

SECTION III – PLAN DESIGN

Plan Summary		Description
Eligibility	Class I:	All members of a participating Club of the Policyholder, under the age of 75.
Termination Provision		Terminates the earlier of age 75 or retirement.
Coverage:		Accidental Death & Dismemberment, while engaged in activities in their position as a member of the Policyholder, which are supervised by and at the direction of the Policyholder.
War Risk Rider		NO
Principal Sum Amount:	Class I:	\$20,000.
Aggregate Limit per any one accident		\$300,000.
ADDITIONAL BENEFITS		MAXIMUM AMOUNT
Permanent and Total Disability		\$20,000.
Weekly Accident Indemnity Benefit		
All Members of class 1 under age 65		\$100 per week, 0 day wait, payable 17 wks
Accidental Para-Medical Expense Reimbursement Benefit		\$10,000. maximum (\$300. chiro/physio)
Accidental Dental Expense Reimbursement		\$1,000.
Rehabilitation Benefit		Within 2 years –maximum \$10,000.
Home Alteration and Vehicle Modification		To a maximum of \$10,000.
In-Hospital Benefit		1% of P.S. max. \$2,500./mth – 12 mths
Family Transportation		100 km – maximum of \$10,000.
Repatriation Benefit		50 m – maximum of \$10,000.
Artificial limbs, eyes, hearing aids & other prosthetic appliances		Max \$5,000.
Eyeglasses and Contact Lens Expense		Max \$200.
Emergency Transportation		Max. \$100.
Fracture Benefit		Max \$500.00
Premium Rate:		\$0.15 per person per month (subject to 100% participation within each Club)
Rate Guarantee:		2 years
Annual Premium for District 1 Kin Canada with 1,647 members		\$2,964.60 for the first policy year

1. Your account will be handled by the following team:

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Dave Cloughton

Senior Underwriter

March 23, 2009

Date