

Permanent Total Disability Insurance

Local 183 Members Benefit Trust Fund



Policy Number
SG 10395001

October 1, 2017

LiUNA! LOCAL 183
Feel the Power

Why Permanent Total Disability Insurance?

Becoming permanently disabled in an accident is something nobody plans for. What would you do if you were no longer able to work to support yourself and your family? Permanent Total Disability Insurance, exclusively for Local 183 Members Benefit Trust Fund members, pays a lump-sum benefit in the event of a covered accident.

What the Plan covers

This plan will pay a benefit if you become Permanently and Totally disabled. You will be considered Permanently and Totally disabled if injuries that you sustain in a covered accident result in your inability to perform the material and substantial duties of your occupation during the first year following the date of your accident, and subsequently prevent you from engaging in any occupation that you may be able to perform because of your education, training or experience.

The inability to do your own occupation must commence within 30 days from the date of the accident.

Eligibility

This plan covers all active members, in benefit, of Local 183 Members Benefit Trust Fund, under age 70.

Benefits

If you become Permanently and Totally disabled as defined in this brochure, this Plan will be a lump sum benefit to you of \$300,000.

Claims

Information about making claims can be obtained by contacting your Administrator or Agent:

LiUNA Local 183 Trust Administration
1263 Wilson Avenue Suite 205
Toronto, ON M3M 3G2
416-240-7487
1-888-790-3534
www.183membersbenefits.ca

Limitations & Exclusions

The plan does not cover accidental injuries that you sustain as a result of:

1. Flying in aircraft, vehicle or device for aerial navigation:
 - a. that is being used for any test or experimental purpose;
 - b. that you are operating, learning to operate or serving as a crew member;
 - c. that is operated by or under the direction of any military authority (this does not include transport type aircraft which is operated by the Canadian Air Transport Command or any other country's similar type of air transport service);
 - d. which is being used for fire fighting, pipeline inspection, power line inspection, aerial photography or exploration.
2. Intentionally self-inflicted injuries, suicide or any attempted suicide, whether you are deemed to be sane or insane;
3. War or any act of war, whether or not it is declared;
4. While you are on full-time active duty in the Armed Forces of any country or international authority.

When does coverage begin and end?

Coverage begins when you meet the eligibility requirements. Coverage ends the earliest of: the date you cease to be in an eligible class; the date any premium is due and unpaid; the date the policy terminates, or upon attainment of age 70.

The Permanent Total Disability Insurance Plan is an easy and affordable way to be financially prepared if the unthinkable happens:

- Pays a lump sum benefit of \$300,000 if you become Permanently and Totally disabled.
- Benefits are Tax-free.
- Supplements existing disability coverage.

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