
ABC Transport

24 Hour Compensation Benefit Summary:

PRIMARY INSURED

Expiry Age: 90

Type of Benefit

Outline of Coverage

Accident Total Disability	\$2,000 payable per month from 1 st day of Total Disability for a maximum of 5 years. The first 5 years will be an “own occupation” definition, after 5 years Manulife will use a “regular occupation” definition.
Accident Partial Disability	Pays 50% of the monthly benefit. This benefit is payable for a maximum of 6 months.
Ambulance	up to \$100 payable per Accident
Accident Hospitalization	Pays \$100 per day each and every day you are hospitalised as a result of an accident. This benefit will pay up to 365 days per Accident

Accidental Death and Dismemberment

PRIMARY INSURED

Expiry Age: 90

Type of Benefit

Outline of Coverage

Accidental Death	\$110,000 increasing by \$1,000 per year to a maximum of \$120,000
Supplementary Accidental Death	\$2,000 payable upon the death of the Primary Insured for each Dependant Child
Accidental Dismemberment/ Loss of Use	up to \$100,000 payable for a Covered Loss, calculated at the percentage stated in the Specific Loss Indemnity Table
Emergency Excess Medical	pays for Medical Supplies and Prosthesis, Paramedical Services, Semi-Private Hospital, Prescription Drugs, Vision Care, Dental Care.
Waiver of Premium	After being disabled for 30 days or more, Manulife will begin to pay your premiums for as long as you remain disabled

Note: This sheet highlights only the benefits being offered under this plan. The Policy contract outlines the limitations and exclusions

Emergency Out of Province/Country

Coverage in case of injury or sickness for medical emergency of up to \$5,000,000. This plan has a \$0 deductible and has no limit on amount of trips out of province as long as no one trip exceeds 35 days. Call or e-mail for more details.