

**AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA
AND
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA**

**Certificate of Insurance
Restated as of February 1, 2019**

HSBC Advance Mastercard® Cardholders
HSBC Gold Mastercard Cardholders
Master Policy: HSBCG0805

This Certificate of Insurance contains a clause which may limit the amount payable. Additionally, this Certificate of Insurance contains a provision removing or restricting the right of the Insured Person to designate persons to whom or for whose benefit insurance money is payable.

This Certificate of Insurance contains information about your insurance. Please read it carefully and keep it in a safe place. You should carry this Certificate of Insurance with you when you travel.

The coverage outlined in this Certificate of Insurance is provided to eligible HSBC Advance Mastercard Cardholders or HSBC Gold Cardholders and, where specified, certain other eligible persons such as their Spouses and Dependent Children. In no event will a corporation, partnership or business entity be eligible for the insurance coverage provided by this Certificate of Insurance.

Coverage is underwritten by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida (individually or collectively the "**Insurer**", as appropriate) under Master Policy: HSBCG0805 (the "**Policy**") issued by the Insurer to HSBC Bank Canada (the "**Policyholder**"). Claims payment and administrative services under the Policy are arranged by the Insurer.

Only the Policyholder may determine who is a Cardholder and whether an Account is in Good Standing, and consequently, whether the insurance pursuant to this Certificate has come into or is in force.

This Certificate of Insurance is designed to cover losses arising from sudden and unforeseeable circumstances and is composed of:

- Purchase Assurance, Extended Warranty, Car Rental Collision/Loss Damage, Personal Effects and Trip Interruption Insurance which are underwritten by American Bankers Insurance Company of Florida; and
- Car Rental Accidental Death/Dismemberment and Common Carrier Accidental Death/Dismemberment Insurance which are underwritten by American Bankers Life Assurance Company of Florida.

The terms, conditions and provisions of the Policy are summarized in this Certificate of Insurance, which is incorporated into and forms part of the Policy. All benefits are subject in every respect to the Policy, which alone constitutes the agreement under which benefits will be provided.

The Canadian head office of American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida is: 5000 Yonge Street, Suite 2000, Toronto, Ontario, M2N 7E9.

DEFINITIONS

Throughout this document, all capitalized terms have the specific meaning provided below:

Accident means a sudden, unexpected and unforeseeable cause of injury from an external source.

Accidental Bodily Injury means bodily injury caused directly by an Accident that:

- i. occurs while the insurance evidenced by this Certificate of Insurance is in force;
- ii. results, within 365 days after the date of the Accident, directly in any of the losses to which the insurance applies; and
- iii. is independent of any disease, bodily infirmity, bodily malfunction or any other cause.

Account means the Primary Cardholder's HSBC Mastercard account which is in Good Standing with the Policyholder.

Administrator means the Insurer and/or the service provider(s) arranged by the Insurer to provide claims payment and/or administrative services under the Policy.

Cardholder means the Primary Cardholder and any supplemental Cardholder also resident in Canada to whom a supplemental HSBC Mastercard has been issued by the Policyholder and whose name is embossed on the card.

Common Carrier means any land, air or water conveyance which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

Dependent Children means the Primary Cardholder's unmarried natural, adopted or step-children who are dependent on the Primary Cardholder for maintenance and support and who are:

- i. under 21 years of age; or
- ii. 21 years of age or over and
 - mentally or physically challenged and incapable of self-support; or
 - in full time attendance at a recognized institution of higher learning and have not reached the age of 26.

Dollars and "\$" means Canadian dollars.

Eligible Expense means charges for any of the following travel arrangements which have been booked or reserved prior to departure on a Trip

- i. cost of transportation by a Common Carrier;
- ii. cost of hotel or similar accommodations; and
- iii. cost of a package tour which has been sold as a unit and includes at least two (2) of the following:
 - transportation by a Common Carrier;
 - car rental;
 - hotel or similar accommodation;
 - meals;
 - tickets or passes for sporting events or other entertainment, exhibition or comparable event; or
 - lessons or the services of a guide.

Good Standing means an Account to which the Primary Cardholder has not advised the Policyholder to close; for which the Policyholder has not suspended or revoked Account privileges and which is not closed.

HSBC Mastercard means an HSBC Advance Mastercard or an HSBC Gold Mastercard card issued by the Policyholder.

Immediate Family Member means a Primary Cardholder's Spouse, child, parent, parent-in-law, sister or brother.

Immediate Relative means, in addition to an Immediate Family Member, a Primary Cardholder's stepbrother or stepsister, grandparent, grandchild, daughter-in-law, son-in-law, brother-in-law or sister-in-law.

Insured Person means a Primary Cardholder and, if specified, certain other eligible persons, as detailed in the applicable benefit. Insured Person may also be referred to as "You" and "Your".

Loss for the purposes of Car Rental Accidental Death and Dismemberment/Common Carrier Accidental Death and Dismemberment Insurance means:

- i. with respect to life, Accidental Bodily Injury causing death;
- ii. with respect to sight, speech or hearing, Accidental Bodily Injury causing entire and irrecoverable loss of sight, speech or hearing;
- iii. with respect to a hand, Accidental Bodily Injury causing actual irreversible severance of the entire four fingers of the same hand at or above the middle joints; and
- iv. with respect to a foot, Accidental Bodily Injury causing actual irreversible severance of a foot at or above the ankle joint.

Mysterious Disappearance means an article of personal property cannot be located and the circumstances of its disappearance cannot be explained or do not lend themselves to a reasonable inference that a theft occurred.

Occupying means in or upon or entering into or alighting from.

Original Manufacturer's Warranty means an express written warranty valid in Canada and issued by the original manufacturer of personal property, excluding any extended warranty offered by the manufacturer or any third party.

Primary Cardholder means the principal applicant for an Account who is a natural person, resident in Canada, to whom the Policyholder has issued an HSBC Mastercard.

Spouse means the person who is lawfully married to the Primary Cardholder, or the person who has been living with the Primary Cardholder for at least one (1) year and is publicly represented as the Primary Cardholder's Spouse.

Ticket means evidence of fare paid for travel on a Common Carrier, which has been charged to the Account.

Travel Companion is any person who travels with the Primary Cardholder or Spouse for the entire Trip and whose fare for transportation and/or accommodation was entirely prepaid at the same time as the Primary Cardholder or Spouse.

Trip means a scheduled period of time during which an Insured Person is away from his or her province or territory of residence in Canada.

PURCHASE ASSURANCE AND EXTENDED WARRANTY INSURANCE

For Purchase Assurance and Extended Warranty Insurance, Insured Person means the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable to the benefits.

There is a lifetime maximum benefit of \$60,000 per Account.

Purchase Assurance

Benefits

Purchase Assurance coverage automatically, without registration, protects most new personal items purchased by You for 90 days from the date of purchase in the event of loss, damage or theft anywhere in the world when the FULL cost of such items is charged to the Account, subject to the Limitations and Exclusions below.

Limitations and Exclusions

Purchase Assurance is only available to the extent that the item in question is not otherwise protected or insured in whole or in part.

Purchase Assurance does not cover the following:

- i. traveller's cheques, cash (whether paper or coin), bullion, precious metals, stamps, tickets, documents, negotiable instruments or other property of a similar nature;
- ii. animals or living plants;
- iii. golf balls or other sports equipment lost or damaged during the course of normal use;
- iv. mail order, Internet, telephone purchase or any purchase being shipped until received and accepted by You in new and undamaged condition;
- v. automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawnmowers, golf carts, lawn tractors or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts or accessories;
- vi. perishables such as food, liquor and/or goods consumed in use;
- vii. jewellery lost or stolen from baggage unless such baggage is hand carried under the personal supervision of the Cardholder or such cardholder's Travel Companion with the cardholder's knowledge;
- viii. used or previously owned or refurbished items, including antiques, collectibles and fine arts; or
- ix. items purchased by a business, for a business or commercial purpose or commercial gain.

Purchase Assurance does not provide benefits for:

- i. losses caused by or resulting from fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, radioactive contamination, Mysterious Disappearance, or inherent product defects; or
- ii. bodily injury, property damage, consequential damages, punitive damages, exemplary damages and legal fees.

Limits of Liability

You are entitled to receive no more than the original purchase price of the protected item as recorded on the sales receipt.

The Insurer, at its sole option, may elect to:

- i. repair, rebuild or replace the item lost or damaged (whether wholly or in part); or
- ii. pay You for said item, not exceeding the lesser of the original purchase price, the replacement price or the repair cost thereof and subject to the Limitations and Exclusions, terms and Limits of Liability as stated in this Certificate of Insurance.

When the protected item is part of a pair or set, You will receive no more than the value of the particular part or parts lost or damaged regardless of any special value that the item may have as part of an aggregate purchase price of such pair or set.

How to Claim

See General Provisions for Purchase Assurance and Extended Warranty Insurance below

Extended Warranty

Benefits

Extended Warranty coverage automatically, without registration, provides You with double the period of repair services otherwise provided by the Original Manufacturer's Warranty, to a maximum of one (1) additional year, on most personal items purchased new when the FULL cost of such items with an Original Manufacturer's Warranty is charged to the Account, subject to the Limitations and Exclusions below.

In all cases, Extended Warranty coverage is limited to personal items with an Original Manufacturer's Warranty of five (5) years or less. Most personal items with an Original Manufacturer's Warranty of more than five (5) years will be covered if registered with the Administrator within the first year of purchase. (Refer to the section "Registration" below).

Extended Warranty benefits apply to any parts and/or labour cost resulting from mechanical breakdown or failure of a covered item, or any other obligation that was specifically covered under the terms of the Original Manufacturer's Warranty.

Extended Warranty benefits are limited to the lesser of the cost to repair or replace, not exceeding the original purchase price of the personal item as charged on the Account, including applicable taxes.

Registration (where Original Manufacturer's Warranty is longer than five (5) years)

To register item(s) with an Original Manufacturer's Warranty of more than five (5) years for the Extended Warranty benefit, You must send copies of the following items to the Administrator within one (1) year of the purchase. Call **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world for further information:

- i. a copy of the original vendor sales receipt;
- ii. the "customer copy" of Your credit card receipt;
- iii. the serial number of the item; and
- iv. a copy of the Original Manufacturer's Warranty.

Limitations and Exclusions

Extended Warranty coverage ends automatically upon the date when the original manufacturer ceases to carry on business for any reason whatsoever.

Extended Warranty does not cover the following:

- i. automobiles, motorboats, aircraft, motorcycles, motorscooters, snowblowers, riding lawn mowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts or accessories;
- ii. services;
- iii. items purchased by a business, and/or used for business or commercial purpose or commercial gain; or
- iv. used items or refurbished items.

Extended Warranty does not provide benefits for:

- i. losses caused by or resulting from fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, radioactive contamination or inherent product defects; or
- ii. bodily injury, property damage, consequential damages, punitive damages, exemplary damages and legal fees.

General Provisions for Purchase Assurance and Extended Warranty Insurance

Gifts

Eligible items that You give as gifts are covered. In the event of a claim, You, not the recipient of the gift, must make the claim for benefits.

Other Insurance

Purchase Assurance and Extended Warranty coverages are in excess of all other applicable valid insurance, indemnity, warranty or protection available to You in respect of the item(s) subject to the claim.

The Insurer is liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, warranty or protection and for the amount of any applicable deductible, and only if all such other coverage has been claimed under and exhausted, and further subject to the terms, limitations and exclusions, and limits of liability set out in this Certificate of Insurance. This coverage does not apply as contributing insurance notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

How to Claim

Immediately after learning of any loss or occurrence, You must notify the Administrator by calling **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world.

The Administrator will send You the applicable claim form(s). Your failure to provide proof of loss within 90 days from the date of loss or damage may result in denial of the related claim.

You must complete and sign the claim form which must contain the time, place, cause and amount of loss, and include the following:

- i. the "customer copy" of Your credit card receipt and the Account statement showing the charge;
- ii. the original vendor's sales receipt;
- iii. a copy of the Original Manufacturer's Warranty (for Extended Warranty Claims); and
- iv. a police, fire, insurance claim or loss report or other report of the occurrence of the loss sufficient for determination of eligibility for the benefits hereunder.

Prior to proceeding with any action or repair services or replacement of the eligible item, You must obtain the Administrator's approval in order to ensure the eligibility for payment of Your claim. At the sole discretion of the Insurer, You may be required to send, at your own expense, the damaged item on which a claim is based to the Administrator in order to support Your claim. Payment made in good faith will discharge the Insurer to the extent of this claim.

Purchase Assurance and Extended Warranty Termination of Coverage

Coverage ends on the earliest of:

- i. the date the Account is cancelled, closed or ceases to be in Good Standing;
- ii. the date the Cardholder ceases to be eligible for coverage; and
- iii. the date the Policy terminates.

No coverage will be provided for items purchased after the Policy termination date.

CAR RENTAL INSURANCE

Car Rental Insurance includes Car Rental Collision/Loss Damage Insurance, Personal Effects Insurance and Car Rental Accidental Death and Dismemberment Insurance as outlined below.

Car Rental Insurance is only available when at least 75% of the cost of a car rental is charged to the Account.

Car Rental Collision/Loss Damage

For this coverage, Insured Person means the Cardholder.

Eligibility

You are eligible for Car Rental Collision/Loss Damage ("CLD") Insurance when You rent most private passenger vehicles on a daily or weekly basis for a period NOT to exceed 31 consecutive days, provided that:

- i. You initiate the rental transaction by booking or reserving the car rental with Your HSBC Mastercard and by providing Your HSBC Mastercard as payment guarantee prior to the time You take possession of the car;

- ii. You decline the rental agency's collision damage waiver ("CDW") or loss damage waiver ("LDW"), or similar provision. If such coverage is not available from the rental agency, then Car Rental CLD Insurance is not available under this Certificate of Insurance; and
- iii. You rent the car in Your name, and charge at least 75% of the cost of a car rental to the Account.

No coverage will be provided for vehicles rented for a period that exceeds 31 consecutive days, even for the first 31 consecutive days, whether or not under one or more consecutive rental agreements. Coverage is limited to one vehicle rental during any one period. If during the same period more than one vehicle is rented by an Insured Person, only the first vehicle rental will be eligible for coverage.

In some jurisdictions the law requires the rental agencies to include CDW/LDW in the price of the vehicle rental. In these jurisdictions, Car Rental CLD insurance under this Certificate of Insurance will only provide coverage for any deductible that may apply, provided all the requirements outlined in this Certificate of Insurance have been met and You have waived the rental agency's deductible waiver. No CDW/LDW premiums charged by the rental agencies will be reimbursed under this Certificate of Insurance.

Also, eligible for benefits are:

- rental vehicles which are part of pre-paid travel packages if the 75% of the cost for Your trip was charged to the Account and all other requirements are met.
- "free rentals" when received as the result of a promotion where You have had to make previous vehicle rentals, and each such previous vehicle rental met the eligibility requirements outlined in this section of this Certificate of Insurance.

Benefits

Subject to the terms and conditions of this Certificate of Insurance, You are provided with protection against the amount for which You are liable to the rental agency up to the actual cash value of the damaged or stolen rental vehicle, as well as any reasonable, valid and documented loss of use, reasonable and customary towing charges and administration charges resulting from damage or theft occurring while the rental vehicle is rented in Your name.

This coverage does not provide any form of third party automobile property damage or personal injury liability insurance.

Important: Check with Your personal insurer and the rental agency to ensure that You and all other drivers have adequate personal property, personal injury and third party liability coverage. The Policy only covers loss or damage to a rental vehicle, as stipulated herein.

Know Before You Go

While Car Rental CLD provides coverage on a worldwide basis (except where prohibited by law), and the coverage is well received by car rental merchants, there is no guarantee that this coverage will be accepted at every car rental facility. Some rental agencies may resist Your declining their CDW / LDW coverage. They may try to encourage You to take their coverage. If You refuse, they may insist You provide a deposit. Car Rental CLD will not compensate You for any payment You may have to make to obtain the rental agency's CDW /LDW.

Before booking a car, confirm that the rental agency will accept this HSBC Mastercard Car Rental CLD without requiring a deposit. If they won't, find one that will, and try to get written confirmation. If booking Your trip through a travel agency, let them know You want to take advantage of Car Rental CLD benefits and have them confirm the rental agency's willingness to accept this coverage.

Check the rental car carefully for scratches, dents and windshield chips, and point out any damage to the agency representative before taking possession of the car. Have them note the damage on the rental agreement (and take a copy), or ask for another vehicle.

If the vehicle sustains damage of any kind, immediately call the Administrator at **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world. Advise the rental agent that You have reported the claim and provide the Administrator's phone number. If loss appears to exceed \$1,000, a copy of a police report is required. *Do not sign a blank sales draft to cover the damage and loss of use charges.*

Coverage Period

Car Rental CLW insurance coverage begins as soon as You or any other person, who, with Your permission is authorized to operate the rental vehicle under the rental agreement take control of the vehicle, and ends at the earliest of:

- i. the time when the rental agency assumes control of the rental vehicle, whether it be at its place of business or elsewhere;
- ii. the date the Account is cancelled, closed or ceases to be in Good Standing;
- iii. the date the Cardholder ceases to be eligible for coverage; or
- iv. the date the Policy terminates.

Types of Vehicles Covered

The types of rental vehicles covered include cars, sport utility vehicles and minivans provided they:

- i. are designed for private passenger use with seating for no more than eight (8) including the driver;
- ii. do not exceed a "3/4 ton" rating; and
- iii. are not to be used for hire by others.

Types of Vehicles Not Covered

Vehicles which belong to the following categories are NOT covered:

- i. any vehicle with a manufacturer's suggested retail price (MSRP), excluding all applicable taxes, over \$65,000 at the time and place of loss;
- ii. vans, other than mini-vans as described above;
- iii. trucks, pick-up trucks;
- iv. off-road vehicles designed and manufactured primarily for off-road use;
- v. motorcycles, mopeds and motorbikes;
- vi. campers and trailers;
- vii. recreational vehicles;
- viii. exotic or antique vehicles (vehicles which are over 20 years old or have not been manufactured for 10 years or more);
- ix. customized vehicles; and
- x. leased vehicles.

Limitations and Exclusions

Car Rental CLD Insurance does NOT cover any loss caused or contributed to by:

- i. operation of the rental vehicle:
 - in violation of the law or any terms of the rental agreement/contract;
 - by any driver not in possession of a driver's license that is valid in the rental jurisdiction;
 - by any driver not authorized on the rental agreement;
 - at any time while intoxicated and/or under the influence of any narcotic;
 - on any roadway that is not maintained by the municipality, city or province;
- ii. any dishonest, fraudulent or criminal act committed by You and/ or any authorized driver;
- iii. wear and tear, gradual deterioration or mechanical breakdown of the vehicle;
- iv. war, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power or action taken by government or public authority in hindering, combatting or defending against such action;
- v. seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority;

- vi. transportation of contraband or illegal trade; or
- vii. transportation of property or passengers for hire.

Car Rental CLD Insurance does NOT include coverage for:

- i. a replacement vehicle for which Your personal automobile insurance or car dealer, repair shop or other party is covering all or part of the rental cost;
- ii. loss or theft of personal belongings in the vehicle;
- iii. third party liability (injury to anyone or anything inside or outside the vehicle); and
- iv. expenses assumed, waived or paid, or payable by the rental agency or its insurers.

How to Claim

You must report a CLD claim to the Administrator as soon as possible and in all events within 48 hours of the damage or theft having occurred. **Call 1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world. Failure to report a claim within 48 hours may result in denial of the claim or reduction of benefit.

A customer service representative will take down some preliminary information, answer any questions You may have and arrange to send You a claim form. You will be required to submit a completed claim form and to substantiate Your claim by providing documentation, including the following:

- i. a copy of the driver's license of the person who was driving the car at the time of the accident;
- ii. a copy of the loss/damage report You completed with the rental agency;
- iii. a copy of a police report if the loss results in damage or theft over \$1,000;
- iv. a copy of Your sales receipt, Your credit card receipt and the statement of Account showing the rental charge;
- v. the front and back of the original opened and closed-out car rental agreement;
- vi. a copy of the itemized repair estimate, final itemized repair bill and parts invoices;
- vii. original receipt(s) for any repairs for which You may have paid; and
- viii. if loss of use is charged, a copy of the rental agency's complete daily utilization log from the date the vehicle was not available for rental, to the date the vehicle became available to rent.

Valid claims submitted with incomplete or insufficient documentation may not be paid.

Personal Effects

For this coverage, Insured Person means the Cardholder and Immediate Family Members travelling with the Cardholder who rented the vehicle.

Benefits

Personal Effects coverage is provided for loss, theft or damage to personal effects while such personal effects are in transit or in any hotel or other building en route during a trip with a covered rental car, for the duration of an eligible vehicle rental period as outlined in the Car Rental Collision/Loss Damage Insurance section above.

Benefits during such rental period will be the actual cash value of the personal effects up to a maximum of \$1,000 for each Insured Person, per occurrence. Total benefits for all Insured Persons during each rental period are limited to \$2,000 per Account. Benefits are not paid if loss results from Mysterious Disappearance.

Limitations and Exclusions

Personal Effects do not include money (whether paper or coin), bullion, bank notes, securities, documents, memorabilia, collectibles, medals or other property of a similar nature.

How to Claim

In the event of a claim, contact the Administrator at **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world.

Other Insurance

Personal Effects coverage is in excess of all other applicable valid insurance, indemnity or protection available to the Insured Person in respect of the items subject to the claim.

The Insurer is liable only for the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been claimed under and exhausted and subject to the terms, exclusions and limits of liability set out in this Certificate of Insurance. This coverage does not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

Car Rental Accidental Death and Dismemberment

For this coverage, Insured Person means the Cardholder and Immediate Family Members while Occupying the rental car.

Benefits

If an Insured Person sustains an Accidental Bodily Injury while Occupying a rental car, the applicable benefit specified for the resulting Loss below will be paid.

Schedule of Insurance

Amount of Benefit

Loss	Cardholder*	Each Other Occupant
Loss of life	\$200,000	\$20,000
Loss of both hands or both feet	\$200,000	\$20,000
Loss of one foot or one hand and the entire sight of one eye	\$200,000	\$20,000
Loss of sight of both eyes	\$200,000	\$20,000
Loss of one hand and one foot	\$200,000	\$20,000
Loss of speech and hearing	\$200,000	\$20,000
Loss of one hand or one foot	\$100,000	\$10,000
Loss of sight of one eye	\$100,000	\$10,000
Loss of speech	\$100,000	\$10,000
Loss of hearing	\$100,000	\$10,000
Loss of thumb and index finger on the same hand	\$100,000	\$10,000

*In this Schedule of Insurance, Cardholder means the Cardholder who rented the vehicle in his/her name.

The maximum benefit payable for Loss resulting from any one Accident is \$300,000 per Account.

If more than one described Loss is sustained by an Insured Person, then the total benefit payable from one Accident to such person is limited to the greatest amount payable for any one Loss sustained.

Beneficiary and Limitations and Exclusions

The same terms and conditions apply for Beneficiary and Limitations/Exclusions as outlined under the Common Carrier Accidental Death and Dismemberment benefits, detailed below.

How to Claim

In the event of a claim, contact the Administrator at **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world.

TRIP INSURANCE

Trip Insurance includes Common Carrier Accidental Death and Dismemberment and Trip Interruption Insurance.

Common Carrier Accidental Death and Dismemberment

For this coverage, Insured Person means the Primary Cardholder, Spouse and/or Dependent Children while travelling with the Primary Cardholder.

Eligibility

Coverage is only available when the full cost of fare(s) for travel on a Common Carrier is charged to the Account. When purchasing a package tour, the amount charged to the Account must be at least as much as the cost of the Common Carrier transportation in order to be eligible for Common Carrier Accidental Death and Dismemberment benefits.

Coverage is in force when an Insured Person is Occupying a Common Carrier to:

- i. travel directly to the point-of-departure terminal for the trip shown on the Ticket;
- ii. make the trip shown on the Ticket; and
- iii. travel directly from the point-of-arrival terminal for the trip shown on the Ticket to the next destination.

Benefits

If an Insured Person sustains an Accidental Bodily Injury while Occupying a Common Carrier as a fare paying passenger, the applicable benefit specified for the resulting Loss will be paid according to the following Schedule of Insurance:

Schedule of Insurance

Loss	Amount of Benefit
Loss of life	\$500,000
Loss of both hands or both feet	\$500,000
Loss of one foot or one hand and the entire sight of one eye	\$500,000
Loss of sight of both eyes	\$500,000
Loss of one hand and one foot	\$500,000
Loss of speech and hearing	\$500,000
Loss of one hand or one foot	\$250,000
Loss of sight of one eye	\$250,000
Loss of speech	\$250,000
Loss of hearing	\$250,000
Loss of thumb and index finger on the same hand	\$125,000

If more than one described Loss is sustained by an Insured Person, then the total benefit payable from that Accident to such person is limited to the greatest amount payable for any one Loss sustained.

The maximum benefit payable for Loss resulting from any one Accident is \$500,000 per Insured Person.

For benefits to be payable, the Loss must occur within 365 days of the Accidental Bodily Injury that caused the Loss.

Exposure and Disappearance

If by reason of an Accident covered by the Policy an Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers a Loss for which indemnity is otherwise payable hereunder, such Loss will be covered under the terms of the Policy.

Insured Person is presumed to have suffered Loss of life caused by an Accident when:

- i. the Insured Person's body remains unaccounted for after 365 days following the date of a disappearance which was caused by sinking or wrecking of the Common Carrier;
- ii. the Insured Person occupied such Common Carrier at the time of the Accident, subject to the terms and conditions of the Certificate of Insurance.

Beneficiary

Unless otherwise specified by the Primary Cardholder, any amount due under this Certificate of Insurance for Loss of life:

- i. at the Primary Cardholder's death will be paid to the Primary Cardholder's Spouse if living, otherwise equally to the Primary Cardholder's living children if any, otherwise equally to the Primary Cardholder's then living parents or parent, otherwise to the Primary Cardholder's estate;
- ii. at the death of any other Insured Person, will be paid to the Primary Cardholder if then living, otherwise as though it were a sum payable under (i) above.

All other benefits will be paid to the Insured Person suffering the Loss.

The beneficiary designation outlined above may be changed in accordance with the Change of Beneficiary provision.

Limitations and Exclusions

Common Carrier Accidental Death and Dismemberment benefits under the Policy are not payable for a Loss caused by or resulting from:

- i. intentionally self-inflicted injuries;
- ii. suicide or attempted suicide;
- iii. illness or disease;
- iv. pregnancy or complications of pregnancy, including resulting childbirth or abortion;
- v. bacterial infection except bacterial infection of an Accidental Bodily Injury, or if death results from the accidental ingestion of a substance contaminated by bacteria;
- vi. any act of war, declared or not, or civil disorders;
- vii. an Accident occurring while operating or learning to operate, or serving as a member of the crew of any aircraft;
- viii. the commission or attempted commission of a criminal offence; or
- ix. an Accident occurring while Occupying a water conveyance, unless the conveyance itself is involved in an Accident which causes the Loss to the Insured Person.

How to Claim

In the event of a claim, contact the Administrator at 1-800-668-8680 from within Canada and the United States or 416-977-6066 collect from elsewhere in the world.

Trip Interruption (After Trip Departure)

For this coverage, Insured Person means the Primary Cardholder, Spouse and/or Dependent Children while travelling with the Primary Cardholder and/or Spouse.

Coverage applies when at least 75% of Eligible Expenses for a Trip are charged to the Account.

Eligibility

If, while an Insured Person is on a covered Trip, a Covered Cause for Trip Interruption occurs, Trip Interruption benefits will be paid.

Benefit

You will be reimbursed up to a maximum of \$2,000 per Insured Person, for the lesser of the additional charges for the change of ticketing or the cost of one-way economy fare by a Common Carrier, on account of the Insured Person's trip back to their province or territory of residence in Canada.

The amount payable excludes the cost of pre-paid unused return transportation, and is subject to the maximum listed above.

Please note: This coverage will only cover any excess cost (i.e. the administration charges to cancel or change the itinerary) over and above the travel rewards provided by any reward or frequent flyer plan. It does not cover the value of the loss of reward or frequent flyer plan points.

Covered Causes for Trip Interruption

Covered Causes for Trip Interruption-Medical

- i. death of an Insured Person or an Immediate Relative, during the Trip;
- ii. Accidental Bodily Injury or sudden and unexpected illness of an Insured Person which did not result from a Pre-Existing Condition which, in the sole opinion of the Administrator based on medical advice provided by the attending Physician, requires immediate medical attention and prevents an Insured Person from returning from the Trip on the scheduled return date;
- iii. death, Accidental Bodily Injury or sudden and unexpected illness of a Travel Companion or a caregiver with whom You have contracted to care for a Dependent Child in Your absence, which, in the sole opinion of the Administrator based on medical advice provided by the attending Physician, requires immediate medical attention and prevents an Insured Person from returning from the Trip on the scheduled return date;
- iv. Accidental Bodily Injury or sudden and unexpected illness of an Immediate Relative which requires immediate hospitalization which is expected to last at least (three) 3 days during the Trip and which was not known to the Insured Person prior to the Trip departure date; and
- v. hospitalization or the death of an Insured Person's host at destination.

Covered Causes for Trip Interruption – Non-Medical

- i. a written formal notice issued by the Department of Foreign Affairs, Trade and Development Trade of the Canadian government during the Trip, advising Canadians not to travel to a country, region or city for which a ticket has been issued for a period that includes an Insured Person's Trip;
- ii. a natural disaster that renders an Insured Person's principal residence uninhabitable;
- iii. an Insured Person's quarantine or hijacking; and
- iv. a call to service of an Insured Person by government with respect to reservists, military, police or fire personnel.

How to Claim

When a claim occurs, the Primary Cardholder must call the Administrator at **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world. They will assist the Primary Cardholder with making the necessary arrangements to return.

GENERAL PROVISIONS AND STATUTORY CONDITIONS

Unless otherwise expressly provided herein or in the Policy, the following general provisions apply to the benefits described in this Certificate of Insurance.

Notice and Proof of Claim

Immediately after learning of a loss, or an occurrence which may lead to a loss under any of these insurance benefits, notify the Administrator. You will then be sent a claim form.

Written notice of claim must be given to the Administrator as soon as reasonably possible after the occurrence or commencement of any loss covered by the Policy, but in all events must be provided no later than 90 days from the date of loss. Written notice given by or on behalf of the claimant or the beneficiary to the Administrator with information sufficient to identify You, shall be deemed notice of claim.

The appropriate completed claim forms, together with written proof of loss, must be delivered as soon as reasonably possible.

Failure to provide notice or furnish proof of claim within the time prescribed herein does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one year from the date a claim arises hereunder, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. If the notice or proof is given or furnished after one year, Your claim will not be paid.

Examination and Autopsy

The Insurer at its own expense shall have the right and opportunity to examine the person of any Insured Person whose injury is the basis of a claim hereunder when and so often as may be reasonably required during pendency of a claim hereunder, and also the right and opportunity to make an autopsy in case of death, where it is not forbidden by law.

Payment of Claims

Benefits payable under the Policy will be paid upon receipt of full written proof of loss, as determined by the Insurer.

The benefit for Loss of Life will be payable in accordance with the beneficiary provisions under the Car Rental and Common Carrier Accidental Death and Dismemberment benefits provisions of the Certificate. Any other accrued benefits unpaid at the Insured Person's death may, at the option of the Insurer, be paid either to such person's beneficiary or to the Primary Cardholder in whose name the Account is maintained.

All other benefits will be payable to the applicable Cardholder.

Change of Beneficiary

The right to change beneficiary is reserved to the Insured, as applicable, and subject to any provision or rule of law governing the right to change the beneficiary. The consent of the beneficiary or beneficiaries will not be required.

To change the beneficiary designation, call the Administrator at **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world.

Copy of the Policy

You or a person making a claim under this Certificate of Insurance may request a copy of the Policy and/or a copy of your application for this insurance (if applicable) by writing at the address shown below:

Assurant
Canadian Head office
5000 Yonge Street, Suite 2000
Toronto, Ontario M2N 7E9

Termination of Insurance

Coverage for Insured Persons ends on the earliest of:

- i. the date the Account is cancelled, closed or ceases to be in Good Standing;
- ii. the date the Insured Person ceases to be eligible for coverage; and
- iii. the date the Policy terminates.

No losses incurred after the Policy termination date will be paid, unless otherwise specified.

Subrogation

Following payment of an Insured Person's claim for loss or damage, the Insurer shall be subrogated to the extent of the amount of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the name of the Insured Person. The Insured Person shall give the Insurer all such assistance as is reasonably required to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Insured Person.

Due Diligence

The Insured Person shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the Policy.

False Claim

If You make a claim knowing it to be false or fraudulent in any respect, You shall no longer be entitled to this insurance, nor to the payment of any claim under the Policy.

Legal Action

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, Limitations Act*, or other applicable legislation in the Primary Cardholder's province or territory.

If You Have a Concern or Complaint

If You have a concern or complaint about Your coverage, please call the Insurer at **1-800-668-8680**. The Insurer will do its best to resolve Your concern or complaint. If for some reason the Insurer is unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may also obtain detailed information for the Insurer's resolution process and the external recourse either by calling the Insurer at the number listed above or at: www.assurantsolutions.ca/consumer-assistance.

Privacy

The Insurer may collect, use, and share personal information provided by You to the Insurer, and obtained from others with Your consent, or as required or permitted by law. The Insurer may use the information to: serve You as a customer and communicate with You. The Insurer may process and store Your information in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of the Insurer's privacy policy by calling **1-888-778-8023** or from their website: www.assurantsolutions.ca/privacy. If You have any questions or concerns regarding the privacy policy or Your options for refusing or withdrawing this consent, You may call the Insurer at the number listed above.

TRAVEL ASSISTANCE SERVICES

You do not need to use Your HSBC Mastercard to be eligible for the following services.

Travel Assistance Services are services only, not insurance benefits. Any costs incurred for or in connection with such services will be charged to the Account (subject to credit availability). If not chargeable, payment for such costs will be arranged (where reasonably possible) through family and friends.

These services are provided to the Primary Cardholder and/or his or her Spouse on a 24-hour, 7 day a week basis. To take advantage of any of the services described below, simply call the Administrator **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world.

Travel Assistance Services may not be available in countries of political unrest and such countries may from time to time be determined to be unsafe and/or inaccessible.

Emergency Cash Transfer

In the event of theft, loss or an emergency while travelling away from home, You can call us for assistance in arranging for an emergency cash transfer, including a cash transfer to Your Account, to a maximum of \$5,000.

Emergency Message Centre

In case of a Medical Emergency, the Administrator can help to relay important messages to or from Your family, business or Physician.

Lost Document and Ticket Replacement

In the event of theft or loss of necessary travel documents or tickets when travelling, You can call for assistance with arrangements for their replacement.

Lost Luggage Assistance

The Administrator will help locate or replace lost or stolen luggage and personal effects. The cost of obtaining replacement luggage and personal effects will be charged to the Account.

Pre-trip Information

You can call and obtain information regarding passport and visa regulations, and vaccination and inoculation requirements for the country You are visiting.

Medical Assistance and Consultation

You will be directed to the nearest appropriate medical facility wherever possible. It is recommended that you contact the Administrator for this assistance prior to seeking treatment for any Medical Emergency.

Legal Referrals and Payment Assistance

If, while travelling, You require legal assistance, You can call for referral to a local legal advisor and/or for assistance with arrangements for the posting of bail and the payment of legal fees, to a maximum of \$5,000, which will be charged to the Account.

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