AIG

Optional Accidental Death & Dismemberment

24-hour accident protection for you and your family.

Why this coverage matters

Optional AD&D insurance provides financial support if a covered accident results in death or a covered serious injury, with additional benefits designed to support recovery and your family.

Coverage highlights

24-hour coverage

Protection applies 24 hours a day, whether at work, at home or while travelling. Benefits paid directly to an insured person are non-taxable.

Coverage you choose

Select the amount of protection that fits your needs, with separate coverage options for you, your spouse and dependent children. Your selected coverage amount is your Principal Sum, which is used to determine the benefits payable for covered losses.

Broad accident protection

Benefits are payable for accidental death and a range of covered losses, including loss of limbs, sight, speech, hearing and certain forms of paralysis.

Support beyond the core benefit

Additional benefits can help with costs such as rehabilitation, home or vehicle modification, psychological therapy and hospital stays.

Support for your family

Coverage includes benefits that may assist with family transportation, childcare, education, funeral expenses and bereavement following a covered accident.

Take your coverage with you

If your employment ends, you may convert up to $500,000 of your existing AD&D coverage to an individual policy without medical evidence, provided you apply within 90 days of termination.

How it works

Employee	Spouse	Dependent Child	Monthly Rate
$25,000 to $500,000 in $25,000 increments	$25,000 to $500,000 in $25,000 increments	$5,000 to $50,000 in $5,000 increments	$0.015 per $1,000 of coverage

What you need to know

Key information about eligibility, cost and coverage limitations.

Who can apply?

Coverage is available to active eligible employees of SLB Canada who reside in Canada. You may also apply for coverage for your eligible spouse and dependent children. Dependent children are eligible up to age 21, or age 26 if attending a post-secondary institution full-time. Coverage terminates when you retire.

Important things to know

Termination

Your coverage continues until retirement; coverage for your spouse and child(ren) also continues until you retire as long as they remain eligible dependents.

Travel & aviation limitations

Certain aviation activities and other travel circumstances are excluded.

Accident-only coverage

AD&D is designed to respond to covered accidental losses. Sickness, disease, natural causes and certain medical events are not covered.

Other exclusions

Additional exclusions apply, including certain losses involving war, self-inflicted injury, operating a vehicle under the influence of alcohol, criminal activity and active military duty.

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Protection for you and your family

Choose coverage for yourself, your spouse and your dependent children to help provide added financial protection when a covered accident affects your family.

What the core AD&D benefit covers

Accidental death

Pays 100% of the Principal Sum for a covered accidental loss of life.

Covered dismemberment or loss

Pays a percentage of the Principal Sum based on the covered loss shown in the Table of Losses.

Paralysis

Quadriplegia, paraplegia and hemiplegia pay two times the Principal Sum, up to $1,500,000.

The Table of Losses determines the percentage payable for each covered loss.

Table of Losses Summary

100% of Principal Sum

Examples include loss of life, both hands or both feet, entire sight of both eyes, brain death, and loss of speech and hearing.

75%–80% of Principal Sum

Examples include loss of one arm or leg (80%), one hand or foot (75%), or entire sight of one eye (75%).

200% of Principal Sum

Enhanced paralysis benefit — Quadriplegia, paraplegia and hemiplegia up to $1,500,000.

Other covered losses are payable at the percentages shown in the Table of Losses.

Additional Benefits

Rehabilitation*	Up to $15,000	**Dependent child education**	Up to $5,000 per child per year
Home alteration & vehicle modification	10% of Principal Sum up to a maximum of $50,000	**Spousal education***	Up to $15,000
Psychological therapy	Up to $5,000	**Funeral expense**	Up to $5,000
In-hospital benefit	1% of Principal Sum up to $2,500/month	**Bereavement**	Up to $1,000
Family transportation	Up to $15,000	**Disability fitness**	Up to $5,000
Repatriation	Up to $15,000	**Parental care**	Up to $10,000
Identification	Up to $15,000	**Carjacking**	Up to $25,000
Day care	Up to $5,000 per child per year	**Cosmetic disfigurement**	Up to $25,000
Child Enhancement	Doubles Table of Losses Amount	**Permanent & total disability***	Up to 100% of Principal Sum

* Employee only. Additional benefits also include common disaster, seat belt and air bag, criminal assault, coma and surgical reattachment benefits.

Cost of coverage

What does it cost?

$0.015 per month for each $1,000 of coverage.
Cost for dependent child(ren) is for all eligible children.

Example

$100,000 of coverage × $0.015 per $1,000 = $1.50 per month.

Questions? Contact: aigcanada.ah@aig.com
To initiate a claim: AHClaimscan@aig.com
Policy Number: 9430747

Refer to your booklet when available for additional details. This document provides a summary of coverage for information purposes only. Coverage is subject to the terms, conditions, limitations and exclusions of the applicable policy. In the event of any discrepancy between this document and the policy, the policy will govern.

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