

SUMMARY OF COVERAGE

Program:	The University of Calgary – Accident Insurance for Graduate Students
Group Policy #:	Policy No. 1CW35
Principal Sum Amount:	Up to \$50,000 for Accidental Death and Dismemberment resulting from Injury
Total Disability Indemnity:	\$500 per month payable after 30 days of Total Disability up to age 65 or when Total Disability ceases
Rehabilitative Employment Indemnity:	\$500 minus 50% of rehabilitative employment income payable up to 24 months
Total Disability Definition:	As a result of Injury, the continuous inability of the Insured Student to attend university or to perform any duties as a student and/or any occupation for wage or profit for which such student is reasonably qualified by education, training or experience.
Rehabilitative Employment Definition:	Any occupation or employment for wage or profit which the Insured Student becomes qualified by education, training or experience and which such student engages while unable to perform his normal occupation as a result of Injury.
Insured Student Definition:	A full-time graduate student registered with The University of Calgary in a program leading to a graduate degree, diploma or certificate.
Injury Definition:	Bodily injury caused by an Accident occurring while this policy is in force as to the Insured Student whose injury is the basis of claim and resulting directly and independently of all other causes in loss covered by this policy, 24 hours a day anywhere in the world but in no event shall Injury mean sickness or disease howsoever caused unless caused by an Accident.
Accident Definition:	Any unlooked for mishap or untoward event which is not expected or designed.

Additional Benefits Included:

Repatriation Benefit:	Pays up to \$15,000 for the reasonable and customary expenses incurred for preparing the deceased Insured Student for burial or cremation and shipment of the body to the Insured Student's first resting place (including but not limited to a funeral home or place of interment) in proximity to the Insured Student's normal place of residence provided the loss of life is more than 50km from the Insured Student's normal place of residence.
Family Transportation and Accommodation Benefit:	Pays up to \$5,000 to an immediate family member for transportation by the most direct route by a licensed common carrier to the hospital where the Insured Student is confined as an inpatient due to Injury sustained while on a trip covered by the policy.
Home Alteration and/or Vehicle Modification Benefit:	Pays up to \$15,000 for the cost of alteration to principal residence to make it accessible and/or modification to 1 motor vehicle being used by the Insured Student to adapt to his needs caused by loss of or loss of use of both feet or legs or paralysis.
Aircraft Coverage:	Riding as a passenger and not as pilot, operator or member of crew of any aircraft (except owned, operated or leased by The University of Calgary) piloted by a person with valid pilot license, including boarding or alighting from or being struck by any aircraft.

SUBJECT TO THE POLICY TERMS, CONDITIONS AND EXCLUSIONS