

24 HOUR ACCIDENT INSURANCE

Although we don't like to think about it, accidents can happen. If the accident is serious enough to limit your ability to work, you may be faced with financial stressors in addition to physical ones.

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death.

Coverage Overview

24 Hour Accident Insurance provides a lump sum benefit where:

- a loss or death occurs due to an Accident, and
- where, as the result of accidental injury, the disablement results in a permanent total disability.

The policy also provides coverage for:

- Repatriation costs, and
- Rehabilitation (training) costs should you require special training in order to be qualified to engage in a different occupation following an insured accident.

Coverage	Limit
Accidental Death and Dismemberment (AD&D)	\$25,000
Permanent Total Disability (PTD)	\$25,000
Repatriation	\$5,000
Rehabilitation	\$5,000
Fracture Benefit	\$2,000

Note: In order to be eligible for the insurance policy you must be under the age of seventy (70).

Coverage Definitions

Accidental Death and Dismemberment (AD&D)

Provides a lump sum benefit should a loss occur due to an Accident and pays according to a schedule of benefits.

Permanent Total Disability

Lump sum benefit when as the result of accidental injury disablement entirely prevents the Insured Person from attending to all aspects of any business or occupation for which they are practically suited by training, education, industry knowledge or experience and which lasts twelve (12) months and at the end of that period is beyond hope of improvement.

Repatriation

In the event of Accidental Death not less than 50 kilometres from normal place of residence the Insurer will pay the expense incurred for transportation of body to the first resting place.

Rehabilitation

When Accidental Injury results in a loss payable under AD&D and the injury requires the Insured to undergo training in order to be qualified to engage in an occupation in which the Insured would not have engaged except for such injury, the Insurer will pay reasonable and necessary expenses for such training.

Fracture Benefit

When injury results in any of the listed fractures, dislocations, severances, or miscellaneous conditions due to an Accident the Insurer will pay up to the sum insured in accordance with the percentages listed.

How to Apply

Please visit www.caot.bmsgroup.com or contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)
 825 Exhibition Way, Suite 209 Ottawa, ON K1S 5J3
 Toll Free: 1-855-318-6024
 Email: caot.insurance@bmsgroup.com
 Web: www.caot.bmsgroup.com

More Information
 This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS).