

Accidental death and dismemberment at a glance

Accidental Death and Dismemberment (AD&D) coverage offers the protection needed in case of an accident, to help alleviate financial setbacks for insureds and their loved ones. SSQ Insurance's AD&D product is designed to appeal to specific group sizes and needs by offering two plans: Standard and Enhanced. Our Standard plan is targeted to groups looking for a comprehensive, packaged coverage that provides an easy and affordable solution to their needs. Our Enhanced plan is a highly customizable option that offers a wide range of benefits for those who choose to further extend their coverage.

	Description	Key attributes
Eligibility	Insured person and spouse: under age 70 Children: <ul style="list-style-type: none"> • under age 21 • under age 25 (26 in Quebec) for a full-time student 	Generous insurability period
Plan Types	Standard plan Enhanced plan	The Standard plan is ideal for groups looking for a simple, packaged and affordable solution to complement their benefits program The Enhanced plan is an "à la carte" solution tailored to groups looking for a more extensive coverage and flexibility at a competitive rate
Benefit Amount	Standard plan: Up to \$1,000,000 Enhanced plan: Flexible	Flexibility to select the appropriate benefit amount to suit your group's specific needs
Coverage Options	Individual Plan Family Plan	Benefits may be extended to spouse and dependent children
Extent of Coverage	24-hour, year round, worldwide insurance protection.	Under both Standard and Enhanced plans, your group is covered anywhere, at all times
Beneficiary	Insured person chooses the beneficiary.	In the event of accidental death, payment will be made to the beneficiary chosen by the insured person
Continuation of Coverage	When the insured person ceases to be an active employee, coverage provided by the following benefits may continue: <ul style="list-style-type: none"> • Waiver of Premium; • Continuation of Coverage during Approved Leaves; • Extension of Coverage; or • Extension of Family Coverage. 	Your group will benefit from continued protection in case of unexpected interruption of employment
Conversion Option	Conversion to an individual accident insurance contract may apply.	Flexibility to convert coverage into an individual insurance contract without any evidence of insurability
Underwriting	Our underwriting expertise enables us to provide personalized and efficient service. Average quote turnaround time of 5 business days.	Regional underwriting teams
Claims Service	A well experienced and dedicated team with a regional presence to facilitate the claims process. Average 10-day turnaround time.	Regional claims adjudication
Our Team	Personalized service from an experienced regional sales team backed by SSQ Insurance's strength as a leader in group insurance.	An extensive depth of knowledge and resources available to partner with you to provide targeted solutions for your group

Standard plan

We've simplified the process for groups who are looking for a basic and packaged solution by putting together a comprehensive and affordable plan that will satisfy their needs.

Enhanced plan

Our enhanced plan is designed for groups in search of an extended benefits coverage. We've put together a wide selection of benefits to provide a highly customizable insurance offer. Our team will work closely with you to build a tailored solution for your groups' specific needs.

	Standard plan	Enhanced plan
Repatriation Benefit	●	●
Education Benefit	●	●
Day Care Benefit	●	●
Rehabilitation Benefit	●	●
Seat Belt Benefit	●	●
Family Transportation Benefit	●	●
Identification Benefit	●	●
Occupational Training Benefit	●	●
Permanent Total Disability Indemnity	●	●
Workplace Modification and Accommodation Benefit	●	●
Home Alteration and/or Vehicle Modification Benefit	●	●
Surgical Reattachment	●	●
Brain Damage	●	●
Aircraft Coverage	●	●
Extension of Family Coverage*	●	●
Continuation of Coverage during Approved Leaves	●	●
Extension of Coverage	●	●
Conversion to an Individual Insurance Contract	●	●
Waiver of Premium	●	●
Psychological Therapy Benefit		●
Bereavement Benefit		●
Funeral Expense Benefit		●
Enhanced Child Benefit*		●
Hospital Indemnity		●
Cosmetic Disfigurement Benefit		●
Comatose Benefit		●
Public Transportation Benefit		●
Common Disaster Benefit*		●
Escalation Benefit		●
Assault Benefit		●
Carjacking Benefit		●
Critical Illness Benefit		●
Air Bag Benefit		●
War Risk Coverage		●
Survivor's Benefit		●

*Applicable only to voluntary Family Plan.

The purpose of this document is to provide a summary description. It is not intended to describe all provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For complete description of the provisions, exclusions and limitations that apply, please refer to the contract.

In this document, SSQ Insurance refers to SSQ, Life Insurance Company Inc.