

## The Fine Print

### **When is the benefit paid?**

After your coverage has been in effect for 2 years, the full benefit will be paid, no matter how you pass away. This insurance will pay the full benefit from the very first day your coverage starts if you pass away from a covered accident. Should you pass away from any other cause during the first 2 years, the plan will refund all the premiums you have paid, plus interest.

### **What's not covered?**

Within the first 2 years of the effective date or the most recent reinstatement, the Accidental Death Benefit will be paid if death is caused by a covered accident. Otherwise, the benefit payable is limited to a refund of premiums plus interest. For example, the Accidental Death Benefit does not cover death due to suicide, illness or disease. Complete terms, conditions, exclusions and limitations are explained in the policy that will be issued to you.

### **Limitations and Exclusions applicable to the Accidental Death benefit.**

The *ScotiaLife* Guaranteed Life Insurance accidental death benefit does not cover death due to:

- any naturally occurring condition, illness or disease or bodily or mental infirmity of any kind, or medical or surgical treatment for any such condition, illness, disease or infirmity;
- bacteria, viruses, fungi, prions or any other pathogens;
- suicide, intentionally self-inflicted injury while sane or any self-inflicted injury while insane;
- an accidental bodily injury sustained while under the influence of any drug, unless the drug was prescribed by a physician and taken as directed;
- an accidental bodily injury sustained while the Insured's blood alcohol concentration was in excess of eighty (80) milligrams of alcohol per one hundred (100) milliliters of blood;
- an accidental bodily injury sustained while under the influence of any poison or gas that was voluntarily taken, administered, absorbed or inhaled;
- flying (except as a fare paying passenger on a recognized commercial airline on a regularly scheduled flight) or any other form of aerial activity;
- war (declared or undeclared), riot or civil commotion, insurrection or hostilities of any kind;
- participation as a professional athlete in an athletic competition or demonstration;
- commission of, or attempt to commit, or the provocation of any indictable criminal offense.

### **GET A QUOTE / APPLY NOW (You can't be turned down\*)**

(To speak with a ScotiaLife representative, call 1-800- 961-8942)

- ScotiaLife Guaranteed Life Insurance is underwritten by Scotia Life Insurance Company. ScotiaLife Guaranteed Life Insurance is subject to certain limitations, restrictions and exclusions. A description of the principal provisions of the coverage is provided in the Insurance Policy, which will be mailed to you after you've been approved for coverage. Coverage is subject to all the provisions contained in the applicable Policy. In the event of any conflict between any documents, including this website and the Insurance Policy, the Insurance Policy shall govern. ScotiaLife Guaranteed Life Insurance cannot be purchased in Scotiabank branches.