



Apart from the following exceptions, you will be covered for any accident, 24 hours a day, anywhere in the world.

What is not covered?

No benefits are payable for an accident or injury that results from: an act of war; elective medical treatment; suicide or self-inflicted injuries; committing a criminal offense or while in prison; the misuse of medication or the abuse of drugs or intoxicants; air travel (other than on a commercial aircraft); participation in professional sports or hazardous activities, such as scuba diving, boxing, parachuting, rock/cliff climbing, skydiving, hang-gliding, bungee jumping or a motorized contest of speed.

No benefits are payable for sickness unless the sickness disability rider is included.

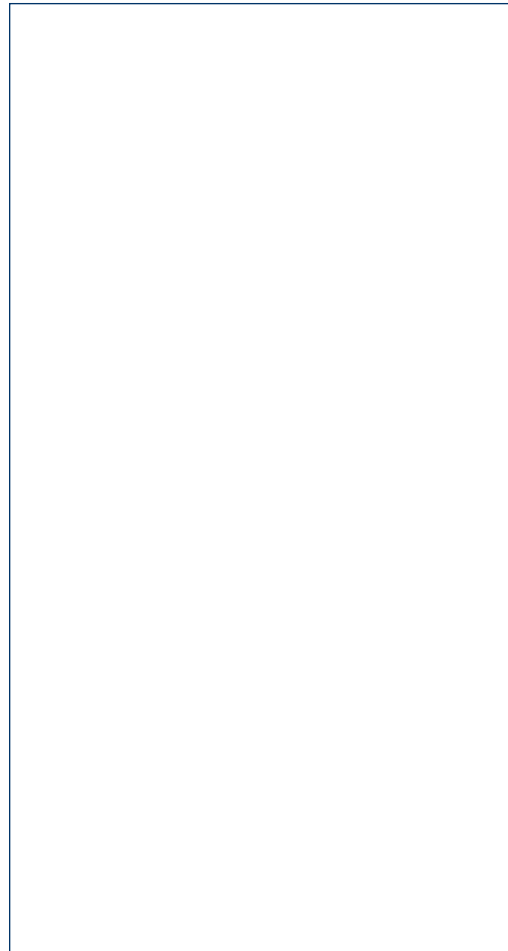
Limitations of coverage

Strains or sprains are covered for a maximum of 2 months for each accident. Pre-existing conditions are only covered after 12 months.

Back or neck injuries are covered for a maximum of 2 months for each accident. If there is evidence of the injury on diagnostic medical imaging tests, further benefits may be payable.

Benefits may be integrated at the time of claim, depending on amount.

For more information, contact your advisor or visit www.manulife.ca



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Manulife Financial

Protection.
Designed with your needs in mind.



PERSONAL ACCIDENT DISABILITY INSURANCE



Protection. Designed with your needs in mind.

Imagine for a moment that you were to become seriously ill or disabled as a result of an accident. Think of how difficult it would be for you and your family to manage your monthly expenses in addition to any extra costs related to medical treatment.

What can Personal Accident Disability Insurance do for you?

Our Personal Accident Disability Insurance can help – by providing a monthly benefit if injury or sickness prevents you from performing your day-to-day activities, whatever those activities may be.

What is covered?

For only a few cents a day Personal Accident offers you the peace of mind that comes with knowing you are protected... at home, work or play, 24 hours a day, anywhere in the world.

If you are injured because of an accident your coverage includes:

- Total disability benefits of up to \$6,000 per month
- Partial disability benefits are also included
- Accident hospitalization benefit of \$100 per day, up to \$3,000 per month for one full year
- Ambulance benefit of \$100 per accident
- Rehabilitation benefit of up to 3 times the monthly disability amount
- Accidental death benefit of \$10,000, increasing yearly up to a maximum of \$20,000

- Choose your waiting period – benefits can begin from the very first day of disability, after one month or after 4 months
- Choose your coverage period – 2 years, 5 years, or up to age 65

Personal Accident is available from age 5 to age 80, and is renewable to age 90! Applying for coverage is simple and no medical tests are required to qualify. In addition, we offer affordable premiums, with reduced rates for employees with W.S.I.B.

Other coverage options

Protection that is designed with your needs in mind should be flexible, because we recognize that your needs are unique. Personal Accident allows you to choose the level of coverage that is just right for you – and your Advisor can also help you customize your coverage with these options:

- Sickness disability benefits up to \$6,000 per month
- Accidental death and dismemberment
- Accident Excess Medical reimburses select hospital room, drug, vision and dental care, paramedical, and medical supply expenses incurred as a result of an accident
- **Return of Premium** – if selected, we guarantee we will return 100% of the premiums you have paid, in claims or cash, tax free, providing your coverage remains in force for 20 years
- **Return of Premium on death** also available

Full time. Part time.
Retired. At school.
Running a business.
Raising a family.

No matter how you spend your day, you never plan on having an accident.

But perhaps you should. Because an accident can happen to anyone, at anytime. Every year more than 2,000,000* Canadians are injured in accidents that prevent them from spending their time doing the things they take for granted every day. Planning for the possibility of an accident can reduce the risk.

*Health Canada: The Economic Burden of Unintentional Injuries in Canada, 1995