
***A Basic Program of
Accidental Death and
Dismemberment Insurance
for Employees of***



ACADIA
UNIVERSITY

***A Member of
Interuniversity Services Inc.***

Policy # 9219188



THIS BOOKLET
IS YOUR CERTIFICATE

PLEASE
KEEP IT IN A SAFE PLACE
FOR FUTURE REFERENCE
IT IS AN IMPORTANT
DOCUMENT

Eligibility

If you are an employee, under the age of sixty-five and participate in your Employer's Basic Group Life Insurance program, you are automatically insured under this program.

Coverage

Any accident resulting in Death, Dismemberment, Paralysis, Loss of use of limbs, Loss of sight, speech or hearing – anywhere in the world – 24 hours a day – on or off the job.

Amount of Principal Sum

Your amount of Principal Sum (Insurance) is an amount equal to your Basic Group Life Insurance, subject to a maximum benefit of \$200,000.

Beneficiary

Your Loss of Life benefit shall be payable to the beneficiary or beneficiaries designated under your Basic Group Life Insurance Program, or if there is no such beneficiary designation, the benefit shall be payable to your Estate.

All other indemnities payable will payable to you, with the exception of indemnities payable under the following sections:

Repatriation
Education
Day-Care
Occupational Training
Family Transportation
Identification.

Definitions

Wherever used in this booklet:

"Policy" means the Group Policy #9219188 which is on file with the Policyholder.

"You" and "Your", means the Eligible Employee who is employed with the Policyholder.

"We", "Us", "The Insurer" and "AXA Assurances" means AXA Assurances Inc.

"Injury" means bodily injury caused by an accident occurring while your coverage is in force under the Policy, and resulting directly and independently of all other causes in Loss covered by the Policy, 24 hours a day, anywhere in the world.

"Policyholder" means Acadia University, a member of Interuniversity Services Inc.

"Insured Person" means an Employee insured under the Policy.

"Declared War" means a hostile contention by means of armed forces carried on between nations, states or rulers or between citizens in the same nation or state.

"Undeclared War" means a hostile contention by means of armed forces carried on between nations, states or rulers or between citizens in the same nation or state, the activities of which were made without public or solemn declaration.

An undeclared war should not be confused with a riot as a riot does not take into account the lawfulness of its purpose and the manner it was performed. Whereas, a war (declared or undeclared) can not exist between political units unless one of them has its own government that will take responsibility for the actions taken with respect to the rules of war as governed by any acts, treaties, laws or any similar legislation designed for the purpose.

"Terrorism" means the systematic use of terror committed by a person or group of persons in order to intimidate a population or government into granting his / their demands.

"Spouse" means an individual under the age of 65;

- a) to whom you are legally married,
- b) who is a member of the opposite sex with whom you have continuously cohabited and who has been publicly represented as your spouse for a minimum of one year immediately before a Loss is incurred under the Policy.

Only one individual will qualify as a spouse.

If you are legally married but also cohabiting with an individual as described under section (b) above, the Spouse will be the individual to whom you are legally married.

"Member of the Immediate Family", means a person at least 18 years of age, who is your spouse, 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 relationship), grandson, granddaughter, grandfather or grandmother.

"Hospital" means an institution licensed as a hospital, which is open at all times for the care and treatment of sick and injured persons, has a staff of one (1) or more Physicians available at all times and which continuously provides twenty-four (24) hour nursing service by graduate registered nurses. It provides organized facilities for diagnostics and surgery, is an active treatment hospital and not primarily a clinic, rest home, nursing home, convalescent hospital or similar establishment. For the purposes of this definition, hospital will include a facility or part of a facility used for rehabilitative care.

"Regular Care and attendance" means observation and treatment to the extent necessary under existing standards of medical practice for the condition causing the confinement.

"Physician" means a doctor of medicine (other than the Insured Person or a Member of the Immediate Family) who is licensed to practise medicine by:

- 1) a recognized medical licensing organization in the locale where the treatment is rendered, provided he is a member in good standing of such licensing body, or
- 2) a governmental agency having jurisdiction over such licensing in the locale where the treatment is rendered.

"Accommodation" means lodging in the vicinity of the Hospital where the Insured Person is confined.

The male pronoun will be construed as the feminine when the person is a female.

Benefits

Specific Loss Accident Indemnity

When Injury results in any of the following losses within three hundred and sixty-five (365) days after the date of the accident, the Insurer will pay:

For Loss of

Life.....The Principal Sum

The Entire Sight of One Eye.....The Principal Sum

SpeechThe Principal Sum

Hearing in One EarOne-Half of the Principal Sum

All Toes of One Foot.....One-Quarter of the Principal Sum

For Loss or Loss of Use of

One ArmThe Principal Sum

One LegThe Principal Sum

One HandThe Principal Sum

One Foot.....The Principal Sum

Thumb and Index Finger or at Least Four Fingers
of One Hand.....One-Third of the Principal Sum

For Total Paralysis of

Both Upper and Lower Limbs
(Quadriplegia)Two Times the Principal Sum

Both Lower Limbs (Paraplegia)Two Times the Principal Sum

Upper and Lower Limbs of One Side of Body
(Hemiplegia)Two Times the Principal Sum

"Loss" as used above with reference to:

hand or foot: means the complete severance through or above the wrist or ankle joint, but below the elbow or knee joint;

arm or leg: means the complete severance through or above the elbow or knee joint;

thumb: means the complete severance of one entire phalanx of the thumb;

finger: means the complete severance of two entire phalanges of the finger;

toe: means the complete severance of one entire phalanx of the big toe and all phalanges of the other toes;

eye: means the irrecoverable loss of the entire sight thereof;

speech: means the complete and irrecoverable loss of the ability to utter intelligible sounds;

hearing: means the complete and irrecoverable loss of hearing;

quadriplegia, paraplegia, and hemiplegia: means the complete and irreversible paralysis of such limbs;

loss of use: means the total and irrecoverable loss of use, provided the loss is continuous for 12 consecutive months and such loss of use is determined to be permanent at the end of such period.

Indemnity provided under this section for all Losses sustained by any one Insured Person as the result of any one accident will not exceed the following:

- a) with the exception of quadriplegia, paraplegia and hemiplegia, the Principal Sum.
- b) with respect to 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.

In no event will indemnity provided under this section exceed Two Times the Principal Sum for all Losses sustained by an Insured Person as the result of the same accident.

Repatriation*

If you sustain accidental Loss of Life not less than 50 kilometres from your normal place of residence and indemnity for such Loss becomes payable under this program, we will pay the reasonable and customary expenses actually incurred for the transportation of your body to the first resting place (including but not limited to a funeral home or the place of interment) in proximity to your normal place of residence. The repatriation benefit up to \$10,000 will be paid for expenses incurred for the return home of your body (including charges for the preparation of the body for such transportation).

Education**

If you sustain accidental loss of life and indemnity for such loss becomes payable in accordance with the terms of this Program, we will pay the Education Benefit stated below for each of your Dependent Children for education expenses provided the child is:

- (1) already enrolled full-time in a post-secondary institution as defined in the province, territory or country of residence; or
- (2) at a secondary school level but will enroll, as a full-time student in a post-secondary education program within 365 days of your accidental death.

This benefit is equal to the reasonable and necessary expenses actually incurred for each Dependent Child, subject to a maximum of 5% of your Principal Sum or \$5,000, whichever is less, for up to 4 consecutive years.

This benefit will be paid each year immediately upon receipt of satisfactory proof that your child is enrolled as a full-time student in an institution for higher learning, but payment will not be made for expenses incurred prior to your death, nor for room, board or other ordinary living, travelling or clothing expenses.

If your Dependent Child satisfies the above requirements, any benefits payable will be paid to such child.

"Institution for higher learning" includes any university, college, CEGEP or trade school.

"Dependent Children" mean persons who are either your legitimate or illegitimate children, adopted children, step-children or children who are in a parent-child relationship with the Insured Person. The children are unmarried, under 25 years of age and dependent upon the Insured Person for maintenance and support.

Day Care*

If you sustain Accidental Loss of Life and indemnity for such Loss becomes payable in accordance with the terms of this Program, we will pay the Day-Care Benefit stated below for each of your Dependent Children who:

- (1) are enrolled in a Day-Care Centre on the date of such Loss; or

(2) will enroll in a Day-Care Centre within three hundred and sixty-five (365) days after the date of your death.

This benefit is equal to the reasonable and necessary expenses actually incurred, subject to a maximum of 5% of your Principal Sum or \$5,000, whichever is less, for each year your Dependent Child is enrolled in a Day-Care Centre, but not to exceed 4 years, which must run consecutively, with respect to any one Dependent Child.

This benefit will be paid each year immediately upon receipt of satisfactory proof that your child is enrolled in a Day-Care Centre, but payment will not be made for expenses incurred prior to your death, nor for room, board or other ordinary living, travelling or clothing expenses.

In the event that your Dependent Child does satisfy the requirements indicated above, the Day-Care Benefit will be payable to your surviving Spouse if your Spouse has custody of the child. If there is no surviving Spouse or your child does not reside with your Spouse, benefits payable under this provision will then be paid to your child's guardian who has been legally appointed to manage the person of the child.

If none of your Dependent Children satisfy the requirements as shown under either the section entitled "Education Benefit" or this section, we will pay an amount equal to 5% of your Principal Sum or \$2,500, whichever is less, under one of the policies issued to the your Employer by AXA Assurances to your beneficiary.

The following definitions are applicable only to this benefit:

"Day-Care Centre" means a facility which is operated according to law, including laws and regulations applicable to day-care facilities and which provides care and supervision for children in a group setting on a regular basis. Day-Care Centre will neither include a hospital, the child's home, care provided during normal school hours while a child is attending grades one (1) through twelve (12) nor any other day-care facility which does not charge a fee for services rendered.

"Dependent Children" mean persons that are either legitimate or illegitimate children, adopted children,

step-children or children who are in a parent-child relationship with you. The children are under 13 years of age and dependent upon you for maintenance and support.

Rehabilitation*

If you sustain an injury which results in a Loss payable under the section entitled "Specific Loss Accident Indemnity" under this program and such injury requires that you participate in a rehabilitation program in order to be qualified to engage in an occupation in which you would not have engaged except for such injury, the Insurer will pay the reasonable and necessary expenses actually incurred within 3 years from the date of the accident to a maximum of \$10,000. No payment will be made for room, board or other ordinary living, travelling or clothing expenses.

Occupational Training*

If you sustain accidental loss of Life and indemnity for such loss becomes payable in accordance with the terms of this program, we will pay the reasonable and necessary expenses actually incurred, within 3 years from the date of your accidental 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 your spouse, would not otherwise have sufficient qualifications, up to a maximum of \$10,000 for all such expenses. No payment will be made for room, board or other ordinary living, travelling or clothing expenses. If your spouse satisfies the requirements stated above, it is presumed that your spouse is the beneficiary.

Permanent Total Disability

The Principal Sum is payable in a lump sum, less any other amounts paid or payable under the Specific Loss Accident Indemnity as a result of the same accident, if you become totally disabled and the following conditions are met:

- 1) The disability results from an Injury occurring prior to age 65.

- 2) The disability commences within 365 days of the accident.
- 3) The disability prevents you from engaging in each and every occupation or employment for compensation or profit for which you are reasonably qualified by education, training or experience.
- 4) The disability has continued for 12 consecutive months, remains total and is deemed to be permanent at the end of such period.

Family Transportation*

If any Specific Loss covered under the "Specific Loss Accident Indemnity" confines you as an inpatient in a hospital or if any other Injury confines you to a hospital for 4 days and such hospital is located at least 150 kilometres from your residence, this benefit will refund expenses incurred by any Member(s) of your Immediate Family for hotel accommodation and transportation (via the most direct route) to your bedside, to a maximum of \$1,000. Private transportation expenses are limited to \$0.20 per kilometre travelled.

Payment is not made for board or other ordinary living, travelling or clothing expenses.

Identification*

If you sustain accidental Loss of Life, and the police require the identification of the body by a Member of the Immediate Family, and indemnity for Loss of Life subsequently becomes payable under the Policy, we will refund expenses incurred by such family member for:

1. lodging and board (up to a maximum of 3 consecutive nights) while en route and/or during the stay in the city or town where the body is located, and
2. transportation via the most direct route to this location,

provided this location is not less than 150 km from the family member's usual residence.

Private transportation expenses are limited to \$0.20 per km travelled and the total maximum refundable for all expenses is limited to \$5,000. Payment will not be made

for ordinary living, travelling or clothing expenses other than stated above.

Seat belt**

If, at the time of the accident, you are wearing a properly fastened seat belt and driving or riding in a "vehicle" driven by a driver who has a valid driver's license and who was neither "intoxicated" nor under the "influence of drugs" (unless taken as prescribed by a physician), and a loss becomes payable under the "Specific Loss accident indemnity", the applicable amount of principal sum will be increased by 10% for those wearing a seat belt.

Due proof of Seat Belt use must be provided as part of the written proof of loss.

"Intoxicated" and "being under the influence of drugs" is as defined by the jurisdiction in which the accident occurs.

"Seat Belt" means those belts that form a restraint system and includes infant and child restraint systems when properly used with a Seat Belt, and the restraining belts, which are part of a stretcher, used in the transportation of sick or injured persons by ambulance.

"Vehicle" means a passenger car, station wagon, van, jeep-type automobile, truck, ambulance or any type of motorized vehicle used by municipal, provincial or federal police forces.

Home Alteration and/ or Vehicle Modification*

If you sustain the Loss of or Loss of Use of Both Feet or Legs or become Quadriplegic, Paraplegic or Hemiplegic, for which indemnity becomes payable under the Policy, and you subsequently require the use of a wheelchair to be ambulatory, we will refund the reasonable and necessary expenses actually incurred during the 3 year period following the accident, to a maximum of \$10,000 per accident;

- (a) for the cost of alterations to your principal residence for the purpose of making it accessible and/or;

- (b) the cost of modifications to one motor vehicle utilized by yourself, when such modifications are approved by licensing authorities where required, for the purpose of making it wheel chair accessible.

The amount payable under this section will be coordinated with any amount paid or payable under any other insurance plan providing the same or similar benefit.

Hospital Indemnity**

If any Loss covered under the "Specific Loss Schedule" section of the Policy confines you to a Hospital and you are under the Regular Care and Attendance of a Physician, you will receive a daily benefit of 1/30th of 1% of your Principal Sum from the 1st day of hospitalization, up to a maximum of \$2,500 per month and for a maximum duration of 365 days per accident.

Hospitalization required for treatment of any Injury other than for a Specific Loss is also covered in accordance with the above terms, provided such hospitalization begins within 365 days of the date of the accident which caused the Injury and insurance is in force. The daily benefit is payable from the 1st day of hospitalization if the Insured Person is hospitalized for at least 4 days.

Hospitalization is either a single uninterrupted confinement in a Hospital or several successive confinements in a Hospital as a result of the same accident, provided each such confinement is separated by a period of less than 183 days. All confinements must occur within 365 days of the date of the accident.

Only one hospitalization, as defined above, will be payable for all Injuries sustained by the Insured Person as the result of the same accident.

Cosmetic Disfigurement

If you or an Insured Dependent suffer cosmetic disfigurement due to a burn, the Insurer will pay the Cosmetic Disfigurement benefit provided that such burn is classified as a third degree burn.

The amount of benefit payable under this section is based on the percentage of the Principal Sum, as shown in the Cosmetic Burn Schedule below, which is

determined by the Area Classification factor times the percentage of body surface actually burned.

Maximum allowable percentage for body surface burned, as shown in the following Cosmetic Burn Schedule, is based on 100% of the specific body part being burned. The attending physician will determine the actual percentage applicable to each burn.

If you suffer burns to more than one body part as a result of any one accident, benefits payable for all such burns will not exceed 100% of the Principal Sum.

Cosmetic Burn Schedule

Body Part	Area Classification Factor	Maximum Allowable % for Body Surface Burned	Maximum % of Principal Sum Payable
Face, Neck, Head	11	9.0%	99.9%
Hand & Forearm (Right)	5	4.5%	22.5%
Hand & Forearm (Left)	5	4.5%	22.5%
Upper Arm (Right)	3	4.5%	13.5%
Upper Arm (Left)	3	4.5%	13.5%
Torso (Front)	2	18.0%	36.0%
Torso (Back)	2	18.0%	36.0%
Thigh (Right)	1	9.0%	9.0%
Thigh (Left)	1	9.0%	9.0%
Lower Leg – below knee	3	9.0%	27.0%

In the event benefits are payable under this section and the sections entitled Specific Loss Accident Indemnity or Permanent Total Disability, the total benefits payable will not exceed 100% of the Principal Sum (or 200% for Paralysis).

Note: Benefits marked with an asterisk (*) are only payable under one of the policies issued to the Employer by AXA Assurances.

Benefits marked with 2 asterisks (**) are payable under all other policies with similar benefits issued to the Employer by AXA Assurances subject to the maximum amount stated in the policies.

Aircraft Coverage

You are covered while riding as a passenger, but not as a pilot, operator or member of the crew, in any aircraft provided the aircraft has a current and valid certificate of airworthiness and is flown by a licensed pilot. You are also covered while flying as a passenger in any military aircraft and when boarding or alighting from or struck by any aircraft.

Exposure and Disappearance

If, by reason of an accident covered by this program, you are unavoidably exposed to the elements and such exposure results in a covered Loss, such Loss will be covered.

If you are not found within one year of the disappearance, sinking or wrecking of a conveyance in which you were riding at the time of the accident, it will be presumed you have suffered Loss of Life resulting from bodily Injury caused by an accident.

When does insurance coverage stop?

Your insurance coverage will stop on the earliest of the following dates:

- 1) on the date the Policy is terminated.
- 2) on the premium due date if the Policyholder fails to pay your premiums to The Insurer, except as the result of an inadvertent error.
- 3) on June 30th following attainment of age 65;
- 4) on the date you cease to be associated with the Policyholder in a capacity making you eligible for insurance hereunder;
- 5) on the date you cease to be an active employee, on account of leave of absence, lay-off, maternity leave, disability, resignation, dismissal, pension or retirement, except as provided under the following sections:

Waiver of Premium

Continuation of Coverage During Approved Leaves

If your insurance should stop, you can still file a claim under the policy for losses arising from an accident,

which occurred prior to the termination date, subject to the terms and provisions of the policy.

Waiver of premium

Provided you have been approved for Waiver of Premium and remain eligible for such under the terms and conditions of your Employer's Basic Group Life Insurance policy, you need not pay any further premiums under this program.

All terms and provisions of the Policy apply during the period premiums are waived, including provisions relating to reductions in amounts of insurance.

Notwithstanding anything contained to the contrary in the Policy, benefits payable for any Loss which occurs while this clause is in effect cannot exceed the amount of insurance payable on the commencement date of your disability.

Continuation of coverage

If, under your Basic Group Life Insurance program, your life insurance is continued during a strike or any approved leave of absence, temporary lay-off, maternity leave, or disability leave, coverage under this program will also be continued, provided payment of premium is continued.

All terms and provisions of the Policy apply during the period of the leave, including provisions relating to reductions in amounts of insurance.

Notwithstanding anything contained to the contrary in the Policy, benefits payable for any Loss which occurs while this clause is in effect cannot exceed the amount of insurance payable on the commencement date of your leave.

Retirement

If you retire prior to age 65, coverage may be continued for you, until you reach age 65, provided payment of premium is continued.

Subject to payment of premiums, coverage may be continued after you reach your 65th birthday, subject to the following:

- (1) Your Principal Sum will be limited to a maximum of \$100,000;
- (2) Paralysis benefits will not exceed 100% of the Principal Sum; and
- (3) Your coverage will terminate when you reach your 70th birthday.

Note: Your insurance cannot be increased after the date you retire.

On or after the date of retirement, your amount of insurance may not be increased and Permanent Total Disability is not applicable.

This Retirement provision is contingent upon your Basic Group Life Insurance remaining in force after the date of retirement.

Exclusions

The program does not cover any Loss, fatal or non-fatal, caused or contributed to by:

- 1) intentionally self-inflicted injury while sane or self-inflicted injury while insane;
- 2) declared or undeclared war or any act thereof within Canada, the United States of America and countries designated as Zones: A1, A2, A3 and B in the war zone listing provided by the Insurer;

War zone coverage for Zones A1, A2, A3 and B is available upon request prior to each departure date. The following information must be provided to the Insurer in order to obtain the additional cost:

- a) Name of Employee
 - b) Amount of Principal Sum
 - c) Country of destination
 - d) Duration of trip
- 3) active full-time service in the armed forces of any country;
 - 4) riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage".

In the event of claim

You or your beneficiary must notify the Policyholder.

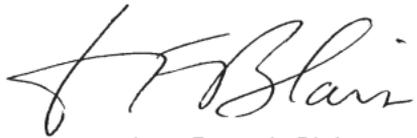
In the case of claim, written notice of Injury must be given to AXA Assurances within 30 days after the date of the accident and written proof of Loss must be furnished to them within 90 days after the date of such Loss. Failure to furnish such notice or proof within such time shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such notice or proof and that such notice or proof was furnished as soon as was reasonably possible, but in no event later than one year after the date of the accident.

This booklet is your outline of the coverage held under the Basic program of Accidental Death and Dismemberment Insurance and should be retained for reference. The group master Policy # 9219188 sets forth in detail the terms and conditions of the program and all rights and obligations are determined in accordance with the Master Policy, not this booklet. For exact provisions of coverage, please contact your Human Resources Department.

In witness whereof, AXA Assurances Inc. has caused the booklet to be signed by its President and Chief Executive Officer and Chairman of the Board.



Jean-Denis Talon
Chairman of the Board



Jean-Francois Blais
President and Chief Executive Officer

This insurance program
was arranged
by:

MORNEAU SOBECO INC.

and
is underwritten
by

AXA ASSURANCES INC.