



SCHEDULE OF BENEFITS AS ATTACHED

<u>Coverage</u>	<u>Limit of Insurance</u>
<u>Loss of Life, Dismemberment or loss of sight (as per table)</u>	<u>\$25,000</u>
<u>Permanent Loss/Disablement</u>	<u>\$50,000</u>
<u>Prosthetic Devices</u>	<u>\$3,000</u>
<u>Blanket Accident Reimbursement</u>	<u>\$10,000</u>
<u>Rehabilitation</u>	<u>\$3,000</u>
<u>Tuition</u>	<u>\$2,000</u>
<u>Special Treatment Travel</u>	<u>\$1,000</u>
<u>Out of Province Medical Accident (inside Canada)</u>	<u>\$10,000</u>
<u>Eyeglass, Contact Lens (resulting from injury)</u>	<u>\$100</u>
<u>Emergency Transportation</u>	<u>\$50</u>
<u>Blanket Dental – Full Facial</u>	<u>\$2,000</u>
- <u>Half Visor</u>	<u>\$500</u>
- <u>No Facial Protection</u>	<u>\$0.00</u>
<u>Future Dental Benefit</u>	<u>\$2,000</u>
<u>Dentures, Bridgework (if full facial protection worn)</u>	<u>\$2,000</u>
<u>Fractures</u>	<u>\$500</u>

<u>Babysitting</u>	<u>\$500</u>
<u>Youth Wage Loss</u>	<u>\$1000</u>
<u>Aggregate Limit payable for any one Accident</u>	<u>\$2,000,000</u>

Summary of Coverage from SRIM. All policy conditions and exclusions apply.

Accidental Dental Reimbursement Benefit

When injury to whole or sound teeth due to a force or blow to the mouth and the insured person requires treatment, replacement or x-rays by a qualified Dentist the Insurance Company will pay the reasonable and Necessary expenses actually incurred for such treatment or service within 12 months of the date of the accident. The insured person must consult with the dentist within 30 days of the date of the accident. No benefits will exceed the accidental dental reimbursement amount.

Accidental Medical Reimbursement Benefit

When by reason of Injury, the insured person requires medical treatment by a Physician within 30 days of the date of the accident and incurs expense for any of the following services or supplies while under the Regular Care and Attendance of a Physician with respect to items (a) and (h) below

- a) Expense for the services of a Nurse recommended by a Physician subject to a maximum of \$5,000 per accident
- b) Transportation by a licensed ambulance service or when recommended by a Physician including air ambulance to or from the nearest hospital which is equipped to provide the necessary treatment, subject to a maximum of \$1,000 per any one accident.
- c) Hospital charges for the difference between the public ward allowance under the insured person's provincial hospital plan and the semi-private accommodation charge (must be recommended by a Physician)
- d) Rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, subject to a maximum of \$5,000 any one accident
- e) Fees for the services of a licensed physiotherapist or certified athletic sports therapist when recommended by a Physician, maximum \$500 per any one accident.
- f) Prescription drugs and vaccines which require a written prescription of a Physician or Dentist subject to a dispensing maximum of a 30 day supply
- g) Misc. expense for hearing aids, crutches, splints, casts, trusses and braces, but not including replacement of an existing piece of equipment. Braces do not include dental braces and are subject to a maximum of \$750 per any one policy year
- h) Fees for the services of a licensed chiropractor, subject to a maximum of \$500 per any one accident.
- i) The Insurance Company will pay the reasonable and customary expenses actually incurred by the Insured Person within 12 months after the date of the accident.
- j) Emergency Transportation Benefit

- k) When an injury requires immediate medical attention but does not necessitate an ambulance, reasonable costs will be paid for transport to the nearest Hospital or Physicians office and return to their residence. Subject to a maximum of \$50 per any one accident

Exclusions:

1. Repair, replacement of eyeglasses or contact lenses
2. Services of a masseur.
3. X-rays, repair or replacement of pre-existing dentures, filling or crowns.
4. Experimental drugs not approved.
5. Experimental medical treatments.
6. The expense of a brace or similar device used for non therapeutic purposes or solely for the purpose of participating in sports and other leisure activities.