

Voluntary Personal Accident Insurance Benefit Entitlements

If injuries result in death, dismemberment or loss of use within 365 days after the date of the accident, the plan provides the following benefits for you, your spouse and your children:

**Subject to a maximum of \$1,000,000 per person

Loss	You or your spouse (based on you or your spouse's principal sum)	Your child (based on your child's principal sum)
Loss of life	100%	100%
Loss of both arms or both legs	200%**	100%
Loss of both hands or both feet	100%	400%
Loss of one hand and one foot	100%	400%
Loss of one hand or one foot, and entire sight of one eye	100%	400%
Loss of one arm or one leg	80%	200%
Loss of one hand or one foot	75%	200%
Loss of four fingers on the same hand	33%	33.33%
Loss of all toes on the one foot	25%	Not applicable
Loss of four toes on the one foot	Not applicable	50%
Loss of use of both arms or both legs or combination of one arm and one leg	200%**	Not applicable
Loss of use of both arms or both legs	Not applicable	400%
Loss of use of both hands or both feet or a combination of one hand and one foot	100%	Not applicable
Loss of use of both hands or both feet	Not applicable	400%
Loss of use of one arm or one leg	80%	200%
Loss of use of thumb and index finger of the same hand	33%	50%
Loss of use of one hand or one foot	75%	150%
Loss of thumb and index finger on the same hand	33%	33.33%
Loss of entire sight of both eyes	100%	400%
Loss of speech and loss of hearing in both ears	100%	400%
Loss of entire sight of one eye	75%	200%
Loss of speech	75%	100%
Loss of hearing in both ears	75%	100%
Loss of hearing in one ear	33%	25%
Quadriplegia	200%**	400%
Paraplegia	200%**	400%
Hemiplegia	200%**	400%

Quadriplegia, paraplegia and hemiplegia will become payable after the elimination period of 365 days has been satisfied.

If you or your spouse has multiple losses as a result of one accident, the maximum amount payable will not exceed 100% of the loss of life benefit amount with the exception of the loss of use of both arms, both legs or a combination of one arm and a leg, quadriplegia, paraplegia and hemiplegia. In no event will the maximum benefit amount exceed 200%.