

**F. Emergency care outside the province of residence (Canada and outside Canada):**

- **Up to \$5000 per accident** for transportation in an ambulance, the services of a physician, as well as hospital care (including nursing care, laboratory work, x-rays and other diagnostic tests) obtained outside the insured's province of residence following an accident. The Company will pay the extra reimbursable costs by each government or private plan if it was impossible to obtain this care or these services in the insured's province of residence.

**G. Convalescence benefit (insured age 18 or older):**

- **A benefit of \$50 per day is payable, up to \$500 per contract year**, if the insured spends at least one night in the hospital or undergoes day surgery following an accident:

Day surgery entitles you to one day of convalescence, for a convalescence benefit of \$50;

Each night of hospitalization entitles you to one day of convalescence, for a benefit of \$50 per night spent at the hospital.

**H. Transportation costs (to and from) between the residence and the university:**

- Costs incurred following an accident happening to an insured student, for their transportation between their residence and the learning establishment up to **\$10 per day, for a maximum of \$100 per contract year**. The person transporting the student must be age 18 or older. The transportation fees for a private automobile are refunded at the rate of 0.28¢/ kilometre.

**Exclusions**

**No benefits are payable for:**

- A.** Death, losses, fractures, disability or costs resulting from a suicide attempt, voluntary mutilation and all injuries that the insured inflicted on himself, whether the insured was or was not conscious of his acts.
- B.** Death, losses, fractures, disability or costs resulting from the inhalation of gas, from poisoning, voluntary absorption of medicine or drugs unless they were taken as directed by a physician.
- C.** Death, losses, fractures, disability or costs incurred when the insured is under the influence of narcotics or when the concentration of alcohol in the blood exceeds 80 milligrams of alcohol per 100 millilitres of blood, whether or not the insured was conscious of his actions.
- D.** Death, losses, fractures, disability or costs resulting from a criminal act that the insured committed, prepared to commit, attempted to commit or resulted from this individual provoking a riot, a demonstration against public order or a war, whether war be declared or not.
- E.** Death, losses, fractures, disability or costs as a result of a flight or an attempted flight onboard an airplane or other aircraft if the insured is a member of the crew or performs any function related to the flight.
- F.** Death, losses, fractures, disability or costs incurred when the insured participates in a motor vehicle race or that result from the practice of scuba diving, parachuting, competitive downhill skiing, hang gliding, mountain climbing, and bungee jumping.
- G.** Dental care, hospital and paramedical expenses, and emergency care outside the province of residence reimbursable by any other private or government insurance plan. In the case of a person who is not covered by a government plan providing illness or injury benefits following an illness or injury, the company only reimburses that portion that would have been reimbursed to a person covered by such a plan.

**H.** Care or treatment provided by a person related to the insured (except transportation costs).

- I.** Orthopedic devices used solely for the purpose of practicing athletic activities.

**When a person is insured under several insurance contracts issued by the Company, benefits will only be payable under the most advantageous of these plans. The Company will reimburse the premiums paid over the last year for the other policies.**

  
Yvon Charest  
President and CEO

  
Douglas A. Carrothers  
Corporate Secretary

**What to do in case of an accident:**

You must obtain the Claim form, fill it out and return it with all your receipts and supporting documents to:

Life and Health Claims Department, Industrial Alliance Insurance and Financial Services Inc., in the 90 days following the accident.

You can obtain the Claim form from the following places:

- Cepsium :
  - Client Service Department, on the third floor;
  - suite 5231, 2100 Édouard-Montpetit Boulevard, 5th floor;
- Health Services, Physiotherapy section 2101 Édouard-Montpetit Boulevard;
- Security, service counter, suite L-324 Pavillon principal;
- Direction des finances website: [www.fin.umontreal.ca](http://www.fin.umontreal.ca)
- Student Affairs Secretary at the Veterinary Medicine Faculty, Saint-Hyacinthe Campus.

You can also obtain information about a claim request by calling Industrial Alliance directly at: 1 888 715-5232.

**General information**

For all general information, call Industrial Alliance directly at 1 888 266-2224.

[www.inalco.com](http://www.inalco.com)

 **INDUSTRIAL ALLIANCE**  
INSURANCE AND FINANCIAL SERVICES INC.

**ACCIDENT INSURANCE**



*Peace of mind  
for students...*

Université   
de Montréal



**KEEP FOR FUTURE REFERENCE**

# Because we look out for your wellbeing



As a student of the Université de Montréal, you have the privilege of profiting from **FREE** accident insurance for all your on-campus activities, as well as your direct travels to and from the campus.

This insurance, designed by Industrial Alliance Insurance and Financial Services Inc., provides for the payment of a lump-sum or the refund of some fees following an accident, if:

- you suffer a fracture;
- you are unable to attend or otherwise keep up with your classes;
- you need treatment by a physical therapist, chiropractor, occupational therapist, podiatrist, osteopath, audiologist or speech therapist;
- you need an ambulance or special transportation to get around;
- you lose use of an arm or leg, etc.

If you are already covered by individual or group insurance, or you're covered by your parent's insurance plan, the Université de Montréal accident insurance is the perfect complement. In fact, you can ask for the non-refundable amounts from this other plan and have the chance to recover all costs incurred following an accident.

\* Note: Please read the brochure that summarizes all the advantages of the Université de Montréal Accident Insurance. Only contract number 2553 that the Université de Montréal holds with Industrial Alliance (hereafter called "the Company") constitutes the official document linking the various parties.

## Insurance eligibility and duration

As a student of the Université de Montréal, you're automatically eligible for accident insurance. Your insurance starts on the date you enrol in classes and ends on the date you finish your studies or abandon your student activities at the Université de Montréal.

This insurance, as well as the coverage described in the brochure, is in effect from **June 1, 2008 to May 31, 2009**.

By "student," we mean any person enrolled or pending enrolment full time, part time, or for the writing of their masters or doctoral thesis at the Université de Montréal, including post-doctorate interns or researchers in residence.

By "accident", we mean any bodily injury resulting directly from an event which is sudden, external, violent, involuntary and independent of all other factors, suffered when the victim was insured under the contract, and necessitating medical care or surgical intervention in the 30 days following its occurrence. More specifically, in no event may a bodily injury resulting from a suicide be considered as an accident according to the meaning of this policy.

## Extent of the coverage

This accident insurance covers you while you are on-site at the Université de Montréal, when you are in a place or following a class or participating in activities organized by the Université de Montréal, as well as your direct travels to get to or return from there.

## Description of benefits

### A. Accidental death, loss of limb, loss of sight, loss of hearing, loss of speech\*:

Accidental death (insured under 25 at time of death)	\$5000
Accidental death (insured age 25 or older at time of death)	\$10,000
Accidental death onboard a school vehicle or public transportation	\$15,000
Loss of two limbs or one limb and sight in one eye or both eyes	\$50,000
Loss of hearing in both ears and loss of speech	\$50,000
Loss of hearing in both ears or loss of speech	\$25,000
Loss of one limb or sight in one eye	\$12,500
Loss of hearing in one ear	\$3000
Loss of fingers or toes (each finger or toe, completely severed)	\$1000

**Maximum amount payable under this clause  
(with the exception of accidental death) \$50,000**

### B. Accidental fracture\*:

Of the skull, with depressed skull, spine with displaced vertebrae, pelvis	\$250
Of the skull, no depressed skull; spine with no displaced vertebrae; femur, tibia, fibula, humerus, ulna, radius	\$50
A bone not listed	\$25

In the event of multiple fractures, Industrial Alliance pays the benefit for the fracture eligible for the highest amount.

\*Restriction: For insureds age 65 or older at the time of the accident, benefits in case of accidental death, mutilation, loss of use or accidental fracture correspond to 50% of the amounts indicated.

### C. Disability benefit:

- Payment of an annuity of \$250 per month, starting from the fourth month of disability for a maximum period of five years. If the disability is not total, but is judged to be more than 50%, you have the right to 50% of the benefit;

- Remedial classes, at the rate of \$10 an hour, payable starting on the 31st day of absence from a regular class, **up to a maximum of \$500**. These classes must be given by a professor approved by the Université de Montréal management.

"Disability" is defined as the total inability of an insured to carry out all the duties of one's occupation or any other paid job or work for which the person is reasonably qualified because of their training, education or experience.

### D. Dental expenses following an accident:

- For a healthy and whole tooth: **up to \$500** per damaged tooth;
- For dentures (repair or replacement): **up to \$250**.

### E. Hospital and paramedical expenses following an accident:

- Private or semi-private room: maximum of \$55 a day;
- Lump-sum amount of \$25 per night spent at the hospital, starting with the first night of hospitalization: maximum of \$1000;
- Rental (or purchase) of a wheelchair, crutches, or orthopedic devices; the purchase (but not the replacement) of a fiberglass cast;
- Purchase (but not the replacement) of prosthetic devices (artificial limbs), except for dental prosthetics: maximum of \$3000;
- Purchase (but not the replacement) of a hearing aid: maximum of \$500;
- Physical therapy treatments: \$20 per visit; maximum of \$300 per year per contract;
- Treatment by a chiropractor, occupational therapist, podiatrist, osteopath, audiologist or speech therapist: \$15/visit, for a maximum of \$250 per contract year for the entirety of these treatments. The specialist who gives the treatment must be a licensed member of their professional order.
- Nursing care, outside of the hospital, when recommended by a physician;
- Purchase of drugs necessary for therapy which can only be obtained by written prescription from a physician and sold by a pharmacist;
- Transportation costs in the 24 hours following an accident, by the least expensive mode, taking into account the state of the insured, for a maximum of \$1000 per accident for:
  - emergency transportation to a doctor's office, to the closest hospital or the insured's home;
  - parking fees: maximum of \$10;
  - use of a private vehicle: 0.28¢ /km;
- Emergency transportation to the closest hospital, if the insured suddenly becomes ill: maximum of \$1000;
- Lodging costs for person accompanying the insured: maximum of \$500, on the condition that the costs be paid starting on the date of the accident and for an uninterrupted period, and that the place where the insured must receive medical care is located more than 50 kilometres from their residence;
- Repair or replacement of glasses for correction of vision: maximum of \$100 per contract year.

**The maximum amount payable according to the "Hospital and Paramedical Expenses" clause is \$25,000 per accident.**