Summary of insurance product

Loan Insurance – Line of Credit

Group Insurance 9000-A
Life and Accidental Dismemberment Insurance

What is the purpose of this document?

It is provided to help you decide if this insurance meets your needs and if you would like to procure it. It does not constitute an insurance contract.

Coverage offered

Life Insurance

Upon your death, we will pay the lowest amount of the following, up to a maximum of $250,000:

— The outstanding balance before your death plus accrued interest; or

— The average of the last three monthly balances before your death plus accrued interest.

Accidental Dismemberment Insurance

If you suffer an amputation or loss of use of a limb or sense as a result of an accident, we will pay a percentage of your line of credit balance. The percentage reimbursed varies between 33% and 100%, depending on the severity of the mutilation.

The maximum amount of insurance is $750,000 per insured person for all coverages and loans covered by the group insurance policy 9000-A.

Who is eligible for this insurance?

Any borrower or endorser who, at the time of enrolment:

— is a resident of Canada; and

— is between 18 and 64 years of age.

Insurer

→ National Bank Life Insurance Company

800 Saint-Jacques Street, Suite 16701
Montréal, QC H3C 1A3

Telephone Montréal area: 514-871-7500
Toll-free: 1-877-871-7500
Email: insurance@nbc.ca
nbc-insurance.ca

Client number delivered by the Autorité des marchés financiers: 2000891377

To check the status of the insurer in the AMF registry: lautorite.qc.ca

Insurance Distributor

→ National Bank of Canada

800 Saint-Jacques Street
Montréal, QC H3C 1A3

Telephone Montréal area: 514-394-5555
Toll-free: 1-888-835-6281

nbc.ca

Other conditions and exclusions may apply

- They are summarized in this document.
- They are described in full in the certificate of insurance that will be given to you if you enrol in this insurance. You may consult the specimen by visiting nbc.ca/lbc-insurance-doc.

When does coverage begin?

- You are covered as soon as you sign the application for insurance.
- However, if the total of your insured lines of credit is $200,000 or more, or if your health declaration requires an analysis on our part, we will contact you to fill out a health questionnaire. While we review your application, you will be covered by a temporary insurance.
- The temporary insurance protects you for an amount equivalent to the life insurance coverage in the event of your accidental death. It ends after 90 days or on the date we render our decision whether or not to insure you.

How much does it cost?

The cost of this insurance depends on the balance owing, the number of insured persons and their age, and will vary over time according to the table below per $1,000 loaned.

Age	Rate for 1 insured person*
18–40	0.25
41–45	0.35
46–50	0.50
51–55	0.74
56–60	1.22
61–65	1.92
66–69	2.90

* When there are 2 insured persons, the rate equates to 150% of the rate applicable to the older of the two.

If you change your mind

This insurance is optional and can be cancelled at any time. If you cancel within the first 20 days, the total cost of insurance will be reimbursed.

If you cancel after the first 20 days, we will stop charging you the cost of insurance on the next billing cycle.

To submit a claim: 1-866-817-4844

- In case of death, your loved ones must call us within 1 year following the death.
- In case of accidental dismemberment, you must call us within 30 days of the event.
- We may ask for supporting documents.
- We will then render our decision within 30 days.

In case of dispute

- If your claim is denied, you will have 1 year to contest it in writing.
- We're here to listen and help, no matter what you have to say. You can contact our Customer Service department at 1-877-871-7500 or visit at https://www.nbc.ca/privacy-policy.html to learn about our complaint management process, make a complaint and consult our policy on processing complaints.

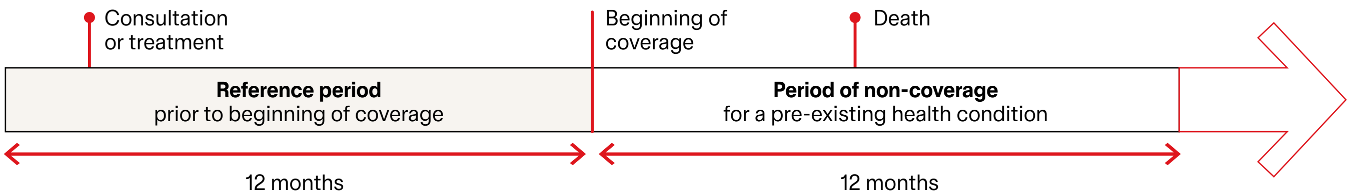
What is not covered by this insurance

Claims related to certain behaviours

- Suicide and some self-inflicted injuries;
- Participation in a criminal act, military operation, riot, insurrection, civil unrest, flight or attempted flight;
- Chronic or excessive consumption of alcohol, overdose;
- Driving under the influence of narcotics or with a blood alcohol concentration rate in excess of the limit permitted.

Claims related to a pre-existing health condition

You are not covered for a death that occurs within the first year of coverage and that is due to an illness or injury for which you consulted or were treated during the 12 months prior to the beginning of coverage.



False statement

Any false statement on your part may result in the cancellation of this insurance or in your claim being denied.

32950-502 (2026/09)