



Insurance and Assistance Program 713705-3B

Distribution Guide



**MD Financial
Management**
CMA Companies

*Provided by National Bank
exclusively for members of the
Canadian Medical Association
and their families.*

Distribution Guide

Summary of Insurance Coverage

<p>Purchase Protection and Extended Warranty</p>	<ul style="list-style-type: none"> › Purchase protection against theft or breakage 180 days following the date of the item's purchase › Triples the manufacturer's warranty, up to two additional years <p>Maximum of \$60,000 for the entire term of the <i>account</i></p>
<p><i>Trip</i> cancellation</p>	<p>Up to \$2,500 per person</p>
<p><i>Trip</i> interruption</p>	<p>Up to \$5,000 per person</p>
<p>Emergency Medical Care (EMC) Outside of the Province of Residence</p> <p>(Warning: Covers only the <i>primary cardholder</i>, a <i>spouse</i> travelling with the <i>primary cardholder</i> on a <i>trip</i> and any accompanying <i>dependent child</i>. The <i>spouse</i> who travels without the <i>primary cardholder</i> is covered only if he is also a <i>cardholder</i>; in which case the <i>dependent children</i> who travel with him are also covered.)</p>	<p>Up to \$5,000,000 per person</p> <p>Covers any <i>trip</i> up to (depending on age):</p> <ul style="list-style-type: none"> › Age 54 and under: 60 days › Age 55 to 64: 31 days › Age 65 to 74: 15 days › 75 and over: no coverage <p>If the length of the <i>trip</i> exceeds the maximum number of days, no coverage is offered for that <i>trip</i>.</p>
<p>Departing Flight delay</p>	<p>Up to \$500 per person (minimum 4-hour delay)</p>

Delayed (minimum 6-hour delay), lost, damaged or stolen baggage	Up to \$1,000 per person (up to \$500 for baggage delay)
Vehicle Rental	Coverage of damages resulting from an <i>accident</i> , fire, theft or vandalism for rentals of 48 days or less, up to \$65,000 Personal effects coverage up to \$2,000

Summary of Assistance Services

Medical and general assistance	Included
Legal assistance	Included

In case of emergency, in order to file a claim or for any information request, contact the *assistance provider*:

- › **From Canada and the US: 1-888-235-2645**
- › **From elsewhere in the world (call collect): 514-286-8345**

Purchase protection,
travel insurance and assistance
services provided with your
National Bank of Canada CMA/MD
Mastercard® credit card

Distribution Guide

Information on Insurance Product and Parties

Name of insurance product:

Purchase Protection and Travel Insurance for
National Bank of Canada Mastercard credit cards,
group insurance policy no. 713705 (Schedule A
Certificate number 3B)/713705-3B

Type of insurance product:

Purchase insurance and extended warranty and travel
insurance (group insurance)

**Assistance
provider contact
information**
(mandated by
the insurer to
assist with claims,
provide assistance
services and
provide consulting
services)

CanAssistance Inc.
550 Sherbrooke Street West
Suite B-9
Montreal, Quebec H3A 3S3
Canada and the US:
1-888-235-2645
Elsewhere in the world:
514-286-8345 (call collect)

<p>Insurer contact information (except residents of Alberta)</p>	<p>National Bank Life Insurance Company 1100 Robert-Bourassa Blvd. 5th Floor Montreal, Quebec H3B 2G7 Montreal: 514-871-7500 Toll-free: 1-877-871-7500 Fax: 514-394-6992 nbc-insurance.ca insurance@nbc.ca</p>
<p>Insurer contact information (residents of Alberta)</p>	<p>Canassurance, Insurance Company 550 Sherbrooke Street West Suite B-9 Montreal, Quebec H3A 3S3 Montreal: 514-286-7686 Toll-free: 1-877-986-7681 Fax: 1-866-286-8358 qc.croixbleue.ca</p>
<p>Policyholder and distributor contact information</p>	<p>National Bank of Canada 600 De La Gauchetière Street West Montreal, Quebec H3B 4L2 Montreal: 514-394-5555 Toll-free: 1-888-483-5628</p>

IMPORTANT CAREFULLY READ THE FOLLOWING

The purpose of *Purchase Protection and Travel Insurance* is to cover the damages resulting from sudden unforeseeable events. It is important that you read and understand this guide before you travel, because your coverage may include restrictions and exclusions.

This insurance may not cover *illnesses* or symptoms that were present before departure. Check to see if this exclusion applies to you and how your departure date or the length of your *trip* affects it.

Your medical history may be examined if you file a claim following an *accident*, injury or *illness*.

If your insurance includes the services of an *assistance provider*, you may need to contact the provider's service centre before receiving medical treatment. Your coverage may include restrictions on benefits if the *assistance provider* was not contacted within a specified time limit.

This guide contains descriptions of clauses in the certificate of insurance which may limit the claimable amount when a claim is filed.

Furthermore, the *Purchase Protection and Travel Insurance* and any associated coverage is valid until the earliest of the following dates:

- › the date the *account* is cancelled or closed by the *Bank*
- › the date the *account* is closed at the request of the *primary cardholder* or
- › the date the *Purchase Protection and Travel Insurance* is cancelled or suspended by the *Bank* following a prior written notice of at least 90 days to the *primary cardholder* advising the *primary cardholder* to pay the minimum balance on the *card*

CAREFULLY READ THIS GUIDE UPON RECEPTION

The Autorité des marchés financiers (AMF) does not guarantee the quality of the insurance product offered in this guide. The insurer for the Province of Quebec is solely responsible for any discrepancies between the wording of the guide and the wording of the Group Insurance Policy.

Table of Contents

Purchase Protection and Travel Insurance	09
1. Definitions and Introduction.....	09
a) Definitions	09
b) Introduction.....	13
2. Description of Purchase Protection and Travel Insurance Product	13
a) Type and duration of coverage.....	13
b) General Warning.....	14
3. Purchase Protection and Extended Warranty	16
a) Special Terms and Conditions.....	16
b) CAUTION – Exclusions, Limitations and Reductions	17
c) Filing a Claim	19
4. Vehicle Rental.....	21
a) Special Terms and Conditions.....	21
b) CAUTION – Exclusions, Limitations and Reductions	22
c) Filing a Claim	25
5. Emergency Medical Care (EMC) Outside of the Province of Residence	26
a) Special Terms and Conditions.....	26
b) CAUTION – Exclusions, Limitations and Reductions	33
c) Filing a Claim	38
6. Trip Cancellation or Interruption.....	39
a) Special Terms and Conditions.....	39
b) CAUTION – Exclusions, Limitations and Reductions	44
c) Filing a Claim	47

7. Delayed, Lost, Damaged or Stolen Baggage	48
a) Special Terms and Conditions.....	48
b) CAUTION – Exclusions, Limitations and Reductions	50
c) Filing a Claim	51
8. General Terms and Conditions.....	52
9. Similar insurance products	56
10. Insurer’s deadline for replying after receiving a claim	56
11. Autorité des marchés financiers contact information	56

Purchase Protection and Travel Insurance

1. Definitions and Introduction

Rules of Interpretation:

1. **Provinces:** Provinces include territories.
2. **Gender and number:** Unless the context requires otherwise, words in one gender include all genders and words in singular include the plural and vice versa.

a) Definitions

Words in *italics* in the present document have the following meanings.

Accident: A sudden, unintentional and unforeseen event that directly and independently of all other causes results in damage, loss or injury.

Account: The account associated with the *card* issued to the *cardholder* by the *Bank*.

Act of terrorism: Action or threat intended to intimidate or terrorize a population, group or government based on politics, ethnicity, ideology or religion. Terrorism may include the following acts (or threat thereof): destruction of property, kidnapping, actions causing injury or death and hijacking. Wars (declared or undeclared), invasions, hostilities between nations, civil wars, rebellions, insurrections and coups are not considered acts of terrorism.

Assistance provider: Any company mandated by the *insurer* to receive requests for assistance and assist with claims.

Authorized user: A natural person to whom a *card* associated with the *card* account of a *primary cardholder* has been issued, at the request of the *primary cardholder*.

Bank or Distributor: National Bank of Canada is both the policyholder for group insurance policy no. 713705 issued effective September 1st, 2017, for the *Purchase Protection and Travel Insurance* product and the Distributor of the product.

Card: The CMA/MD *World Elite*® *Mastercard* credit card provided to the *cardholder* by the *Bank*.

Cardholder: The natural person residing in Canada who is the *primary cardholder* or an *authorized user* on the *account* associated with a *card* issued by the *Bank*.

Common carrier: Any land, air or water conveyance operated by an entity legally authorized to transport passengers for pay, which accepts all members of the public who wish to travel as long as there is space on board and to which access cannot legally be refused.

Dependent child: Child of the *cardholder* or the *cardholder's spouse* that is at least 30 days old.

The child must also meet one of the following conditions:

- › be under 21 years of age
- › be under 25 years of age and enrolled in full-time studies at an educational institution
- › require support for basic needs due to a mental or physical disability

Eligible vehicle (definition used for vehicle rental coverage):

A rented vehicle meeting all of the following conditions:

- › the vehicle must be rented from a commercial rental agency (traditional rental agency or commercial carsharing service)
- › the vehicle must be rented by the *cardholder*
- › the entire cost of the rental must be charged to the *account* or paid for with rewards points earned with the *card*
- › the rental period cannot exceed 48 consecutive days (even if the rental consists of multiple successive contracts). Rental periods must be separated by at least one full day to be considered non-consecutive
- › the rental vehicle must be a four-wheel passenger vehicle (not licensed for commercial transportation) and must not be included in the list of excluded vehicles in section 4 b) (iii) below

EMC insured (definition used for emergency medical care):

The *primary cardholder*, a *spouse* travelling with the *primary cardholder* on a *trip* and any accompanying *dependent child* or child born during a *trip* in the first 32 weeks of pregnancy.

The *spouse* who travels without the *primary cardholder* is covered only if he is also a *cardholder*; in which case any accompanying *dependent children* are also covered. A child born during the first 32 weeks of pregnancy over the course of the *trip* is also covered.

Authorized users of the *account* who do not meet the above criteria are **not** *EMC insureds* and are not eligible for emergency medical care insurance coverage.

Hospital: A registered facility licensed to provide medical care in the country where it is located. To be considered a hospital, the facility must meet the following criteria:

- › provide care and treatment to injured or sick individuals, both as inpatients and outpatients
- › have at least one *physician* or registered nurse present at all times
- › have an operating room, laboratory and diagnostic equipment

The following facilities are not considered hospitals:

- › facilities licensed or used principally as a clinic
- › extended care facilities, continuing care centres or the continuing care unit of a hospital
- › rest homes or convalescent homes
- › health resorts or nursing homes
- › drug or alcohol treatment centres

Hospitalization: Admission to a *hospital* as an inpatient to receive preventative, diagnostic or medical care.

Day surgery is also considered a hospitalization.

A *hospital* stay for convalescent or rehabilitation care is not considered a hospitalization.

Illness: Sudden and unforeseen physical ailment requiring immediate medical care. To be recognized as an illness, an illness must be certified by a *physician*. Pregnancy is not considered an illness unless there are complications within the first 32 weeks.

Insured (definition used for *trip* cancellation or interruption coverage): The *cardholder* and *spouse* or any *dependent child* travelling with the *cardholder* on a *trip* or child born during a *trip* in the first 32 weeks of pregnancy.

Insurer: For Alberta residents, the insurer is Canassurance, Insurance Company. For residents of all other provinces and territories, the insurer is National Bank Life Insurance Company.

Mysterious disappearance: Loss of an object without reasonable evidence of theft.

Physician: Person who is not the *insured* (or an *EMC insured*), is not a family member of the *insured* (or an *EMC insured*) and is licensed to practice medicine in the country where medical care is administered.

Primary cardholder: The natural person residing in Canada who is the *account* holder and whose name appears on the *account* statements issued by the *Bank*.

Proof of purchase: Receipt (or bill) from a vendor along with the *cardholder* copy of the Mastercard sales slip.

Purchase price: The total cost of an article, including taxes, indicated on the Mastercard sales slip. The cost of service or warranties for the article is not included in the purchase price.

Purchase Protection and Travel Insurance: The Purchase Protection and Travel Insurance product offered by the *insurer* and distributed by the *Distributor* with the *card* under policy no. 713705 issued by the *insurer*.

Spouse: The person married to or in a civil union with the *cardholder* or living in a conjugal relationship with the *cardholder* for over 1 year. This person can no longer be considered a spouse if the union has been legally dissolved or this person has been living separately from the *cardholder* for more than 3 months.

Travel companion: Individual who accompanies the *cardholder* for the entire duration of the *trip*.

Travel provider: Tour operator, travel agency, *common carrier*, airline, hotel or chain of hotels. If multiple travel providers are owned by a single provider or other entity, the group is treated as a single travel provider.

Trip: A one-time period of travel outside of the province of residence for recreational or business purposes.

Trip (definition used for vehicle rental coverage): A period of travel outside of the usual place of residence of the *insured*.

b) Introduction

The purpose of a distribution guide is to provide details about the insurance product in plain English. It should help you decide if the insurance coverage meets your needs in the absence of an insurance representative. Keep this guide in a safe place for future reference.

Warning: Exclusions and limitations apply to this coverage. Carefully read this document to ensure you understand the exclusions and limitations and verify if coverage is adequate or if you need to purchase additional coverage.

Terms in this guide formatted in *italics* have a specific meaning. They are explained in the “Definitions” section above.

2. Description of Purchase Protection and Travel Insurance Product

a) Type and duration of coverage

The *Purchase Protection and Travel Insurance* provided with your *card* **at no extra requirement or cost** includes the following 5 types of coverage:

✓ Purchase Protection and Extended Warranty	In the event of theft or breakage & extended warranty on new items purchased with your <i>card</i>
✓ Vehicle Rental	In case of damages resulting from an <i>accident</i> , fire, theft or vandalism & coverage for personal effects
✓ Emergency Medical Care (EMC) Outside of the Province of Residence	In the event of a medical emergency during a <i>trip</i>
✓ <i>Trip</i> Cancellation or Interruption	In the event of a <i>trip</i> cancellation or interruption & in the event of a delayed departing flight
✓ Delayed, Lost, Damaged or Stolen Baggage	In the event of delayed, lost, damaged or stolen baggage during a <i>trip</i>

Termination of coverage

The *Purchase Protection and Travel Insurance* and any associated coverage is valid until the earliest of the following dates:

- › date the *account* is cancelled or closed by the *Bank*
- › date that the *account* is closed at the request of the *primary cardholder*
- › date that the *Purchase Protection and Travel Insurance* is cancelled or suspended by the *Bank* following mailing of not less than 90 days' prior written notice to the *primary cardholder*

The *Purchase Protection and Travel Insurance* contains exclusions, including certain activities or illnesses for which no benefit is payable. See section b) Exclusions, Limitations and Reductions for each type of coverage.

Carefully read the information about each type of coverage below.

b) General Warning

Claims are only payable if the *Purchase Protection and Travel Insurance* is in effect at the time of the event for which a claim is made.

Multiple Coverage

If the *insured* has other individual or group insurance providing the same coverage as the *Purchase Protection and Travel Insurance* (excluding Vehicle Rental coverage), the payment of benefits under the *Purchase Protection and Travel Insurance* plan will be coordinated with the other insurer such that the total amount of the benefit does not exceed the amount claimed. Regardless of any similar clause that may be contained in other insurance contracts, the *insured* will not be entitled to payment of any amounts hereunder until the *insured* has claimed the maximum benefit available under the other insurance coverage. The *insurer* may ask the *cardholder* to provide proof of a claim filed with other insurers.

Benefits payable by the *insurer* under the *Purchase Protection and Travel Insurance* will be reduced by the amount reimbursed, paid or assumed by another party¹. The *Purchase Protection and Travel Insurance* cannot be used to reduce the liability of any person or party implicated in the event giving rise to a claim.

Failure to Provide Requested Proof or Documentation

The *insurer* can refuse claims under the *Purchase Protection and Travel Insurance* if the *insured* does not submit the insurance claim form or supporting proof within the applicable time limit, unless it is not reasonably possible to do so.

Unapproved Expenses

The *insurer* can deny any claim under the *Purchase Protection and Travel Insurance* for expenses that were not approved in advance by the *assistance provider*. As soon as you are aware of an event which could lead to a claim, you must contact the *assistance provider* using the following contact information:

CanAssistance Inc.

**550 Sherbrooke Street West, Suite B-9
Montreal, Quebec H3A 3S3**

From Canada and the US: 1-888-235-2645

**From elsewhere in the world (call collect):
514-286-8345**

¹ For example, a carrier or its insurance provider, an accommodation or its insurance provider, a vehicle rental agency or its insurance provider, a compensation fund (such as the OPC) or a public health or hospital insurance plan or any other government program.

3. Purchase Protection and Extended Warranty

a) Special Terms and Conditions

Covered Items and Risks

Eligible movable property purchased by the *cardholder* and paid entirely for with the *card* or rewards points earned with the *card*.

Purchase protection	New items are covered for theft and breakage for 180 days after purchase.
Extended warranty	Triples the warranty period for new items covered by an original manufacturer's warranty valid in Canada. The warranty can be extended for a maximum of 2 years after the end of the original manufacturer's warranty. If the original warranty is longer than 5 years, the <i>cardholder</i> must contact the <i>insurer</i> to register the purchase.

Benefit Amount

Benefits for covered items are limited to the *purchase price* charged to the *account* or the item's portion of the *purchase price* charged to the *account* if it was purchased within a collection or a set. The *insurer* will pay a **maximum of \$60,000 of the Purchase Protection and Extended Warranty benefits for the entire term that the *account* is active.**

Recipient of Benefits

The *insurer* can decide to repair or replace the covered item or refund the *purchase price*. Benefits will be paid to the *cardholder* by the *insurer*. If the *insurer* decides to repair the item, the type of repair and service provider will be chosen by the *insurer*.

Deductibles

None

b) CAUTION – Exclusions, Limitations and Reductions

(i) Items not covered	
Purchases	Extended warranty
<ul style="list-style-type: none">› traveller's cheques, gift cards, currency, tickets, ingots and documents of title or other negotiable instruments› animals and living plants or perishable products and consumables› electronic tablets, mobile devices, portable computers and software› heat pumps and other heating or cooling appliances› automotive vehicles, motorboats, aircraft, motorcycles, scooters, snowplows, lawn mowers, golf carts, lawn tractors and all other motorized vehicles (except miniature electric vehicles for children) and their parts and accessories› mail order purchases up to delivery and acceptance of the item by the <i>cardholder</i>› drones and other remote-controlled aerial devices	<ul style="list-style-type: none">› previously owned or used items› automotive vehicles, motorboats, aircraft, motorcycles, scooters, snowplows, lawn mowers, golf carts, lawn tractors and all other motorized vehicles (except miniature electric vehicles for children) and their parts and accessories› heat pumps and other heating or cooling appliances› items purchased for a business or commercial use

(ii) Circumstances under which no benefit is payable

Purchases	Extended warranty
<ul style="list-style-type: none">› theft of jewellery stowed in baggage (except in hand luggage supervised by the <i>cardholder</i>)› damage to sports equipment due to use› fraud or attempted fraud› a criminal act, an attempted criminal act or participation in a criminal act› misuse of the item, including professional use of an item intended for personal use› use of items purchased for an enterprise or for commercial use› hostilities of any kind (including war, invasion, insurrection and <i>acts of terrorism</i>)› confiscation by authorities, contraband or illegal activities› normal wear and tear› earthquake, nuclear contamination or flood› <i>mysterious disappearance</i>› damage caused by corrosion or mould› damage caused by insects or animals	<p>The extended warranty applies only to essential parts and labour to repair a mechanical breakdown or defect of the covered item or any other event expressly covered under the original manufacturer's warranty valid in Canada.</p>

(iii) Reasonable precautions and use	
Purchases	Extended warranty
<p>The <i>cardholder</i>, or the owner of the item if it was a gift from the <i>cardholder</i>, must take all reasonable measures to prevent breakage or damage to the item. The <i>cardholder</i> must also take reasonable measures to prevent the item from being stolen.</p>	
(iv) Damages caused by a covered item	
Purchases	Extended warranty
<p>Coverage does not include claims for personal injury, property damage, indirect, punitive, exemplary or consequential damages or legal fees, even if directly or indirectly caused by a covered item.</p>	

c) Filing a Claim

NOTE: The *cardholder* must immediately notify police of a theft or act of vandalism and obtain a report.

Prerequisites	Save the original <i>proof of purchase</i> and manufacturer's warranty.
Step 1	Call CanAssistance Inc. at 1-888-235-2645 to report the event as soon as it happens or as soon as reasonably possible.
Step 2	Fill out the claim form that you will receive from the <i>assistance provider</i> and forward it to the <i>insurer</i> as soon as possible, ideally within 90 days of the event, failing which the <i>insurer</i> may deny your claim if the <i>insurer</i> was not informed of the loss and is thereby prejudiced.

Step 3

Provide the *insurer* with the following support documents as soon as possible, ideally within 90 days of the event, failing which the *insurer* may deny your claim if the *insurer* did not receive such support documents and is thereby prejudiced:

- › *proof of purchase*
- › original manufacturer's warranty
- › police, fire or claims adjuster report
- › any documentation required by the *insurer* concerning the purchase of the item, the event, the circumstances surrounding the breakage or theft, the cost of repairs or replacement
- › any information deemed necessary by the *insurer*

If the *insurer* accepts the claim, it will pay, replace or reimburse the item's *purchase price* within 60 days of receiving all the documents required by the *insurer* in support of the claim.

If the *insurer* so wishes, it may ask the *cardholder* to send the broken item. The *cardholder* will be responsible for shipping fees.

If the *insurer* rejects the claim, it will notify the *cardholder* within 60 days of receiving all documents required by the *insurer* in support of the claim.

IF A CARDHOLDER KNOWINGLY MAKES A CLAIM WHICH IS FALSE OR FRAUDULENT IN ANY WAY, SUCH CARDHOLDER SHALL NOT BE ELIGIBLE FOR THE BENEFITS OF SUCH COVERAGE AND FOR THE PAYMENT OF THE CLAIM SUBMITTED UNDER THIS COVERAGE.

4. Vehicle Rental

a) Special Terms and Conditions

Covered Items and Risks

Eligible vehicle rental by the *cardholder*, paid for entirely with the *card* or rewards points earned with the *card*.

Coverage applies anywhere in the world except locations where this coverage is prohibited under local law or rental agency policy.

Damages	Coverage of damage to the rental vehicle resulting from an <i>accident</i> , fire, theft or act of vandalism. Coverage of reasonable and customary charges for towing and fees charged by the rental agency for loss of use of the vehicle.
Personal effects	Coverage of personal effects of the <i>cardholder</i> or any person travelling with the <i>cardholder</i> in the rental vehicle in the event of theft or damage resulting from an <i>accident</i> , fire or act of vandalism.

Benefit Amount

- › **Damages:** The amount payable by the *insurer* is limited to the manufacturer's suggested retail price (MSRP) of the *eligible vehicle*, **up to \$65,000**.
- › **Personal effects:** Benefits are payable **up to \$1,000 per event and \$2,000 per rental**.

Recipient of Benefits

Benefits payable by the *insurer* will be paid to the *cardholder*. However, the *insurer* reserves the right to directly compensate any other person or party that suffers an insured loss.

Deductibles

None

Coverage Period

Coverage is effective as soon as the *cardholder* or any other person authorized to drive the rental *eligible vehicle* takes possession of the vehicle. Coverage ends when the rental agency resumes possession of the vehicle, at the agency where it was rented or elsewhere. Coverage is also terminated if the *cardholder* renews the rental contract or enters into a new contract in order to prolong the rental period beyond the maximum of 48 consecutive days.

b) CAUTION – Exclusions, Limitations and Reductions

- › **Damages:** In the event of damages resulting from an *accident*, fire, theft or vandalism, the vehicle rental insurance coverage is the first payer. This means that the *Purchase Protection and Travel Insurance* benefits described in this guide are payable regardless of any other individual or group insurance plan held by the *insured*.
- › **Personal effects:** *Purchase Protection and Travel Insurance* benefits are not payable if the personal effects are covered under any other individual or group insurance plan held by the owner of the property.

(i) Circumstances under which no benefit is payable

Damages	Personal effects
Liability: This insurance does not include liability coverage for damage to other vehicle(s), third party property damage or personal injury to the <i>cardholder</i> or others. The <i>cardholder</i> should consult the rental agency or his automobile insurance provider to ensure adequate coverage against these risks.	<ul style="list-style-type: none">› damage or breakage not related to an <i>accident</i>, fire or act of vandalism involving the vehicle› consequences of an earthquake or flood› theft of a personal effect if the <i>cardholder</i> did not take reasonable measures to prevent it› <i>mysterious disappearance</i> of a personal effect

(ii) Items not covered**Damages****Personal effects**

- › traveller's cheques, gift cards, currency, tickets, ingots and documents of title or other negotiable instruments
- › animals and living plants or perishable products and consumables
- › jewelry
- › electronic tablets, mobile devices, portable computers and software
- › photography equipment: cameras or photo, video and audio accessories

(iii) Exclusions: Vehicles in the following categories are not covered**Damages****Personal effects**

- › trucks
- › campers or trailers
- › off-road vehicles
- › limousines (extended factory models)
- › modified vehicles
- › cars with a manufacturer's suggested retail price (MSRP) over \$65,000
- › recreational vehicles (including vehicles designed and manufactured for off-road use or camping)
- › antique cars (more than 20 years old or no longer manufactured for more than 10 years)
- › motorcycles, mopeds or motorbikes

(Continued on next page)

(Continued from page 23)

- › **vans are not covered in the following cases:**
 - **vans used for commercial transportation of passengers or with more than 8 seats including the driver seat**
 - **vans that exceed a $\frac{3}{4}$ ton rating**
 - **vans used for hire by others**

(iv) Circumstances under which no benefit is payable

Damages

Personal effects

- › **one or more conditions of the rental contract is not fulfilled**
- › **operation of the vehicle by a person not authorized under the rental contract**
- › **transportation of passengers or goods for remuneration**
- › **driving under the influence of alcohol, drugs or medication**
- › **off-road use**
- › **normal wear and tear, mechanical breakdown, gradual deterioration, inherent defect, or damage from insects or animals**
- › **intentional act, regardless of the mental state of the driver**
- › **war or act of war (declared or not), hostilities, insurrection, riot, rebellion, revolution, civil war or *act of terrorism***
- › **seizure, confiscation, quarantine or destruction of the vehicle by public authorities, customs officials or a government body**
- › **transport of contraband, use of vehicle for illegal trade**
- › **criminal act or attempted criminal act or participation in a criminal act**
- › **street racing or dangerous driving**

c) Filing a Claim

NOTE: The *cardholder* must immediately notify police of a theft or act of vandalism and obtain a report.

Step 1	Call CanAssistance Inc. at 1-888-235-2645 to report the covered event within 48 hours, or as soon as reasonably possible.
Step 2	Fill out the claim form that you will receive from the <i>assistance provider</i> and forward it to the <i>insurer</i> as soon as possible, ideally within 90 days of the event, failing which the <i>insurer</i> may deny your claim if the <i>insurer</i> was not informed of the loss and is thereby prejudiced.
Step 3	Provide the <i>insurer</i> as soon as possible, ideally within 90 days of the event, with all documents requested by the <i>insurer</i> concerning the nature, circumstances, and extent of the damages associated with the covered event, failing which the <i>insurer</i> may deny your claim if the <i>insurer</i> did not receive such necessary documents and is thereby prejudiced.
	If the <i>insurer</i> accepts the claim, it will pay within 60 days of receiving all the documents requested by the <i>insurer</i> in support of the claim. If the <i>insurer</i> rejects the claim, it will notify the <i>cardholder</i> within 60 days of receiving all documents required by the <i>insurer</i> in support of the claim.

IF A *CARDHOLDER* KNOWINGLY MAKES A CLAIM WHICH IS FALSE OR FRAUDULENT IN ANY WAY, SUCH *CARDHOLDER* SHALL NOT BE ELIGIBLE FOR THE BENEFITS OF SUCH COVERAGE AND FOR THE PAYMENT OF THE CLAIM SUBMITTED UNDER THIS COVERAGE.

5. Emergency Medical Care (EMC) Outside of the Province of Residence

a) Special Terms and Conditions

Insured persons

EMC insureds are people under age 75 (on the departure date) who are: the *primary cardholder*, a *spouse* travelling with the *primary cardholder* on a *trip* and any accompanying *dependent child* or child born during a *trip* in the first 32 weeks of a pregnancy.

The *spouse* under age 75 (on the departure date) who travels without the *primary cardholder* is covered only if he is also a *cardholder*; in which case any accompanying *dependent children* are also covered. A child born during the first 32 weeks of pregnancy over the course of the *trip* is also covered.

Authorized users of the *account* who do not meet the above criteria are **not** *EMC insureds* and are not eligible for emergency medical care insurance coverage.

To be eligible for emergency medical care insurance coverage outside of the province of residence, the *EMC insured* must reside in Canada and be covered by the province of residence's public health and hospitalization insurance at the time the *trip* was booked and for its entire duration.

Beneficiary for insurance

Benefits will be paid by the *insurer* to the *cardholder*. However, the *insurer* reserves the right to directly compensate any other person or party that suffers an insured loss.

Amount of benefits

The **aggregate maximum** benefits payable by the *insurer* for emergency medical care outside of the province of residence is **\$5,000,000** per *EMC insured* per *trip*.

Covered expenses:

(i) **Medical, paramedical and *hospitalization* expenses:**

The *insurer* will cover customary, reasonable and essential expenses for treatment of an *illness* or *accident* occurring during a *trip*, meaning:

<i>Hospitalization expenses</i>	<i>Hospital expenses for a private or semi-private room and any medical treatment received during a hospitalization.</i>
Incidental expenses	Incidental expenses charged by a <i>hospital</i> during a <i>hospitalization</i> , including telephone, television and parking fees (up to \$100 per hospitalization).
Healthcare professional fees	Fees charged by a <i>physician</i> or by a licensed nurse, if care is prescribed by a <i>physician</i> . The professional services of a licensed physiotherapist, chiropractor, osteopath or podiatrist are covered up to \$300 per discipline if prescribed by a <i>physician</i> . Services from health professionals who are related to the <i>EMC insured</i> are not covered.
Dental care	Emergency dental fees (excluding root canals), up to \$500 per trip . In the event of an accidental blow to the mouth ² , coverage is up to \$2,000 per <i>accident</i> . Fees for the ongoing treatment, following return, of injuries sustained from an accidental blow to the mouth will be covered for up to 6 months after the date of the <i>accident</i> .

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2 Accidental blow to the mouth resulting in a fracture or dislocation of the jaw or damage to one or more natural teeth. Coverage for an accidental blow to the mouth does not include voluntary introduction of objects into the mouth, chewing accidents or damage to artificial, unhealthy or previously treated teeth. X-rays taken before and after the accident must be submitted to the insurer.

Medical equipment	Expenses for the purchase or rental of crutches, canes or splints or the rental of any other type of medical equipment or device (such as a wheelchair or orthotic) prescribed by a <i>physician</i> .
Diagnostic fees	Fees for laboratory and x-ray services ordered by a <i>physician</i> .
Prescription medication	Medication prescribed by a <i>physician</i> to treat an <i>illness</i> or injury resulting from an <i>accident</i> that is not included in the list of excluded products in section b) Exclusions, Limitations and Reductions of this guide.

(ii) **Transportation expenses:** The *insurer* will cover transportation expenses during a *trip* if **planned and approved by the *assistance provider***, meaning:

Medical transportation expenses	Expenses to transport the <i>EMC insured</i> (by land or air) to the closest suitable medical facility. The transfer from one medical facility to another is also covered if deemed necessary by the <i>physician</i> and <i>assistance provider</i> .
Repatriation expenses	Expenses for emergency transportation of the <i>EMC insured</i> back to the province of residence to receive medical care. If the <i>EMC insured's illness</i> or <i>accident</i> prevents accompanying members of his immediate family ³ from returning from the <i>trip</i> as

³ Immediate family members include a person's spouse, father, mother and children (not limited to dependent children) and the spouse's mother, father and children.

	<p>planned, their return travel expenses will be covered.</p> <p>Repatriation must be approved by the <i>physician</i> and <i>assistance provider</i>. Medical attendant expenses are included if previously approved by the <i>assistance provider</i>.</p>
<p>Transportation to the bedside of the <i>EMC insured</i></p>	<p>If the <i>EMC insured</i> remains hospitalized for at least 7 days and a friend or family member travels to his bedside, the following travel expenses will be covered as long as the <i>physician</i> confirms the visit is necessary in writing:</p> <ul style="list-style-type: none"> › round trip travel expenses (economy class) › accommodation, childcare and meals up to \$300 per day › travel insurance fees <p>The above expenses are also covered in the event that a family member or friend must travel to identify the body of the <i>EMC insured</i> before it is repatriated.</p>
<p>Return of vehicle</p>	<p>Expenses to return the <i>EMC insured's</i> personal vehicle to his residence (or to return a rental vehicle to the nearest rental agency) if the <i>accident</i> or <i>illness</i> renders the person unfit to operate a vehicle. A written attestation from a <i>physician</i> must be submitted to confirm that the <i>EMC insured</i> is unfit. (Maximum of \$5,000)</p>

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Return of baggage	Expenses to return the <i>EMC insured's</i> baggage to his residence in the event of an emergency repatriation to receive medical care (approved by the <i>assistance provider</i>). (Maximum of \$300)
Return of an animal	Expenses to return the <i>EMC insured's</i> pet to his residence in the event of an emergency repatriation to receive medical care (approved by the <i>assistance provider</i>). (Maximum of \$500)
Return of deceased	In the event of the death of the <i>EMC insured</i> , the <i>insurer</i> will cover expenses for one of the following, according to the family's wishes: <ul style="list-style-type: none">› preparation and transportation of the <i>EMC insured's</i> body to his province of residence› cremation or burial in the place of death The cost of a casket or urn is not covered. (Maximum of \$10,000)

(iii) **Subsistence allowance:** The *insurer* will cover expenses for accommodation and meals when an *EMC insured* must delay the return from a *trip* due to an *accident* or *illness* suffered by the *EMC insured* or his *travel companion*. **The maximum allowance is \$300 per day and \$3,000 in total, per person.**

(iv) **Follow-up expenses:** The *insurer* will cover follow-up expenses for 15 days after the *EMC insured* is returned to their province of residence in the event of an emergency repatriation due to an *illness* or *accident* that was previously approved by the *assistance provider*, meaning:

Accommodation	Expenses for a private or semi-private room at a <i>hospital</i> , convalescent home or rehabilitation centre, up to \$1,000.
Home Nursing Care	Fees for a nurse, nursing assistant or personal care attendant when these services are deemed medically necessary and prescribed by a <i>physician</i> , up to \$50 per day for a total of 10 days.
Medical equipment rental	Rental fees for medical equipment or accessories prescribed by a <i>physician</i> , up to \$150.
Travel Expenses	Expenses for transportation (ambulance or taxi) to receive care, up to \$250.

CAUTION

Exclusion for maximum length of trip

The length of the *trip* cannot exceed the following maximum number of days:

Age of <i>EMC insured</i> on the date of departure	Maximum length of <i>trip</i> covered
Age 54 and under	60 days
Ages 55 to 64	31 days
Ages 65 to 74	15 days
75 and over	No coverage

If the length of the *trip* exceeds the maximum number of days, the *EMC insured* is not covered for emergency medical care outside of the province of residence during that *trip*.

Coverage Period

Emergency medical coverage outside of the province of residence begins when the *EMC insured* leaves the province of residence for a covered *trip*. Unless automatically extended under the provisions below, the period of coverage for the *EMC insured* will end on the earliest of the following dates:

- › the planned date of return from the *trip*
- › the date of return to the province of residence

Insurer's right to request repatriation

If the *physician* deems it medically safe, the *insurer* can request that the *EMC insured* be repatriated to the province of residence or transferred to another suitable healthcare facility. If the *EMC insured* refuses the repatriation or transfer, coverage for emergency medical care outside of the province of residence will be immediately terminated.

Automatic extension of coverage

The *EMC insured's* coverage for emergency medical care outside of the province of residence is automatically extended free of charge in the following cases for the specified period:

- (i) up to 48 hours if the return portion of the *trip* is delayed by the carrier, or if a road *accident* or mechanical failure delays travel by private vehicle back to the province of residence
- (ii) for the duration of a *hospitalization* and the following 48 hours
- (iii) up to 72 hours when the return portion of a *trip* is delayed by an *accident* that occurred or *illness* that first appeared in the 24 hours preceding the date of return

Any automatic extension of coverage will be valid only if the *insurer* is presented with all requested proof of the event.

b) CAUTION – Exclusions, Limitations and Reductions

(i) Pre-existing conditions: Benefits will not be paid if the <i>accident</i> or <i>illness</i> is directly or indirectly related to:	
For <i>EMC insureds</i> under the age of 61 on the date of departure:	For <i>EMC insureds</i> age 61 and over on the date of departure:
1) <i>Illness</i> or injury of any kind (excluding <i>minor ailments</i>⁴) for which the <i>EMC insured</i>, during a period of 3 months before the date of departure for the <i>trip</i>:	1) <i>Illness</i> or injury of any kind (excluding <i>minor ailments</i>⁴) for which the <i>EMC insured</i>, during a period of 6 months before the date of departure for the <i>trip</i>:

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4 Minor ailment: an illness, injury or medical condition that was no longer present at least 30 days before the date of departure for the trip and which did not require a) prescription medication to be taken for a period of more than 15 days; b) treatment at a hospital as an inpatient or outpatient; c) surgical intervention; d) consultation with a specialist physician.

A chronic medical condition or complication of a chronic medical condition is not a minor ailment.

- › consulted a *physician* or had a medical examination (excluding routine follow-up)
- › was hospitalized
- › was prescribed a new medication or treatment
- › took a new medication or received a new treatment
- › changed the dose of a medication or a treatment regimen

The following are not considered changes to a medication, dosage or treatment and will not invalidate a claim:

- routine adjustments to a medication
- replacing a medication with a generic equivalent (same dose)
- reducing the dosage of a cholesterol medication
- starting or making adjustments to a hormone replacement therapy
- taking a vitamin, mineral or other over-the-counter medication
- applying a cream or ointment prescribed for skin irritations

- 2) Any cardiac condition where the *EMC insured* took nitroglycerin for chest pain more than once during a period of 7 days in the 3 months preceding the date of departure for the *trip*
- 3) Any pulmonary condition for which the *EMC insured* received oxygen or corticosteroid therapy in the 3 months preceding the departure date for the *trip*

- 2) Any *illness*, injury or condition included in the following list:
 - › cardiovascular conditions: infarction, angina, arrhythmia, pacemaker, defibrillator, cardiac failure, bypass, angioplasty, valvulopathy or valve replacement, aortic aneurysm, heart transplant, peripheral vascular disease
 - › chronic obstructive pulmonary condition: asthma, emphysema, chronic bronchitis, lung transplant

- › neurological conditions: stroke/ cerebrovascular accident (CVA), transient ischemic attack (TIA)
- › Insulin-dependent (type-1) diabetes: diabetes treated with insulin injections
- › kidney failure, kidney transplant
- › gastrointestinal conditions: cirrhosis, hepatitis, ulcer, internal bleeding, liver transplant, intestinal obstruction
- › cancer or malignant tumour

and for which the *EMC insured*, during the **6 months** preceding the date of departure for the *trip*:

- › consulted a *physician* or had a medical examination (excluding routine follow-up)
- › was hospitalized
- › was prescribed or received treatment
- › was prescribed or took medication

(ii) Circumstances under which no benefit is payable: Benefits will not be paid if the *accident* or *illness* is directly or indirectly related to one of the following causes:

- 1) Symptom or condition for which it would be reasonable to consult a *physician* but which was ignored by the *EMC insured* or for which diagnostic exams were ordered by a *physician* and not completed or for which the recommended treatment or medication was not taken.
- 2) Pregnancy, including complications, in the 8 weeks before the expected date of birth.
- 3) Participation in one of the following activities:
 - activity where participants receive money or can win prizes or any other form of compensation
 - motor vehicle competition
 - speeding event (except non-contact amateur athletic activities for recreational purposes)
 - a dangerous or non-habitual activity or activity practiced in a non-habitual way that involves a high risk of injury, such as hang gliding, parachuting, skydiving, parasailing, bungee jumping, off-track (backcountry) snow sports, combat sports, flight in a glider or ultralight aircraft, horse jumping, scuba diving below 30 metres, rock climbing or mountain climbing (grade 4 or 5 on the Yosemite Decimal Scale), canyoning or any activity requiring you to sign a waiver
- 4) Abuse of prescription or over-the-counter medication or alcohol.
- 5) Use of drugs or non-prescribed medication or addiction to any other substance, including the effects of withdrawal.
- 6) Driving while impaired by alcohol (blood alcohol concentration above 80 milligrams per 100 millilitres of blood) or drugs.
- 7) The primary or secondary purpose of the *trip* is for a medical consultation or to receive medical treatment, even if recommended by a *physician*.

- 8) **Suicide, attempted suicide or self-inflicted injury, regardless of the mental state of the *EMC insured*.**
- 9) **War (declared or undeclared), invasion, hostilities between nations, civil war, rebellion, insurrection, coup or *act of terrorism*.**
- 10) **A criminal act, an attempted criminal act or participation in a criminal act.**
- 11) **Mental, psychological, psychiatric or nervous problems, except if the *EMC insured* is hospitalized for the condition.**

(iii) Care not covered: No benefit is payable for the following types of care or any expenses directly or indirectly related to these types of care or associated complications:

- 1) **Care or medication other than those required for *illness* or injury caused by an *accident* during a *trip***
- 2) **Care provided for the convenience of the patient**
- 3) **Care or treatment for cosmetic purposes**
- 4) **Non-urgent care or treatment that could have been provided in the province of residence after returning from the *trip* (either on the scheduled date of return or following emergency repatriation). This includes cases where the care available in the province of residence is of lesser quality or subject to a wait**
- 5) **Care or treatment not covered by the *EMC insured's* public health insurance**
- 6) **Care or treatment in the category of alternative medicine, including the services of an acupuncturist, homeopath or naturopath)**

(iv) Medications or products not covered: No benefit is payable for medications or products available over the counter, even if prescribed.

c) Filing a Claim

Note: Certain expenses are only covered if previously approved by the *assistance provider*.

Prerequisites	Receive approval from the <i>assistance provider</i> where applicable
Step 1	Call CanAssistance Inc. at 1-888-235-2645 to report the <i>accident</i> or <i>illness</i> before incurring any expenses, unless it is not reasonably possible to do so.
Step 2	Fill out the claim form that you will receive from the <i>assistance provider</i> and return it within 30 days of the event.
Step 3	<p>Provide the required documents within 90 days of the event:</p> <ul style="list-style-type: none">› any proof or information requested by the <i>insurer</i> concerning the nature, circumstances, and extent of the expenses associated with the <i>accident</i> or <i>illness</i>› certificate from the attending <i>physician</i> confirming the <i>accident</i> or <i>illness</i> and care and services received› proof of the scheduled length of the <i>trip</i>› receipts for expenses claimed <p>The <i>insurer</i> may, at its expense, require the <i>EMC insured</i> to undergo medical examinations (or request an autopsy in the case of a death) before approving a claim.</p>
	<p>If the <i>insurer</i> accepts the claim, it will pay within 60 days of receiving all the documents requested by the <i>insurer</i> in support of the claim.</p> <p>If the <i>insurer</i> rejects the claim, it will notify the <i>cardholder</i> within 60 days of receiving all the documents requested by the <i>insurer</i> in support of the claim.</p>

IF THE *EMC INSURED* KNOWINGLY MAKES A CLAIM WHICH IS FALSE OR FRAUDULENT IN ANY WAY, SUCH *EMC INSURED* SHALL NOT BE ELIGIBLE FOR THE BENEFITS OF SUCH COVERAGE AND FOR THE PAYMENT OF THE CLAIM SUBMITTED UNDER THIS COVERAGE.

6. Trip Cancellation or Interruption

a) Special Terms and Conditions

Insured Persons

The *insureds* include the *cardholder* and *spouse* or any *dependent child* travelling with the *cardholder* on a *trip* or child born during a *trip* in the first 32 weeks of pregnancy.

Covered Causes of *Trip* Cancellation or Interruption

Expenses incurred when the *insured* or a *travel companion* experience flight delays or must cancel, postpone, interrupt or extend a *trip* as a result of one or more of the following covered events:

- › his *illness* or injury, as established by a *physician*, who also recommends cancelling or interrupting a *trip*
- › his *hospitalization*, quarantine or death
- › *illness*, *hospitalization* or death of a family member, caregiver to a *dependent child*, business associate of the *insured* or key employee of his company
- › his summons for jury duty or to act as a witness or defendant in legal proceedings scheduled during the *trip*
- › disaster that renders his principal residence uninhabitable or main place of business inoperative, if he is the owner or primary shareholder of the company
- › his transfer or promotion by an employer requiring relocation
- › his summons to service, in the case of reservists, police, firefighters or members of the armed forces or peacekeeping services
- › involuntary loss of his employment, if he was a permanent employee with the same employer for over a year

- › death or *hospitalization* of his host at the *trip* destination
- › travel advisory, in effect at the time of the *trip*, issued by the government of Canada recommending against a *trip* to the destination once reservations have already been made
- › his rejected visa application (unless the application was late or a similar application was previously rejected)
- › premature birth of his child before the beginning of a *trip* scheduled to take place within the first 32 weeks of a pregnancy
- › her pregnancy confirmed after a *trip* is booked, if the *trip* is scheduled to take place within 8 weeks before or after the expected date of birth
- › legal adoption of his child if the adoption is confirmed after the *trip* is booked and the adoption is scheduled to take place during the *trip*
- › a departing, connecting or return flight for the *trip* that he missed as a result of a mechanical failure of the means of transportation, weather conditions, a road *accident*, police-directed road closure or change of schedule by the *common carrier* (bus, train, etc.), provided that the original travel arrangements would have allowed him to arrive at least 2 hours before the flight
- › cancellation by the carrier of a cruise planned during the *trip*
- › theft of his passport

Amount of Benefits

- › **Trip cancellation or delay (up to \$2,500 per *insured*):** In the event of a *trip* cancellation or delay before departure, the following expenses will be reimbursed, provided that a portion or the entire cost of the *trip* was charged to the *account*:

<p>The non-refundable portion of prepaid travel arrangements for a cancelled <i>trip</i></p>	<p>The unused and non-refundable portion of prepaid travel arrangements for the <i>insured's trip</i> charged to the <i>account</i>, if a covered cause of cancellation or interruption occurs or if the departure of the <i>trip</i> is cancelled or delayed by the carrier for a period of more than 30% of the total length of the <i>trip</i> or if a covered event occurs.</p>
<p>Additional transportation expenses</p>	<p>Cost for changes to travel arrangements (or the alternative lowest-cost option in economy class) initiated by the carrier and charged to the <i>account</i> to allow the <i>insured</i> to reach the <i>trip</i> destination or to resume his original itinerary following a covered cause of cancellation or interruption.</p>
<p>Accommodation expenses</p>	<p>Additional cost of accommodation for the <i>insured</i>, charged to the <i>account</i> if a <i>travel companion</i> is unable to depart for the <i>trip</i> because of a covered cause of cancellation or interruption.</p>

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<p>Subsistence expenses incurred due to a departing flight delay (up to \$250 per day and \$500 total per <i>insured</i>).</p>	<p>Expenses charged to the <i>account</i> for accommodation and meals for the <i>insured</i> (and associated transportation expenses), essential telephone calls and transportation back to his residence for the night if:</p> <ul style="list-style-type: none">i) The departing flight is delayed more than 4 hoursii) The <i>insured</i> is prevented from boarding the departing flight because it has been overbooked by the carrier and another flight cannot be provided within 4 hours of the original departure time <p>Coverage is only valid if the <i>insured</i> checks in with the carrier at least 2 hours before the flight departure time.</p>
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- › **Trip interruption (up to \$5,000 per *insured*):**
If the *insured's* *trip* is interrupted after he departs, the *insurer* will reimburse a maximum of \$5,000 for the total of the following expenses per *insured*, provided that a portion or the entire cost of the *trip* was charged to the *account* prior to departure:

<p>Non-refundable portion of prepaid travel arrangements for a <i>trip</i></p>	<p>Unused and non-refundable portion of prepaid travel arrangements for the <i>insured's</i> <i>trip</i> charged to the <i>account</i>, in the case of a covered cause of cancellation or interruption or if, after departure, a portion of the <i>trip</i> is cancelled or delayed by the carrier for a period of more than 30% of the total length of the <i>trip</i>.</p>
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<p>Additional travel expenses for delays during the <i>trip</i> or on the return journey</p>	<p>Cost for changes to travel arrangements (or the alternative lowest-cost option in economy class) initiated by the carrier and charged to the <i>account</i> to allow the <i>insured</i> to reach the <i>trip</i> destination, resume his original itinerary or to return to the starting point of the <i>trip</i> following a covered cause of cancellation or interruption.</p>
<p>Subsistence expenses (up to \$250 per day and \$3,000 total per <i>insured</i>).</p>	<p>Expenses charged to the <i>account</i> for essential telephone calls, meals and accommodation for the <i>insured</i> (along with associated transportation expenses) if the <i>trip</i> is interrupted or return is delayed due to a covered cause of cancellation or interruption or if a <i>common carrier</i> delay of over 6 hours occurs, unless these expenses are covered by the emergency medical care outside of the province of residence provided with the <i>card</i>.</p>
<p>Return of deceased</p>	<p>In the event of the death of the <i>insured</i> during a <i>trip</i>, the <i>trip</i> cancellation and interruption insurance will reimburse one of the following, according to instructions from the family, if the <i>card</i> does not provide coverage to the <i>insured</i> for emergency medical care outside of the province of residence:</p> <ul style="list-style-type: none"> › preparation and transportation of the body to the province of residence › cremation or burial in the place of death. <p>The cost of a casket or urn for the <i>insured</i> is not covered.</p>

- › Bankruptcy of *travel provider* (up to \$2,500 per *insured*): If a *trip* or a portion of a *trip* cannot be completed by the *insured* due to bankruptcy, receivership or insolvency of a *travel provider*, the *trip* cancellation and interruption insurance will reimburse the unused and non-refundable portion of the cost charged to the *account*.

The total benefits payable by the *insurer* to all *insureds* if a *travel provider* ceases operations **cannot exceed \$2,000,000**. If more than one *travel provider* ceases operations during a given calendar year, the total benefits payable by the *insurer* **cannot exceed \$5,000,000**. Benefits paid to *insureds* will be proportionately reduced to these maximum amounts.

Recipient of Benefits

Benefits payable by the *insurer* will be paid to the *cardholder*. However, the *insurer* reserves the right to directly compensate any other person or party that suffers an insured loss.

Deductibles

None

b) CAUTION – Exclusions, Limitations and Reductions

(i) Circumstances under which no benefit is payable: No benefit is payable if the event that leads to a claim is directly or indirectly related to one of the following causes:

- 1) Any *illness*, injury or condition suffered by the *insured* that, within 3 months prior to the *trip* purchase (for *trip* cancellation coverage) or the *trip* (for *trip* interruption coverage), involved:**
 - consultation with a *physician* or medical examination (excluding routine follow-up)
 - *hospitalization*
 - prescription of a new medication or treatment
 - prescription of, or undergoing, surgery
 - taking a new medication or receiving a new treatment
 - change in dose of a medication
- 2) Pregnancy, including complications, in the last 8 weeks before the expected date of birth**

- 3) Participation in one of the following activities:**
- activity where participants receive money or can win cash prizes or any other form of compensation
 - motor vehicle competition
 - speeding event (except non-contact amateur athletic activities for recreational purposes)
 - a dangerous or non-habitual activity or an activity practiced in a non-habitual way, that involves a high risk of injury, including for example hang gliding, parachuting, skydiving, parasailing, bungee jumping, off-track (backcountry) snow sports, a flight in a glider or ultralight aircraft, horse jumping, scuba diving below 30 metres, rock climbing or mountain climbing (grade 4 or 5 routes on the Yosemite Decimal Scale), canyoning or any other activity requiring you to sign a waiver
- 4) Abuse of prescription or over-the-counter medication or alcohol**
- 5) Use of drugs or non-prescribed medication or addiction to any other substance**
- 6) Driving while impaired by alcohol (blood alcohol concentration above 80 milligrams per 100 millilitres of blood) or drugs**
- 7) Suicide, attempted suicide or self-inflicted injury, regardless of the mental state of the *insured***
- 8) Wars (declared or undeclared), invasions, hostilities between nations, civil wars, rebellions, insurrections and coups**
- 9) Mental, psychological, psychiatric or nervous problems, except if the *insured* is hospitalized for this condition**
- 10) Symptom or condition that was ignored by the *insured* or for which diagnostic exams were ordered by a *physician* and not completed or where the recommended treatment or medication was not taken**
- 11) Inability to obtain desired accommodation on the part of the *insured***

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12) Financial difficulties on the part of the *insured*

13) Aversion to travel or air transportation on the part of the *insured*

14) A criminal act, an attempted criminal act or participation in a criminal act

(ii) Other circumstances under which no benefit is payable: No benefit is payable if:

- 1) The primary or secondary purpose of the *trip* is a medical consultation or treatment, even if recommended by a *physician*.**
- 2) The primary or secondary purpose of the *trip* is to visit someone who is sick or injured and the *trip* cancellation, interruption or extension is due to a change in the condition of this person.**
- 3) The *insured* did not notify the *insurer*, travel agency or *travel provider* or submit the claim form and required proof to the *insurer* within the specified timeframe.**
- 4) The *insured* took out the insurance or paid for the *trip* when it was reasonably possible to foresee an event preventing the *trip* from being completed as planned.**

(iii) *Acts of terrorism* limitation

Benefits payable by the *insurer* are halved (50%) if the event that leads to an approved claim was the direct or indirect result of an *act of terrorism*. The total compensation paid by the *insurer* related to an *act of terrorism* or series of *acts of terrorism* occurring within a period of 72 hours cannot exceed **\$5,000,000.**

The total benefits payable by the *insurer* during a given calendar year as a direct or indirect result of *acts of terrorism* cannot exceed **\$10,000,000. Benefits paid to *insureds* will be proportionately reduced to these maximum amounts.**

c) Filing a Claim

Step 1	Call CanAssistance Inc. at 1-888-235-2645 to report the event covered by the insurance as soon as you become aware of said event. In the event of cancellation before departure: unless it is not reasonably possible, you must also notify the travel agency or <i>travel provider</i> within 48 hours.
Step 2	Fill out the claim form that you will receive from the <i>assistance provider</i> and forward it to the <i>insurer</i> as soon as possible, ideally within 90 days of the event, failing which the <i>insurer</i> may deny your claim if the <i>insurer</i> was not informed of the loss and is thereby prejudiced.
Step 3	Provide the <i>insurer</i> with the following required and support documents as soon as possible, ideally within 90 days of the event, failing which the <i>insurer</i> may deny your claim if the <i>insurer</i> did not receive such support documents and is thereby prejudiced: <ul style="list-style-type: none">› <i>physician's</i> certificate confirming an event that leads to a claim for a medical issue› tickets, documentation of amounts claimed, <i>account</i> statements, receipts for expenses incurred› police report confirming a traffic <i>accident</i>, road closure, passport theft or <i>act of terrorism</i>› any documentary evidence to prove the event is eligible for cancellation or interruption coverage› any information deemed necessary by the <i>insurer</i>

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If the *insurer* accepts the claim, it will pay within 60 days of receiving all the documents requested by the *insurer* in support of the claim.

If the *insurer* rejects the claim, it will notify the *cardholder* within 60 days of receiving all documents requested by the *insurer* in support of the claim.

IF THE *INSURED* KNOWINGLY MAKES A CLAIM WHICH IS FALSE OR FRAUDULENT IN ANY WAY, SUCH *INSURED* SHALL NOT BE ELIGIBLE FOR THE BENEFITS OF SUCH COVERAGE AND FOR THE PAYMENT OF THE CLAIM SUBMITTED UNDER THIS COVERAGE.

7. Delayed, Lost, Damaged or Stolen Baggage

a) Special Terms and Conditions

Covered Persons

The *cardholder* and his *travel companions*.

Covered Items and Risks

The *cardholder* and *travel companions* are covered for delayed, lost, damaged or stolen baggage provided that a portion or the entire cost of the *trip* was **charged to the *account*** prior to departure.

Amount of Benefits

The **maximum benefit** payable for delayed, lost or stolen baggage is **\$1,000 per person per *trip***.

- › **Delayed baggage:** If the total cost of a *common carrier* journey during a *trip* was **charged to the *account*** and baggage checked with the carrier is delayed 6 hours or more before the scheduled date of return, the *insurer* will reimburse any essential purchases (including clothing and toiletries) up to a **maximum of \$500 per person**.

- › **Lost, damaged or stolen baggage:** The benefit payable is limited to the cost of the item, **up to a maximum of \$250 per item**. If the lost, damaged or stolen item is part of a collection or a set, only the value of the individual item is covered. Replacement fees for lost, damaged or stolen travel documents required for the *trip* (e.g., passport, driving permit, birth certificate or travel visa) are covered in **aggregate up to a total of \$50**.

Recipient of Benefits

Benefits will be paid to the *cardholder* by the *insurer*. However, the *insurer* reserves the right to directly compensate any *travel companion* that suffers a loss covered under the insurance.

Deductibles

None

Coverage Period

Coverage is valid from departure until the return from the *trip*.

If the delivery of checked baggage is delayed until after the date of return from the *trip*, damage coverage is valid until the baggage is delivered or declared lost or stolen.

b) CAUTION – Exclusions, Limitations and Reductions

(i) Items not covered:

- › automotive vehicles, motorboats or other vehicles, their parts and accessories and bicycles (unless checked as baggage with the carrier)
 - › furniture and accessories
 - › glasses, contact lenses, dental prosthetics or devices, orthotics and artificial limbs
 - › traveller's cheques, gift cards, currency, tickets, precious stones, ingots and documents of title or other negotiable instruments
 - › professional or commercial property or equipment
 - › antiques or collectibles
 - › perfumes or cosmetics
 - › animals and living plants or perishable products and consumables
 - › electronic tablets, mobile devices, portable computers and software
 - › photography equipment: cameras or photo, video or audio accessories
 - › articles not customarily stored in baggage
- Damage to fragile items is not covered except in the case of fire or vandalism.

(ii) Circumstances under which no benefit is payable:

- › fraud, confiscation by authorities, contraband or illegal activities
- › hostilities of any kind: wars (declared or not), invasions, rebellions or insurrections
- › normal wear and tear
- › damage caused by insects or animals
- › *mysterious disappearance*, except in cases where baggage was checked with a carrier
- › earthquake, nuclear contamination or flood
- › any event resulting from negligence on the part of the *cardholder* or his *travel companions* (e.g., theft of baggage left in an unlocked vehicle or residence) or if reasonable measures to reclaim the baggage after noticing it was lost were not taken
- › a criminal act, an attempted criminal act or participation in a criminal act

(iii) Limitation:

Any number of items made of silver, gold or platinum and watches are collectively considered as one item, covered up to \$250.

c) Filing a Claim

Step 1	Call CanAssistance Inc. at 1-888-235-2645 to report the event covered by the insurance.
Step 2	Fill out the claim form that you will receive from the <i>assistance provider</i> and forward it to the <i>insurer</i> as soon as possible, ideally within 90 days of the event, failing which the <i>insurer</i> may deny your claim if the <i>insurer</i> was not informed of the loss and is thereby prejudiced.
Step 3	Provide the <i>insurer</i> with the following required and support documents as soon as possible, ideally within 90 days of the event, failing which the <i>insurer</i> may deny your claim if the <i>insurer</i> did not receive such required and support documents and is thereby prejudiced: <ul style="list-style-type: none">› police report, if required› written confirmation of the event by the carrier, accommodation or tour guide› proof of the value of the lost, damaged or stolen items› receipts for essential purchases› any other proof required by the <i>insurer</i>

(Continued on next page)

Damaged items can be repaired, reimbursed or replaced at the *insurer's* discretion within 60 days of receiving all the documents required by the *insurer* in support of the claim.

If the *insurer* so wishes, it may ask the *cardholder* to send the damaged article to the *insurer*. The *cardholder* is responsible for paying any shipping costs.

If the *insurer* rejects the claim, it will notify the *cardholder* within 60 days of receiving all the documents required by the *insurer* in support of the claim.

IF A CARDHOLDER KNOWINGLY MAKES A CLAIM WHICH IS FALSE OR FRAUDULENT IN ANY WAY, SUCH CARDHOLDER SHALL NOT BE ELIGIBLE FOR THE BENEFITS OF SUCH COVERAGE AND FOR THE PAYMENT OF THE CLAIM SUBMITTED UNDER THIS COVERAGE.

8. General Terms and Conditions

I Currency

Amounts payable under the terms of the group *Purchase Protection and Travel Insurance* policy by the *insurer* or to the *insurer* will be in Canadian dollars.

II Interest

Benefits paid under the terms of the group *Purchase Protection and Travel Insurance* policy do not earn interest.

III Fraud or attempted fraud

If the *cardholder* or the *insured* knowingly makes a claim which is false or fraudulent in any way, such *cardholder* or *insured* shall not be eligible for the benefits and for the payment of the claim under the coverage in respect of which a claim is submitted. Fraud or attempted fraud includes, but is not limited to, the deliberate misrepresentation of facts or circumstances surrounding a claim.

IV Subrogation

The *insurer* reserves the right of action against any third party responsible for damages that lead to a claim. The *insurer* will be responsible for legal fees and will receive any compensation payable by the third party, up to the maximum amount of the claim. The *insured* must submit any documents required by the *insurer* to take action for damages. The *insured* retains the right to take action against the third party for compensation in addition to benefits paid by the *insurer*.

V Changes to the guide

Changes to the present guide are only valid and applicable if confirmed in writing by the *insurer* to the *Bank*. The *cardholder* cannot make changes to the *Purchase Protection and Travel Insurance* policy. The coverage was negotiated and concluded between the *insurer* and the *Bank* to be included with the *card* without any other requirement or charge.

VI Quality and availability of care

The *insurer* and *assistance provider* are not responsible if care is difficult or impossible to obtain or for the quality of care received.

VII Complaints and appeals

The *insured* can file a complaint against the *insurer* or appeal a decision by the *insurer* concerning a claim by contacting the *insurer*. The maximum time limit to appeal from a decision is set out in section VIII.

Residents of provinces and territories except Alberta:

National Bank Life Insurance Company

1100 Robert-Bourassa Blvd., 5th Floor
Montreal, Quebec H3B 2G7

Tel.: **1-877-871-7500**

Residents of Alberta:

Canassurance, Insurance Company

550 Sherbrooke Street West, Suite B-9
Montreal, Quebec H3A 3S3

Tel.: **1-877-986-7681**

If the *insurer* has not responded to your complaint or if you are not satisfied and would like to take your case further, you can, at your discretion and concurrently:

- (i) ask your *insurer* to review your file
- (ii) contact your legal counsel
- (iii) contact one of the following organizations:

Residents of Quebec:

Contact the Autorité des Marchés Financiers (AMF). The contact information for the AMF is found in the Autorité des marchés financiers contact information section below.

Residents of all provinces and territories except Quebec:

Contact:

The OmbudService for Life & Health Insurance (OLHI)

401 Bay Street, Suite 1507, P.O. Box 7
Toronto, Ontario M5H 2Y4

Toll-free within Canada: **1-888-295-8112**

In Toronto: **416-777-9002**

Website: **olhi.ca**

VIII Limitation of action (clauses only applicable to residents of certain provinces)

For residents of Alberta, British Columbia and Manitoba:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act*.

For residents of Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in *The Limitations Act, 2002*.

For residents of Quebec:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within 3 years.

For residents of other provinces:

For the applicable time limitation period, please refer to the regulatory agency of your province or consult with your legal counsel.

IX Copy of the group Purchase protection and Travel Insurance policy

Upon request to the *assistance provider* or the *insurer*, the *cardholder* may obtain a copy of the *Purchase Protection and Travel Insurance* policy.

X Access to personal information

The *insurer* will establish an insurance file to preserve any information about claims. Your file will be kept in the *insurer's* offices. The *insured* will be entitled to have access to the personal information contained in his file and, if applicable, have it corrected. For more information, consult the privacy policy of the *insurer* and *assistance provider*, which are available online at **nbc-insurance.ca**.

9. Insurer's deadline for replying after receiving a claim

Other insurance products offer the same coverage as the *Purchase Protection and Travel Insurance* described in this guide. There are also products that offer coverage to supplement the *Purchase Protection and Travel Insurance*.

10. Insurer's deadline for replying after receiving a claim

Usually, the *insurer* will communicate to the *cardholder* or the *insured* its decision on whether benefits are payable or not within 60 days after it receives all requested documents. Once the *insurer* decides to approve a claim, it must be paid within the same 60 days following the receipt of all the requested documents.

11. Autorité des marchés financiers contact information

For more information about the *insurer's* and *distributor's* obligations within the Province of Quebec, contact the Autorité des marchés financiers:

Autorité des marchés financiers

Place de la Cité, Cominar Tower
2640 Laurier Blvd., 4th Floor
Quebec City, Quebec G1V 5C1

Quebec City: **418-525-0337**

Montreal: **514-395-0337**

Elsewhere in Quebec: **1-877-525-0337**

Fax: **418-525-9512**

Website: **lautorite.qc.ca**

Assistance

Words in *italics* in the present document have the meanings described in section 1 of the Distribution Guide.

Persons eligible for assistance:

Covered persons are: the *cardholder*, a *spouse* travelling with the *cardholder* and any accompanying *dependent child* or child born during a *trip* in the first 32 weeks of a pregnancy.

The assistance services do not include insurance benefits. Emergency money transfers are limited to the available credit on the *account*, **up to a maximum of \$5,000**.

Amounts paid or transferred by the *assistance provider* will be charged to the *cardholder's account*. If emergency funds cannot be charged to the *account*, the *assistance provider* will endeavour to make necessary arrangements with friends and family.

The *assistance provider* is not responsible if assistance is difficult or impossible to obtain or for the quality of assistance received.

Assistance services are not available in countries considered at high risk by the *assistance provider*. The *assistance provider* will share its list of high risk countries upon request.

The *assistance provider* may request any information required to properly identify the *cardholder*.

Call the *assistance provider* for 24-hour service, 7 days a week, free of charge:

CanAssistance Inc.

1-888-235-2645 (in the United States and Canada)

514-286-8345 (elsewhere in the world, collect)

1. General and Medical Assistance

Assistance services:

If the *covered person* suffers an *accident* or sudden *illness* during a *trip* that requires medical attention from a *physician* or *hospitalization*, the *assistance provider* will provide him with the following assistance services:

- › referral to a clinic or *hospital* and transfer of funds to the *hospital* (at the *cardholder's* expense) if adequate credit is available on the *account*
- › ensure follow-up of the medical file and contact with his family doctor
- › arrangements for *dependent children* to return to the place of residence following the *hospitalization* of a parent (at the *cardholder's* expense) if adequate credit is available on the *account*
- › delivery of urgent messages
- › interpretation services for emergency telephone calls
- › handling of formalities following a death
- › assistance for lost or stolen identity documents (limited to contacting appropriate authorities)
- › information on embassies and consulates
- › pre-*trip* information (visas and vaccines)
- › assistance with the claims process for the public health insurance of the province of residence

Emergency Transfer Service:

In the event of a loss or theft during a *trip*, the *covered person* can call the *assistance provider* to have funds transferred to the *account* **(up to the available credit on the *account* or a maximum of \$5,000).**

Replacement of lost documents or tickets

The *assistance provider* will help the *covered person* replace tickets or other essential travel documents that are lost or stolen during a *trip*. Replacement fees will be charged to the *account*.

Lost baggage

The *assistance provider* will help the *covered person* locate or replace baggage or personal effects that are lost or stolen during a *trip*. Fees to locate or replace these items will be charged to the *account* **(up to the available credit on the account or a maximum of \$5,000)**.

2. Legal Assistance

The *covered person* has access to legal assistance if required during a *trip*. The *assistance provider* will provide the following types of legal assistance:

- › referral to a lawyer or legal advisor to provide local legal counsel or representation
- › if the *covered person* is arrested, support with the bail process or payment of legal fees, or both. All amounts will be charged to the *account*

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❖ Should you have any questions, do not hesitate to contact us.

—
1-888-969-2273

md.cma.ca



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