



FRACTURE
BENEFIT

INSURANCE

A supplemental benefit
to your group insurance



Receive up to \$1,000 in the event of accidental fracture

Fracture Benefit provides coverage:

- around the clock;
- no matter where you are: at work, at home or at play;
- around the world whenever you travel;
- up to \$1,000 in benefits.

Indemnities are payable in addition to any other insurance you may have with another insurer or government plan.

Minimum indemnity (fracture of any bone not listed): \$150.



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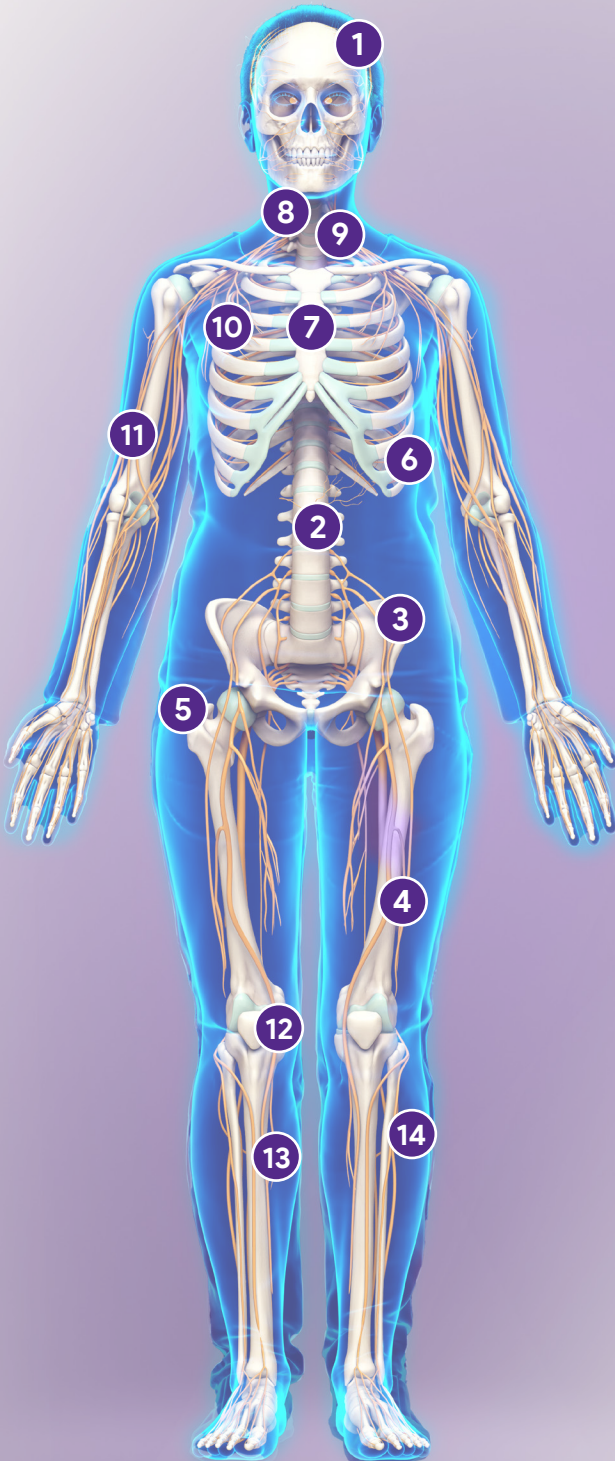
1. Indemnities under the Fracture Benefit

Where the person insured under the Master Policy sustains a fracture as the result of an accident, the insurer will pay the benefit indicated below.

Type of fracture		Indemnity
1	Skull	\$1,000
2	Spine	\$1,000
3	Pelvis	\$1,000
4	Femur	\$1,000
5	Hip	\$1,000
6	Rib	\$300
7	Sternum	\$300
8	Larynx	\$300
9	Trachea	\$300
10	Scapula	\$300
11	Humerus	\$300
12	Patella	\$300
13	Tibia	\$300
14	Fibula	\$300
15	Any other bone	\$150

The fracture must be diagnosed by a physician and confirmed by an X-ray within 30 days of the accident. If an X-ray is not submitted, the indemnity will be limited to 50% of the amount stipulated. Indemnities are not cumulative.

Where multiple fractures are sustained, the insurer will pay the indemnity for the fracture with the highest associated benefit. As such, only one of the indemnities listed above shall be paid and that indemnity is payable provided the insured person is still living 30 days immediately following the accident.



2. Renewal

This benefit will be renewed for as long as the Master Policy between the insurer and the employer is in effect and the person in question meets the definition of insured person.

3. Limitations

Indemnities are not cumulative. Where multiple fractures are sustained, the insured person will be paid the indemnity for the fracture with the highest associated benefit.

Regardless of the number of Fracture Benefit coverages in force with Humania Assurance,

where the amount the insured person holds exceeds \$10,000, the indemnity payable by the insurer shall be limited to \$10,000.

The total amount of indemnities payable by the insurer per insured person, for a single event under a Fracture Benefit coverage, cannot exceed \$10,000.





4. Exclusions

No indemnity shall be payable if the fracture results:

- from an intentionally self-inflicted injury, while sane or insane;
- From the insured person's participation in an unlawful or criminal act, or from the act of driving a motor vehicle or boat while under the influence of narcotics or while the insured person's blood alcohol level exceeds the limit permitted by law;
- from the insured person's participation in a popular demonstration, an insurrection, a war (whether declared or undeclared), or any act related thereto;
- directly or indirectly from a physical, mental or nervous impairment of the insured person;
- from drug addiction, alcoholism or the use of hallucinogens, drugs or narcotics;
- from injury sustained during a flight, except where the insured person is a passenger aboard an aircraft operated by a common carrier;
- from the insured person's participation in a race, trials or speed trial involving automobiles, motorcycles (including motocross), or any motorized vehicle or craft, as well as any activity related thereto;
- from injury resulting from participation in any aviation activity, parachuting, underwater diving, hang-gliding, rodeo, or Extreme Sports;
- from injury sustained before the benefit's effective date;
- from a sport for which the insured person receives compensation or a purse.

5. Contract

This protection is issued by Humania Assurance (herein referred to as the Insurer) on the basis of the Master Policy in force between the employer of the insured person and Humania Assurance.

6. Definitions

For the purposes of this benefit, the following terms are defined as follows:

Accident

an event (while the benefit is in force) resulting from a cause that is external, violent, sudden, fortuitous and beyond the control of the insured person.

Canadian Resident

a person legally entitled to reside in Canada and who lives in Canada for at least six months per calendar year.

Extreme Sport

any sport that is practiced under extreme or unusual conditions and that involves a risk of injury that is higher than any other sport normally practiced.

Exclusions

From the insured person's participation in an unlawful or criminal act, or from the act of driving a motor vehicle or boat while under the influence of narcotics or while the insured person's blood alcohol level exceeds the limit permitted by law.

Injury

body lesion resulting directly, independently of any sickness or other cause, from an accident sustained by an insured person while the benefit is in effect.

Insured Person

the person designated as a member in the Master Policy in force between Humania Assurance and the employer.

Master Policy

The group insurance benefit which the employer has contracted with Humania Assurance for the benefit of the insured person.





7. Effective Date

The coverage takes effect when an insured person meets the conditions and definitions of the Master Policy.

8. Benefit Termination

This benefit terminates at the earliest of the following dates:

- the date the Master Policy expires;
- the date the person in question no longer meets the definition of insured person;
- the date the insured person no longer meets any definition stipulated in the Master Policy;
- the date on which the insured person dies.

9. Beneficiary

The beneficiary is the insured person. No other person, whether natural or legal, may benefit from this coverage.

10. Notice and Proof of Claim

All claims must be filed by means of a written notice sent to the insurer within 30 days of the date of the event. In support of this claim, the necessary documents and the completed forms must be received at the head office of the insurer within 90 days of the said event. Failure to provide such proof within the stipulated period invalidates the Insured's right to draw indemnity, with respect to the claim in question. The insurer reserves the right to require the Insured to undergo any examinations it may deem necessary by a physician of its choice.

Further, the Insured is obligated to cooperate fully with the insurer by providing any information it may request and by signing any form and/or other document that may allow the insurer to obtain any information it may deem relevant. The insurer reserves the right to require any information that allows the Insured Person to be identified.

11. Legal Tender

Any payment under the provisions of this benefit shall be made in Canada's legal tender.

12. Compliance with Law

Any provision of this benefit that, at the effective date, does not comply with legislation in the province where the benefit was issued is amended so as to meet the minimum requirements of that legislation.



Luc Bergeron
Treasurer



Nicolas Moskiou
President and
Chief Executive Officer





For more information, please contact us at 1-800-818-7236.

Personal Information Notice :

In order to ensure the confidentiality of personal information held about you, Humania Assurance will constitute an insurance file, in which information concerning any insurance claim will be kept. Access to this file will be restricted to Humania Assurance employees, reinsurers or mandataries responsible for underwriting, administration, investigation and claims, as well as any other person designated or authorized by you. Your file will be kept at the Company's head office. You may consult the personal information in this file and where necessary, ask that the information be corrected by submitting a written request to the following address:

Access to Information Officer
*Humania Assurance Inc.,
1555, rue Girouard Ouest
Saint-Hyacinthe (Québec) J2S 2Z6*