

	ACCIDENT HOSPITAL BASE BENEFIT	SICKNESS HOSPITAL OPTIONAL BENEFIT																										
COVERAGE DESCRIPTION	<p>Provides benefits for Hospital Confinement due to a covered accident for:</p> <ul style="list-style-type: none"> ▪ Principal Insured ▪ Principal Insured & Spouse ▪ Principal Insured, Spouse & Dependent Children ▪ Principal Insured & Dependent Children 	<p>Provides benefits for Hospital Confinement due to a covered sickness for:</p> <ul style="list-style-type: none"> ▪ Principal Insured ▪ Principal Insured & Spouse ▪ Principal Insured, Spouse & Dependent Children ▪ Principal Insured & Dependent Children 																										
COVERAGE AVAILABILITY	<p>Issue Ages: Principal Insured and spouse: 16-75 years</p> <p>Dependent Children:</p> <ul style="list-style-type: none"> ▪ 1 month – 18 years ▪ One premium for all children <p>Occupational Classes: Availability: workers in an insurable occupation, retirees, students and homemakers.</p>	<p>Issue Ages: Principal Insured and spouse: 18-75 years</p> <p>Dependent Children:</p> <ul style="list-style-type: none"> ▪ 1 month – 18 years ▪ One premium for all children <p>Occupational Classes: Availability: workers in an insurable occupation, retirees, students and homemakers.</p>																										
COVERAGE BENEFITS	<p>Hospital Confinement: Pays 100% of daily benefit amount from the first day for as long as hospitalized due to an accident.</p> <p>Ages 0-64: Daily Benefit – \$40 – \$150 (Available in \$10 increments)</p> <p>Ages 65-75: Daily Benefit – \$40 – \$80 (Available in \$10 increments)</p> <p>Loss of Limb or Sight Benefit: Pays a lump sum amount for loss of limb or eyesight which occurs within 365 days of a covered accident.</p> <table border="0"> <thead> <tr> <th>Daily Benefit</th> <th>Loss of Limb or Sight Benefit (Maximum)</th> </tr> </thead> <tbody> <tr><td>\$40</td><td>\$10,000</td></tr> <tr><td>\$50</td><td>\$12,500</td></tr> <tr><td>\$60</td><td>\$15,000</td></tr> <tr><td>\$70</td><td>\$17,500</td></tr> <tr><td>\$80</td><td>\$20,000</td></tr> <tr><td>\$90</td><td>\$22,500</td></tr> <tr><td>\$100</td><td>\$25,000</td></tr> <tr><td>\$110</td><td>\$27,500</td></tr> <tr><td>\$120</td><td>\$30,000</td></tr> <tr><td>\$130</td><td>\$32,500</td></tr> <tr><td>\$140</td><td>\$35,000</td></tr> <tr><td>\$150</td><td>\$37,500</td></tr> </tbody> </table> <p>Some losses may be paid 25% or 50% of benefit. See Policy for details.</p> <p>Ambulance Expense Benefit: Reimburses expenses incurred travelling to and from the hospital. Benefit: \$100 – \$375</p> <p>X-Ray Expense Benefit: Reimburses expenses incurred when a resident patient in a hospital. Benefit: \$100 – \$375</p>	Daily Benefit	Loss of Limb or Sight Benefit (Maximum)	\$40	\$10,000	\$50	\$12,500	\$60	\$15,000	\$70	\$17,500	\$80	\$20,000	\$90	\$22,500	\$100	\$25,000	\$110	\$27,500	\$120	\$30,000	\$130	\$32,500	\$140	\$35,000	\$150	\$37,500	<p>Hospital Confinement: Pays 100% of daily benefit amount from the first day for as long as hospitalized due to a sickness.</p> <p>Ages 0-64: Daily Benefit – \$40 – \$150 (Available in \$10 increments)</p> <p>Ages 65-75: Daily Benefit – \$40 – \$80 (Available in \$10 increments)</p>
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	ACCIDENT HOSPITAL BASE BENEFIT (cont.)	SICKNESS HOSPITAL OPTIONAL BENEFIT (cont.)
WAIVER OF PREMIUM	Premiums are waived after 60 days of hospitalization.	N/A
INTEGRATION	Pays full benefits regardless of other benefits received.	Pays full benefits regardless of other benefits received.
GUARANTEED RENEWABLE	Guaranteed renewable for life. No change may be made in your premium unless the same change is applied to all insureds with similar characteristics. With no limitation La Capitale reserves the right to change the premium and applicable fees based on various factors, such as investment returns, total claims paid and operating expenses. No change will occur in your premium as a result of your individual health or your claims history.	Guaranteed renewable for life. No change may be made in your premium unless the same change is applied to all insureds with similar characteristics. With no limitation La Capitale reserves the right to change the premium and applicable fees based on various factors, such as investment returns, total claims paid and operating expenses. No change will occur in your premium as a result of your individual health or your claims history.

KEY COMMON DEFINITION

Hospital

Means an establishment which meets all of the following requirements: (1) holds a licence as a hospital (if licensing is required in the province); (2) operates primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients; (3) provides twenty-four hour a day nursing service by registered or graduate nurses; (4) has a staff of one or more currently licensed Physicians available at all times; (5) provides an organized facility for diagnosis and surgical facilities, and (6) is not primarily a clinic, nursing, rest or convalescent home, a rehabilitation centre or an extended care facility and is not, other than incidentally, a place for the treatment of alcoholics or drug addicts.

ACCIDENT HOSPITAL POLICY KEY DEFINITION

Injury

Means bodily injury caused by an accident independently of disease or bodily infirmity or any other causes. Such accident must occur while the Policy is in force.

SICKNESS HOSPITAL RIDER KEY DEFINITION

Sickness

Means sickness or disease first manifesting itself more than 30 days after the Rider Date and while the Rider is in force.