

Accident Insurance under Group Policy 90342

INSURED INDIVIDUAL: **John Sample**
INSURED INDIVIDUAL'S DATE OF BIRTH: June 7, 1946

GROUP POLICY NO: 90342
CERTIFICATE NO: PC09 1234
ORIGINAL EFFECTIVE DATE: November 20, 2013
BENEFICIARY: Jane Sample
BASIC BENEFIT: \$2,000
PRIMARY BENEFIT: \$50,000

THE AMOUNT OF INSURANCE IS SUBJECT TO REDUCTIONS AT OLDER AGES.

Please refer to the section *Benefit Reductions at Older Ages* for more details.

MONTHLY PREMIUM PAYABLE: \$9.75 *

CONTACT ADDRESS: The Canada Life Assurance Company
140 Fullarton Street, 10th Floor
London, Ontario N6A 5P2

* The premium rate shown above includes provincial retail sales taxes where applicable.

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

Definitions and Important Information

"You" means the Insured Individual. "We" "us" or "our" means or refers to The Canada Life Assurance Company. Certain words or phrases that are either introduced above or defined in the Glossary have very specific meanings when used in this Certificate of Insurance. If a word or phrase commences with a capital letter, it is either defined in the Glossary at the end of this Certificate or it has the meaning set out above. It is important to read these definitions.

The Group Policy is the contract under which benefits are paid. Group Policy 90342 issued to President's Choice Services Inc. the ("Policyholder") pays benefits under one Certificate or under one Family coverage only. If you are covered under more than one Certificate under Group Policy 90342, you, while living, may select which Certificate is in effect. If you die before any selection is made and a benefit is payable, we will pay the benefit from the Certificate with the largest benefit. Any other Certificate(s) will be voided. If a Spouse or Family member is insured under more than one Certificate, we will pay the benefit from the Certificate with the largest benefit only and coverage under any other Certificate(s) will be voided.

This Certificate replaces any other Certificate version with an earlier Effective Date issued to you with respect to this coverage under the Group Policy.

Important Notice: you may cancel this insurance at any time. If you return the initial Certificate to us within 30 days of receiving it, requesting its cancellation in writing, any premiums you may have paid will be fully refunded and insurance will be deemed never to have been in force.

Insuring Provisions

When your Coverage Begins

You are eligible for coverage if you are an Eligible Person. Your coverage begins on the Effective Date shown above on this Certificate.

When your Coverage Ends

Your insurance ends on the earliest of the following:

1. the date we receive your written or verbal request that coverage be terminated;
2. the date the Group Policy terminates; or
3. the date on which you fail to pay the premium required to keep coverage in force.

Insuring Provisions

When your Coverage Ends

The Family Coverage ends on the earliest of the following:

1. the date we receive your written or verbal request that coverage be terminated;
2. the date the Group Policy terminates;
3. the date on which you fail to pay the premium required to keep coverage in force;
4. the date the your Covered Benefits end;
5. the date that the Family member is no longer eligible; or
6. the date of your death.

Insuring Provisions

Grace Period

A grace period of 31 days is allowed to pay your premiums, except for the initial premium. You have to pay the initial premium or your coverage does not come into effect. If the required premium is not paid by the end of the grace period, your coverage will lapse and this Certificate shall terminate. A premium applies and is payable for the grace period if you wish to continue coverage.

Reinstatement

If your coverage lapses due to non-payment of premiums, reinstatement of your coverage may be granted as long as:

1. the request for reinstatement is received by us within six (6) months of the date on which coverage terminated; and
2. any past-due premiums are paid; and
3. you have not had any Accidents or injuries during the period of time the insurance was terminated.

Upon reinstatement, the Insured Individual and Canada Life shall have the same rights as existed immediately before the date on which coverage previously terminated, with the exception that the amount of benefit payable upon the accidental death for the Primary Benefit, Basic Benefit (if applicable), and any other rider benefits of an Insured Individual shall be based on the amount at the most recent reinstatement date, and not the Insured Individual's original enrollment date (or an earlier reinstatement).

What is Covered

Basic Benefit

We will pay the Basic Benefit in the Amount of Insurance shown on your Certificate in addition to the Primary Benefit if you die as a direct result of an Accident that happens while you are covered by the Certificate of Insurance and the death results within one (1) year of the Accident. The Basic Benefit applies to you only. It does not apply to your Spouse or Eligible Dependent Children if you have elected Family coverage.

In addition to the other termination provisions contained in this Certificate, your Basic Benefit will terminate at the earliest of the following dates:

1. the date that you are no longer an Eligible Person; or
2. five (5) years from the original Effective Date.

Primary Benefit

We will pay the Primary Benefit in the Amount of Insurance shown on your Certificate if you die as a direct result of an Accident that happens while you are covered by the Certificate of Insurance and the death results within one (1) year of the Accident.

Family Coverage

If you have selected Family coverage, your Spouse is insured for 100% of the Primary Benefit and other Covered Benefits as shown on the Certificate. Your Eligible Dependent Children are covered for 25% of the Primary Benefit and other Covered Benefits as shown on the Certificate.

Accidental Death for Automobile Accident Benefit

In the event that you die while driving, riding in, entering or leaving a Private Passenger Automobile and you are covered under the Accidental Death for Automobile Accident Benefit, then we will pay the Primary Benefit plus an additional 50% of the Primary Benefit.

"Private Passenger Automobile" means a car, motorcycle, self-propelled mobile home, or truck with a factory rated load capacity of 4,500 kg or less; which is licensed for use on public streets and highways, and which is not used as a commercial vehicle. A Private Passenger Automobile does not include a car, motorcycle, self-propelled mobile home, or truck, which is 1) driven for hire; or 2) being used in a race, speed or endurance test.

What is Covered

Double Benefit for Common Carrier Accidents

In the event that you die while riding as a fare-paying passenger, in or on a public conveyance being operated commercially by a licensed common carrier to transport passengers for hire and you are covered by the Double Benefit for Common Carrier Accidents, we will pay the Primary Benefit plus an additional 100% of the Primary Benefit.

Serious Injury Benefit

In the event that you suffer a Serious Injury in an Accident while covered by the Serious Injury Benefit, we will pay the Amount of Insurance shown on the Certificate. The Serious Injury must occur within one (1) year of the Accident. We will pay a maximum of one (1) Serious Injury Benefit or one (1) Primary Benefit per Insured Individual per Accident. In the event that both a Serious Injury Benefit and a Primary Benefit are payable, we will pay the Primary Benefit only.

"Serious Injury" means Dismemberment, Loss of Use, Paralysis or Permanent and Total Disability as defined in this Certificate.

"Dismemberment" means that you suffer the Loss of one or both arms, legs, hands or feet, sight in one or both eyes, or speech.

"Loss of Use" means that you suffer total and permanent loss of use of one arm or hand, leg or foot, or permanent loss of hearing in both ears.

"Loss of hearing or sight" means total and permanent loss that cannot be corrected.

"Loss of speech" means the permanent loss of all ability to communicate by speech.

"Loss of a hand or foot" means complete severance through or above the wrist or ankle joint.

"Loss of an arm or leg" means complete severance through or above the elbow or knee joint.

"Paralysis" means total and permanent hemiplegia, paraplegia or quadriplegia paralysis from which no recovery is expected.

"Permanent and Total Disability" means the inability to perform the activities of any occupation for which you are reasonably suited by education, training and experience, where this inability is expected to be permanent. "Permanently and Totally Disabled" has a corresponding meaning. In the case of an Eligible Dependent child, the Permanent and Total Disability must be such that the child is judged by competent medical authorities to be Permanently and Totally Disabled from any occupation.

Hospital Cash and Home Recovery Benefit

The Hospital Cash Benefit Amount of Insurance payable that is listed on the Certificate is paid for each day of hospital confinement if you are covered by the Hospital Cash and Home Recovery Benefit and:

1. you are injured in an Accident which happens while covered for this benefit; and
2. you are admitted to the hospital for treatment as a direct result of the injuries, and from no other cause, while covered for this benefit; and
3. you are an in-patient in the hospital under the care of a doctor other than himself or herself for a period of at least 3 days.

No benefit is paid for the first 2 days of hospitalization. No benefit is paid for outpatient care and in treatment, including outpatient surgery received in a hospital. We will pay up to a maximum of 180 days hospitalization benefit for each hospitalization or series of hospitalizations caused by the same Accident. However, no benefits are payable for any hospitalization occurring 2 years or more after the date of the Accident.

Two days of Home Recovery Benefit is paid for each day a Hospital Cash Benefit is paid to a maximum of 360 days' Home Recovery Benefit for each hospitalization or series of hospitalizations caused by the same Accident.

What is Covered

“Hospital” shall mean an acute care facility, set up according to law which:

- is mainly for the treatment and care of sick, ailing or injured in-patients;
- has a staff of one or more doctors, with patient treatment privileges available at all times;
- provides skilled nursing care at all times (24 hours);
- provides organized diagnostic and surgical services, either on the premises or by contract with another qualified facility;
- is not primarily a convalescent, chronic care, psychiatric, rehabilitation, rest or nursing home or a facility for the aged, drug addicts or alcoholics.

Aggregate and Multiple Benefits

Canada Life's liability resulting from a single Accident under a single Certificate of Insurance is limited to a maximum of one million dollars (\$1,000,000). Payment, therefore, will be prorated among the Insured Individual and any insured Family members involved in a single common Accident.

Canada Life's liability from a single Accident with respect to a single Insured Individual will be limited to the single benefit for which the person is insured (whether Primary Benefit, Serious Injury Benefit, or other benefit insured under this Certificate, but excluding the Hospital Cash and Home Recovery Benefit and Fracture Benefit) with the largest amount payable as a result of that Accident.

For example, if an Insured Individual is covered under the Serious Injury Benefit suffers a Serious Injury in an Accident, and dies within a year as a direct result of that Accident, the total benefit payable would be equal to the Primary Benefit (plus the Basic Benefit if applicable). The Serious Injury benefit would not be considered also to have been payable and appropriate adjustment will be made in final benefit payment. If the Insured Individual had been hospitalized as a result of the Accident, the Hospital Cash and Home Recovery Benefit may also be payable in addition to the Primary Benefit.

Exclusions – What is Not Covered

We will not pay any benefits for loss, directly or indirectly:

- a) sickness or disease, medical or surgical treatment, complications or infections that result from medical or surgical treatment unless the treatment was required as the result of an Accident;
- b) suicide, attempted suicide, or whenever the Insured Individual injures themselves on purpose, whether sane or insane;
- c) the commission of, or attempt to commit a criminal offense, or which a contributing cause was the Insured Individual being engaged in a criminal act or illegal occupation;
- d) war or any act of war, whether or not declared; activities and accidents of war, related directly or indirectly to service in the armed forces of any country; riot or civil insurrection;
- e) Insured Individual having a blood alcohol level in excess of .08%, or caused by the taking of any drug, sedative or narcotic unless in accordance with a medical prescription;
- f) voluntary ingestion of poison, toxic substances, or non-toxic substances in such quantity that they become toxic, the inhalation of gas (excluding the occupational Accidents or accidental smoke inhalation resulting from a fire);
- g) participating in a contest of speed, or caused by participating in scuba-diving, sky-diving, parachuting, hang-gliding or bungee jumping; or
- h) travel or flight in, or getting in or out of:
 - i. an aircraft being used for test or experiment;
 - ii. a military aircraft, other than on a scheduled transport aircraft;
 - iii. an aircraft the Insured Individual is flying, is learning to fly, or is part of the crew of, unless the insured is a fare-paying passenger on a regularly scheduled commercial airline.

Limitations and Reductions

Benefit Reductions at Older Ages

All Benefit amounts are reduced to 50% of the Amount of Insurance shown on your Certificate if you are age 70 to 74 when the Accident occurs, and further reduced to 25% of the Amount of Insurance shown on the Certificate if you are age 75 or over when the Accident occurs. Covered Benefits for your Spouse, if insured, will be paid in the same manner, based on your Spouse's age.

Your Responsibilities

Premium Payable

The initial monthly or annual premium rate payable by you is as set out above.

Changes in Coverage

You may apply for an increase or decrease in your insurance at any time.

Increases and decreases take effect on the day your written or verbal request for Change in Coverage is received by Canada Life.

Naming a Beneficiary

Beneficiary

We will pay the Amount of Insurance payable to the beneficiary you have chosen. You may appoint a beneficiary or beneficiaries to receive the Amount of Insurance that is payable under this Certificate in the event of your death, or you may change a revocable beneficiary. You may file notice of your beneficiary or changes with our London Office. If you have not designated a beneficiary or no designated beneficiary survives you, payment will be made to your estate.

Other benefits payments under this Certificate will be made to you. You are the beneficiary for any Family members insured under this Certificate.

Claims

Making a Claim

In order for benefits to be paid, the following conditions must be met:

- we must be notified within 30 days of the loss. If it is not possible to notify us by that time, we must be notified as soon as possible, but no later than one year from the date of the loss.
- we will send a claim form with instructions on how to fill it out within 15 days of being notified.
- the claim form and any other proof of loss we require must be sent back to us within 90 days or as soon as circumstances allow.
- if the claim is of a continuing nature, we must be sent proof as often as we require.

Our claims department may be reached at 1-855-828-0388 or at the address on this Certificate.

Proof of Claim

To make a claim for benefits, we must receive proof satisfactory to us of:

- the happening of the Accident or the commencement of the disability; and
- the amount of loss; and
- your right to receive payment and your age; and
- satisfactory written proof regarding the cause or nature of the Accident or disability; and the duration of such disability.
- any other information required by us to establish the validity of the claim.

Physical Examinations and Autopsy

We reserve the right to request and examine any medical evidence of disability or other loss when and so often as reasonably required while the claim is pending. We also reserve the right to arrange an independent medical examination when necessary and to request an autopsy where it is not forbidden by law.

Claims

Payment of Policy Proceeds

To the extent allowed under applicable law, the Amount of Insurance payable hereunder shall be paid as outlined below:

Basic and Primary Benefit:

- > If you have named one or more beneficiaries, Canada Life will pay the proceeds:
 - a. To the surviving beneficiary, or
 - b. To the surviving beneficiaries in equal shares unless otherwise stated in your designation
- > If you have not named a beneficiary, or if no named beneficiary survives you, the proceeds will be paid to your estate.

Covered Benefits and Family coverage:

- > If you are living or you have selected Family coverage, you are the named beneficiary.

General Provisions

Non-Participating Policy

Neither the Group Policy nor this Certificate entitles any person, including you, to a share in any distributions of our profits.

Premium Rate Change

Canada Life reserves the right to change the premium rates. However, rates can only be increased if the same increase is made for all Certificate holders insured under the Group Policy. Canada Life will give the Group Member at least thirty (30) days notice of such a change.

Legal Action

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 or other applicable legislation.

Access

You and the claimant have a right to examine and obtain a copy of the Group Policy and certain other written statements or records submitted to us, subject to certain access limitations.

Currency

All money payable under this Certificate will be in Canadian funds.

Paragraph Headings

The division of this Certificate of Insurance into sections and the insertion of headings are for convenience of reference only and shall not affect the construction or interpretation of this Certificate.

Entire Contract

This Certificate, as it may be amended from time to time in accordance with its terms, the Group Policy and your application for insurance comprise the entire contract of insurance as it applies to you.

Glossary

“**Accident**” means a sudden, unforeseen incident causing, directly and independently of any other cause, bodily injuries due exclusively to an external event of a violent nature.

“**Amount of Insurance**” means the Amount of Insurance set out at the top of this Certificate, as it may be decreased or increased by you and approved by us from time to time, less any applicable Benefit Reductions at Older Ages (please refer to that provision).

Glossary

“**Cardholder**” means the person whose name appears on the Credit Card that is issued and who is shown as the primary Cardholder in the Policyholder's records.

“**Certificate**” means the Certificate of Insurance that is provided by Canada Life to Insured Individuals upon enrollment under this Policy.

“**Credit Card**” means a valid PC Financial® MasterCard®, or any other Credit Card, in good standing, issued by the Policyholder. PC and President's Choice, are registered trademarks of Loblaws Inc. Trademarks used under license. MasterCard is a registered trademark of MasterCard International Incorporated. President's Choice Bank a licensee of the mark. PC MasterCard is provided by President's Choice Bank.

“**Customer**” means a natural person who responds to the offer of insurance under the Group Policy and who is a resident of Canada outside Quebec.

“**Effective Date**” means the Original Effective Date set out above, or in respect of changes, increases or decreases in coverage, it means the Revision Date Set out above, with respect to such changes, increases or decreases.

“**Eligible Dependent Children**” means the Insured Individual's unmarried, Dependent Children under age 19 (or 23 if a full time student). Dependent Children are the Insured Individual's natural children, stepchildren, legally adopted children, foster children, or other children that for a period of at least 12 months the Insured Individual has shown a settled intention to treat as their own children and Handicapped Dependents.

“**Eligible Person**” means a Cardholder, Customer, or PC Loyalty Account Holder who, at time of enrollment is at least 18 years of age and no more than 69 years of age, and is a resident of Canada.

“**Family**” means the Insured Individual and their Family members whose primary residence is the same as the Insured Individual. This includes a Spouse and Eligible Dependent Children.

“**Insured Individual**” means an Eligible Person who has enrolled for coverage under the Group Policy and in respect of whom the required insurance premium continues to be paid. We refer to the Insured Individual as “you” and “your” in this Certificate of Insurance.

“**Handicapped Dependents**” means Dependent Children who have reached the maximum age and whose primary residence is the same as the Insured Individual that cannot earn their own living due to an intellectual disability or physical handicap. Canada Life reserves the right to request proof from the Insured Individual before providing coverage for such an individual and at the time of claim.

“**PC Loyalty Account Holder**” means the person in whose name an account is issued under the customer loyalty program administered by the Policyholder.

“**Spouse**” means the person to whom the Customer or PC Loyalty Account Holder is legally married or the person with whom the Customer has lived in a conjugal relationship in the same primary residence for a period of at least 24 months, at the time of application.

Protecting Your Personal information

When coverage is applied for, We establish a file that contains personal information that is kept in the offices of Canada Life or the offices of an organization authorized by Canada Life. You may exercise certain rights of access and rectification with respect to the information in your file by sending a request in writing to Canada Life. Canada Life may use service providers located within or outside Canada. We limit access to personal information in such files to Canada Life staff or persons authorized by Canada Life who require it to perform their duties, to persons to whom the insured person has granted access, and to persons authorized by law. Your personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. We collect, use and disclose the personal information to process applications and, if such applications are approved, provide and administer the financial product(s) applied for, including investigating and assessing claims, and creating and maintaining records concerning Our relationship. For a copy of our Privacy Guidelines or if an insured person has questions about our personal information policies and practices (including with respect to service providers), the insured can write to Canada Life's Chief Compliance Officer, at 330 University Ave. Toronto, ON. M5G 1R8, or refer to www.canadalife.com.