

24 Hour Accident Coverage

bms.

Although we don't like to think about it, accidents can happen. If the accident is serious enough to limit your ability to work, you may be faced with financial stressors in addition to physical ones.

This coverage is designed to provide you and your loved ones* with financial assistance in the event of an accident that results in injury or death.

24 Hour Accident Insurance provides a lump sum benefit where:

- A loss or death occurs due to an Accident, and
- Where, as the result of accidental injury, the disablement results in a permanent total disability.

The policy also provides coverage for:

- Repatriation costs, and
- Rehabilitation (training) costs should you require special training in order to be qualified to engage in a different occupation following an insured accident.

2026-2027 coverage highlights:

Accidental Death and Disablement (AD&D)	Up to \$50,000
Permanent Total Disability (PTD)	Up to \$50,000
Repatriation	\$5,000
Rehabilitation	\$5,000
Fracture Benefit	\$2,000

24 Accident Insurance for your spouse

"Spouse" shall mean either one and one only of:

- A person under age seventy (70) who is legally married to the Insured Person, and living with the Insured Person in Canada, or
- A person under age seventy (70), who, immediately prior to his or her loss,
 - Has been residing with the Insured Person for a period of not less than one (1) year if the Insured Person has no legal spouse.

Coverage provided is 50% of limits selected above.

**In order to be eligible for this insurance, you and your spouse must be under the age of seventy (70).*

How to apply

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

- 📞 1-855-318-6558
- ✉ connect.canada@bmsgroup.com
- 🌐 www.canada.bmsgroup.com

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

Coverage definitions:

Accidental Death & Dismemberment (AD&D)

Provides a lump sum benefit should a loss occur due to an Accident and pays according to a schedule of benefits.

Permanent Total Disability (PTD)

Provides a lump sum benefit when, as the result of accidental injury, disablement entirely prevents the Insured Person from attending to all aspects of any business or occupation for which they are practically suited by training, education, industry knowledge or experience and which lasts twelve (12) months, and at the end of that period is beyond hope of improvement.

Repatriation

In the event of Accidental Death not less than 50 kilometres from normal place of residence, the Insurer will pay the expense incurred for transportation of body to the first resting place.

Rehabilitation

When an Accidental Injury results in a loss payable under AD&D and the injury requires the Insured to undergo training in order to be qualified to engage in an occupation in which the Insured would not have engaged except for such injury, the Insurer will pay reasonable and necessary expenses for such training.

Fracture Benefit

When an injury results in any of the listed fractures, dislocations, severances, or miscellaneous conditions due to an Accident, the Insurer will pay up to the sum insured in accordance with the percentages listed.