

Student Accident Plan (AD&D)

Protection For Students With Active Lifestyles.

Accidental Death & Dismemberment Policy : 9140579



AIG Insurance Company of Canada — Product Overview

Accidents happen... when they do, medical attention is needed right away. The Plan Major's Student AD&D policy provides lump sum payments for a wide variety of accident-related conditions, including death and dismemberment benefits, accidental dental expenses and accidental para-medical expenses.

The Plan Major's Student Association Accident plan will help cover the costs of expenses related to hospitalization, fees for services of a chiropractor and physiotherapist, treatments for dental injuries, so individuals can focus their energies on getting well.

Benefit Payments
Death benefits
Dismemberment benefits
Tuition Fees Benefit
Accidental Para-Medical Expense
Accidental Dental Expense

Coverage Highlights

- Guaranteed issue with no health questions asked.
- 24-hour coverage for a wide range of injuries.
- Up to \$10,000 benefits paid directly to the insured person, regardless of other medical coverage.

Overview of the Table of Loss	
Loss of Life	\$5,000
Paralysis	\$10,000
Loss of Hearing	\$3,750
Loss of Entire Sight	\$3,750
Loss of One Hand	\$3,750
Loss of Both Feet	\$5,000
Loss of Use of One Hand	\$3,750

To submit a claim, please contact us at 1-800-317-8060 or AHClaims@aig.com

For more information about AIG's insurance plans, please contact Major Plan at 1-877-976-2567.

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To ensure a full understanding of the scope of this coverage, including benefits and limitations, we invite you to refer to the insurance policy by visiting the Plan Major website <https://www.planmajor.ca/en> in the additional Information Section of your respective association.

No coverage shall be provided under this contract and no payment shall be made for any Loss or claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the Loss or claim is an accidental Injury:



- (a) suicide or any attempt thereof by the Insured Person while sane;
- (b) self inflicted Injury or any attempt thereof by the Insured Person while sane or insane;
- (c) declared or undeclared war or any act thereof;
- (d) sickness, disease, incapacity or bodily infirmity whether the Loss or claim results directly or indirectly from any of these;
- (e) mental incapacity whether the Loss or claim results directly or indirectly from any mental incapacity;
- (f) injury sustained while the Insured Person is undergoing the medical or surgical treatment of sickness, disease, or bodily or mental infirmity;
- (g) stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, aneurysm;
- (h) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is:
 - (i) riding as a passenger in any aircraft not intended or licenced for the transportation of passengers; or
 - (ii) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - (iii) riding as a passenger in an Owned Aircraft or Leased Aircraft operated by the Policyholder.
- (i) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
- (j) injury or Loss sustained while the Insured Person is on full-time active duty in the armed forces or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is on full-time active duty shall, upon application to the Company by the Policyholder, be refunded);
- (k) injury or Loss sustained while the Insured Person is under the influence of alcohol and operating any vehicle or means of transportation or conveyance while his or her blood alcohol is over eighty (80) milligrams in one hundred (100) millilitres of blood;
- (l) injury or Loss sustained while the Insured Person is under the influence of a drug or substance which is controlled as specified under the Controlled Drug and Substances Act (Canada) unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licenced Physician;
- (m) the commission or attempted commission by an Insured Person, or Injury incurred while an Insured Person is in the course of committing or attempting to commit, any act which if adjudicated by a court would be an indictable offence under the laws of the jurisdiction where the act was committed;
- (n) an act, attempted act or omission taken or made by the Insured Person, or an act, attempted act or omission taken or made with the Insured Person's consent, for the purposes of interrupting the blood flow to the Insured Person's brain or to cause asphyxiation to the Insured Person whether with intent to cause harm or not;
- (o) natural causes; and
- (p) an accident occurring while the Insured Person is not engaged in an Sanctioned Activity.

The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

