



ARMSTRONG-McCREADY INC.

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CAIP SUMMARY

Schedule of Accident Benefits - Inside Canada Coverage

Maximum Payable	Bronze	Silver	Gold
Principal Sum	\$20,000	\$30,000	\$50,000
Permanent Total Disability	\$20,000	\$30,000	\$50,000
Accident Reimbursement Expenses	\$20,000	\$30,000	\$50,000
Paramedical Services	\$500	\$750	\$1,000
Medical Equipment	\$1,000	\$2,000	\$3,000
Durable Equipment	\$5,000	\$7,500	\$10,000
Physiotherapy/Athletic Therapy/ Massage Therapy (accident)	\$500	\$1,000	\$1,500
Accidental Dental	\$1,000	\$3,000	\$5,000
Fracture, etc.	\$500	\$1,000	\$1,500
Emergency Taxi	\$50	\$75	\$100
Rehabilitation	\$15,000	\$15,000	\$15,000
Tutorial Fees	\$2,000	\$2,500	\$3,000
Eyeglasses or Contact Lenses	\$100	\$125	\$200
Dentures or Bridgework	\$300	\$500	\$750
Special Transportation	\$150	\$200	\$250
Hotel	\$50	\$75	\$100
Home Alteration and/or vehicle modification	\$15,000	\$15,000	\$15,000
Family Transportation and Accommodation	\$15,000	\$15,000	\$15,000
Evacuation	\$2,500	\$5,000	\$7,500
Repatriation	\$25,000	\$25,000	\$25,000
X-Rays and laboratory exams	\$500	\$700	\$1,000
Identification	\$15,000	\$15,000	\$15,000
Seat Belt	\$1,500	\$1,500	\$1,500
Psychological Therapy	\$5,000	\$5,000	\$5,000
Funeral Expense	\$5,000	\$5,000	\$5,000

Schedule of Overuse Reimbursement Expenses

Orthotic Inserts (Overuse)	\$150	\$300	\$500
Chiropractician (Overuse)	\$500	\$750	\$1,000
Physiotherapy/Athletic Therapy/ Massage Therapy (overuse)	\$500	\$1,000	\$1,500

PREMIUM

Bronze: \$65 per person per 12 months
Silver: \$200 per person per 12 months
Gold: \$285 per person per 12 months

An individual is covered for 12 months from the date of enrollment. The above reimbursements may be subject to per treatment limits. For example, the benefit for Physiotherapy/Athletic Therapy/Massage Therapy (Accident and Overuse) is subject to a per treatment limit of \$50 subject to the maximum reimbursement as stated in the Schedule of Benefits.