

ON-DUTY ENHANCEMENTS



Loss of Life Benefits

- New: Safety Vest Benefit Additional 25% while wearing an approved safety vest and death occurs when struck as a pedestrian at a motor vehicle accident or while directing traffic.
- New: Military Death Benefit For Rostered Members. \$15,000 for death occurring within 12 months due to bodily injury sustained while serving or training on behalf of the Canadian Armed Forces or their respective Reserve unit.
- Upgrade: Dependent Child & Education Benefit Increased to \$30,000 per child.
- Upgrade: Spousal Support & Education Benefit Increased to \$15,000.
- Upgrade: Memorial Benefit Increased to \$5,000
- Upgrade: Repatriation increased to \$20,000.
- New: Dependent Elder Benefit \$5,000 per Dependent Elder as claimed on Canadian Individual Income Tax form.

Lump Sum Living Benefits

Upgrade: Accidental Dismemberment Benefits

- % of benefit increased in several areas.
- 100% Principal Sum for Uniplegia.
- Upgrade: Cancer Benefit Increased to \$7,500

🔊 Medical Expense Benefits

- Upgrade: Cosmetic Plastic Surgery Benefit Increased to \$25,000.
- Upgrade: Post-Traumatic Stress Disorder Benefit Increased to \$25,000.
- Upgrade: Critical Incident Stress Management Benefit – Increased to \$25,000.
- Upgrade: Family Expense Benefit Payable with admission to the hospital. (3 day wait removed)
- New: Family Bereavement and Trauma Counseling Benefit – \$1,000 for a spouse, per dependent child, or per resident immediate family member.

Felonious Assault Benefit

 Upgrade: Increased to \$25,000 minimum or 50% of Accidental Death Benefit, whichever is greater.



dent or results in permanent and irrevocable loss.



Optional Benefits

Upgrade: Weekly Hospital Benefits – Extended for up to 2 years.

Home Alteration and Vehicle Modification

Upgrade: Increased to \$50,000 for expenses incurred

within three years of a covered injury or illness that

Weekly Income Benefits

New: Coordinated 28 Day Total Disability Benefit*

- Provides an additional benefit for the first 28 days in an effort to restore the member's Average Weekly Wage.
- Identify the range of incomes among members and select a Coordinated 28 Day Benefit limit that reflects the income diversity of your organization.
- The result will be a coordinated 28 day disability limit to adequately reimburse members during the first 28 days of disability.
- New: Long-Term Total Disability Provides benefits to Age 70 (Extended Total Disability must be purchased)*

Total Disability Clarifications

- After 28 Day Disability Benefits coordinate with Workers' Comp benefits that are "paid or payable".
- After 28 Day Disability Benefits coordinate with Retirement Programs, provided by the Policyholder, Province, Union or other entity where eligibility is based on employment.
- After 28 Day Disability Benefits are payable up to 100% pre-disability wages.
- If a member returns to work Long-Term Total Disability benefits will cease.

CVIS Inc. | Suite 209 | 145 Wellington Street West | Toronto, Ontario M5J 1H8 | 800.461.8347 | vfiscanada.com * See additional details on separate notice.

This is only a brief description of the coverage(s) available under policy series CAN5. The Policy contains conditions, reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Specimen policies are available for your review. Insurance is underwritten by AIG, Canadian Head Office, 120 Bremner Boulevard, Suite 2200 Toronto, Ontario M5J 0A8.