

# Fish, Food and Allied Workers' Union Group Insurance Benefits – Revised May 1, 2013

## **Eligibility**

- Member in good standing with the FFAW Union
- Under the age of 70
- Honorary members are *not* eligible

## **Termination**

Benefits terminate at age 70 or cessation of membership in the union.

### **A. Life Insurance Benefit – Carrier: Sun Life (Policy Number 100342)**

\$15,000 benefit

If your Life coverage ends for any reason other than your request, you may apply to convert the group Life coverage to an individual Life policy with Sun Life without providing proof of good health. The request must be made within 31 days of the end of the Life coverage.

### **B. Basic Accidental Death and Dismemberment Insurance Benefit Carrier: Industrial Alliance Pacific (Policy Number 100007707)**

The Principal Sum is \$15,000. Coverage is 24 hours per day, anywhere in the world.

#### **Accidental Death, Dismemberment and Specific Loss Indemnity**

The policy provides benefits for injury resulting in loss of, **or permanent and total loss of use of**, which occurs within **12 months** after the date of the accident as follows:

Life .....	The Principal Sum
Both Hands .....	The Principal Sum
Both Feet .....	The Principal Sum
Entire Sight of Both Eyes .....	The Principal Sum
One Hand and One Foot .....	The Principal Sum
One Hand and the Entire Sight of One Eye .....	The Principal Sum
One Foot and the Entire Sight of One Eye .....	The Principal Sum
Speech and Hearing in Both Ears .....	The Principal Sum
One Arm .....	Three-Quarters of the Principal Sum
One Leg .....	Three-Quarters of the Principal Sum
One Hand .....	Two-Thirds of the Principal Sum
One Foot .....	Two-Thirds of the Principal Sum
Entire Sight of One Eye .....	Two-Thirds of the Principal Sum
Speech or Hearing in Both Ears .....	Two-Thirds of the Principal Sum
Thumb and Index Finger of Either Hand .....	One-Third of the Principal Sum
Four Fingers of Either Hand .....	One-Third of the Principal Sum
Hearing in One Ear .....	One-Third of the Principal Sum
All Toes of One Foot .....	One-Quarter of the Principal Sum

**Basic A.D. & D. Benefit (Continued)**

**Paralysis Benefits**

Quadriplegia (complete paralysis of both upper and lower limbs).....	Two Times the Principal Sum
Paraplegia (complete paralysis of both lower limbs) .....	Two Times the Principal Sum
Hemiplegia (complete paralysis of upper and lower limbs of one side of body).....	Two Times the Principal Sum

**Day Care Benefit (\$5,000)**

If injury results in the loss of life, the Company will pay 5% of the principal sum for each year the dependent child is enrolled in a legally licensed day care (not to exceed four years) for each dependent child who is under 13 years of age and enrolled in a legally licensed day care centre on the date of the accident, or within the 12 months following.

**Education Benefit (\$10,000)**

If injury results in loss of life, the Company will pay 5% of the principal sum to any dependent child who, on the date of the accident, was enrolled as a full-time student in any institution of higher learning beyond the secondary school level (not to exceed four years). If, at the time of loss, there are no dependent children eligible for the Education Benefit, the Company shall pay an additional amount of \$2,500.00 to the designated beneficiary.

**Exposure and Disappearance**

If an accident results in unavoidable exposure to the elements and as a result of such exposure a loss for which indemnity would otherwise be payable, such loss will be deemed to be the result of injury.

If due to an accidental wrecking, sinking or disappearance of a conveyance, the insured disappears, and such body is not found within 12 months after the date of disappearance, it will be presumed, subject to no evidence to the contrary, that a loss of life has occurred.

**Family Transportation Benefit (\$15,000)**

If injury results in confinement as an inpatient in a hospital, and such injury results in a loss being payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, and the hospital is located at least 150 km from the insured's residence, the Company will pay the expenses actually incurred by a member of the immediate family for hotel accommodation and transportation by the most direct route to the confined insured.

**Funeral Expense Benefit (\$5,000)**

If injury results in loss of life, an additional amount is payable for funeral expenses actually incurred.

**Home Alteration and Vehicle Modification Benefit (\$15,000)**

If injury requires the use of a wheelchair to be ambulatory, the Company will pay the cost of alterations to the insured's principal residence and/or the cost of modification to one motor vehicle utilized by the insured, provided such injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity.

## ***Basic A.D. & D. Benefit (Continued)***

### ***Hospital Indemnity Expense (\$2,500)***

A daily benefit, subject to the above-mentioned monthly maximum, will be payable when the insured is in a hospital if such period of hospitalization is necessary for the treatment of an injury which results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, and begins while insurance is in force.

A period of hospitalization necessary for an injury other than for a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity will be covered as stated above, provided such hospitalization is of at least a four day period.

### ***Identification Benefit (\$10,000)***

If injury results in loss of life, and requires body identification, the Company will pay the expenses actually incurred by a member of the immediate family for lodging, board and transportation by the most direct route, provided the body is located not less than 150 kilometres from the member of the immediate family's residence and the identification of the body is required by the police or a similar law enforcement agency having authority over such matters.

### ***Limited Air Travel Coverage***

Coverage includes injury sustained in consequence of riding as a passenger and not as a pilot or member of the crew; in boarding or alighting from or being struck by; or making a forced landing with or from:

- (a) any aircraft having a current and valid airworthiness certificate and which is operated by a person holding a current and valid pilot's license of a rating authorizing him to pilot such aircraft, or
- (b) any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

Notwithstanding (a) and (b) above, coverage excludes injury sustained while and in consequence of riding as a passenger, pilot, operator or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft owned, operated or leased by the policyholder.

### ***Rehabilitation Benefit (\$15,000)***

If injury requires that the insured undergo special training in order to be qualified to engage in a special occupation in which the insured would not have engaged except for such injury, the Company will pay the reasonable and necessary expense incurred for such training, provided such injury results in a loss payable under Accidental Death, Dismemberment and Specific Loss Indemnity.

### ***Repatriation Benefit (\$15,000)***

If injury results in loss of life, the Company will pay the expense incurred for shipment of the body to the city of residence of the deceased.

### ***Seat Belt Benefit***

If injury results in a loss payable under Accidental Death, Dismemberment and Specific Loss Indemnity, the principal sum will be increased by 10% if, at the time of the accident, the insured was driving or riding in a vehicle and wearing a properly fastened seat belt.

### ***Spousal Retraining Benefit (\$15,000)***

If injury results in the loss of life, the Company will reimburse the spouse for the actual expenses incurred for a formal occupational training program in order to become qualified for active employment in an occupation in which the spouse would not otherwise have sufficient qualifications.

***Basic A.D. & D. Benefit (Continued)***

***Exclusions***

Cover does not apply to any loss caused or contributed to by:

- flying as a pilot or crew member in any aircraft;
- suicide or self-destruction;
- full-time, active service in the armed forces;
- war or act of war;
- flying in owned or leased aircraft of the Policyholder.

***The foregoing is an outline of the insurance coverage, the Master Policies will be the governing documents.***