



Firefighter Conversion Program (FCP)

Explanation of Benefits Overview

Please be advised that this is an Accident Policy and not a Life Insurance Policy. All losses must be as a result of an accident. Illnesses are not covered and are excluded from the Policy.

Accidental Death	If loss of life results from an accident, the Principal Sum will be payable to the estate.
Accidental Dismemberment	if loss occurs which is stated in the Table of Losses, a percentage of the Principal Sum will be paid.
Parylsis	Will provide 100% of the Principal Sum if accident causes, Quadraplegia, Hemiplegia or Paraplegia
Spousal Accidental Death Benefit	If the Spouse of the Insured Person dies of an accident, the Insured Person will receive 25% of the Principal Sum.
Medical Reimbursement Expense	Will pay for reaonable and customary expenses listed in the policy for medical expenses
Accidental Dental Expense	Will pay for reaonable and customary expenses listed in the policy for dental expenses
Seat Belt Benefit	Will pay an additional 10% of the Principal Sum if Loss of Life occurs while the Insured Persons seat belt was worn.
Accident Weekly Disability-Under 65	
14 Day wait	
Payable up to 52 weeks	A flat accident weekly indemnity will be paid depending on what plan has been purchased, payable on day 15.
Flat Payment	
Accident Weekly Disability-65 and Over	
14 Day wait	
Payable up to 26 weeks	A flat \$100/wk accident weekly indemnity will be paid depending on what plan has been purchased, payable on day 15.
Flat Payment	
Funeral Expense	If accidental loss of life occurs, expenses will be paid up to the limit offered by the policy.
Eye Glasses, Contact Lenses & Hearing Aids	If accidental bodily injury occurs and treatment is received by a physician, repairs or replacements will be made up to policy amount
Bereavement Benefit	If accidental loss of life occurs, counselling is available to Spouse and Dependent Children up to policy amount listed.
Psychological Therapy	If accidental loss occurs in table of losses, other than loss of life, Psychological expenses are available up to policy limit.
Felonious Assault Benefit	If benefit has been paid out in Table of Losses, 10% will be added to the Principal Sum if loss was caused by a felony.
Family Transportation	If benefit has been paid out in Table of Losses, and insured person is confined to hospital, family can claim listed expenses.
Repatriation Benefit	If accidental loss of life occurs outside 50 kilometers outside the Insured Persons residence, body can be shipped back.
Home Alteration and Vehicle Modification	If benefit has been paid out in Table of Losses, and insured person is wheelchair ambulatory, home & auto can be modified.
Identification Benefit	Will reimburse up to policy limit the immediate family member if accidental loss of life occurs requires identification of the body.
Surgical Reattachment Benefit	If limb or appendage is completely severed and is surgically attached, 50% of that loss will be paid from Table of Losses.
In Hospital Benefit/month	If benefit has been paid out in Table of Losses, and insured person is confined to hospital >5 days, monthly benefit payable.

Note: All Benefits above are reduced by 50% at the Age of 75 and older and terminated at the age of 80.