

SCHEDULE OF LOSSES

SUPERIOR ACCIRANCE

Dismemberment or Loss of Use of	Amount of Insurance
two of the following limbs: hand, foot, arm, leg or sight in one eye	\$350,000
hearing in both ears and speech	\$350,000
one hand, one foot, one arm or one leg	\$180,000
hearing in both ears or speech	\$180,000
sight in one eye or hearing in one ear	\$50,000
one finger or one toe (per finger or toe)	\$5,000
Death (Persons over 14 days old and less than 25 years old at the time of the accident)	
non-accidental	\$16,000
accidental, while using public transportation	\$64,000
accidental, due to other circumstances than using public transportation	\$32,000
Death (Persons aged 25 or over at the time of the accident)	
accidental, while using public transportation	\$100,000
accidental, due to other circumstances than using public transportation	\$64,000
Fracture	
skull, spine (except the coccyx), pelvis or thighbone	\$1,500
rib, sternum, coccyx, larynx, trachea, shoulder blade, humerus, patella, tibia or fibula	\$300
bone not included above	\$160

For more information or to purchase Accirance insurance, call the toll-free number today:

1-877-888-4873

A specialist is available to answer your questions Monday to Friday, between 8:00 a.m. and 9:00 p.m., and Saturday, between 8:30 a.m. and 4:30 p.m. (except statutory holidays).

Or visit:

desjardins.com/accident_insurance

This pamphlet sums up the features and conditions of our Accirance; it is not a contract. If you have any questions about these aspects of the coverage, please refer to the contract, which explains all the terms and conditions, as well as any exclusions or restrictions that may apply.



Money working for people

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ACCIRANCE, PERSONAL ACCIDENT INSURANCE



Money working for people



Life, health, retirement



BE BETTER PREPARED TO DEAL WITH PHYSICAL INJURIES

Philip was renovating the roof of his house when he suffered a nasty fall, breaking his leg and forearm.

“I never thought that my accident would have such a financial impact! The cost of specialized treatments quickly exceeded the maximum amounts covered by my group insurance plan. I had to get crutches, pay for taxis and hire home care help. I lost income while I was disabled, but my bills kept coming in.”

ELIMINATE FINANCIAL STRESS

Philip didn't have to pay for these expenses because he is insured under *Superior* Accirance.*

“Accirance paid me benefits for my injuries and covered many of my expenses. Without this financial assistance, I would have had to dip into my savings or go into debt to pay for all the expenses related to my accident.”

* The *Superior* Accirance option offers four times more coverage for only double the regular Accirance premium.

PAY A LITTLE... GET A LOT

Accirance is coverage for all budgets. For example, an 18-year old male like Philip pays **as little as \$5 a month** for *Superior* Accirance* coverage.

Premium Table

Age at the beginning of the insurance period	SUPERIOR ACCIRANCE 12-month premium	
	Female	Male
0 to 5 years old	\$13.90	\$17.90
6 to 11 years old	\$19.90	\$23.90
12 to 17 years old	\$25.90	\$39.90
18 years old and over	\$35.90	\$71.90

- A FAMILY BIKE RIDE
- A HOUSECLEANING CHORE
- A SOCCER TOURNAMENT
- A RENOVATION PROJECT

You don't have to be a daredevil to be at risk for an accident. Many people are injured while engaged in everyday tasks and activities.

Accirance coverage means that if you have an accident, you won't have to pay out of pocket for expenses not covered by your provincial health plan and group insurance plan.

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desjardins.com/accident_insurance



As an insurer, we deliver more than just a cash payment when the unexpected occurs. We also provide guidance and support to help you with

a wide range of concerns through assistance services that can help you when you need it the most.

- Psychological Assistance
- Convalescence Assistance - case management
- Estate Settlement Assistance