BENEFITS

A. Benefit in case of accidental death:

| Benefit | All circumstances | $50,000 |

B. Benefit in case of total loss of use or accidental dismemberment following an accident:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Complete loss of sight in both eyes</th>
<th>$50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Loss of speech and loss of hearing in both ears</td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td>One hand and complete loss of sight in one eye</td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td>One foot and complete loss of sight in one eye</td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td>Loss of both hands</td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td>Loss of both feet</td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td>Loss of one arm</td>
<td>$37,500</td>
</tr>
<tr>
<td></td>
<td>Loss of one leg</td>
<td>$37,500</td>
</tr>
<tr>
<td></td>
<td>Loss of one hand</td>
<td>$33,000</td>
</tr>
<tr>
<td></td>
<td>Loss of one foot</td>
<td>$33,000</td>
</tr>
</tbody>
</table>

C. Accidental fracture:

<table>
<thead>
<tr>
<th>Fracture</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Of the skull, with depression of the spine; with displaced vertebrae of the pelvis</td>
<td>$250</td>
</tr>
<tr>
<td>Of the skull, without depression of the spine, without displaced vertebrae of the femur, tibia, fibula, humerus ulna, radius</td>
<td>$50</td>
</tr>
<tr>
<td>Any other bone not listed above</td>
<td>$25</td>
</tr>
</tbody>
</table>

The fracture must be diagnosed within 30 days following the accident, otherwise no benefit shall be payable under this clause.

In the event of multiple fractures, Industrial Alliance shall pay the benefit for the fracture that entitles the insured to the highest amount.

*Resistant of sight of one eye or over or complete or partial losses of use, accidental dismemberment or accidental fracture correspond to 50% of the amounts indicated. 

D. Total disability following an accident for an insured studied status at the time of the accident, for:

1. Reorientation expenses: to a maximum of $3,000 for expenses incurred for the student due to total disability, with a view to obtaining new training required as a result of the accident.
2. Residual classes at the rate of $10 per hour payable as of the 31st day of absence from regular classes.
3. Orthosis: (the highest percentage of loss of the two limbs) and the purchase of appliances if necessary.
4. Transportation expenses by ambulance, taxi or private vehicle.

E. Dental expenses per damaged tooth following an accident: to a maximum of $500, for reasonable expenses incurred as a result of the accident to a maximum of $500.

F. Hospital and paramedical expenses resulting from an accident:

The Company shall reimburse reasonable expenses for services, care or treatment administered and following an accident which are incurred in the insured’s province of residence within 104 weeks following the date of the accident, for:

1. The additional expenses for a private or semi-private room during a hospital stay, to a maximum of $55 per day.
2. A benefit of $25 for each night spent in hospital (paid in addition to the aforementioned expenses), as of the first night, to a maximum of $1,000.
3. The medications required for treatment, which can only be obtained with a pharmacist’s prescription and sold by a pharmacist (over and above the expenses paid by a public or private insurance plan).
4. The rental of a wheelchair, crutches or other orthopedic appliances, or the purchase (but not the replacement) if the rental is more costly or not possible. The purchase (but not the replacement) of a wheel chair is a necessity for recovery. Restriction: The orthopedic appliances sold are for the purposes of playing sports and are not reimbursable. The purchase (but not the replacement) of prostheses (five fingers, each protest, except for dental prostheses and hearing aids, to a maximum of $3,000).
5. The purchase (but not the replacement) of a hearing aid, to a maximum of $500.
6. Treatments from a physiotherapist, chiropractor, occupational therapist, podiatrist, osteopath, nurse or speech therapist at the rate of $15 per visit (including all costs incurred during the visit), to a maximum of $180 per university session for all of these treatments combined.
7. The health specialist administering the treatments must be a member in good standing of his or her professional association.
9. Transportation expenses within 24 hours following the accident, by the most economical means, taking the insured’s state of health into consideration, to a maximum of $1,000 per event.
10. Emergency transportation (ambulance, taxi or private vehicle) from the nearest doctor’s or hospital residence to the insured’s residence, for a maximum of $10.
11. Transportation by private vehicle is reimbursed at the rate of $0.28 per kilometre.
12. Accommodation expenses for the person who must accompany the insured during or after his hospitalization following an accident. The reimbursable expenses are $100 per day, to a maximum of $500.
13. Repair or replacement costs of corrective glasses following an accident, certified by a physician, to a maximum of $100 per year.
14. The total maximum amount payable under the “Hospital and paramedical expenses resulting from an accident” clause is $25,000 per accident.

DEFINITIONS

a) Accident — Bodily injury resulting directly from an external, sudden, violent, involuntary and independent cause, which occurs while the victim is insured under the contract, and which requires medical or surgical treatment within 30 days of the date of the accident.

b) Elite Sport Activity — means a university level sport activity covered by the Fédération québécoise du sport étudiant, practiced by an elite athlete of the university.

c) Orthopedic appliance — Application applied to a limb or body part in order to correct an injury.

d) Insured — Any person 75 years of age or under who meets the eligibility requirements and for whom the required premium has been paid.

e) Injury — Bodily lesion resulting from an accident.

REFERENCES

- Conference of Rectors and Principals of Quebec Universities
- Accident — Death resulting from an accident.
- Claimant — The insured, or in his or her absence, his or her estate or legal representatives.
j) Student — Person 75 years of age or under who is enrolled in full or part-time studies attending a University.

k) Hospital — A short-term care institution or hospital centre legally recognized as such by the government authorities to which the establishment reports. Exclusions: institutions dedicated to convalescent or chronically ill patients.

l) Disability — Physical or mental impairment directly resulting from an accident that has a strong and lasting effect on the insured's physical or mental capacity and that prevents him or her from carrying out the activities that are normal for a student of that age.

m) Member of the immediate family — The insured’s father, mother, grandparents, sister, brother, child or spouse.

n) Dismemberment or total loss of use of limbs, sight, hearing or speech — Loss resulting from an accident. A limb means a hand or a foot. The loss of one hand or one foot means the total and permanent loss of use. Loss of sight in one eye, hearing or speech means the total and irremovable loss of use of these senses or functions. Loss of a finger or a toe means its complete severance at the metacarpophalangeal or metatarsophalangeal joint, depending on the case.

o) Partial loss of sight or hearing — Loss resulting from an accident. Partial loss of sight in one eye or hearing in one ear means the irremovable loss of efficacy of these functions. Partial loss of sight in both eyes or hearing in both ears means the irremovable loss of 25% or more of the efficacy of these functions for each of both eyes or each of both ears.

p) Professor — Any person 75 years of age or under, employed by a University to teach students under the Education Act.

q) University — Any member university of the Conferences ofRectors and Principals of Quebec (CREPUQ).

EXCLUSIONS

No benefits shall be paid for:

a) Losses, fractures, disability or expenses resulting from an attempted suicide, voluntary dismemberment or any self-inflicted injury, whether or not the insured was conscious of his or her actions.

b) Death, losses, fractures, disability or expenses resulting from gas inhalation, poisoning, voluntary absorption of medications or drugs, unless taken as prescribed by a physician.

c) Death, losses, fractures, disability or expenses incurred while the insured was under the influence of drugs or had a blood alcohol level exceeding 0.08 milligrams per 100 millilitres of blood, whether or not the insured was conscious of his or her actions.

d) Death, losses, fractures, disability or expenses resulting from a criminal act that the insured committed, was preparing to commit, attempted to commit or resulting from this individual provoking a riot, attemp
ting against public order or war, whether war be declared or not.

e) Death, losses, fractures, disability or expenses resulting from the flight or attempted flight on board a plane or other aircraft, if the insured is part of the crew, or performs any function related to the flight.

f) Death, losses, fractures, disability or expenses incurred while the insured participates in a motor vehicle race, or as the result of scuba diving, parachuting, competitive alpine skiing, hang gliding, bungee jumping, football, other than no-contact intramural hockey, baseball, other than no-contact intramural hockey, and any other contact sport and high-performance sports.

g) Dental, hospital and paramedical expenses, and emergency care reimbursable by any other private plan (group insurance or individual insurance) or any government plan. Also, in the case of a person covered by such a government plan.

h) Care or services provided by a member of the insured's immediate family (except transportation expenses).

i) Orthopedic appliances used solely for the purposes of playing sports.

j) Expenses incurred for magnetic resonance imagery, CT scans and X-rays.

k) Notwithstanding any provisions to the contrary, the insured is not covered while taking distance education courses unless he or she is in any building, on any premises, or in any site over which the University where he or she is enrolled has jurisdiction pursuant to a property right, rental or specific agreement.

When an insured is covered under several accident insurance policies issued by the Company, benefits will only be payable under the most advantageous of these contracts. The Company will reimburse the premiums paid during the last year for the other contracts.

CLAIMS

To file a claim, the claimant must contact Client Service at 418-684-5405 or toll free at 1 888 266-2224 to obtain a claim form. Unless otherwise specified, the claimant must submit, at his or her own expense, this form along with proof of the nature and extent of losses sustained, to the satisfaction of the Company and on the forms provided, within 90 days after the accident, to the Company’s head office. The original invoices and receipts must be provided to the Company within this time limit.

The Company has the right to ask the insured to undergo an examination by a physician or dentist of the Company’s choice, and to obtain any information from any attending physician or from any hospital where the insured may have been admitted, as often as the Company deems it necessary.

The Company shall pay the benefits due under this policy to the claimant or to his or her estate.

All payments made under the terms of this contract must be in the legal tender of Canada.

Jennifer Dibblee
President and Chief Executive Officer

Yvon Charast
Secretary of the Company

You can reach us during business days between 8:30 a.m. and 4:30 p.m. by calling (free line or collect):

Quebec City: 418-684-5405
Elsewhere: 1 888 266-2224

IA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.

TERM OF CONTRACT

From the first day of the 2014 autumn trimester to the last day of the 2016 summer trimester.

ELIGIBILITY

Post-graduate university students, 75 years of age or under, who are enrolled in full or part-time studies and are attending a University are eligible for this insurance. For further details, and without limiting the generality of the foregoing, the following are eligible for this insurance:

a) Students with an international profile;

b) Foreign students;

c) Students enrolled in a continuing education program;

D) Distance students who are in any building, on any premises, or in any site over which the University where he or she is enrolled has jurisdiction pursuant to a property right, rental, or specific agreement.

Also, to be eligible, the individual must reside permanently in Canada during the period of coverage.

PARTICIPATION

100% participation is mandatory for all eligible students enrolled at a university.

BEGINNING OF THE INSURANCE — The insurance begins:

a) On the aforementioned effective date, for all individuals eligible on this date;

b) On the first day of school or activities, for eligible students who were not enrolled at a University on the effective date of the plan;

c) On the date the former contract expires, for eligible students who were already covered on the effective date of the plan under a similar contract previously issued by the Company.

EXTENT OF THE COVERAGE — The insured is covered:

During class hours or activities organized by the University where he or she is enrolled while he or she is on the premises where he or she is taking courses, attending or taking part in activities, with the exception of high-performance sports activities;

While he or she attends or takes part in activities approved and supervised by the responsible individuals appointed by the University where he or she is enrolled, whether these activities take place during class hours, or not, at the educational institution or elsewhere, with the exception of high-performance sports activities;

During workshop hours or practicum hours;

During transportation between his or her home and the site at which he or she is taking courses, while attending practicums, workshops, or any other activity organized by the responsible individuals appointed by the University where he or she is enrolled, with the exception of travel for high-performance sports;

Notwithstanding the aforementioned exclusions regarding high-performance sports, the insured who voluntarily takes part in the organization of high-performance sports at the educational institution or elsewhere.

END OF INSURANCE — The insurance ends on the first of the following dates:

a) The date on which the insured is no longer recognized as a student at one of the Universities;

b) The expiry date indicated on the contract specifications page.

IMPORTANT

This document summarizes the benefits provided by ACCIGROUP accident insurance; certain exclusions apply. The ACCIGROUP contract is the only official document binding the parties.

Please keep this certificate for the entire term of your insurance, as no other document will be issued to you.

YOUR REPRESENTATIVE

Industrial Alliance

Insurance and Financial Services Inc.

1080 Grand Allée West, PO 1907. Station Terminus

Quebec City, QC C1K 7M3