



ACCIDENTAL DEATH, DISMEMBERMENT, AND RISK MANAGEMENT PROGRAM

NationsPLUS™ **Accidental Death, Dismemberment, and Risk Management Program**, offered by Aon Reed Stenhouse Inc., provides Accidental Death and Dismemberment coverage for chief, council members, board members, trustees, directors, permanent part-time and full time employees, police officers, security guards, fire fighters, teachers, students, and volunteers.

The majority of fire fighters are volunteers and are paid based on performance; as such, they may not be covered by Workers' Compensation as they are not considered employees. Chief, council members, board members, trustees, directors, permanent part-time and full time employees, police officers, security guards, fire fighters, teachers, students, and volunteers, may not be insured under the Council employee group benefits coverage, and where such coverage exists it may be limited.

This program can help as it provides a death benefit of up to \$200,000 for most plan members.

NationsPLUS™ Accidental Death, Dismemberment, and Risk Management Program unique “guaranteed issuance” ensures that:

- Program members will be insured regardless of health;
- They will not be asked individual health questions, and;
- There are no individual applications.

Enrolment in the program is authorized by Council and they are the named policy owner and the premium payer. The Insured Persons under the policy may elect their own individual beneficiary designation.

Coverage can be provided for occupational coverage or 24 hour. AD&D coverage can also be provided outside this Program should your insurance needs not meet the specified criteria above.

we have you
covered