

# ACCIDENTAL DEATH & DISMEMBERMENT

## Comprehensive Protection

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As a business owner, you care about your employees. Accidental injuries are among the leading causes of disability and death for working-age Canadians, according to the Public Health Agency of Canada. A serious workplace accident can leave an employee or their family facing immediate financial devastation — lost income, medical costs, rehabilitation expenses, and more.

Accidental Death and Dismemberment (AD&D) insurance from Nova Star Insurance Consultant provides a vital financial safety net when the unthinkable happens. It pays a lump-sum benefit directly to the employee or their named beneficiary — so your team isn't left facing financial hardship on top of everything else.

### What is AD&D Insurance?

AD&D insurance pays a lump-sum benefit when an insured person suffers a covered accident resulting in death, permanent disability, or specific physical losses. It is not the same as life insurance — AD&D is triggered specifically by accidents, making it a focused, affordable complement to a broader employee benefits plan.

### What Does an AD&D Plan Cover?

Nova Star AD&D plans can be customized to cover both employees and their dependents, including:

- Loss of life (accidental death)
- Loss of speech
- Hearing loss
- Loss of a limb (arm or leg)
- Loss of thumb or index finger on either hand
- Loss of movement (Quadriplegia or Paraplegia)
- Permanent total disability resulting from an accident

### AD&D vs. Life Insurance: What's the Difference?

- **AD&D insurance** covers death or dismemberment caused directly by a covered accident
- **Life insurance** covers death from any cause — including illness or natural causes

AD&D works best as a complement to, not a replacement for, life insurance. Nova Star advisors will help you find the right combination for your situation.

## Why AD&D Coverage Matters for Canadian Employers

- Offering AD&D as part of your employee benefits package:
- Provides employees and families with immediate financial security
- Signals that your company genuinely values its people
- Helps attract and retain talent in Canada's competitive labour market
- Is generally a tax-deductible business expense
- Is one of the most affordable additions to any group benefits plan

## Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Nova Scotia, New Brunswick, and Alberta. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, enrolment, and ongoing plan administration — so you can focus on running your business. Whether you need group AD&D, disability insurance, critical illness coverage, or a full employee benefits package, Nova Star is your trusted partner for the long term.

## Contact

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For inquiries or to book a complimentary needs assessment, contact us:

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