

- Q** An individual had a broken bone prior to their effective date of coverage which has completely healed, but then breaks that bone again in the same spot. How would the policy respond?
- A** *If the fracture of the same bone is subsequent to the effective date of coverage and as the result of an Accident that occurs following the effective date of coverage the fracture benefit would be paid at 100%.*
- Q** What if I only wish to insure my son and myself ... do I pay Couple rates or do I have to purchase Family coverage? What if I want to insure only my son?
- A** *Where a family consists of 1 adult and 1 child they are eligible to pay couple rates, however benefit amounts for the child remain as child benefit amounts at 25%. Eligibility for coverage is ages 18 – 64. In order to insure a child only, he/she would need to meet that eligibility requirement, in which case they would be the applicant themselves, and not a child of the applicant.*
- Q** In the event of a car accident where all family members sustain fractures, what benefit amount will be paid?
- A** *One fracture (the highest) is payable for each insured injured as a result of the accident.*
- Q** Are we suggesting to clients that they should purchase the Fracture Accident (FAB) coverage in place of Disability?
- A** *NOT at all, the FAB is not an income replacement benefit, but a lump sum payout in addition to any other coverage the insured may have. It offers a great top up to the Disability offering, or provides coverage for those who do not qualify for income replacement.*
- Q** On the Application, under Section 3, do you really need a beneficiary designation?
- A** *No, the beneficiary designation is not required. Benefits are paid to the insured applicant, however should a claimant die prior to benefits being paid a beneficiary would receive the monies directly. If there is no beneficiary on file, the benefit would be paid to the Estate of the Insured Applicant.*
- Q** A Client has a fractured leg and is still healing. He purchases the FAB and 6 months later breaks the same bone. Does FAB pay 100% or 50% of the posted benefit amount? Is there a Pre-Ex period in this policy?
- A** *There is not a Pre-Ex period in the Fracture policy. Provided the fracture that occurred 6 months following the effective date was as a result of an accident that occurred following the effective date, it would be considered for 100% of the benefit amount.*
- Q** A couple purchases FAB. Two years later they divorce and forget to modify their policy. Subsequently an accident occurs and results in a fracture to the spouse. How does EDGE handle this at claim time?
- A** *Benefits are payable to the Insured Applicant, not to the Insured Spouse, however at claim time if proof is provided that the couple had not been together at the time of the accident, and both parties agree to the change in the benefit payment, the policy contract could be amended to accommodate payment being made to the injured party in this case.*
- Q** How long are premiums locked in?
- A** *Premiums are level for all ages and do not increase with age. The coverage of any one Insured cannot be singled out for premium increase, however, the Company may increase premiums for coverage issued to a group of Insured Persons by Plan type.*
- Q** Under the Exclusion “(i) For sickness or disease either as a cause or effect”, could you provide an example of a disease that would fall into this category?
- A** *The Fracture Accident Benefit is designed to pay for specific fractures that result directly from an Accident. An example of when a claim may not be payable as a result of a disease would be in the case where an insured has epilepsy, and suffers a fracture during a seizure.*
- Q** What if the fracture occurs while the insured is travelling outside of Canada?
- A** *If an individual sustains a fracture while travelling we would require copies of the X-Ray report and medical records. In some cases, we may require a Canadian Physician verify the insured sustained a fracture.*
- Q** If the anticipated recovery time doesn't meet the required or listed estimated recovery period in the policy what benefit amount, if any would be paid?
- A** *The benefit amounts are based on “estimated” recovery times. If a fracture of a listed bone is diagnosed, the benefit amount listed for that specific bone, regardless of the recovery time, is payable.*
- Q** You can fracture a tooth, would this be considered for payment under “other small bones”?
- A** *No, teeth are not considered a small bone and therefore a fracture of a tooth would not be considered for payment.*

- Q** How is a "Green-Stick" fracture dealt with under the fracture plan? Does that type of fracture meet or not meet the eligible definition of fracture?
- A** *No, Green-Stick fractures would not be eligible for consideration; this type of fracture does not meet the policy definition of fracture.*
- Q** In regards to the exclusion "any fractures associated or as a result of osteoporosis are not eligible for consideration" can you please clarify how the policy will respond at claim time? What if the diagnosis of osteoporosis has not been made prior to the fracture?
- A** *The important thing to remember is that the fracture must be as a direct result of an Accident. Where a fracture is diagnosed as a result of osteoporosis (whether previously diagnosed or not) it would not be considered for payment. Please note however, that a person with osteoporosis who suffers an accident that results in a fracture would be eligible for benefit payment.*
- Q** I am being flown into a fishing lodge up north. I'm not landing at an airport, but would this flying be excluded.
- A** *Flying is excluded specifically for the following;*
- (a) while being used for any test or experimental purpose; or*
 - (b) while the Insured Person is operating, learning to operate or serving as a member of the crew thereof; or*
 - (c) while being operated by or for or under the direction of any military authority, other than transport type aircraft operated by the Canadian Armed Forces Air Transport Command or the similar air transport service of any other country; or*
 - (d) any such aircraft or device which is owned or leased by or on behalf of the Policyholder or any subsidiary or affiliate of such Policyholder, or by an Insured Person or any member of his/her household; or*
 - (e) while being used for fire fighting, pipeline inspection, power line inspection, aerial photography or exploration.*