

GROUP ACCIDENT INSURANCE

for members of

London & Counties
Society of Physiologists

and

Massage Therapists
Association of
Saskatchewan

the citadel

As a member of MTAS or LCSP, you are invited to participate in our group accident insurance program. Coverage applies for accidents (but not sickness) no matter when they occur for a premium of only \$100 per year:

Eligibility: all members in good standing under age 70 and gainfully employed a minimum of 15 hours per week.

Coverage: 24 hours business or pleasure, anywhere in the world. Coverage is included while a passenger (but not a pilot or crew member) in a certified aircraft. Any other flying in aircraft owned, operated or leased by your organization or any other device for aerial navigation is excluded.

Benefits:

1. Accidental Death & Dismemberment – Principal Sum = \$75,000. Includes a schedule of losses payable.
2. Permanent Total Disability – Lump Sum = \$75,000. This benefit reduces by payments received under Accidental Death & Dismemberment.
3. Weekly Accident Indemnity – maximum weekly benefit = \$500. Insured must be under age 65. Benefits are payable from the first day for up to 52 consecutive weeks.
4. Accident Reimbursement Expense = \$5,000. This benefit covers various expenses such as ambulances and drugs.
5. Dental Injury Expense = \$1,000.

6. Repatriation Expense = \$10,000. The qualified loss of life must occur at least 50 km or more from the insured's residence.
7. Rehabilitation Expenses = \$10,000.
8. Spousal Occupation Training Expenses = \$10,000.
9. Child Education Expenses = \$3,750 per year, maximum 4 years.
10. Daily Hospital Cash = \$1,500. Pays a benefit of \$50/day for a maximum of 30 consecutive days.

Exclusions:

There is no coverage for loss, fatal or non-fatal, caused or contributed to by:

1. intentionally self-inflicted injury while sane or self-inflicted injury while insane;
2. declared or undeclared war or any act thereof;
3. active full-time service in the armed forces of any country;
4. riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage".

Wording booklets are available upon request and are forwarded to all who register.

Premiums:

Jan. 1, Feb. 1, Mar. 1: \$100
Apr. 1, May 1, Jun. 1: \$75
Jul. 1, Aug. 1, Sept. 1: \$50
Oct. 1, Nov. 1, Dec. 1: \$25

2004/03

For further information, contact:

APPLICATION FOR INSURANCE – MTAS / LCSP

Jim MacKenzie, MBA, DAA, FCIP
(Hons)
Dusyk & Barlow Insurance
Brokers Ltd.
4615 Albert Street
Regina, SK S4S 6B6

Phone: (306) 789-8384
(800) 305-6737
FAX: (306) 525-8540
Email: jim@dusykbarlow.sk.ca

<http://www.saskinsurance.com>

I am an: MTAS Member (#9221719): _____ LCSP Member (#9218066): _____

Name: _____

Address: _____

City: _____ Prov.: Saskatchewan

Postal Code: _____ Phone #: (306) _____

Date of Birth: _____ Smoker? _____ Sex: M / F

Are you employed a minimum of 15 hours per week? YES / NO
If no, you may not qualify for all benefits. Please call or see over for details.

Do you have any other employment or income-producing activities?
YES / NO *If yes, please elaborate.*

I hereby enrol in the above-noted program. I acknowledge that coverage commences on the first day of the month following receipt of this application by The Citadel.

X _____ Date: _____
2006/09