



Insurance Certificate 713705-8 and Assistance Program

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Certificate of Insurance

Summary of Insurance Coverage

Purchase Protection and Extended Warranty	<ul style="list-style-type: none"> › Purchase protection against loss, theft or breakage 90 days following the date of the item's purchase › Doubles the manufacturer's warranty, up to one additional year › Maximum of \$60,000 for the entire term of the <i>account</i>
Trip interruption	Up to \$2,000 per person
Baggage delayed (minimum 4-hour delay)	Up to \$300 per person
Vehicle rental	<p>Coverage of damages resulting from an <i>accident</i>, fire, theft or vandalism for rentals of 31 days or less, up to \$65,000</p> <p>Up to \$300,000 in the event of death or loss of limb, sight, speech or hearing.</p>
Accidental Death and Dismemberment Aboard a <i>Common Carrier</i>	Up to \$1,000,000 for accidental loss of life, limb, sight, speech or hearing resulting from an <i>accident</i> on board of a <i>common carrier</i> during a <i>trip</i>

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 U.S.: 1-888-235-2645**
- › **From elsewhere in the world (call collect): 514-286-8345**

Purchase protection,
travel insurance and assistance
services provided with your
CAA Rewards® Mastercard®
credit card

Certificate of Insurance

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 no. 8)/713705-8

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 U.S.:
1-888-235-2645
Elsewhere in the world (call collect):
514-286-8345

Insurer contact
information
(except residents
of Alberta)

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
nbc-insurance.ca
insurance@nbc.ca

Insurer contact
information
(residents of
Alberta)

Canassurance, Insurance Company
550 Sherbrooke Street West
Suite B-9
Montreal, Quebec H3A 3S3
Montreal: **514-286-7686**
Toll-free: **1-877-986-7681**
qc.croixbleue.ca

Policyholder
and distributor
contact
information

National Bank of Canada
600 De La Gauchetière Street West
Montreal, Quebec H3B 4L2
Montreal: **514-394-5555**
Toll-free: **1-888-483-5628**

The Distribution Guide can be found on National Bank of Canada's website: nbc.ca

**IMPORTANT
CAREFULLY READ THE FOLLOWING**

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

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 undergoing medical treatment. Your coverage may include restrictions on benefits if the *assistance provider* was not contacted within a specified time limit.

This certificate contains clauses 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 CERTIFICATE
UPON RECEPTION**

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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 claims and assistance service requests.

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 1, 2017, for the *Purchase Protection and Travel Insurance* product and the Distributor of the product.

Card: The CAA Rewards 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 31 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

Immediate family member: Insured person's *spouse*, daughter or son, whether natural, adopted or stepchild, grandchild, mother, father, stepparent, sister, stepsister, brother, stepbrother, parent-in-law, daughter-in-law, son-in-law, sister-in-law and brother-in-law.

Insured (definition used for 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.

Insured (definition used for accidental death and dismemberment aboard a common carrier 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, travelling as a *passenger* aboard a *common carrier*.

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.

Passenger: Person riding in, boarding or disembarking from a *common carrier* not in the capacity of a pilot, driver, operator or crew member.

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*.

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

This certificate describes the insurance coverage provided with your *card*.

Keep this certificate 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 certificate 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 loss, 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 & in case of death or loss of limbs, sight, speech or hearing.
✓ <i>Trip</i> Interruption	In the event of a <i>trip</i> interruption when an <i>immediate family member</i> of the <i>insured</i> dies
✓ Baggage delay	In the event of delayed baggage during a <i>trip</i> (minimum 4-hour delay)
✓ Accidental Death and Dismemberment Aboard a <i>Common Carrier</i>	In the event of accidental loss of life, limb, sight, speech or hearing resulting from an <i>accident</i> on board of a <i>common carrier</i> 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 that 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 and Accidental Death and Dismemberment coverage aboard a *common carrier*), 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.

(Continued on next page)

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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 U.S.: 1-888-235-2645

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

3. Purchase Protection and Extended Warranty

a) Special Terms and Conditions

Covered Items and Risks

Eligible movable property (property that can be moved) 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 in Canada and breakage for 90 days after purchase.
Extended warranty	Doubles 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 1 year 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>assistance provider</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 part of a set of movable property. 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 covered item, the type of repair and service provider will be chosen by the *insurer*.

Deductibles

None

¹ For example, a carrier or its insurance provider, an accommodation facility 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.

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, 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 for commercial use

(ii) Circumstances under which no benefit is payable	
Purchases	Extended warranty
<ul style="list-style-type: none"> › theft of jewellery or furs 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 a business 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 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 or exemplary 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. In the event of a claim of an eligible item that you gave as a gift, you, not the recipient of the gift, must make the claim for benefits.

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 the necessary proof and information 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 it accepts the claim, the *insurer* will pay, replace or reimburse the item *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.
Accidental Death and Dismemberment	In the event of accidental loss of life, limb, sight, speech or hearing resulting from an <i>accident</i> on board of the rental vehicle during an eligible rental.

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.
- › Accidental Death and Dismemberment: The *insurer* will pay a benefit, according to the benefits table hereafter, in the event of the death or dismemberment of the *cardholder*, or any person travelling with him in the rental vehicle, resulting from an *accident* aboard a rental vehicle during an eligible rental.

Loss of life	\$300,000
Loss of both hands and/or both feet	\$300,000
Loss of one foot or one hand and the entire sight of one eye	\$300,000
Loss of sight of both eyes	\$300,000
Loss of speech and hearing	\$300,000
Loss of one hand or one foot	\$150,000
Loss of sight of one eye	\$150,000
Loss of speech or hearing	\$150,000
Loss of thumb and index finger on the same hand	\$75,000

To be eligible, the loss of life or the loss a limb, sight, speech or hearing must be caused by the *accident* and must occur within 365 days following same.

The term loss means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The *insurer* will consider it a loss of hand or foot even if they are later reattached.

In the event of the disappearance of the *insured* following the wrecking, sinking or disappearance of a *common carrier* in which he was a *passenger*, the *insured* will be presumed dead if the body is not recovered within one year following the *accident*, unless there is evidence or a judgement confirming an alternate date of death.

Recipient of Benefits

Benefits payable by the *insurer* will be paid to the *cardholder*. In the event of the cardholder's death, benefits will be paid to his estate. 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 31 consecutive days.

b) CAUTION – Exclusions, Limitations and Reductions

- › **Damages:** In the event of 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 certificate are payable regardless of any other individual or group insurance plan held by the insured.
- › **Personal effects:** Loss or theft of personal effects in the vehicle, including cellphones, portable computers and electronic and communications devices.
- › **Accidental Death or Dismemberment:**
 - The *insurer* will pay the only maximum amount of compensation applicable.
 - In the event of multiple accidental deaths attributable to a single accident and involving the same *account*, the *insurer's* liability for all such losses will be limited to a maximum amount equal to three times the amount of compensation applicable to the loss of life. Benefits will be divided proportionally among insured persons up to the maximum amount of insurance.

(i) Circumstances under which no benefit is payable	
Damages	
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.	
Accidental Death and Dismemberment	
<ul style="list-style-type: none"> › a suicide, an attempted suicide or a voluntary injury, regardless of the mental condition of the person covered; › an injury sustained on board the rental vehicle without the latter being involved in an <i>accident</i>. 	
Personal effects	
› loss of theft of personal belongings in the vehicle, including cellular telephones, portable computers, electronic and communication devices.	
(ii) Exclusions: Vehicles in the following categories are not covered	
Damages	Accidental Death or Dismemberment
<ul style="list-style-type: none"> › 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 	
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- › 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 ¾ ton rating
 - vans used for hire by others

(iii) Circumstances under which no benefit is payable

Damages

Accidental Death or Dismemberment

- › 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
- › a criminal act, an 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 that is worth more than \$1,000 and obtain a report.

If during the same period more than one vehicle is rented by the *cardholder*, only the first rental will be eligible for these benefits.

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 *insurer* accepts the claim, it will pay within 60 days of receiving all 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 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.

5. Trip Interruption

a) Special Terms and Conditions

Insureds

The *insureds* include the *cardholder* and *spouse* or any *dependent child* travelling with the *cardholder* on a *trip*.

Covered Causes of Trip Interruption

Expenses incurred when the insured must interrupt his trip as a result of:

- › the death of a member of his *immediate family*

Amount of Benefits: maximum limit of \$2,000 per *insured* person

The *insured* person will be reimbursed the lesser of the additional charges paid for a change in ticketing, or the cost of a one way economy fare to return to point of departure, plus the unused portion of any other eligible expenses which are not refundable in any other manner. The maximum amount payable excludes the cost of pre-paid unused return transportation.

- › *trip* interruption (up to \$2,000 per *insured*): the following expenses will be reimbursed, provided that a portion or the entire cost of the *trip* was charged to the *account*:

Additional transportation expenses

Reimbursement of the lesser of the cost of changing travel arrangements and the cost of a one-way economy fare to return to the point of departure, plus the unused portion of any other eligible expenses which are not otherwise refundable. The maximum amount payable excludes the cost of pre-paid unused return transportation

Recipient of Benefits

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

Deductibles

None

b) CAUTION – Exclusions, Limitations and Reductions

No compensation will be paid for the interruption of a trip for a reason other than the death of an immediate family member of the insured person.

c) Filing a Claim

Step 1

Call CanAssistance Inc. at **1-888-235-2645** to report an event covered by the insurance as soon as you become aware of said event. The *assistance provider* will assist you in making the necessary arrangements to return.

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"> › tickets, documentation of amounts claimed, <i>account</i> statements, receipts for expenses incurred
	If the <i>insurer</i> accepts the claim, it will pay within 60 days of receiving all 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 AN 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.	

6. Delayed 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 in the event that their baggage is delayed, provided that a portion or the entire cost of the *trip* was charged to the *account* prior to departure.

Amount of Benefits

If the total cost of a trip on board a *common carrier* during a *trip* was charged to the *account* and baggage registered with this carrier is delayed 4 hours or more before the date of return, the *insurer* will reimburse the expenses of articles of first necessity (such as clothing and toiletries) up to a maximum of \$300 per person, and limited to \$100 per day per insured person up to three days.

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*.

b) CAUTION – Exclusions

(i) Essential items not covered by the baggage delay benefit include, but are not limited to:

- › contact lenses, eyeglasses or hearing aids;
- › artificial teeth, dental bridges or prosthetic devices;
- › tickets, documents, money, cheques, traveller's cheques and valuable papers;
- › business samples.

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 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">› written confirmation of the event by the carrier, accommodation or tour guide› receipts for essential purchases› any other proof required by the <i>insurer</i>

If the *insurer* accepts the claim, it will pay within 60 days of receiving all 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 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.

7. Accidental Death and Dismemberment Aboard a Common Carrier

a) Special Terms and Conditions

Insured Persons

Insureds 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 travelling as a *passenger* aboard a *common carrier*.

Travel with a *common carrier* by the *insured* during a *trip* is covered as an eligible journey, if the entire cost of the fare was charged to the *account* or paid for with rewards points earned with the *card* (for the purposes of this coverage, such travel is referred to in this section as “eligible travel”).

Coverage and Benefits

Benefits will be paid by the *insurer* in the event of the death of the *insured* or the *loss* or *loss of use of a limb* (as specified in the following table) resulting from an *accident* that occurs while the *insured* is a *passenger* aboard a *common carrier* during an eligible travel.

The accident can occur:

- a) On a public carrier (including a taxi, bus, train or airport shuttle, but with the exception of any courtesy transportation service whose charges are not determined) immediately before departure to go directly to the airport, bus terminal or train station;
- b) While the insured person is at the airport, bus terminal or train station;
- c) On a common carrier immediately following arrival at the airport, bus terminal or train station of your destination.

Loss of life	\$1,000,000
Loss or both hands and/or both feet	\$1,000,000
Loss of one foot or one hand and the entire sight of one eye	\$1,000,000
Loss of sight of both eyes	\$1,000,000
Loss of speech and hearing	\$1,000,000
Loss of one hand or one foot	\$500,000
Loss of sight of one eye	\$500,000
Loss of speech or hearing	\$500,000
Loss of thumb and index finger on the same hand	\$250,000

To be eligible, the loss of life, limb, sight, speech or hearing must be caused by the *accident* and must occur within 365 days following same.

The term loss means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The *insurer* will consider it a loss of hand or foot even if they are later reattached.

Coverage Period

Coverage is valid from the time that the *insured* boards a *common carrier* and ends once he disembarks from the *common carrier*.

Disappearance of Insureds

In the event of the disappearance of the *insured* following the wrecking, sinking or disappearance of a *common carrier* in which he was a *passenger*, the *insured* will be presumed dead if the body is not recovered within one year following the *accident*, unless there is evidence or a judgement confirming an alternate date of death.

Recipient of Benefits

Benefits payable by the *insurer* will be paid to the *cardholder* or credited to the *account*. In the event of the *cardholder's* death, benefits will be paid to his estate. However, the *insurer* reserves the right to directly compensate any other person that suffers a loss covered under the insurance.

b) CAUTION – Exclusions, Limitations and Reductions

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

- 1) suicide, attempted suicide or self-inflicted injury, regardless of the mental state of the *insured***
- 2) war (declared or undeclared), invasion, hostilities between nations, civil war, rebellion, insurrection, coup or *act of terrorism***
- 3) a criminal act, an attempted criminal act or participation in a criminal act**
- 4) injury sustained by the *insured* riding in a *common carrier* in a capacity other than as *passenger***
- 5) injury sustained while riding in a *common carrier* that wasn't itself involved in an *accident***
- 6) commutation which is defined as travel between the permanent residence and regular place of employment**

(ii) Limitation:

The total benefits paid by the *insurer* to an *insured* for a single *accident*, in one or more payments, cannot exceed \$1,000,000. The total benefits paid by the *insurer* for a single *accident* cannot exceed \$3,000,000 for all *insureds*. 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.
Step 2	Fill out the claim form that you will receive from the <i>assistance provider</i> and return it within 45 days of the event, unless it is not reasonably possible to do so.
Step 3	Submit the required documents: <ul style="list-style-type: none">› police report, if required› written confirmation of the event from the <i>common carrier</i>› any documentation required by the <i>insurer</i> to confirm the circumstances surrounding the <i>accident</i> and resulting injuries
	If the <i>insurer</i> accepts the claim, it will pay the benefit within 60 days of receiving all 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 THE <i>INSURED</i> KNOWINGLY MAKES A CLAIM WHICH IS FALSE OR FRAUDULENT IN ANY WAY, SUCH <i>INSURED</i> 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 this 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 certificate

Changes to the present certificate 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 deadline to appeal 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 limits, 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 group *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* which is available online at nbc-insurance.ca.

9. 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.

10. 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 Certificate.

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*
- › information regarding passport and visa regulations, and vaccination and inoculation requirements for the country visited.

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* (up to the available balance on the *account*, maximum \$5,000).

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

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1-888-969-2273

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