





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	
	Insured person and spouse: under age 70		
Eligibility	Children:	Generous insurability period	
Lingionity	• under age 21		
	 under age 25 (26 in Quebec) for a full-time student 		
Plan Types	Standard 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	
	Enhanced plan		
Benefit	Standard plan: Up to \$1,000,000	Flexibility to select the appropriate benefit amount to su your group's specific needs	
Amount	Enhanced plan: Flexible		
Coverage	Individual Plan	Benefits may be extended to spouse and dependent children	
Options	Family Plan		
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	
	When the insured person ceases to be an active employee, coverage provided by the following benefits may continue:	Your group will benefit from continued protection in case of unexpected interruption of employment	
Continuation	• Waiver of Premium;		
of Coverage	 Continuation of Coverage during Approved Leaves; 		
	Extension of Coverage; or		
	Extension of Family Coverage.		
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.	Regional underwriting teams	
	Average quote turnaround time of 5 business days.		
Claims Service	A well experienced and dedicated team with a regional presence to facilitate the claims process.	Regional claims adjudication An extensive depth of knowledge and resources available to partner with you to provide targeted solutions for your group	
	Average 10-day turnaround time.		
Our Team	Personalized service from an experienced regional sales team backed by SSQ Insurance's strength as a leader in group insurance.		

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.

Education Benefit • Day Care Benefit • Set Bett Benefit • Set Bett Benefit • Set Bett Benefit • Gettafication Benefit • Gettafication Benefit • Occupational Training Benefit • Occupational Training Benefit • Occupational Training Benefit • Vorkplace Modification and Accommodation Benefit • Home Alteration and/or Vehicle Modification Benefit • Vorkplace Modification and Accommodation Benefit • Home Alteration and/or Vehicle Modification Benefit • Jurgical Reattachment • Jurgical Reattachment • Starin Damage • Vicraft Coverage • Continuation of Coverage • Continuation of Coverage • Contraution of Coverage • Valver of Premium		Standard plan	Enhanced plan
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Survivor's Benefit	War Risk Coverage		٠
	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.