

Sun Life Go

ACCIDENTAL DEATH INSURANCE



It's insurance that may pay a tax-free benefit if you die within 90 days as a direct result of an accident. We recommend consulting an advisor, then you can choose how much you need, from \$25,000 up to \$500,000. After consulting an advisor, get up to \$500,000 of insurance in case you die due to an accident. [Get the details!](#)

Go for this accidental death insurance if you:

- › Want to top-up your existing life insurance in case you die due to an accident
- › Want affordable insurance without answering any health questions



Life's brighter under the sun

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Who is this insurance for?

This insurance is for anyone who lives in Canada, looking for additional coverage up until the age of 70. You can apply if you're between the ages of 18 and 65 (64 + 365 days).

What is the definition of an accident?

An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.

How long are you covered?

You're covered until you turn 70 years old, as long as you pay your monthly premiums.

Are there health questions?

No, you're automatically accepted.

How much insurance can you get?

You can choose from \$25,000 up to \$500,000. Buy in units of \$25,000.

When would the insurance start?

It will start the day we receive your application.

Is the claim paid tax-free?

It depends. For accidental death insurance where you name a beneficiary, the claim paid is tax-free. If we pay the claim to your estate, probate tax may apply.

How much does this cost?

Go for a quote at sunlife.ca/goADI to find out how much it costs. Your monthly payments will depend on:

- › your age when you apply
- › the amount of insurance you want

What happens after each year?

We may change your premium each year from the date your policy began, effective on the policy anniversary. We will give you 30 days written notice before we make this change.

Can you change your insurance amount?

You can apply for more life insurance by completing a new application. Your total amount of Sun Life Go Accidental Death Insurance cannot be more than \$500,000. If you want to reduce your coverage, call us at **1-844-528-0583**.

How do you make monthly payments?

By automatic transfers from your bank account, Visa or MasterCard.

Can you cancel your life insurance?

You can cancel at any time by mailing a written request to:

Sun Life Assurance Company of Canada
P.O. Box 2001, Stn Waterloo
Waterloo, ON N2J 0A3

What if this policy doesn't meet my requirements?

If your new policy is not what you expect, you can cancel it with no obligations. Let us know within 30 days of issue and we'll refund your money.

When is a claim paid?

If you die before you reach 70 and within 90 days as a direct result of an accident.

Making a claim

To make a claim:

1. Call us at **1-800-669-7921** as soon as reasonably possible. This number is also listed at the beginning of the insured person's policy. We'll send you a form to complete.
2. Fill out the form and mail it to us at the address listed on the form. Be sure to include any information we ask for to assess the claim. This will include proof that the insured person passed away while the policy was in effect.



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Some things to keep in mind

- › Doctors may charge a fee to fill out certain forms. The person making the claim is responsible for covering any fees.
- › After we receive all the information we need, we'll assess the claim within 5 business days.
- › We'll pay within 30 business days after receiving proof required to assess the claim.

Are there any reasons your insurance will not pay out?

There are many situations that are not covered by this insurance.

- › We will not pay if your death is directly or indirectly caused by or associated with the insured: operating a vehicle, while your blood alcohol level is more than 80 milligrams of alcohol per 100 milliliters of blood. We do not take into account whether or not the vehicle is in motion.
- › Committing or attempting to commit a criminal offence.
- › Taking, or attempting to take your own life, or causing yourself bodily injury. This is regardless of whether you had a mental illness or understood or intended the consequences of your action(s).

- › Taking drugs, unless the drug was taken as prescribed by a licensed medical practitioner.
- › Inhaling or ingesting any poisonous substance, or type of gas – whether voluntarily or otherwise.
- › Having a mental or physical illness or receiving treatment for that illness.
- › Receiving dental or surgical treatment.
- › Getting an infection – unless the infection was caused by an external visible wound received in an accident.
- › Travelling by air, which includes descent from the aircraft. This exclusion does not apply if you're a fare-paying passenger on regularly scheduled airlines.

We will also not pay if your death is directly or indirectly caused by or associated with:

- › Civil disorder or war, whether declared or not.
- › Service in the naval, military or air force of any country, combination of countries or international organization at war, whether war is declared or not.

There are more exclusions and limitations, visit [sunlife.ca/goADI](https://www.sunlife.ca/goADI) and read the sample policy to see the full list.



Ready to go for life?

Call **1-844-528-0583** Monday to Friday 8 a.m. to 8 p.m. ET if you have any questions.

Do you need help determining the right life insurance for your needs?

[Book an appointment](#) with a licensed advisor.



Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life group of companies. Sun Life Financial Distributors (Canada) Inc. is licensed to offer life and health insurance in all jurisdictions in Canada.