



ACCIDENT INSURANCE

Accident insurance protects you and your family from the financial hardship that can arise from a serious accident.

Coverage is in effect 24 hours a day, 7 days a week, for accidents that may occur anywhere at any time - on or off the job - while traveling or at home.

Your coverage is portable. If you move outside Manitoba and maintain your affiliation with Doctors Manitoba, you may:

- continue your accident insurance coverage as long as you pay the premiums
- increase coverage as long as you are a resident of Canada or the United States

Eligibility

You are eligible if you are a member of the Doctors Manitoba, an affiliate or a clinic manager under age 70.

You can also purchase voluntary accident insurance for your spouse (if under age 70) and unmarried dependent children. Unmarried children are those under age 21, or under age 25 if in full-time attendance at a university, college, or trade school.

Member Only Plan

- purchase insurance in units of \$10,000 to a maximum of 50 units (\$500,000)
- premiums cost \$3.72 per year (plus tax, where applicable) for each \$10,000 unit of insurance*
 - for example, if you want \$250,000 (25 units) of coverage, the cost would be \$93.00 per year (25 units X \$3.72)
- the principal sum is the amount of insurance you choose to purchase

Member and Family Plan

- purchase insurance in units of \$10,000 to a maximum of 50 units (\$500,000)
- premiums cost \$5.40 per year (plus tax, where applicable) for each \$10,000 unit of insurance*
 - for example, if you want \$250,000 (25 units) of coverage, the cost would be \$135.00 per year (25 units X \$5.40)
- the principal sum for you (the member) is the total amount of insurance you choose to purchase
- the principal sum for your spouse is equal to 50% of the member's principal sum
- the principal sum for each dependent child is equal to 15% of the member's principal sum, to a maximum of \$50,000 per dependent child

- for example, if you purchased \$100,000 of accident insurance under the Member and Family Plan, your spouse has coverage of \$50,000 and your dependent children each have coverage of \$15,000 (maximum amount of coverage)
- **if a husband and wife are both physicians paying dues to Doctors Manitoba:**
 - they may both enrol, with one member electing the Member Only Plan and the other electing the Member and Family Plan with Dependent children only
 - the member who does not enrol is considered the spouse to be insured under the Member and Family Plan

*Retail sales taxes are calculated based on the premiums applicable to those members of the Doctors Manitoba who reside and/or report for work in Manitoba, Ontario and Quebec. They are not included in the above premiums.

Schedule of Loss

If within one year from the date of the accident, injury results in any of the following specific losses, the Plan pays a sum for injury resulting from an accident. Each sum is calculated based on the amount of principle sum.

Percentage of Principle Sum

For Loss of:	Member/ Spouse	Dependent Children
Life	100%	100%
Both hands	100%	400%***
Both feet	100%	400%***
Entire sight of both eyes	100%	400%***
One hand and one foot	100%	400%***
One hand and entire sight of one eye	100%	100%
One foot and entire sight of one eye	100%	100%
Speech and hearing in both ears	100%	400%***
One arm or one leg	100%	200%****
One hand or one foot	100%	100%
Entire sight of one eye	100%	100%
Speech	100%	200%****

Percentage of Principle Sum

For Loss of:	Member/ Spouse	Dependent Children
Hearing in both ears	100%	200%****
Thumb and index finger of the same hand	100%**	200%
Hearing in one ear	100%***	25%
Use of both arms or both hands	100%	100%
Use of both legs or both feet	100%	100%
Use of one arm or one hand	100%	75%
Use of one leg or one foot	100%	75%
Paralysis benefits:		
Quadriplegia (all four limbs)	100%	400%***
Paraplegia (both lower limbs)	100%	200%****
Hemiplegia (upper and lower limbs of one side of body)	100%	200%****

** The maximum benefit amount payable will not exceed a total of \$250,000.

*** The maximum benefit amount payable will not exceed a total of \$200,000.

**** The maximum benefit amount payable will not exceed a total of \$100,000.

"Loss" means, with regard to:

- Hands and feet: Actual severance through or above the wrist or ankle joint;
- Arms and legs: Actual severance through or above the elbow or knee joint;
- Thumbs and fingers: Actual severance through or above the metacarpophalangeal joints;
- Eyes: Entire and irrecoverable loss of sight;
- Speech and hearing: Entire and irrecoverable loss of speech and/or hearing;
- Paralysis: Permanent and irrecoverable paralysis;
- Loss of use: Permanent, total and irrecoverable loss of use. The loss of use must be continuous for 12 months from the date of accident.

The total benefit paid for all losses sustained by one person as a result of any one accident will not exceed the principle sum.

Only one benefit, the largest, is payable to each insured for all losses resulting from one accident.

Additional Benefits

The following benefits are also included (see below for details):

Benefit	Maximum Amount Payable
Common Disaster	\$1,000,000
Contagious Disease	\$250,000
Conversion Option	Included for members only
Day Care	\$5,000 (or 5% of principal sum)
Education	\$ 5,000 (or 5% of principal sum)
Exposure and Disappearance	Principal sum
Family Transportation *	\$10,000
HIV Adjustment	\$25,000
Home Alteration and Vehicle Modification*	\$10,000
Rehabilitation*	\$10,000
Repatriation*	\$10,000
Seat Belt	5% of principal sum
Spousal Retraining*	\$10,000
Waiver of Premium	Total amount of premiums

* Only payable under one of the policies issued to Doctors Manitoba

Common Disaster Benefit (Family Plan Members only)

If both you and your spouse die as a result of the same accident and within 90 days after the date of the accident, your spouse's insurance coverage will be doubled to match your coverage, to a maximum aggregate of \$1,000,000.

Contagious Disease

- If you contract and/or become infected by Hepatitis B, Tuberculosis or Meningococcal Meningitis to which you were exposed during the performance of your duties, the Plan pays the principal sum, to a maximum of \$250,000, if loss of life occurs within 12 months following such exposure.

Conversion Option

- You may convert coverage to an individual plan within 31 days of the termination under this plan. The new plan maximum coverage will be \$100,000, and will be subject to the terms and conditions of the new individual policy.

Day Care Benefit

- If an injury causes your death, the Plan will pay the reasonable and necessary expenses actually incurred for an eligible dependent child who is, at the time of the accident, enrolled in a day care centre, or enrolls in a day care centre within 90 days following the date of your death.
- The benefit is equal to 5% of the principal sum or \$5,000, whichever is less, each year for up to four consecutive years for each eligible dependent child under age 13 if the dependent child remains enrolled in a legally licensed day care centre.

Education Benefit

- If an injury causes your death, the Plan will pay, in addition to all other benefits, an education benefit for any eligible dependent children.
- An eligible dependent child is one who, at the time of the accident, is enrolled as a full-time student in an institution for higher learning beyond the secondary school level, or is at the secondary school level and enrolls within 12 months following the date of your death.
- This benefit pays 5% of your principal sum to a maximum of \$5,000 per year, for a maximum of four consecutive years.

Exposure and Disappearance

- If loss results from unavoidable exposure to the elements, benefits are payable under this policy.
- If the insured's body is not found within one year after the date of the disappearance, sinking or wrecking of the vehicle in which he was an occupant at the time of the accident and under such circumstances as would otherwise be covered hereunder, it is presumed that the insured suffered loss of life resulting from bodily injury caused by an accident at the time of such disappearance, sinking or wrecking.

Family Transportation

- When, as a result of loss covered by this policy, an insured person is confined as an in patient in a hospital located not less than 100 kilometres from his/her normal place of residence, the Plan will pay the reasonable expenses actually incurred by any member of the immediate family of the insured person for hotel accommodation and transportation by the most direct route to the insured person, not to exceed an aggregate amount of \$10,000 for all such expenses.

HIV Adjustment

- If, during the performance of your duties, you sustain an Injury which results in your acquiring and testing positive for the Human Immunodeficiency Virus (HIV) within 12 months following the date of the accident, the Plan pays a lump sum amount equal to your principal sum, subject to a maximum of \$25,000.

Home Alteration and Vehicle Modification

- When an injury does not cause loss of life but results in the Plan making a payment under the Schedule of Loss, and requires you to use a wheelchair to be ambulatory, the Plan will pay for:
 - the cost of alterations to make your home wheelchair accessible and habitable, and
 - the cost of modifications necessary to make your vehicle accessible or drivable.
- Vehicle modifications must be approved by licensing authorities.
- The total maximum amount payable is \$10,000.

Rehabilitation

- If injury requires that you undergo special training to qualify you for employment in an occupation for which you would not otherwise have engaged except for your injury, the Plan will pay the reasonable and necessary expense incurred for such training within 3 years of the date of the accident, subject to a maximum amount of \$10,000 as the result of any one accident.

Repatriation Benefit

- If death of an insured person from accidental injury occurs at least 50 kilometers away from the normal residence, expenses of up to \$10,000 will be paid for preparation and transportation of the body of the insured person to his/her city of residence.

Seat Belt

- If an insured person sustains an injury in a vehicular accident which results in a payment under this policy, the Plan increases the benefit amount payable by 5%

if, at the time of the accident, the insured person was driving or riding in a vehicle and wearing a properly fastened seat belt.

Spousal Retraining Benefit

- If an injury causes your death, the Plan will pay the reasonable and necessary expenses actually incurred by your spouse within 3 years from the date of the accident for a formal occupational training program up to \$10,000.
- Payment is made for expenses actually incurred for an approved formal program, specifically qualifying your spouse for employment in an occupation for which he or she would otherwise not have had sufficient qualifications.

Waiver of Premium

- If you become totally disabled from an accident or sickness for at least six consecutive months, your premiums (and those of your insured spouse and/or insured dependent children, if applicable) are waived.
- The waiver is in effect until the earlier of the date you cease to be totally disabled, you reach age 65, your eligibility terminates, the policy is terminated, or failure to provide the Plan with proof of your continued total disability.

Exclusions

- Benefit is not paid for losses due to:
 - suicide or any suicide attempt while sane or insane
 - self-inflicted injuries while sane or insane
 - war, declared or undeclared, or any act thereof
 - full-time active service in the armed forces of any country
 - traveling as a pilot or crew member of any aircraft or travel in the policyholder's owned or leased aircraft

Definitions

Spouse is the person:

- to whom you are legally married or
- who lives with you and has been publicly presented as your spouse for at least one year before the accident and who is:
 - at least 18 years of age
 - competent to contract; and
 - not related by blood closer than would legally ban marriage

If more than one person meets this definition, the Insurance Company will only pay one benefit, which will be paid in equal shares to the persons meeting the definition (you must provide a written designation of your common-law spouse to the policyholder).

Dependent children are your unmarried natural born children, legally adopted children, step-children, common-law children for whom you have legal custody or any other children dependent upon you for support and maintenance in a parent-child relationship as defined under the Income Tax Act; who are:

- one day old but under 21 years of age
- under 25 years of age and attending an institution for higher learning on a full-time basis
- any age if mentally or physically handicapped, provided they are incapable of self-sustaining employment and remain totally dependent upon you for support and maintenance

Injury is bodily injury caused by an accident occurring while coverage is in force, where such injury is the basis of claim and results directly and independently of all other causes in loss

Insured means you, your insured spouse or your insured dependent children

Principle sum is the amount of insurance you select and which is stated on your most recently signed enrollment card on file with the policyholder

Member of the Immediate family is a person at least 18 years of age who is the son, daughter, father, mother, brother, sister, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, sister-in-law (all of the previous include natural, adopted and step relationships), spouse, grandson, granddaughter, grandfather or grandmother of the insured

Physician is a doctor of medicine (other than the insured or a member of the immediate family) licensed to practice medicine by:

- a recognized medical licensing organization in the locale where the treatment is rendered, provided he is a member in good standing of such licensing body, or
- a governmental agency having jurisdiction over such licensing in the locale where the treatment is rendered

Residence is the primary dwelling of which the insured is an occupant and the premises on which it is situated

Institution for higher learning is any university, CEGEP, trade school or college, as defined where you lived prior to your death

Hospital is an institution licensed as a hospital, which:

- is open at all times for the care and treatment of sick and injured persons, has a staff of one or more physicians available at all times and which continuously provides 24 hour nursing service by graduate registered nurses
- provides organized facilities for diagnostics and surgery,
- is an active treatment hospital and not primarily a clinic, rest home, nursing home, convalescent hospital or similar establishment

- for the purpose of this definition, physicians and nurses do not exclude a member of the immediate family

Nurse is a graduate registered nurse (R.N.) or nurse who is licensed to practice nursing service by a governmental agency having jurisdiction over such licensing (the nurse can not be yourself nor a member of the immediate family)

Regular care and attendance means medical treatment to the extent necessary under existing standards of medical practice for the condition causing Hospital confinement

Accommodation is lodging in the vicinity of the Hospital where you are confined

Seat belt means the belts that form a restraint system and includes infant and child restraint systems when properly used with a seat belt

Vehicle is a passenger car, station wagon, van, jeep-type automobile or truck

General Information

Effective date

Accident insurance is effective on the date your application form and premiums are received by Doctors Manitoba.

Increase, Decrease or Cancellation of Insurance

You may:

- Increase or decrease your coverage on any June 1 by contacting Doctors Manitoba and completing the appropriate application form.
- Elect family plan coverage at any time within 60 days of a change of family status; if this option not exercised within the 60 day period then no change in plan or amount of coverage may be made until the following June 1
- Cancel your coverage at any time by providing 30 days of written notice to Doctors Manitoba

Termination of Coverage

Your coverage terminates immediately on the earliest of the date:

- The policy terminates
- A premium due is unpaid
- Of June 1 coinciding with or immediately following the date you reach age 70
- You cease to be associated with Doctors Manitoba in a capacity making you eligible for insurance under the policy, unless stated otherwise

Your spouse and/or dependent children's coverage terminates immediately on the earliest of the date:

- They cease to be eligible
- Your insurance is terminated, unless stated otherwise

Upon termination of eligibility for any reason, the insurance coverage is continued until the end of the period for which the premium is paid.

How to Apply and Claim

How to Apply

- Contact Doctors Manitoba to apply for coverage. Call Glenna Murray at (204) 985-5846.
- Submit your completed, signed application form and a cheque made out to the Doctors Manitoba for applicable premiums, to Doctors Manitoba. Payments can also be made by pre-authorized deduction from your bank account.
- If you apply part way through the policy year of June 1 to May 31, premiums are pro-rated based on the number of full months remaining.

How to Make a Claim

- Contact Doctors Manitoba to make a claim.
- You will be provided with the necessary claim forms as well as instructions covering other requirements that may aid in a prompt handling of the claim.
- To make a claim, written notice of the accident must be provided to the insurer within 30 days of the date of the accident and written proof must be submitted within 90 days of the date of the accident.
- If the required notice and proof of loss is not received, the claim may not be considered after the 90 day period has expired, unless there is good reason for the delay. In no event is a claim considered after one year from the date of the accident if notification was not provided to the insurer and the necessary forms not completed and submitted.

Payment of Benefits

Your accidental death benefit is paid to the beneficiary designated on your application form, or to your estate if no such designation is made. Any other benefits payable (which include those payable for your insured spouse and/or insured dependent children) are paid to you, with the exception of indemnities payable under the Day Care Benefit, Education Benefit, and Spousal Retraining Benefit.