

CHUBB

Basic Accidental Death & Dismemberment Insurance

For All Other Employees of:
Frontier Supply Chain Solutions Inc.

Policy Number:
AB20000143

Underwritten by:
Chubb Life Insurance Company of Canada

Effective Date:
December 1, 2020

This brochure has been prepared in connection with a group plan underwritten by Chubb Life Insurance Company of Canada (“Chubb Life”). For ease of reference it contains a brief description only and does not mention every provision of the contract issued. Please remember that rights and obligations are determined in accordance with the contract and not this brochure. For the exact provisions applicable, please consult your Employer.

COVERAGE

The plan offers you full 24-hour protection against accidents, on or off the job, on business, on vacation, at home, regardless of your health history.

ELIGIBILITY

All employees under age 70 of the Policyholder working the required hours outlined by the Policyholder as part of your employment agreement that makes you eligible for this coverage, who reside in Canada either as a permanent resident or on a work permit.

BENEFIT SCHEDULE

Benefits	Benefit Maximums
Accidental Death & Dismemberment ("AD&D")	<p>Principal Sum Amount:</p> <p>One times annual *salary rounded to the next higher \$1,000, if not already a multiple thereof, to a maximum Principal Sum of \$200,000.</p> <p>*Salary means the employee's salary from the employer not including any bonus, overtime, incentive pay, fees, accommodation and meal allowances, isolation pay, lump-sum payments and any other amounts payable from time to time.</p> <p>For a commissioned sales person, basic earnings are the employee's average earnings from the employer over the past 2 years, including commissions or bonuses, as reported on the employee's T4 income tax slip. If employed less than 2 years but at least one calendar year, basic earnings are the employee's average earnings from the employer since the salesperson was hired, including commissions or bonuses. If the employee has been employed less than one calendar year, basic earnings are the employee's estimated annual earnings based on the employee's actual earnings, including commissions or bonuses, since the date of hire.</p>
Additional Benefits	
Disappearance	AD&D Principal Sum Amount
Repatriation	\$25,000
Occupational Retraining	\$15,000
Family Transportation	\$15,000
Spousal Occupational Training	\$15,000
Home & Vehicle Modification	10% of Principal Sum up to \$50,000
Day Care	5% of Principal Sum up to \$5,000 per year/5 years total
Special Education	5% of Principal Sum up to \$5,000 per year/5 years total
In-Hospital Confinement	\$2,500 per month/365 days overall maximum
Cosmetic Disfigurement	\$25,000

Seat Belt	10% of Principal Sum up to \$25,000
Identification	\$15,000
Bereavement	\$2,500
Disability Fitness	\$5,000
Parental Care	10% of Principal Sum up to \$10,000
Funeral & Burial	\$2,500
Carjacking Benefit	10% of Principal Sum up to \$10,000
Psychological Therapy	\$5,000
Workplace Modification	\$5,000
Continuance of Coverage	Included
Conversion Privilege	Up to \$500,000
Waiver of Premium	Included

In the event the benefits are contained in more than one policy issued by Us, to the Policyholder, benefits payable will be limited to the actual cost incurred, where applicable, up to the benefit maximums outlined in the schedule for each policy.

Accidental Death & Dismemberment

If you suffer an Injury which results in any one of the following specific losses within 365 days from the date of an Accident, We will pay the percentage of the principal sum amount outlined in the schedule of losses listed below.

The definitions for these losses are set out in the “*Terms We Use*” section of this booklet.

The principal sum amount is set out in the Benefits Schedule page.

Schedule of Losses	Percentage of Principal Sum
Loss of Life	100%
Loss of Entire Sight of Both Eyes.....	100%
Loss of One Hand and One Foot	100%
Loss of Use of One Hand and One Foot.....	100%
Loss of One Hand and Entire Sight of One Eye.....	100%
Loss of One Foot and Entire Sight of One Eye	100%
Loss of Speech and Hearing in Both Ears.....	100%
Brain Death.....	100%
Loss of Both Arms, Both Hands, Both Legs or Both Feet	200%
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet	200%
Quadriplegia	200%
Paraplegia	200%
Hemiplegia.....	200%
Loss of One Arm or One Leg	75%
Loss of Use of One Arm or One Leg	75%
Loss of One Hand or One Foot.....	75%
Loss of Use of One Hand or One Foot	75%
Loss of Entire Sight of One Eye.....	75%
Loss of Speech or Hearing in Both Ears	75%
Loss of Thumb and Index Finger of Same Hand.....	33 1/3%
Loss of Use of Thumb and Index Finger of Same Hand.....	33 1/3%
Loss of Four Fingers of Same Hand	33 1/3%
Loss of Hearing in One Ear	33 1/3%
Loss of All Toes of Same Foot	25%

All benefits that are payable at 200% of the Principal Sum are subject to an all policies combined maximum benefit amount of \$1,000,000.

Where there is a complete severance of a hand, foot, arm or leg, We will pay the amount specified even if the severed limb is surgically reattached, whether successful or not.

In no event will We pay more than one (the largest) loss in respect to all Injuries sustained from an Accident.

Additional Benefits

Disappearance Benefit

If you have not been found within 365 days from the date of a disappearance, stranding, sinking or wrecking of the vehicle or other conveyance in which you were riding at the time of the Accident, We will presume that the you suffered a loss of life resulting from Injuries sustained in the Accident and We will pay the AD&D principal sum amount.

Repatriation Benefit

If an Injury results in your loss of life more than 150 kilometers from your city of residence, or outside Canada, We will pay, up to the maximum amount stated in the Benefit Schedule, the actual expense incurred for preparing the body for burial and shipment to your city of residence.

Occupational Retraining Benefit

If you sustain an Injury that results in an AD&D benefit payment being made by Us, except for loss of life, We will pay, up to the maximum amount stated in the Benefit Schedule, the reasonable and necessary expenses actually incurred for Occupational Retraining for you, if:

- 1) the training is required because of the Injury and in order for you to be qualified to engage in an occupation you would not have been engaged in, except for such Injuries; and
- 2) expenses are incurred within two years from the date of the Accident.

We do not pay for ordinary living, traveling or clothing expenses.

Family Transportation Benefit

If an Injury results in you being confined as an in-patient in a hospital more than 150 kilometers from home, or outside Canada, and you require personal attendance of an Immediate Family Member, as recommended by the physician, We will reimburse, up to the maximum amount stated in the Benefit Schedule, the expense incurred by the Immediate Family Member, for the transportation by the most direct route by a licensed common carrier to where you are in hospital.

Spousal Occupational Training Benefit

If an Injury results in a payment being made by Us for loss of life, We will pay, up to the maximum amount stated in the Benefit Schedule, the expense actually incurred by your Spouse for formal occupational training for the purpose of specifically qualifying them to gain active employment in an occupation they would otherwise not have sufficient qualifications.

Expenses must be incurred within 365 days from the date of the Accident.

Home Alteration and Vehicle Modification Benefit

If you sustain an Injury that results in a payment of an AD&D Benefit being made by Us, except for a loss of life, and such Injury subsequently requires the use of a wheelchair to be ambulatory, We will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the Accident for:

- 1) the one-time cost of alterations to your principal residence to make it wheelchair accessible and habitable; and
- 2) the one-time cost of modifications necessary to a motor vehicle used by you to make the vehicle accessible or operable by you.

This benefit payment will not be paid unless:

- home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization, providing support and assistance to wheelchair users; and
- vehicle modifications are carried out by a person or persons with experience in such matters and modifications are approved by the provincial vehicle licensing authorities.

The maximum payable, as stated in the Benefit Schedule includes the cost of both items 1 and 2 combined.

Day Care Benefit

If you sustain an Injury that results in a payment being made by Us for loss of life, We will also pay for the reasonable and necessary day care costs actually incurred for any of your Dependent Children who are ages 12 and under and enrolled in a legally licensed day care centre either on the date of the Accident or within 365 days following the date of the Accident.

This benefit will be paid each year for the maximum consecutive years stated in the Benefits Schedule, upon receipt of satisfactory proof that the Dependent Child is enrolled in a legally licensed day care centre.

Special Education Benefit

If you sustain an Injury that results in a payment being made by Us for loss of life, We will also pay for expenses actually incurred on behalf of any Dependent Child who, on the date of the Accident, is enrolled as a full-time student in any post-secondary institution of higher learning or was at the 12th grade level, and subsequently enrolls as a full-time student in a post-secondary school within 365 days following the date of the Accident.

This benefit will be paid each year for the maximum consecutive years stated in the Benefit Schedule, if the Dependent Child continues their education as a full-time student in a post-secondary school.

Funeral & Burial Benefit

If you sustain an Injury that results in payment being made by Us for loss of life, We will also pay, up to the maximum amount stated in the Benefit Schedule, the reasonable and necessary expenses actually incurred for preparing the body for burial or cremation and/or funeral expenses including purchase of a burial plot, gravesite or mausoleum for the interment of the remains, including any markers or monuments.

Carjacking Benefit

If you sustain an Injury that results in a payment for an AD&D Benefit being made by Us, We will increase the principal sum amount by the percentage and maximum amount stated in the Benefit Schedule, if your Injury occurred during a carjacking of an automobile that you were riding in or getting in or out of.

Psychological Therapy

If you sustain an Injury that results in a payment for an AD&D Benefit being made by Us, except for the loss of life, We will also pay, up to the maximum amount stated in the Benefit Schedule, the reasonable and necessary expenses actually incurred by you for charges for treatment or counseling for psychological therapy as determined by a Physician and authorized by Us.

Benefit payments will be paid until the earlier of the following:

- 1) the maximum benefit amount has been paid;
- 2) two years have elapsed from the date of the Accident; or
- 3) date of your death.

Psychological therapy must be provided by a therapist or counsellor (other than an Immediate Family Member) who is licensed to provide such treatment, whether on an out-patient basis or while a patient is at a medical facility licensed to provide such treatment.

In-Hospital Confinement Monthly Income Benefit

If you sustain an Injury that results in a payment for an AD&D Benefit being made by Us, except for the loss of life, and such Injury, on the recommendation of a Physician, requires that you be confined in a Hospital as an In-Patient, We will pay, up to the maximum amount stated in the Benefit Schedule, for each full month, 1% of the principal sum amount, or 1/30th of the monthly benefit for each day of a partial month, up to the maximum amount stated in the Benefit Schedule.

This benefit is paid from your 1st full day of hospital confinement, not to exceed 365 days in aggregate for each period of hospital confinement.

Cosmetic Disfigurement Benefit

If you suffer third degree burns due to an Accident, We will pay a percentage of the Cosmetic Disfigurement Benefit amount, stated in the schedule, depending on the area of the body burned according to the following table:

Body Part

Face, Neck, Head	100%
Torso (Front or Back)	35%
Either Lower Leg (below knee).....	25%
Hand & Forearm	25%
Either Upper Arm	15%
Either Thigh.....	10%

Seat Belt Benefit

If you sustain an Injury that results in a payment for an AD&D Benefit being made by Us, We will increase the principal sum by the percentage and maximum amount stated in the Benefit Schedule, if at the time of the Accident you were driving or riding in a vehicle and wearing a properly fastened seat belt. Proof of Seat Belt use is required.

Disability Fitness Benefit

If you sustain an Injury that results in a payment for an AD&D Benefit being made by Us, We will also pay, up to the maximum amount stated in the Benefit Schedule, the reasonable expense actually incurred, within 2 years from the date of the accident, for the purchase of specially designed fitness training or athletic equipment that you would not have required except for such Injuries.

Identification Benefit

If you sustain an Injury more than 150 kilometers from your home that results in a payment being made by Us for loss of life, We will reimburse, up to the maximum amount stated in the Benefit Schedule, the expenses actually incurred by an Immediate Family Member for the transportation, by the most direct route by a vehicle or a common carrier conveyance, and accommodations, not to exceed three consecutive days, when required and requested by police or similar government authority, to identify you.

Bereavement Benefit

If you sustain an Injury that results in payment being made by Us for loss of life, We will also pay, up to the maximum amount stated in the Benefit Schedule, the reasonable and necessary expenses actually incurred by your Spouse and Dependent Children, for grief counseling by a Professional Counsellor.

Workplace Modification & Accommodation Benefit

If you sustain an Injury that results in a payment for an AD&D Benefit being made by Us, except for the loss of life, and such Injury, on the recommendation of a Physician, requires the use of special adaptive equipment and /or workplace modification in order to assist you in returning to the normal course of duties of your occupation, We will pay, up to the maximum amount stated in the Benefit Schedule, to the Policyholder the reasonable expenses actually incurred for such special adaptive equipment and /or workplace modification needs provided the following conditions are met:

- 1) the Policyholder agrees in writing to Us to provide the special adaptive equipment and/or make modifications to the workplace for the purpose of making it accessible and adaptable to your needs;
- 2) the Policyholder acknowledges in writing to Us that the performance of the essential duties of your job may be altered; and
- 3) the proposed special adaptive equipment and/or workplace modification have been approved in advance of an expense being incurred by the Policyholder.

Parental Care Benefit

If you sustain an Injury that results in a payment being made by Us for loss of life, We will also pay, up to the maximum amount stated in the Benefit Schedule, for an Eligible Dependent Parent, whose living situation is one of the following:

1. resides in a nursing care facility, and or is on a wait list for such facility;
2. enrolled in a home health care program, either currently or on a wait list;
3. living with you; or
4. is reliant financially on you, evidenced by either cancelled cheques, income tax returns, or other documentation satisfactory to Us.

Continuance of Coverage

If you are laid-off on a temporary basis; temporarily absent from work due to short-term disability; or on leave of absence, We will extend coverage for a period of 12 months (up to 18 months for maternity or paternity) following the beginning of the leave, subject to payment of premiums.

If you assumes other occupational duties during the leave or lay-off period, no benefits shall be payable for a loss that occurs while performing that occupation.

Conversion Privilege

On the date you are no longer employed by the Policyholder, or during the 31-day period following that date, you may convert your insurance to an individual AD&D insurance policy. The individual policy will be effective the 1st of the month following the date of application. The premium will be the same as a person would ordinarily pay when applying for an individual policy at that time.

Waiver of Premium

If you become Totally Disabled, while under age 65, and the Policyholder provides proof of either approval for waiver under the Policyholder's Group Life insurance, or receive approval of a Long Term Disability (LTD) claim under the Policyholder's Group LTD insurance, We will waive each premium payment that falls due during the period of Total Disability.

Termination of Waiver of Premium

Waiver of Premium will cease on the earliest of the following:

- a. the date you are no longer totally disabled;
- b. the date appropriate evidence as deemed necessary by Us is not received;
- c. the date you turn age 65;
- d. the date the policy terminates; or
- e. The date of your death.

Coverage During Waiver of Premium

While premiums are being waived, your insurance will continue to be in force. The Principal Sum will be the amount of insurance that was in effect on the date of commencement of the Total Disability. Benefit changes due to age reduction and standard termination still applies.

EXCLUSIONS & LIMITATIONS

We will not pay any benefits for which a loss is caused, directly or indirectly, by or resulting from any of the following:

1. suicide or attempted suicide, or any intentionally self-inflicted Injury;
2. declared or undeclared war,
3. while an Insured is on full-time active duty in the armed forces or organized reserve corps of any country or international authority;
4. death from natural causes

With respect to air travel, the policy includes Injuries resulting while you are riding as a passenger in or on, boarding or alighting from any aircraft not owned or leased by you, the policyholder or member of your household.

Air travel is excluded in the following circumstances:

- a) the insured is flying or learning to fly as a pilot, operator or member of the crew;
- b) while an aircraft is being used for any test or experimental purpose;
- c) while an aircraft is being operated by or for or under the direction of any military authority, other than transport type aircraft operated by the Canadian Armed Forces Air Transport Command or the similar air transport service of any other country; or
- d) while an aircraft is being used for firefighting, pipeline inspection, power line inspection, aerial photography or exploration.

GENERAL PROVISIONS

Beneficiary

You have the right to name a beneficiary.

We will recognize the beneficiary designation made under the Policyholder's group life insurance policy, as if it were made under this policy, unless a further designation has been made by you that specifically identifies this policy. Failing such designation, all benefits will be paid to your estate. All other indemnities of this insurance are payable to you.

You can change your beneficiary at any time, where permitted by law. We assume no responsibility for the validity of such designation or change of beneficiary.

The beneficiary designation, if any, made by you under the replaced group policy has been retained. You should always review the existing designation to ensure it reflects his current intention.

The policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

Legal Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, Limitations Act, 2002 or other applicable legislation in the Insured's province or territory of residence.

Change of Insurer

An Insured under a former policy may not be excluded from the new policy or be denied benefits solely because of a pre-existing condition limitation that was not applicable or that did not exist in the former policy, or because the person is not at work on the date of coming into force of the new policy.

The Insured and any claimant under this policy has the right, as determined by law applicable in the Insured's province or territory of residence, to obtain a copy of their application, any written evidence of insurability (if applicable) and the group policy, on request, subject to certain access limitations.

HOW TO CLAIM

In the event of a claim, claim forms can be obtained from your Plan Administrator.

All benefits must be claimed within one year after the circumstance, for which the claim has arisen. We will not accept notice of claim beyond 365 days.

Failure to give notice of claim or furnish proof of loss within the time prescribed in this Policy will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed, however, in no event will We accept notice of claim beyond 365 days from date of the Accident.

TERMS WE USE

In this booklet “the Policyholder” is the company reflected on the first page of this booklet.

We, Us or Our means Chubb Life Insurance Company of Canada.

Accident or Accidental means a sudden, unforeseen, fortuitous event, including unavoidable exposure to the elements.

Brain Death means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

Dependent Child or Dependent Children means your unmarried natural, adopted, stepchild or common law child who is principally dependent on you or your Spouse for financial support and is:

- 1) under 21 years of age;
- 2) under 26 years of age and attending school on a full-time basis; or
- 3) over age 26, but fully dependent by reason of mental or physical infirmity and incapable of self-sustaining employment.

Immediate Family Member means Spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, and son-in-law or daughter-in-law.

Injury means bodily harm resulting directly and independently of all other causes from an Accident.

Loss means with respect to:

- hand or foot, the actual severance through or above the wrist or ankle joint;
- arm or leg, the actual severance through or above the elbow or knee joint;
- sight, the remaining vision must be no better than 20/200 using a corrective aid;
- speech, the total and permanent loss of speech which does not allow audible communication in any degree;
- hearing, the total and permanent loss of hearing which cannot be corrected by any hearing aid;
- loss of thumb and index finger of same hand or loss of four fingers of same hand, the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand); and
- toes, the actual severance through or above the metatarsophalangeal joints (the joints between the toes and the foot) of the same foot.

Loss as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and permanent paralysis of such limbs, provided such loss of function is continuous for 180 consecutive days.

Loss of Use means the total and permanent loss of function of an arm, hand, foot, leg or thumb and index finger of the same hand, provided such loss of function is continuous for 365 consecutive days.

Spouse means a person who is legally married to you, or if there is no such person, is a person who qualifies as a common law or domestic partner under the provisions of the laws of the jurisdiction in which you live.

CHUBB

Chubb Life is part of the Chubb group of insurance companies, with operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

Chubb Limited, the parent company of Chubb Life, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.