

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PROTECTS AGAINST THE VAGARIES OF LIFE

You have probably thought about what would happen if you were the victim of an accident involving serious injury or what your family would do if you were to suddenly die. No one is immune to such unfortunate events. This is why it is important that you take measures to ensure your well-being and that of your loved ones.

One of the best ways to protect your financial situation and ensure your peace of mind is Accidental Death and Dismemberment (AD&D) insurance. As its name suggests, this insurance covers accidental death and dismemberment caused by an accident. In this context, an accident is defined as a sudden and unforeseeable event, and a dismemberment includes not only the amputation but also the paralysis or loss of use of a limb.

AD&D coverage varies

AD&D coverage is generally offered as part of a group insurance contract. Most of the time, the insured amount equals the life insurance amount paid in case of death.

In cases of dismemberment, different benefits are possible, and the percentage of the insured amount to be paid depends on the type of injury and its consequences. For example, in the case of the loss of an eye or hand, the benefit paid to the insured person will be 75% of the insured amount, while the indemnity for a paralysis will be 200%.

In addition to the indemnity that will be paid following the loss of use of a limb, the contract may provide for the reimbursement of certain expenses that a dismemberment may entail, such as the modification of a motor vehicle or the adaptation of a residence.

It should be noted that this type of contract typically contains some exclusions.

A specialized insurer is your best ally

It is possible to get AD&D coverage that is separate from a group insurance contract. If such a need arises, the advantages of dealing with an advisor at Vézina & Associates are numerous:

- ◆ Savings of 50% on the premium for AD&D coverage in a group insurance plan.
- ◆ Additional coverage, such as day care costs, postsecondary tuition or repatriation costs.
- ◆ Fewer exclusions: For example, in a regular insurance plan, no benefits will be paid if the driver's blood alcohol level is greater than .08 in a car accident, while the plan offered by Vézina & Associates provides for an indemnity.
- ◆ The ability to add insurance for serious illnesses.

Vézina an added-value partner

In an effort to offer its clients superior coverage, Vézina & Associates has negotiated an exclusive agreement with Chubb, one of the largest property and casualty insurers in the United States with a global network of 120 offices in 26 countries. This agreement surpasses what is offered on the market and allows Vézina's clients to benefit from better coverage at a lower cost.

To learn more about our AD&D coverage or how we can meet your insurance needs, contact your Vézina & Associates advisor, who will analyze your situation and give you the best advice.