

Accident Insurance

While not to be relied on as the sole or even the primary method of protecting one's estate or lifestyle, the Lawyers Financial Accident Insurance plan can provide additional protection in the event you suffer any of the specified losses covered by the plan.



When combined with an appropriate portfolio of Lawyers Financial Term Life, Disability Income and Business Expense Insurance, this plan can provide additional funds in the event of a fatal accident or, in the event of a non-fatal accident, funds which could be used towards retraining, home renovations to accommodate wheelchairs, nursing care or for any other necessity.

Great Low Rates

Our rates are established with a break-even goal, ensuring that you are paying extremely low premium rates without compromising the quality of your coverage. When compared to the cost of most other accident insurance policies, you will be amazed at how much you can save by owning our protection.

Coverage for Accidental Injuries

The plan provides either the sum insured or a portion thereof in the event you die accidentally or suffer a loss specified in the policy due to accidental injuries.

Coverage for Accidental Injuries

- ✔ A lawyer, judge, or Quebec notary
- ✔ The spouse of a lawyer, judge, or Quebec notary
- ✔ The adult child, and their spouse, of a lawyer, judge, or Quebec notary
- ✔ A law firm employee
- ✔ Law students enrolled full-time in a Canadian law school.

In addition, you must meet all of the following requirements:

- ✔ You are under age 65
- ✔ Provide evidence of good health
- ✔ Reside in Canada.

Amount of Coverage Available

You may purchase up to \$500,000 of Accident Insurance in units of \$10,000.

Termination Age

Your coverage terminates on the policy anniversary following your 71st birthday.

Indemnity for Specific Loss from Accident

The overall maximum payable under the insurance is the sum insured. In the event of your accidental death, the sum insured, less any amounts already paid to you, will be paid to your beneficiary.

You will be paid the stated percentage of the sum insured if, due to accidental injuries, you suffer one of the following losses:

Quadriplegia, Paraplegia, or Hemiplegia	200 %
Both hands or the use thereof, or both feet	100 %
The sight of both eyes	100 %
Hearing and speech	100 %
One hand and one foot	100 %
The sight of one eye and also either one hand, or one foot	100 %
One arm or the use thereof, or one leg or the use thereof	100 %
One hand or the use thereof, or one foot, or the sight of one eye	100 %
Hearing or speech	100 %
Thumb and index finger of the same hand	50 %

Repatriation Benefit

The plan will pay up to \$2,500 for the return of your body if death is a result of an insured accident outside of Canada.

Waiver of Premium

If prior to age 65, you become totally and permanently disabled for a period of six months or more, subsequent premiums will be waived while you remain so disabled.

Beneficiary Appointment

You may appoint the beneficiary of your choice to receive the sum insured in the event you die accidentally. Benefits for all other losses covered under this plan would be payable to you.

Exclusions

Benefits are not payable for any loss resulting from self-destruction or self-inflicted injuries, war hostilities or service in the Armed Forces, and aviation risks, other than as a civilian passenger. Also, losses must occur within 12 months of the accident.

Premiums

One low premium rate covers you regardless of your age and provided you do not engage in a hazardous occupation or pastime.

Annual Premium

\$3.40 per \$10,000 Unit (Maximum 50 Units)

Premium rates are not guaranteed and can vary in accordance with the experience of the plan.

The details of this document are intended to provide you with a brief description of this plan and should not be considered part of any contract. Certain benefits and conditions may have changed since this document was produced.

Benefits may be subject to proof of income, evidence of good health and approval by our insurer. Other conditions may also apply. Please contact your Lawyers Financial Advisor for additional details.

Accident insurance underwritten by The Manufacturer's Life Insurance Company (Manulife), P.O. Box 670, Stn Waterloo, Waterloo ON N2J 4B8.



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FINANCIAL**

Be ready.

Connect with your local Lawyers Financial Advisor today.
Find them at lawyersfinancial.ca or 1.800.267.2242.

