



## Department of Human Resources

### Business Travel Accident Insurance

#### Available to all NAIT Staff

*This description is intended only as a summary of the provisions of your life insurance underwritten by Special Market Solutions, Industrial Alliance Pacific, policy number 119-3082. In case of any discrepancy, the terms of the policy will apply. For further clarification of this benefit, please contact Human Resources. This description is important to you and your family; it should be kept in a safe place.*

Business trips outside of Canada and the United States must be reported to Human Resources prior to travel. The second page of the absence form is to be used for this purpose.

You will be covered for accidental losses sustained during the course of any trip made for approved NAIT business. A business trip begins when you leave your residence or place of regular employment for the purpose of going on the trip, whichever occurs later, and continues until you return to your residence or place of employment, whichever occurs first. Neither everyday travel to and from work nor vacation travel are considered business travel for purposes of this policy.

In the event of your accidental death while on an approved business trip, your beneficiary or estate will receive an amount equal to 4 times your regular salary rounded to the next higher \$1,000 to a maximum of \$500,000 (minimum insurance benefit \$20,000). Your beneficiary is the person or persons you name to receive your Basic Life Insurance benefit.

#### Eligibility

You will automatically be covered by the Business Travel Accident Insurance Plan on your first day of active work.

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

If within 12 months of the date of the accident, Injury results in any of the following losses, the Company will pay for the Loss of or permanent and total Loss of Use of:

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 .....	3/4 of The Principal Sum
One Leg.....	3/4 of The Principal Sum
One Hand .....	2/3 of The Principal Sum
One Foot .....	2/3 of The Principal Sum
Entire Sight of One Eye.....	2/3 of The Principal Sum
Speech or Hearing in Both Ears.....	2/3 of The Principal Sum
Thumb and Index Finger of Either Hand .....	1/3 of the Principal Sum
Four Fingers of Either Hand.....	1/3 of the Principal Sum
Hearing in One Ear .....	1/3 of the Principal Sum
All Toes on One Foot.....	1/4 of the Principal Sum

### **Paralysis Benefits**

#### **Quadriplegia**

(complete paralysis of both upper & lower limbs) ..... One Times The Principal Sum

#### **Paraplegia**

(complete Paralysis of both lower limbs) ..... One Times The Principal Sum

#### **Hemiplegia**

(complete paralysis of upper & lower limbs of one side of the body) ..... One Times The Principal Sum

Indemnity provided under this part for losses relating to any one limb, will be paid for one of the losses, the greatest, sustained by any one Insured Person as the result of any one accident. Indemnity provided under this part for all losses sustained by anyone Insured Person as a result of any one accident will not exceed the Principal Sum.

### **Rehabilitation Benefit**

If injury caused by an accident requires that the Insured Person undergo special training in order to be qualified to engage in a special occupation in which he would not have engaged except for such injury, the Company will pay the reasonable and necessary expense incurred for such training by the Insured Person within 3 years of the date of the accident subject to a maximum amount of \$10,000.00 as the result of any one accident. Payment shall not be made for traveling or clothing expenses, nor for room, board or other ordinary living expenses.

### **Limited Air Travel Coverage**

Insurance provided under this policy includes Injury sustained in consequence of riding as a passenger, and not as a pilot or Member of the Crew, in:

- 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 or any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

Notwithstanding (a) and (b) above, this policy excludes injury sustained while riding as a passenger, pilot, operator or Member of the Crew, with any aircraft owned, operated or Leased by the Policyholder.

### **Exposure and Disappearance**

You are also covered for losses sustained due to unavoidable exposure to the elements as a result of a covered accident, provided the loss occurs within 12 months of the accident. If you disappear due to the sinking or disappearance of a conveyance in which you were a passenger and your body is not found within 12 months of the disappearance, it will be assumed that you sustained loss of life and benefits will be paid to your beneficiary or estate.

### **Exclusions and Limitations**

This policy does not cover loss, fatal or non-fatal, caused by or resulting from:

- a. Active full-time service in the armed forces of any country;
- b. Suicide or any attempt thereat or intentionally self-inflicted Injury, while sane or insane;
- c. Injury sustained in any vehicle or device for aerial navigation, except as provided in the part titled "Limited Air Travel Coverage"

### **Termination of Insurance**

Your Accidental Death and Dismemberment Insurance and Business Travel Accident Insurance will terminate on the earliest of the following dates:

1. your 70th birthday;
2. the date your employment terminates;
3. the date the policy terminates.

**Claims**

Written notice of claim must be given to the insurer within 30 days after the accident, and proof of loss must be furnished within 90 days after the accident. Claim forms will be provided by the insurance company.