



Allstate™ BENEFITS

Protection for
Accidental Injuries
24 Hours a Day

Accident Plus Insurance

Our fast-paced lifestyles can often lead to accidents in or out of the home. If an injury occurs, getting the right treatment can be vital, but it can also be expensive.

Your Provincial Health Insurance and group benefits plan may only cover some of the costs associated with recovery. Allstate Benefits Accident coverage can help pick up where other insurance leaves off with cash benefits paid directly to you regardless of any other insurance you may have.

Here's How It Works

In the event of an accident, this coverage pays you cash benefits for a variety of covered occurrences, including home or long-term care services, dislocation or fracture, burns, rehabilitation, and more. You can also have the financial support to help pay bills related to your accident or your daily living expenses. With Accident Plus Insurance from Allstate Benefits, you can get help protecting your finances from life's uncertainties.

Meeting Your Needs

- **Guaranteed Issue** - Coverage is subject to exclusions and limitations*
- **Simplified Claims** - Benefits are paid directly to you unless otherwise assigned
- **Payment** - Pays regardless of Provincial Health, Private Medical or Disability Insurance coverage
- **Family Protection** - Coverage is available for purchase for your dependents
- **Convenient** - Premiums are affordable with a convenient payment process
- **Portable** - Coverage may be continued if you leave your association; refer to your certificate for more details

Allstate Benefits. Practical benefits for everyday living.®

*Please refer to the Exclusions and Limitations section in this brochure

¹<https://www.ccohs.ca/events/mourning/>

²<https://parachute.ca/en/professional-resource/cost-of-injury-in-canada/the-human-cost-of-injury/>

³<https://www.canada.ca/en/public-health/services/injury-prevention/facts-on-injury.html>

DID YOU KNOW ?

The number of injuries suffered by Canadians in one year, both on- and off-the-job, includes:

ON-THE-JOB



Work
271,806¹

OFF-THE-JOB



Home
4.6 million²

Injuries are the leading cause of death for Canadians between the ages of **1** and **34** and the sixth leading cause of death for Canadians of all ages.³

Offered to the members of:
Canadian Chiropractic Association

Association
chiropratique
canadienne



Canadian
Chiropractic
Association™

Meet Kim and Michael

Kim and Michael are a couple who enjoy living life to the fullest. Like most active couples, they love spending time outdoors and going on great adventures. However, they know that an accidental injury could happen to either of them.

Here is what weighs heavily on their minds:

- Their group benefits plan and Provincial Health Insurance won't cover all the expenses related to treatment
- If one of them is unable to work following an accident, they would still have to cover bills, rent/mortgage, groceries, their children's education and other expenses



Kim and Michael's concerns about the impact of an accident on their lifestyle are eased because they have Accident Plus Insurance from Allstate Benefits.



CHOOSE

Kim and Michael chose an Allstate Benefits Insurance plan to help protect their family from expenses not covered by Provincial Health Insurance or their employer-sponsored health care plan.



USE

Kim and Michael were away on a family skiing trip when Kim hit a tree, suffered a concussion and dislocated her knee.

Here is Kim's treatment path:

- Taken to the hospital
- Examined by a doctor, X-rays were taken of her knee, and an MRI of her brain was performed
- Diagnosed with a concussion and a dislocated knee
- Underwent surgery to reset the knee and stayed overnight for observation
- Sent to physical therapy to help her get back on her feet

Kim successfully completed the courses of treatment for both her knee dislocation and her concussion, and is back to enjoying life with her family.



CLAIM

Kim filed a claim with Allstate Benefits and the cash was deposited directly into her bank account. Kim's Accident claim paid for the following:

Diagnostic Tests

Dislocation/Fracture

Brain Injury Diagnosis

Initial Hospital Confinement

For a listing of benefits and benefit amounts, see pages 3, 4, and 5.



Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



Finances

Can help protect savings and retirement plans from being depleted with a cash benefit that provides assistance with payment for treatment not fully covered by Provincial Health Insurance or your association's health plan.



Travel

Can help pay for expenses while receiving treatment in another city.



Home

Can help pay the mortgage, continue rental payments, or perform needed home renovations for after care.



Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.

Benefits (subject to maximums as listed on page 4)

Initial Hospital Confinement

Brain Injury Diagnosis - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial haemorrhage. Must be diagnosed by CT Scan, MRI, EEG, PET scan or X-ray. For a concussion, diagnosis may be made by a physician following an exam in lieu of diagnostic testing

Burns - treatment for one or more burns, other than sunburns

Eye Surgery - surgery or removal of a foreign object by a physician

Lacerations

Rehabilitation Unit⁴ - must be hospital confined due to an injury prior to being transferred to rehabilitation unit

Non-Local Transportation* - obtaining treatment more than 80 kilometres from home when not available locally. Ground or air ambulance is not covered

Family Member Lodging - 1 adult family member to be with the covered person during hospital confinement. Not paid if family member lives within 80 kilometres of the hospital. Payable up to 30 days per accident

Diagnostic Tests - treatments must be received by a physician within 30 days after accident. CT scan, MRI, PET scan or X-ray must be received within 180 days of accident

Accident Only Home Health Care/Long Term Care - covered person must be chronically ill due to injuries sustained in a covered accident and receive home health care or be admitted to a long-term care nursing facility. Chronically ill means the person has been unable to perform at least 2 activities of daily living⁵ due to loss of functional capacity for at least 90 days or requires substantial supervision due to severe cognitive impairment

Residence/Vehicle Modification - permanent structural modification certified necessary by a physician, within 365 days after accident

Dislocation/Fracture⁶ - amount paid depends on type of dislocation or fracture. See Injury Benefit Schedule on page 5

Accidental Death, Dismemberment or Functional Loss Benefit

Accidental Death

Common Carrier Accidental Death - while riding as a fare-paying passenger on a scheduled common carrier

Dismemberment or Functional Loss⁶ - amount paid depends on type of dismemberment or functional loss.

See Injury Benefit Schedule on page 5

Life Enhancements - pays an additional benefit if accidental death, dismemberment or functional loss results from injury occurring under the following conditions:

Air Bag Use - while traveling in a vehicle equipped with an air bag for the covered person's seat

Carjacking - verification of the carjacking must be in the official report or certified by the investigator(s)

Emergency or Disaster Response Team - while working for the policyholder and participating as a member of an emergency or disaster response team

Repatriation Expense - if death results from injury occurring at least 120 kilometres from the covered person's home

Seat Belt Use - while traveling in an automobile and properly wearing a seat belt

Workplace Assault - criminal physical assault while the covered person is actively at work

Child Daycare - reimbursement for covered dependent child's (under age 13) enrolment in day care within 60 days after the injury resulting in the death of a covered parent

Spouse Education or Training - reimbursement for spouse enrolment as a full-time student to prepare for employment after the covered person's death resulting from injury

*Up to three times per covered person, per accident. ⁴Paid for each day a room charge is incurred, up to 30 days for each covered person per continuous period of rehabilitation unit confinement, for a maximum of 60 days per calendar year. ⁵Daily activities include: bathing, dressing, toileting, bladder and bowel continence, transferring and eating. ⁶Multiple dislocations, fractures, dismemberments or functional losses from the same accident are limited to the amount shown in the Benefit Amounts on page 4.

BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted

BENEFITS	PLAN 1	PLAN 2
Initial Hospital Confinement	\$1,000	\$2,000
Brain Injury Diagnosis	\$1,000	\$2,000
Burns		
< 10% body surface (2nd degree)	\$500	\$1,000
10% or more body surface (2nd degree)	\$25,000	\$50,000
< 10% body surface (3rd degree)	\$500	\$1,000
10-24% body surface (3rd degree)	\$25,000	\$50,000
25% or more body surface (3rd degree)	\$100,000	\$200,000
Eye Surgery	\$200	\$400
Lacerations	\$200	\$400
Rehabilitation Unit (pays daily)	\$250	\$500
Non-Local Transportation		
per kilometre	\$0.50	\$0.50
maximum per accident	\$1,000	\$2,000
Family Member Lodging (pays daily)	\$200	\$400
Diagnostic Tests	\$200	\$400
Accident Only Home Health Care/Long Term Care	\$2,000	\$4,000
Residence/Vehicle Modification	\$2,000	\$4,000
Dislocation/Fracture ^{7,8}	\$6,000	\$12,000
Accidental Death, Dismemberment or Functional Loss		
Accidental Death ⁸	\$50,000	\$100,000
Common Carrier Accidental Death ⁸	\$75,000	\$150,000
Dismemberment or Functional Loss ^{7,8}	\$50,000	\$100,000
Life Enhancements		
Air Bag Use ⁸	\$5,000	\$10,000
Carjacking ⁸	\$5,000	\$10,000
Emergency or Disaster Response Team (member only)	\$5,000	\$10,000
Repatriation Expense ⁹	\$5,000	\$5,000
Seat Belt Use ⁸	\$5,000	\$10,000
Workplace Assault ¹⁰ (member and covered spouse only)	\$5,000	\$10,000
Child Daycare ¹⁰ (member and covered spouse only; pays once)	\$2,500	\$5,000
Spouse Education or Training (member only; pays once)	\$2,500	\$5,000

⁷Up to amount shown; see Injury Benefit Schedule on page 5. Multiple losses from same injury pay only up to amount shown above. ⁸Spouse receives 50% of amount shown; child receives 25% of amount shown. ⁹Lesser of actual cost incurred or amount shown. ¹⁰Covered spouse receives 50% of amount shown.

PLAN 1 PREMIUMS*

MODE	M	M + SP	M + CH	F
Monthly	\$9.95	\$17.29	\$24.33	\$30.29

PLAN 2 PREMIUMS*

MODE	M	M + SP	M + CH	F
Monthly	\$19.35	\$33.74	\$47.82	\$59.46

Issue ages: 15 to 99 if Actively at Work

M = Member; M + SP = Member + Spouse;

M + CH = Member + Child(ren); F = Family

*Above premiums do not include taxes, which may be applicable to your coverage.

Injury Benefit Schedule is on page 5

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.
Covered spouse gets 50% of the amounts shown and children 25%.

COMPLETE DISLOCATION	PLAN 1	PLAN 2
Hip joint	\$6,000	\$12,000
Knee or ankle joint [^] , bone or bones of the foot [^]	\$2,400	\$4,800
Wrist joint	\$2,100	\$4,200
Elbow joint	\$1,800	\$3,600
Shoulder joint	\$1,200	\$2,400
Bone or bones of the hand [^] , collarbone	\$900	\$1,800
Two or more fingers or toes	\$420	\$840
One finger or toe	\$180	\$360
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN 1	PLAN 2
Hip, thigh (femur), pelvis ^{**}	\$6,000	\$12,000
Skull ^{**}	\$5,700	\$11,400
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$3,300	\$6,600
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$2,400	\$4,800
Foot ^{**} , hand or wrist ^{**}	\$2,100	\$4,200
Lower jaw ^{**}	\$1,200	\$2,400
Two or more ribs, fingers or toes, bones of face or nose	\$900	\$1,800
One rib, finger or toe, coccyx	\$420	\$840
LOSS	PLAN 1	PLAN 2
Hearing, speech, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg, paralysis of two or more limbs	\$50,000	\$100,000
One eye, hand, arm, foot, or leg	\$25,000	\$50,000
One or more entire toes or fingers	\$5,000	\$10,000

[^]Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). ^{**}Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

CERTIFICATE SPECIFICATIONS

Conditions and Limits

When an injury results in a loss while coverage is in force and occurs within 180 days of the covered accident, unless otherwise stated, Allstate Benefits will pay benefits as stated. Treatment or services must be received in Canada or the United States.

Eligibility

Your association decides who is eligible for your group (such as length of service and hours worked each week).

Dependent Eligibility/Termination

Family members eligible for coverage are your spouse and children. Coverage for children ends when the child reaches age 21, or 25 if in full-time attendance at an institution of higher learning. Spouse coverage ends upon valid decree of divorce or your death.

When Coverage Ends

Coverage under the policy ends on the earliest of: the date the policy is terminated; you stop paying your premium; the last day of active employment or membership; you or your class are no longer eligible; upon discovery of claim fraud or material misrepresentation.

Portability Privilege

You may continue coverage under the Portability Privilege provision when coverage under the policy ends. Refer to your Certificate of Insurance for details. (Not available if premiums are paid by the association.)

EXCLUSIONS AND LIMITATIONS

Benefits are not paid for: injury incurred before the effective date; act of war or participation in a riot, insurrection or rebellion; suicide or attempt at suicide; intentionally self-inflicted injury or action; any bacterial infection (except pyogenic infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; engaging in an illegal occupation or committing or attempting an assault or criminal act; driving in any race or speed test or testing any vehicle on any racetrack or speedway; hernia, including complications; injury resulting directly or indirectly from the use of alcohol, narcotics, or any other controlled substance or drug, unless administered on the advice of a physician; injury while actively serving in the Military, Naval, or Air Forces of any country.

The **Workplace Assault** benefit is not paid for assault resulting from a moving violation or committed by an immediate family member or coworker. The **Child Daycare** benefit is not paid for expenses incurred before your or your spouse's death. The **Spouse Education or Training** benefit is not paid for enrolment that begins before your death.

Contact information:

844-434-6934

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www.AllstateBenefits.ca

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This brochure is for use in enrolments situated in Canada.

This material is valid as long as information remains current, but in no event later than March 1, 2025.

Group Accident benefits are provided under policy form GACPNP, or any revisions thereafter.

The coverage provided is limited benefit supplemental accident insurance. This is a brief overview of the benefits available under the group policy underwritten by Allstate Insurance Company of Canada (Home Office, Markham, Ontario). Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.