P9 Attn: MAPP Claims or by calling 1-877-222-1717.

Once Notice of Claim is provided, CAA Insurance Company (Ontario) will send to the Designated Beneficiary, within 15 days of notification, the forms required to be completed to substantiate the claim. The 60 day requirement for proof of claim begins after CAA Insurance Company (Ontario) has provided the necessary forms to enable the Designated Beneficiary to validate the claim. In addition to seeking medical information from the Insured's attending Physician(s), CAA Insurance Company (Ontario) the Insurer, also has the right to request an autopsy. The Designated Beneficiary is required to co-operate fully with the Insurer while the Insurer assesses the claim.

### IX. PAYMENT OF BENEFITS

Benefits are payable within 60 days of the claim being approved by the Insurer. The Insurer will not be deemed to have waived any condition of the Policy, either in whole or in part, unless the waiver is clearly expressed in writing and signed by a Senior Officer of the Insurer. Benefits are payable regardless of any other benefits that may be received from an insurance company other than the Insurer, or any other organization.

### X. LIMITATIONS

A Designated Beneficiary cannot take action against the Insurer for payment of benefits until at least 60 days after written proof of loss has been provided. A Designated Beneficiary cannot take action against the Insurer for payment of benefits more than one year from the date of the Covered Loss for which the action arose. If any limitation of the Policy with respect to giving notice of claim or furnishing proof of loss, or commencing an action at law or in equity is less than that permitted by the law of the Province of Ontario in which the claimant is resident at the time of the occurrence of the Accident giving rise to the Covered Loss, the time limitation will not be less than that set in the Ontario provincial law.

### XI. POLICY AMENDMENTS

The Insurer reserves the right to amend this Policy at any time, without prior notice. The Insurer will provide written notification to the Insured Member of any change which alters or modifies a provision of benefits of the Policy and/or premium and will issue the Insured Member a new Certificate of Insurance and Schedule (if applicable) that will indicate the effective date and time of the change.

### XII. PREMIUM AUTHORIZATION AND CONSENT

You agree that CAA or the Insurer's authorized agent, is authorized to make scheduled monthly or annual withdrawals to pay the premium in accordance with the premium set out in the Schedule of this Certificate, including the initial premium that is due and payable at the time of application, against the account you have designated.

### XIII. TERMINATION OF BENEFITS

The benefits provided to each Insured as evidenced by the Certificate of Insurance will terminate as of 12:01 a.m. on the day following the earliest of the following dates:

- a. in the event the Policy is terminated, the Insured Member's premium due date next following the date on which the termination of the Policy is effective;
- b. the premium due date, including the initial premium that is due and payable at the time of application, if the required premium remains unpaid subject to a Grace Period outlined in section XIV below;
- c. with respect to an insured Spouse, the premium due date next following the date the insured Spouse ceases to qualify as an insured Spouse or the day following the date the Insurer receives written notice from the Insured Member requesting termination of spousal coverage;
- d. the date the Insured is no longer an Ontario resident;
- e. the membership renewal date next following the Insured's 80th birthday; or
- f. the date of death of the Insured.

### XIV. REINSTATEMENT OF INSURANCE – GRACE PERIOD

If insurance has terminated by reason of the non-payment of premium on the premium due date, insurance can be reinstated subject to the following conditions:

- a. if the premium is paid within 30 days of day of the month in which the premium became due (Grace Period), the reinstatement will date back and be effective on the premium due date and be of the same force and effect as if the additional premium had been paid by the date it became due;
- b. if the premium has not been paid within the 30 day Grace Period, the Member cannot reinstate the insurance following the Grace Period. A new policy will have to be purchased.

### XV. LIABILITY

The liability of the Insurer will be solely to the payment of benefits in accordance with the terms and conditions of the Policy. The benefits described in this Certificate of Insurance are subject to all the terms and conditions of the Policy which is held by the Policyholder. Further information on the provisions of the Policy may be obtained by contacting the Policyholder.

For policy changes or inquiries:

CAA North & East Ontario  
Attn: Membership  
2151 Thurston Drive  
Ottawa, Ontario  
K1G 6C9

1-800-267-8713



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