

Insurance Certificate 713706-5 and Assistance Services

Certificate of Insurance

Summary of Insurance Coverage

Departing Flight delay	Up to \$1,000 per person (minimum 4-hour delay)
<i>Trip</i> interruption	Up to \$2,000 per person
Delayed (minimum 6-hour delay), lost, damaged or stolen baggage	Up to \$1,000 per person
Vehicle Rental	Coverage of damages resulting from an <i>accident</i> , fire, theft or vandalism for rentals of 31 days or less, up to \$65,000 Personal effects coverage up to \$1,000 Up to \$300,000 for death or loss of limbs
Accidental Death and Dismemberment Aboard a <i>Common Carrier</i>	Up to \$500,000 for death or <i>loss of</i> , or <i>loss of use of limbs</i> resulting from a <i>common carrier accident</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 US: 1-888-235-2645**
- › **From elsewhere in the world (call collect):
514-286-8345**

Travel insurance and assistance services provided with your National Bank of Canada Commercial Mastercard® credit card

Certificate of Insurance

Information on Insurance Product and Parties

Name of insurance product:

Travel insurance for National Bank of Canada Mastercard credit cards, group insurance policy no. 713706 (Schedule A Certificate number 5) / 713706-5.

Type of insurance product:

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)
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Insurer contact information (except residents of Alberta)	National Bank Life Insurance Company 800 Saint-Jacques Street Suite 16701 Montreal, Quebec H3C 1A3 Montreal: 514-871-7500 Toll-free: 1-877-871-7500 Fax: 514-394-6992 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 Fax: 1-866-286-8358 qc.croixbleue.ca
Policyholder and distributor contact information	National Bank of Canada 800 Saint-Jacques Street Montreal, Quebec H3C 1A3 Montreal: 514-394-5555 Toll-free: 1-888-835-6281

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

IMPORTANT CAREFULLY READ THE FOLLOWING

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

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

This certificate contains clauses which may limit the amount payable.

Furthermore, the *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 *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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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 Commercial Mastercard credit card account issued to the *company* 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 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. 713706 issued effective September 1, 2017, for the *Travel Insurance* product and the Distributor of the product.

Card: The credit card provided to the *cardholder* by the *Bank* related to the *account*.

Cardholder: The natural person residing in Canada whom the *company* has identified as being the primary cardholder or an *authorized user* and to whom the *Bank* has issued a *card*. For virtual *cards*, *cards* issued to a department or associated to a vehicle and, generally speaking, for any *card* not issued to a natural person, the *cardholder* is any natural person residing in Canada who is an employee of the *company* and to the benefit of whom a vehicle rental was made or a *trip* was purchased using the *card*.

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.

Company: A company, partnership, corporation or any other entity that has signed an agreement with the *Bank* pursuant to which the *Bank* issued the *account*.

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 3 b) (iii) below

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 Departing flight delay, *Trip* interruption): The *cardholder*, his *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, and his *travel companions*.

Insured (definition used for Accidental death and dismemberment aboard a *common carrier* coverages): The *cardholder*, his *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, and his *travel companions*, 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.

Loss of a limb: The following events constitute the loss of one limb:

- › complete severance at or above the wrist or *loss of use* of a hand or arm
- › complete severance at or above the ankle or *loss of use* of a foot or leg
- › complete and irrecoverable loss of sight in one eye
- › complete and irrecoverable loss of hearing in both ears
- › complete and irrecoverable loss of ability to utter intelligible sounds

Loss of thumb and loss of index finger: Complete severance at or above the first phalanx.

Loss of use (of a limb): Complete and irrecoverable loss of the use of a limb that continues over a period of 12 months and is considered permanent.

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.

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

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 Insurance: The Travel Insurance product offered by the *insurer* and distributed by the *Distributor* with the *card* under policy No. 713706 issued by the *insurer*.

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 travel of a person outside his place of ordinary residence for a scheduled period of time.

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 Travel Insurance Product

a) Type and duration of coverage

The *Travel Insurance* provided with your *card* **at no extra requirement or cost** includes the following 4 types of coverage:

✓ Vehicle Rental	In case of damages resulting from an <i>accident</i> , fire, theft or vandalism & coverage for personal effects & in the event of accidental death or <i>loss of a limb</i>
✓ Departing Flight Delay and Trip Interruption	In the event of <i>trip</i> interruption or 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>
✓ Accidental Death and Dismemberment Aboard a <i>Common Carrier</i>	In the event of death or <i>loss of</i> , or <i>loss of use of a limb</i> resulting from a <i>common carrier accident</i> during a <i>trip</i>

Termination of coverage

The *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 *company*
- › date that the *Travel Insurance* is cancelled or suspended by the *Bank* following mailing of not less than 90 days' prior written notice to the *company*

The *Travel Insurance* contains exclusions, including certain activities or circumstances 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 *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 *Travel Insurance* (excluding Vehicle Rental and *Common Carrier Accidental Death and Dismemberment* coverages), the payment of benefits under the *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 *Travel Insurance* will be reduced by the amount reimbursed, paid or assumed by another party¹. The *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 *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.

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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.

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Unapproved Expenses

The *insurer* can deny any claim under the *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

3. Vehicle Rental

a) Special Terms and Conditions

Covered Items and Risks

Eligible vehicle rental, for which the contract was signed by a *cardholder*, paid for partly or 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. Also covers theft or damage from fire or vandalism occurring in an accommodation establishment during a <i>trip</i> with an eligible vehicle rental.
Accidental Death and Dismemberment	Covers the <i>cardholder</i> or any person travelling with him in the rental vehicle, in the event of the death or <i>loss</i> (or <i>loss of use</i>) of <i>a limb</i> resulting from an <i>accident</i> aboard a rental vehicle during an eligible rental.

Benefit Amount

- › **Damages:** The amount payable by the *insurer* is limited to the manufacturer suggested retail price (MSRP) of the *eligible vehicle*, **up to \$65,000**.
- › **Personal effects:** Benefits are payable **up to \$500 per event and \$1,000 per rental**.
- › **Accidental Death and Dismemberment:** The *insurer* will pay a benefit, according to the benefits table below, in the event of death or dismemberment of the *cardholder*, or any person travelling with him, resulting from an *accident* aboard a rental vehicle during an eligible rental.

Benefits Table (whether the covered person is a <i>cardholder</i>)	<i>Cardholder</i>	Other covered person
Loss of life	\$300,000	\$5,000
<i>Loss or loss of use of two limbs or more</i>	\$300,000	\$5,000
<i>Loss or loss of use of one limb</i>	\$150,000	\$2,500

The loss of life or the *loss* (or *loss of use*) of a *limb* is only covered if it occurred within 365 days of and as a direct result of the *accident*.

In the event of the disappearance of a covered person following the sinking or disappearance of a rental vehicle during an eligible rental, the person 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* who signed the rental contract. In the event of the *cardholder's* death, benefits will be paid to his estate. However, the *insurer* reserves the right to directly compensate the *company* or 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 rental contract is renewed or if a new contract is signed in order to prolong the rental period beyond the maximum of 31 consecutive days.

b) CAUTION – Exclusions, Limitations and Reductions

- › **Damages:** If the *insured* has other individual or group insurance providing the same coverage, the payment of benefits under the *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 he 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.
- › **Personal effects:** *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.
- › **Accidental Death and dismemberment**
 - In the case of an *accident* that results in the death or dismemberment of more than one *cardholder*, only one individual is deemed the *cardholder* and is entitled to an indemnity of \$300,000 or \$150,000 (according to the Benefits table), namely, the *cardholder* who signed the rental agreement. Each of the other covered persons is entitled to an indemnity of \$5,000 or \$2,500 (according to the Benefits table).

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- For an ***accident***, the amount payable to a ***cardholder***, in one or more payments, cannot exceed \$300,000 and the amount payable to an other covered person, in one or more payments, cannot exceed \$5,000.
- For an ***accident***, the total amount payable cannot exceed \$325,000.

(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 ***cardholder*** or others. The ***cardholder*** should consult the rental agency or his automobile insurance provider to ensure adequate coverage against these risks.

Personal effects

- › damage not related to an ***accident***, fire or act of vandalism involving the vehicle
- › consequences of an earthquake or flood
- › theft of a personal effect if the ***cardholder*** did not take reasonable measures to prevent it
- › ***mysterious disappearance*** of a personal effect

Accidental Death and Dismemberment

- › suicide, attempted suicide or self-inflicted injury, regardless of the mental state of the covered person
- › injuries not related to a rental car ***accident***

(ii) Items not covered:**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****Accidental Death and Dismemberment**

- › trucks
- › campers or trailers
- › off-road vehicles
- › limousines (extended factory models)
- › modified vehicles
- › cars with a manufacturer 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
- › 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**

**Accidental
Death and
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
- › criminal act, 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, burglary or act of vandalism and obtain a report.

Step 1	Call CanAssistance Inc. 1-888-235-2645 to report the covered event within 48 hours, unless it is not 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, the <i>insurer</i> 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 the 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.

4. Departing Flight Delay and Trip Interruption

a) Special Terms and Conditions

Insured Persons

The *insureds* include the *cardholder*, his *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, and his *travel companions*.

Covered events

Expenses incurred when the *insured* or a *travel companion* must 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*, injury, quarantine or death
- › *illness, hospitalization*, injury 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 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

- › **Departing flight delay (up to \$1,000 total per *insured*):** The following expenses of the *insured* will be reimbursed, provided that a portion or the entire cost of his *trip* was charged to the *account* prior to departure:

Subsistence expenses incurred due to a departing flight delay (**up to \$250 per day and \$1,000 total per *insured***)

Expenses **charged to the *account*** for accommodation and meals for the *insured* (and associated transportation expenses), essential telephone calls and transportation back to his residence for the night if:

- i) The departing flight is delayed more than 4 hours

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	ii) 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. Coverage is only valid if the <i>insured</i> checks in with the carrier at least 2 hours before the flight departure time.
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- › **Trip interruption (up to \$2,000 per *insured*):** If the *insured's trip* is interrupted after he departs, the *insurer* will reimburse the following expenses of the *insured*, provided that a portion or the entire cost of his *trip* was charged to the *account* prior to departure:

Non-refundable portion of prepaid travel arrangements for a <i>trip</i>	Unused and non-refundable portion of prepaid travel arrangements for the <i>insured's trip</i> charged to the account , in the case of a covered event or if, after departure, a portion of the <i>trip</i> is delayed by the carrier for a period of more than 30% of the total length of the <i>trip</i> .
Additional travel expenses for delays during the <i>trip</i> or on the return journey	Cost for changes to travel arrangements (or the alternative lowest-cost option in economy class) initiated by the carrier and charged to the account 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 event.

Subsistence expenses (up to \$250 per day per <i>insured</i>)	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 event or if a <i>common carrier</i> delay of over 6 hours occurs.
Return of deceased	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: › preparation and transportation of the body to the province of residence › cremation or burial in the place of death The cost of a casket or urn for the <i>insured</i> is not covered.

- › **Bankruptcy of *travel provider* (up to \$2,000 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* 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 involved within 3 months prior to the *trip*:**
 - 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*
- 12) Financial difficulties on the part of the *insured* or the *company*
- 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* interruption or extension is due to a change in the condition of this person.
- 3) The *insured* did not notify the *insurer*, 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. 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: › <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 or <i>act of terrorism</i> › any documentary evidence to prove the event is eligible for coverage › any information deemed necessary by the <i>insurer</i>

If it accepts the claim, the *insurer* 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.

5. 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 loss, damage or theft of 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 4 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 \$1,000 per person**.

- › **Lost 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 or stolen item is part of a collection or a set, only the value of the individual item is covered. Replacement fees for lost 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 the company or 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**

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- › **animals and living plants or perishable products and consumables**
- › **electronic tablets, mobile devices, portable computers and software**
- › **photography equipment: camera 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**
- › **a criminal act, an attempted criminal act or participation in a criminal act**
- › **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**

(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. 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: › police report, if required › written confirmation of the event by the carrier, accommodation or tour guide › proof of the value of the damaged, lost or stolen items › receipts for essential purchases › any other proof required by the <i>insurer</i>
	Damaged items can be repaired, reimbursed or replaced at the <i>insurer's</i> discretion within 60 days of receiving all the documents required by the <i>insurer</i> in support of the claim. If the <i>insurer</i> so wishes, it may ask the <i>cardholder</i> to send the damaged article to the <i>insurer</i>. The <i>cardholder</i> 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 THE *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.

6. 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*, any accompanying *dependent child* or child born during a *trip* in the first 32 weeks of a pregnancy, and his *travel companions*, travelling as a *passenger* aboard a *common carrier*.

Travel with a *common carrier* by the *insured* during a *trip* is covered as an eligible travel, if at least a portion 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 table below) resulting from an *accident* that occurs while the *insured* is a *passenger* aboard a *common carrier* during an eligible travel.

Loss of life	\$500,000
<i>Loss or loss of use of two or more limbs</i>	\$500,000
<i>Loss or loss of use of one limb</i>	\$250,000
<i>Loss or loss of use of the thumb and index finger on one hand</i>	\$125,000

The loss of life or the *loss (or loss of use) of a limb* is only covered if it occurred within 365 days of and as a direct result of the *accident*.

Hospitalization Benefit

Benefits will be paid by the *insurer* if the *insured* is hospitalized for 7 consecutive days or more as the result of an *accident* that leads to a claim listed in the table above. The maximum benefit will be \$33 per day of *hospitalization* for **up to 365 days** following the *accident*.

Hospitalization days are only covered within 365 days of the *accident*.

Coverage Period

Coverage is effective as soon as the *insured* is on board of the *common carrier* for eligible travel and ends when the *insured* has disembarked 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

If a benefit is payable by the *insurer*, it 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 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) injury sustained by the *insured* riding in a *common carrier* in a capacity other than as *passenger*
- 4) injury sustained while riding in a *common carrier* that wasn't itself involved in an *accident*
- 5) a criminal act, an attempted criminal act or participation in a criminal act

(ii) Limitation:

The total benefits paid by the *insurer* to an *insured* for a single *accident*, in one or more payments, **cannot exceed \$500,000**. The total benefits paid by the *insurer* for a single *accident* **cannot exceed \$10,000,000** for all *insureds*. Benefits paid to *insureds* will be proportionately reduced to these maximum amounts.

c) Filing a Claim

Step 1	Call CanAssistance Inc. 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> within 45 days of the event, unless it is not reasonably possible to do so.
Step 3	Submit the following required documents: › police report, if required › written confirmation of the event from the <i>common carrier</i> › any other proof required by the <i>insurer</i> to confirm the circumstances surrounding the <i>accident</i> and resulting injuries
	If it accepts the claim, the <i>insurer</i> 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 requested by the <i>insurer</i> 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. General Terms and Conditions

I Currency

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

II Interest

Benefits paid under the terms of the terms of the group *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* or the *company* cannot make changes to the *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

800 Saint-Jacques Street, Suite 16701,
Montreal, Quebec H3C 1A3

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 Travel Insurance policy

Upon request to the *assistant provider* or the *insurer*, the *cardholder* and the *company* may obtain a copy of the group *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**.

8. 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.

9. 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* on a *trip* outside their province of residence, any accompanying *dependent child* or child born during that *trip* in the first 32 weeks of a pregnancy, and his *travel companions*.

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 word, collect)

1. General and Medical Assistance

Assistance services:

If the *covered person* suffers an *accident* or sudden *illness* during a *trip* outside his province of residence 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*, outside his province of residence 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* outside his province of residence. 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* outside his province of residence. 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* outside his province of residence. 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*.

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

1-844-394-4494

nbc.ca



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