

CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE

CURIE Student Accident & Injury Coverage Program

Launch Date: May 1, 2016

Plan Design Features:

| Benefit Description | Special Market Solutions |
|---|--|
| Benefit Options by University | \$100,000 \$150,000 \$250,000 \$500,000 |
| Description of Eligibility | Active Students, attending a Canadian University, who are under the age of 70, participating in a university approved work placement or volunteer setting and are not eligible for Workers' Compensation, WSIB, or MTCU coverage. |
| Scope of Coverage | Coverage is applicable to any accident while participating in paid or unpaid work placements or volunteer setting arranged or approved by the University, including while travelling to and from the work placement. |
| Age Limit | Under age 70 |
| Accidental Death | The Principal Sum |
| Paralysis | 200% (Paraplegia, Hemiplegia, Quadriplegia) |
| Schedule of Losses | Percentage varies by specific loss |
| Permanent Total Disability | The Principal Sum |
| Weekly Accident Indemnity (under age 65) | Paid Placements Weekly Benefit - 75% of gross earnings to \$500 maximum Elimination Period – 7 days Maximum Period - 26 weeks Unpaid Placements Flat \$200 per week Elimination Period – 7 days Maximum Period – 18 weeks |
| Accidental Medical Reimbursement Expense | \$25,000 maximum Worldwide coverage (except home country) |
| Accidental Dental Expense | \$2,000 maximum |
| Repatriation | \$15,000 maximum |
| Rehabilitation | \$15,000 maximum |

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| Family Transportation | \$15,000 maximum |
| Spousal Occupational Training | \$15,000 maximum |
| Home Alteration & Vehicle Modification | \$15,000 maximum |
| Exposure and Disappearance | Included |
| Day Care Benefit | 5% of the Principal Sum or \$5,000 for up to four years |
| Special Education Benefit | 5% of the Principal Sum or \$10,000 for up to years up to four years |
| Seat Belt Benefit | 10% of the Principal Sum |
| Identification Benefit | \$10,000 maximum |
| Private Tuition | \$2,500 maximum |
| In Hospital Confinement Monthly Income | \$2,500 maximum |
| Bereavement Benefit | \$1,000 maximum |
| Funeral Expense | \$5,000 maximum |
| Parental Care Benefit | 5% of the Principal Sum or \$5,000 |
| Burn Benefit | Percentage varies |
| Contagious Disease | Loss of Life Benefit (Principal Sum) If, during the performance of his duties, an insured contracts and/or becomes infected by: <ul style="list-style-type: none"> - Hepatitis B, C - Tuberculosis - Meningococcal Meningitis or - Yersinia Pestis |
| HIV Benefit | \$10,000 maximum |
| Eye Glasses and Contact Lens Benefit | \$200 maximum |
| Felonious Assault | 10% increase to the Principal Sum to \$25,000 maximum |
| Fracture Benefit | Amount varies |
| Aggregate Limit | 10 times the Principal Sum for air accident only |
| Terrorism | Included |

*Please note that this is a summary of coverage. In the event of ambiguity, the master policy shall take precedence.
Prepared: May 2016*