

## Sun Life Go Accidental Death Insurance

*The following policy wording is provided solely for your convenience and reference. It is incomplete and reflects only some of the general provisions that may be found in some of our insurance policies. We periodically make changes to policy wording and therefore this incomplete sample may not duplicate the wording of any actual issued policy. It is not to be construed or interpreted in any manner as a contract or an offer to contract. The actual policy issued to any given client will govern that relationship.*

SAMPLE

Sun Life Assurance Company of Canada agrees to provide the benefits of this policy according to its terms and conditions.

In this document, *you* and *your* mean the owner of this policy. *We, us, our,* and *the company* mean Sun Life Assurance Company of Canada.

**Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life Financial group of companies.**

Signed at Toronto, Ontario

Signature of Dean A. Connor

Signature of Brigitte K. Catellier

**Dean A. Connor  
President and Chief Executive Officer  
Sun Life Assurance Company of Canada**

**Brigitte K. Catellier  
Vice-President, Associate General Counsel  
and Corporate Secretary  
Sun Life Assurance Company of Canada**

It's important that you read your entire policy carefully. It sets out the benefits payable and has exclusions and limitations. To help you understand insurance terms, refer to the explanations described under the heading, *Insurance terms*.

If you have any questions or want information on any of our other products or services, please contact us at:

**Sun Life Assurance Company of Canada**

P.O. Box 2001, Stn Waterloo  
Waterloo ON N2J 0A3  
1-800-669-7921

## Table of contents

Policy particulars .....	1
Premium schedule.....	2
If you change your mind within 30 days .....	3
Contesting the policy.....	4
Accidental death benefit .....	5
Paying for your policy .....	7
When your policy ends .....	8
Your right to cancel this policy .....	9
Other information about your policy .....	10
Insurance terms .....	11
Statutory conditions.....	12



## Policy particulars

Plan:	Sun Life Go Accidental Death Insurance		
Policy number:	XXXXX	ID number:	XXXX,XXX-X
Policy date:	<MMMM d, yyyy>		
Owner:	<First & Last Name>		
Insured person:	<First & Last Name> born on <MMMM d, yyyy>		
Beneficiary:	The beneficiary is named on your application, unless you make a change in writing to us.		
Insurance amount:	\$XXX,000 on the insured person A death benefit is payable when the insured person dies, as described under the heading <i>Accidental death benefit</i> .		
Date your policy ends:	<MMMM d, yyyy>		

The *Premium schedule* on the next page describes your premium guarantee.

You are not eligible to receive policyholder dividends under this policy.

For Sun Life Go Accidental Death Insurance, the maximum insurance amount is \$500,000.

For all accidental death insurance policies issued under policy number XXXXXX, XXXXXX, or XXXXX, the maximum insurance amount that we will pay will not exceed the aggregate limit of \$500,000.

<Include if the policy language is English and the application was signed in QC>

You requested this policy and any documents attached, or related to it, be in English. Vous avez expressément demandé que le présent contrat ainsi que tout document s'y rapportant soient rédigés en anglais.

This *Policy particulars* page is included in and forms part of your policy. It replaces any previous *Policy particulars* page issued to you under this policy. The information contained in this *Policy particulars* page is subject to the provisions, terms and conditions of the policy.

## Premium schedule

You must pay all premiums for this policy by the premium due date.

Premiums are due monthly on the 1<sup>st</sup> day of the month, starting on MMMM 1, yyyy.

The total initial monthly premium for this policy is \$XXX.XX.

We may change your premium each year from the date your policy began, effective on the policy anniversary. We will give you 30-days written notice before the change is made.

As the owner, you are responsible for payment of premiums. We reserve the right to apply an administrative fee if a premium is returned.

SAMPLE

## If you change your mind within 30 days

You may send us a written request to cancel your policy within 30 days of receiving it from us.

You are considered to have received your policy 5 days after it's mailed from our office.

When we receive your written request we'll refund any amount paid. This is called rescission, and your policy will be considered void from date of issue.

Your decision to cancel your policy is your personal right. When we receive your request to cancel it, all of our obligations and liabilities under this policy end immediately. The cancellation is binding on you and any person entitled to make a claim under this policy, whether their entitlement is revocable or irrevocable.

To cancel your policy, send your request in writing to:

**Sun Life Assurance Company of Canada**

P.O. Box 2001, Stn Waterloo  
Waterloo ON N2J 0A3

SAMPLE

## Contesting the policy

The incontestability provisions set out in the provincial or territorial insurance legislation applicable to this policy apply.

### *Limit on contesting*

We cannot challenge the validity of the policy after it has been in effect continuously for two years from the later of the date it took effect and the date it was last reinstated. If the policy is amended to increase or change a benefit or improve a rating, we cannot challenge the validity of the amendment after it has been in effect continuously for two years from the later of the date the amendment took effect and the date the policy was last reinstated.

### *Exception to the limit on contesting*

We can challenge the validity of the policy or an amendment at any time in cases of fraud.

SAMPLE



## Accidental death benefit

We pay a death benefit to the named beneficiary for this policy when the insured person dies as a result of an accident while this policy is in effect.

The *Policy Particulars* page shows the following information about this benefit:

- the insured person
- the insurance amount, and
- the date your policy ends.

### When we pay

We pay an accidental death benefit if the insured person dies:

- while this policy is in effect
- as a direct result of an accident
- independently of any other cause
- within 90 days of the accident, and
- before their 70<sup>th</sup> birthday.

This policy ends on the date the insured person dies.

### When we will not pay (exclusions)

We will not pay the accidental death benefit if the insured person's death is directly or indirectly caused by or associated with the insured person operating a vehicle while their blood alcohol level is more than 80 milligrams of alcohol per 100 milliliters of blood. A vehicle includes any form of ground, air or marine transportation that can be put into motion by any means, including muscular power. We do not take into account whether or not the vehicle is in motion.

We will not pay the accidental death benefit if the insured person's death is directly or indirectly caused by or associated with the insured person:

- committing or attempting to commit a criminal offence
- taking or attempting to take their own life, regardless of whether the insured person had a mental illness or understood or intended the consequences of their action(s)
- causing themselves bodily injury, regardless of whether the insured person had a mental illness or understood or intended the consequences of their action(s)
- taking any drug, unless the drug was taken as prescribed by a licensed medical practitioner
- engaging in any activity while their blood alcohol level is more than 80 milligrams of alcohol per 100 milliliters of blood
- inhaling or ingesting any poisonous substance, whether voluntarily or otherwise
- inhaling any type of gas, whether voluntarily or otherwise
- having a mental or physical illness or receiving treatment for that illness
- receiving dental or surgical treatment
- contracting an infection, unless the infection was caused by an external visible wound received in an accident, or
- travelling by air, which includes descent from the aircraft. This exclusion does not apply if the insured person is a fare-paying passenger on regularly scheduled airlines

In addition, we will not pay the accidental death benefit if the insured person's death is directly or indirectly caused by or associated with civil disorder or war, whether declared or not; or service in the naval, military or air force of any country, combination of countries or international organization at war, whether war be declared or not.

## **Making a claim**

To make a claim, call us at the toll free phone number shown at the beginning of this policy. We will send the appropriate form to be completed. The person making the claim must complete the form and give us the information we need to assess the claim, including proof that the insured person died while this policy was in effect.

Physicians may charge a fee to complete certain forms. The person making the claim is responsible for any fee.

Before we pay a death benefit, we must verify the insured person's date of birth. If the date of birth on the application is incorrect, we'll adjust the death benefit to the amount that would have been payable based on the premiums paid and the correct date of birth.

SAMPLE

## Paying for your policy

### **Premiums for this policy**

We will provide you with the benefits described in this policy if you pay the premiums, shown on the *Policy particulars* page. You must pay all premiums monthly by pre-authorized debit or credit card payment by the due date. Payments must be made to Sun Life Assurance Company of Canada.

The *Premium Schedule* describes your premium. We may change your premium each year from the date your policy began, effective on the policy anniversary. We will give you 30 days written notice before the change is made.

### **If premiums are not received**

If the amount you are required to pay is not paid, your policy ends 31 days after it's due. If your policy ends this way, it has lapsed.

SAMPLE

## When your policy ends

Your policy automatically ends on the earliest of:

- the policy end date shown on the *Policy Particulars* page,
- the date you stopped making premium payments as set out in the *If premiums are not received* provision,
- the date you tell us in writing to cancel it,
- the date you die, or
- the date the insured person dies.

There is no benefit payable under this policy after the date your policy ends.

SAMPLE

## Your right to cancel this policy

You may cancel your policy at any time. Your decision to cancel your policy is your personal right. The cancellation is binding on you and any person entitled to make a claim under this policy, whether their entitlement is revocable or irrevocable.

All of our obligations and liabilities under this policy end immediately on the date we receive your request to cancel your policy or on any later date you indicate in your request.

To cancel your policy, send your request in writing to:

**Sun Life Assurance Company of Canada**

P.O. Box 2001, Stn Waterloo  
Waterloo ON N2J 0A3

If you apply to cancel your policy within the first 30 days of receiving it from us, we will treat this as a rescission. This is described under the heading, *if you change your mind within 30 days*.

SAMPLE

## Other information about your policy

### Information about our contract with you

Once your policy is in effect, the following documents make up our entire contract with you:

- your application for insurance, including any evidence of insurability,
- the *Policy particulars* page, and
- this policy, including any amendments.

### PLEASE KEEP THESE DOCUMENTS IN A SAFE PLACE

All of our obligations to you are contained in the documents described above. Any other document or oral statement does not form part of this contract. This policy or any part of this policy may not be amended or waived except by a written amendment signed by two authorized signing officers of the company.

### Time limit for recovery of insurance money

#### *Limitation period for Ontario:*

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

#### *Limitation period in any other province:*

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

### Currency of this policy

All amounts of money referred to in this policy are in Canadian dollars.

## Insurance terms

The following explanations describe insurance terms that may or may not apply to this policy.

<b>Accident</b>	Bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.
<b>Age</b>	A person's age on their birthday nearest to a particular date. This is known as the age nearest. For example, a person's age at the policy date means their age on their birthday nearest to the policy date.
<b>Beneficiary</b>	The person or persons you name in writing to receive a death benefit.
<b>Policy anniversary</b>	The month and day every year that is the same as your policy date.
<b>Policy date</b>	The start date of your insurance policy. This date is shown on the <i>Policy particulars</i> page.
<b>Premium</b>	The amount you must pay to purchase and maintain an insurance policy.

SAMPLE

## Statutory conditions

### **The policy**

The application, the *Policy particulars* page, this policy and any amendment to the policy agreed upon in writing after this policy is issued, constitute the entire policy, and no agent has authority to change the policy or waive any of its provisions.

### **Waiver**

We are deemed not to have waived any condition of this policy, either in whole or in part, unless our waiver is clearly expressed in writing signed by our authorized signing officers.

### **Copy of application**

We will on your request, give you a copy of the application for this policy.

### **Material facts**

No statement made by you at the time of application for this policy can be used in defense of a claim under or to avoid this policy unless it is in the application or any other written statements or answers given as evidence of insurability.

### **Termination by us**

We may terminate this policy at any time by giving written notice of termination to you and by refunding concurrently with the notice, the amount of premium paid in excess of the proportional premium for the expired time. The written notice may be delivered to you or sent by registered mail to the last address we have recorded for you in our records.

#### *Termination of insurance*

We may terminate your policy by giving you 15 days written notice by registered mail.

#### *Termination for non-payment*

If the initial premium has not been fully paid when due, we may terminate your policy by giving you 15 days written notice by registered mail.

The 15 days notice of termination by registered mail starts on the day the registered letter or notification of it is delivered to your postal address.

### **Notice and proof of claim**

You must send us written notice of all claims not later than the time period set out in your policy for making a claim by sending claims either by regular mail to us or electronically, where available.

You must give us any proof we consider is reasonably necessary for a claim.

### **Failure to give notice or proof**

Failure to give notice of claim or provide proof of a claim within the time limit set out in this statutory condition does not invalidate the claim if you give notice or proof as soon as is reasonably possible and in no event later than 12 months from the date that an eligible expense is incurred.

### **When money is payable**

All money payable under this policy shall be paid by us within 60 days after we receive satisfactory proof of claim.



**Insurer to furnish forms for proof of claim**

We shall furnish forms for proof of claim within 15 days after receiving notice of claim, but where the claimant has not received the forms within that time the claimant may submit his or her proof of claim in the form of a written statement of the cause or nature of the accident giving rise to the claim.

**Rights of examination**

We may require an autopsy in the case of the insured person's death, subject to any law of the applicable jurisdiction relating to autopsies before we approve an accidental death benefit under this policy.

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