

Accident Benefit Plan for Kin members

Plan Summary	Description
Eligibility Class I:	All participating Club members of a named Division of the Policyholder, and all employees located at the Home Office address of the Policyholder, under the age of 75.
Class II:	All participating Club members of a named Division of the Policyholder, over the age of 75 but less than age 85
Termination Provision	terminates the earlier of age 85 or is no longer a member
Coverage:	Accidental Death & Dismemberment, while engaged in activities in their position as a member or employee of the Policyholder, which are supervised by and at the direction of the Policyholder. Occupational activities of employees are not covered.
War Risk Rider	NO
Principal Sum Amount: Class I & II:	\$20,000.
Aggregate Limit per any one accident	\$300,000.
ADDITIONAL BENEFITS	MAXIMUM AMOUNT
Permanent and Total Disability – Class I Only	\$20,000.
Weekly Accident Indemnity Benefit All Members of class 1 under age 65	\$100 per week, 0 day wait, payable 17 wks
Accidental Para-Medical Expense Reimbursement Benefit	\$10,000. maximum (\$300. chiro/physio)
Accidental Dental Expense Reimbursement	\$1,000.
Rehabilitation Benefit	Within 2 years –maximum \$10,000.
Home Alteration and Vehicle Modification	To a maximum of \$10,000.
In-Hospital Benefit	1% of P.S. max. \$2,500./mth – 12 mths
Family Transportation	100 km – maximum of \$10,000.
Repatriation Benefit	50 km – maximum of \$10,000.
Artificial limbs, eyes, hearing aids & other prosthetic appliances	Max \$5,000.
Eyeglasses and Contact Lens Expense	Max \$200.
Emergency Transportation	Max. \$100.
Fracture Benefit	Max \$500.00