

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

**Certificate of Insurance  
Restated as of July 17, 2017**

HSBC Premier World Mastercard® Cardholders  
HSBC Premier Mastercard Cardholders  
Master Policy: HSBCP0805

**Emergency Travel Medical Insurance under this Certificate of Insurance does not apply to travel in Cuba.**

**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 Premier World Mastercard Cardholders or HSBC Premier Mastercard 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: HSBCP0805 (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, Trip Interruption/Delay, Trip Cancellation and Baggage Delay or Loss Insurance which are underwritten by American Bankers Insurance Company of Florida; and
- Car Rental Accidental Death/Dismemberment, Common Carrier Accidental Death/Dismemberment and Emergency Travel Medical 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.

**Emergency Medical Treatment** means treatment necessary for the immediate relief of a Medical Emergency.

**GHIP** means the government health insurance plan of an Insured Person's province or territory of residence in Canada.

**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.

**Hospital** means an institution which is licensed to provide, on an inpatient basis, medical care and treatment of sick and injured persons through medical, diagnostic and major surgical facilities, under the supervision of a staff of Physicians and with 24 hour a day service. Hospital does not include any institution or part of an institution which is licensed or used principally as a clinic, a continued care or extended care facility, a convalescent home, a rest home, a nursing home or a home for the aged, or a health spa or a treatment centre for drug addiction or alcoholism.

**HSBC Mastercard** means an HSBC Premier World Mastercard or an HSBC Premier 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.

**Medical Condition** means any illness, injury or symptom, whether diagnosed or not.

**Medical Emergency** means any unforeseen illness or Accidental Bodily Injury which occurs during a Trip and which requires immediate medical care or treatment from a Physician. A Medical Emergency ends when the illness or Accidental Bodily Injury has been treated such that the Insured Person's condition has stabilized. Treatment provided when medical evidence indicates that an Insured Person could delay treatment or return to Canada for such treatment is not considered a Medical Emergency and is not covered.

**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.

**Physician** means a physician or surgeon who is registered or licensed to practice medicine in the jurisdiction where the medical treatment or service is provided, and who is not related by blood or marriage to the Insured Person to whom the service is rendered.

**Pre-Existing Condition** means any Medical Condition for which symptoms appeared, or for which an Insured Person sought the attention of a Physician, had investigated, diagnosed or treated, had treatment or further investigation recommended or for which medication was prescribed or altered, in the 180 days prior to the Trip date of departure. A Pre-Existing Condition does not include a Medical Condition which is controlled by the consistent use of medications prescribed by a Physician, provided that, during the 180-day period before the Insured Person's departure, there has been no other treatment or investigation recommended in respect of such Medical Condition and there has been no change in medication. A new medication or increase/decrease in dosage constitutes a change.

**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.

**Reasonable and Customary Charges** mean charges which do not exceed the general level of charges made by other providers of similar standing in the locality or geographical area where the charges are incurred, when furnishing comparable treatment, services or supplies for a similar Medical Emergency.

**Rescheduling Expenses** means the additional charges associated with Eligible Expenses, including administrative and change fees, which result from rescheduling a Trip, prior to departure, and which have been charged to the Account.

**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. *For Emergency Travel Medical coverage*, Trip is limited to the first 17 days from the date of departure from the Insured Person's 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**

<b>Loss</b>	<b>Amount of Benefit</b>	
	<b>Cardholder*</b>	<b>Each Other Occupant</b>
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, Emergency Travel Medical, Trip Cancellation, Trip Interruption/Delay and Baggage Delay or Loss 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**

<b>Loss</b>	<b>Amount of Benefit</b>
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.

## **Emergency Travel Medical**

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

Emergency Travel Medical Insurance under this Certificate of Insurance does not apply to travel in Cuba.

Coverage automatically applies to the first 17 days of a Trip, as determined by the departure date, as long as the Account is in Good Standing throughout the entire duration of a Trip to maintain coverage.

## **Eligibility**

This insurance coverage is only available to Primary Cardholders under age sixty-five (65) and such Primary Cardholder's Spouse who is also under age sixty-five (65), as at the departure date of a Trip and Dependent Children. For Dependent Children, see the definition for age limits.

All Insured Persons must be permanent residents of Canada and covered by their provincial or territorial GHIP.

## **Period of Coverage**

Coverage begins on the date You leave Your Canadian province or territory of residence on a Trip and terminates on the earliest of the following:

- i. the date You return to Your Canadian province or territory of residence;
- ii. the date Your Account is cancelled;
- iii. the date Your Account is no longer in Good Standing;
- iv. the date You have been absent for more than 17 consecutive days from your province or territory of residence in Canada; or
- v. the date You attain age 65\* (for Dependent Children, see the definition for age limits).

\*Coverage terminates for all Insured Persons on the date the Primary Cardholder attains age 65.

## **Automatic Extension**

When You are hospitalized due to a Medical Emergency, subject to the eligibility requirement above, Your coverage will remain in force for as long as You are hospitalized plus a further period of three (3) days following Your discharge from Hospital.

Also, Your Emergency Travel Medical Insurance coverage will be automatically extended for up to three (3) days if an Insured Person's return to his or her province or territory of residence in Canada is delayed solely as the result of:

- i. the delayed departure of a Common Carrier on which You are booked;
- ii. an accident or the mechanical breakdown of an Insured Person's personal vehicle; or
- iii. You must delay Your scheduled return due to a Medical Emergency of another Insured Person.

## **Benefits**

In the event of a Medical Emergency, the Reasonable and Customary Charges incurred for the Emergency Medical Treatment will be paid by the Insurer, less any amounts payable by or reimbursable under GHIP, any group or individual health insurance plans or any other policy or compensation plan.

Benefits are limited to a maximum of \$1,000,000 per Insured Person, subject to the Limitations and Exclusions below.

The following expenses for Emergency Medical Treatment are eligible for reimbursement:

## **Emergency Hospital, Ambulance and Medical Expenses**

- i. Hospital room and board charges, up to semi-private or the equivalent. If medically required, expenses for treatment in an intensive or coronary care unit are covered;
- ii. Physician charges;
- iii. use of an operating room, anaesthesia and surgical dressings;
- iv. the cost of licensed ambulance service;
- v. emergency room charges;
- vi. prescription drugs and medication; and
- vii. the cost for rental or purchase of minor medical appliances such as wheelchairs and crutches.

**Diagnostic Services**, including laboratory tests, x-rays when prescribed by a Physician. NOTE: magnetic resonance imaging (MRI), computerized axial tomography (CAT scans), sonograms and ultrasound must be authorized in advance by the Administrator.

## **Private Duty Nursing Expenses**

Benefits are payable to a maximum of \$5,000 per Insured Person for the professional nursing services performed by a registered nurse (not related to You by blood or marriage) during hospitalization when medically necessary and prescribed by a Physician. This includes medically necessary nursing supplies.

## **Emergency Air Transportation or Evacuation**

The following are covered expenses provided they are approved and arranged in advance by the Administrator:

- i. air ambulance to the nearest appropriate medical facility or to a Canadian Hospital;

- ii. transport on a licensed airline for emergency return to the Insured Person's province or territory of residence in Canada for immediate medical attention; and
- iii. a medical attendant to accompany You on the flight back to Canada .

#### **Other Professional Services**

Where the professional services of a physiotherapist or podiatrist are medically necessary as a result of a Medical Emergency to a maximum of \$150 per Insured Person per discipline.

#### **Emergency Dental Expenses**

Covers the cost of repair or replacement of natural teeth or permanently attached artificial teeth required as the result of an accidental blow to the mouth, to a maximum of \$2,000 per Insured Person. To be eligible for coverage, dental treatment must take place during Your Trip. Treatment for the emergency relief of dental pain is covered to a maximum of \$150 per Insured Person.

#### **Transportation to Bedside**

Coverage includes one round trip economy airfare by the most direct route from Canada, plus lodging and meals up to a maximum of \$250, for one Immediate Relative to:

- i. be with an Insured Person who is travelling alone and has been confined to a Hospital. The Insured Person must be expected to be an inpatient for at least seven (7) days outside their home province or territory and have verification from the attending Physician that the situation is serious enough to require the visit; or
- ii. identify a deceased Insured Person prior to release of the body, where necessary.

This benefit must be pre-approved by the Administrator.

#### **Return of Deceased**

In the event of the death of an Insured Person while on a Trip, this insurance covers up to \$3,000 for the preparation (including cremation) and transportation of the Insured Person's remains (excluding the cost of a burial coffin or urn) to his/her province or territory of residence in Canada.

#### **Additional Hotel and Meal Expenses**

If Your return to Canada is delayed due to a Medical Emergency, this insurance covers the cost for hotel and meal expenses incurred after Your planned return date up to \$200 a day to a maximum of 10 days per Account. To receive reimbursement, original receipts must be submitted.

#### **Return of Vehicle**

Vehicle return is covered to a maximum of \$1,000 to return an Insured Person's vehicle to his or her place of residence in Canada, or in the case of a rented vehicle, to the nearest appropriate rental location, when the Insured Person is unable to return the vehicle as a result of a Medical Emergency or death. Eligible for reimbursement is the cost of the return performed by a professional agency only, or the following necessary and reasonable expenses incurred by an individual returning the vehicle on behalf of the Insured Person: fuel, meals, overnight accommodation, one-way economy airfare. To receive reimbursement, original receipts must be submitted. Any other expenses are not covered. Expenses incurred by anyone travelling with the person returning the vehicle are not covered.

This benefit will only be payable when the return of the vehicle is pre-approved and/or arranged by the Administrator and the vehicle is returned to Your normal place of residence or the nearest appropriate rental agency within 30 days of Your return to Canada.

#### **Limitations and Exclusions**

No benefits are payable for any expenses incurred directly or indirectly as a result of:

- i. a Medical Emergency while an Insured Person is travelling in Cuba;
- ii. any Pre-Existing Condition;
- iii. the continued treatment, recurrence or complication of a Medical Condition following emergency treatment of that Medical Condition during the Trip, if the medical advisors of the Administrator determine that the Insured Person is able to return to Canada and the Insured Person chooses not to return;
- iv. a Medical Condition for which the Insured Person delayed or refused further treatment or investigation which was recommended by a Physician before the departure date;
- v. surgery, including but not limited to angioplasty and/or cardiac surgery, and any associated diagnostic charges, which are not approved by the Administrator prior to being performed, except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a Hospital;
- vi. invasive procedures and any of the following procedures which are not authorized in advance by the Administrator, including any associated charges: MRI (Magnetic Resonance Imaging), CAT (Computer Axial Tomography) scans, sonograms, ultrasounds, biopsies;
- vii. treatment not performed by or under the supervision of a Physician or dentist;
- viii. pregnancy, miscarriage, childbirth or complications of any of these conditions occurring within eight (8) weeks of the expected date of birth;
- ix. riot or civil disorder; committing or attempting to commit a criminal offence;
- x. intentional self-injury; suicide or attempted suicide; abuse of medication; any Accident while under the influence of illicit drugs or alcohol where the concentration of alcohol in the Insured Person's blood exceeds 80 milligrams of alcohol in 100 milliliters of blood;
- xi. mental or emotional disorders that do not require immediate hospitalization;
- xii. the Insured Person voluntarily and knowingly exposing himself/herself to risk from: an act of war whether declared or undeclared, rebellion, revolution, hijacking or terrorism, and any service in the armed forces;
- xiii. drugs and medication which are commonly available without a prescription or which are not legally registered and approved in Canada;
- xiv. prescription refills;
- xv. replacement of lost or damaged eyeglasses, contact lenses, or hearing aids;
- xvi. participation in professional or dangerous sports, including, but not limited to any speed contest, SCUBA diving, unless the Insured Person holds a basic SCUBA designation from a certified school or other licensing body, hang-gliding, sky diving, parachuting, bungee jumping, parasailing, spelunking, mountaineering, rock climbing or a flight accident, except as a passenger in a commercially licensed airline;
- xvii. any treatment or surgery where the Insured Person can return to his/her province or territory of residence for such treatment, without adversely affecting his/her Medical Condition;
- xviii. any treatment or surgery during a Trip when the Trip is undertaken for the purpose of securing or with the intent of receiving medical or Hospital services, whether or not such Trip is on the advice of a Physician;
- xix. any Trip commenced or continued against the advice of the Insured Person's Physician; or
- xx. regular care of a chronic condition; elective treatment, cosmetic treatment or any treatment or surgery that is not required for relief of acute and emergent pain or suffering.

Any portion of benefits that require prior authorization and arrangements by the Administrator will not be paid if such benefits were not pre-authorized and arranged by the Administrator, except in extreme circumstances where a request for prior approval would delay medical treatment in a life-threatening Medical Emergency.

Emergency Travel Medical insurance coverage pays for covered expenses in excess of Your GHIP and any other insurance or compensation plan. After payment of Your covered expenses, the Administrator will seek reimbursement from Your GHIP. Benefits payable under any other insurance plan under which You may have coverage will be coordinated by the Administrator in accordance with current guidelines, including those issued by the Canadian Life & Health Insurance Association. Payment under the Policy and any other plan shall not exceed 100% of the eligible expenses incurred. The Insurer/Administrator is authorized to receive in Your name, and endorse and negotiate on Your behalf these eligible payments.

In consultation with the Insured Person's attending Physician, the Insurer/Administrator reserves the right to transfer the Insured Person to one of the Administrator's preferred medical service providers or to the Insured Person's province or territory of residence in Canada. Refusal to comply by the Insured Person will absolve the Insurer and the Administrator of any liability for expenses incurred after the proposed transfer date.

The Insurer, the Administrator and the Policyholder are not responsible for the availability, quality or results of any medical treatment or transportation, or the failure of an Insured Person to obtain medical treatment.

### **What should I do in the event of a Medical Emergency?**

*When a Medical Emergency occurs, You must contact the Administrator without delay.* Call **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world. If calling from somewhere in the world where a collect call is not possible, call direct and you will be reimbursed. The Administrator is available 24 hours a day, every day.

The Administrator will confirm coverage, provide direction to the preferred medical service provider or the nearest appropriate medical facility, provide the necessary authorization of payment of eligible expenses and manage the Medical Emergency.

The Administrator will make every effort to pay or authorize payment of eligible expenses to Hospitals, Physicians, and other medical providers directly. If direct payment or payment authorization is not possible, an Insured Person may be required to make payments. In that event, the Insured Person will be reimbursed for eligible expenses on submission of a valid claim.

In order to benefit from payment assistance and other services, You must notify the Administrator as soon as You need medical treatment or as soon as reasonably possible, but no later than 24 hours after being admitted to a Hospital. If You do not notify the Administrator at the earliest stage in Your claim, You may receive inappropriate or unnecessary medical treatment which may not be covered by this insurance.

**Note: Benefits may be excluded or reduced where the Administrator has not been contacted in advance of treatment as noted above.**

### **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.

If the Administrator authorized Hospital or other medical payments on an Insured Person's behalf, You must sign an authorization form allowing the Administrator to recover payments from Your GHIP, other health plans or insurers and return it to the Administrator within 30 days. If an advance has been made for expenses later determined to be ineligible, You will be required to reimburse the Administrator. If eligible expenses are incurred for which payment has not been pre-authorized by the Administrator, they should be submitted to the Administrator with original receipts and payment statements.

When making a claim, evidence of Your departure date, Your scheduled return date, and actual return date to Your province or territory of residence in Canada will be required. You will be required to submit a completed claim form and provide documentation to substantiate the claim, including the following:

- i. the cause or nature of the Medical Condition requiring treatment;
- ii. itemized medical invoices and receipts;
- iii. original prescription receipts ;
- iv. the Primary Cardholder's date of birth and the Insured Person's date of birth (proof of age may be required);
- v. a photocopy of the Insured Person's GHIP card;
- vi. name, address, and telephone number of employer;
- vii. proof of Your departure and return dates (i.e. copy of tickets, receipts, accommodation invoice, gas receipts);
- viii. name, address and policy numbers for all other insurance coverage the Insured Person may have, including group and individual insurance, credit card coverage and any other reimbursement plans; and
- ix. signed authorization to obtain any further required information.

Claims submitted with incomplete or insufficient documentation may not be paid.

### **Trip Cancellation (Prior To Departure)**

For this coverage, Insured Person means the Primary Cardholder, Spouse and 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.

Coverage begins at the time of purchase of Your prepaid Trip and before any cancellation penalties have been incurred and ends at the time of Your scheduled departure.

Should You have to cancel a Trip before Your scheduled departure date due to one of the following Covered Causes for Cancellation, You must cancel Your Trip and notify the Administrator within 48 hours of the event which caused You to cancel Your Trip. You will be reimbursed for any Eligible Expenses which are not refundable or reimbursable up to a maximum limit of \$2,000 per Insured Person and \$5,000 per Trip for all Insured Persons. Failure to cancel Your Trip or notify the Administrator within 48 hours may reduce the amount payable.

You will be reimbursed for any Rescheduling Expenses which are not refundable or reimbursable in any manner if, prior to Your scheduled departure, an Insured Person chooses to reschedule a Trip due to one of the following Covered Causes for Cancellation. The amount payable is the lesser of the Rescheduling Expenses and the amount that would have been paid under this Certificate of Insurance if the Trip had been cancelled outright. Your rescheduled trip will be considered a new Trip under this Certificate of Insurance.

### **Benefits**

Trip Cancellation benefits are payable when a covered event listed below occurs before Your scheduled departure.

#### **Covered Causes for Cancellation - Medical**

- i. death of an Insured Person or an Immediate Relative or Travel Companion or a Travel Companion's immediate relative;
- ii. Accidental Bodily Injury, or sudden and unexpected illness, or quarantine of You, a Travel Companion, an Immediate Relative or a Travel Companion's immediate relative which requires the care and attendance of a Physician and the Physician must recommend cancellation of the Trip;
- iii. Accidental Bodily Injury, or sudden and unexpected illness or death of a caregiver with whom You have contracted to care for a Dependent Child in Your absence which requires the care and attendance of a Physician and the Physician must recommend cancellation of the Trip;
- iv. complications of Your pregnancy within the first 28 weeks of pregnancy or complications following the normal full term birth of a child;
- v. side effects and/or adverse reactions to vaccinations required for Your Trip; or
- vi. hospitalization or death of the host at Your principal destination.

#### **Covered Causes for Cancellation- Non-Medical**

- i. an enforceable call of an Insured Person to jury duty or sudden and unexpected subpoena of an Insured Person to appear as witness in a court of law during the Trip;
- ii. a natural disaster renders Your principal residence uninhabitable;
- iii. a call to service of the Insured Person by government with respect to reservists, military, police, or fire personnel;
- iv. refusal of Your visa application for the destination country, provided that documentation shows You are eligible to apply, that refusal is not due to late application, and that the application is not a subsequent attempt for a visa that had been previously refused;
- v. involuntary loss of the Primary Cardholder or Spouse's principal employment, provided a letter of termination is produced, and provided You had no knowledge of this loss at the time of Trip payment;
- vi. a written formal notice issued by the Department of Foreign Affairs Trade and Development of the Canadian Government, advising Canadians not to travel to a country, region or city for which a Ticket had originally been issued for a period that includes an Insured Person's Trip; .
- vii. default whereby a contracted travel supplier stops all service completely as a result of bankruptcy or insolvency;
- viii. weather conditions delay Your connecting scheduled carrier for 30% or more of the total duration of the Trip and You elect not to continue with the Trip;
- ix. a delay causing You to miss a connection for a Common Carrier or You miss the scheduled departure as ticketed including the following:
  - a delay of an Insured Person's Common Carrier resulting from mechanical failure;
  - a traffic accident or an emergency police-directed road closure (must be substantiated by a police report); or
  - weather conditions.

The benefit under this Covered Cause of Cancellation is the Insured Person's one-way economy fare via the most cost-effective route to the Insured Person's next destination. The outright cancellation of a flight is not considered a delay.

### **Limitations and Exclusions**

Trip Cancellation insurance does not cover, provide services or pay claims resulting from:

- i. any reason other than those listed under Covered Causes for Cancellation;
- ii. pregnancy, miscarriage, childbirth and/or complications occurring within eight (8) weeks of expected delivery date;
- iii. riot or civil disorder; committing or attempting to commit a criminal offence;
- iv. intentionally self-inflicted injuries, suicide or attempted suicide;
- v. abuse of medication, alcohol or other toxic substances;
- vi. illness or any injury while under the influence of illicit drugs or alcohol where the concentration of alcohol in the Insured Person's blood exceeds 80 milligrams of alcohol in 100 milliliters of blood;
- vii. mental or emotional disorders that do not require immediate hospitalization;
- viii. the Insured Person voluntarily and knowingly exposing himself/ herself to risk from:
  - a. an act of war whether declared or undeclared;
  - b. rebellion; revolution; hijacking or terrorism; and
  - c. any service in the armed forces;
- ix. participation in professional or dangerous sports, including, but not limited to any speed contest, SCUBA diving, unless the Insured Person holds a basic SCUBA designation from a certified school or other licensing body, hang-gliding, sky diving, parachuting, bungee jumping, parasailing, spelunking, mountaineering, rock climbing or a flight accident, except as a passenger in a commercially licensed airline;
- x. any Trip commenced against the advice of the Insured Person's Physician;
- xi. failure of any travel supplier through which You contract for services if this supplier was, at the time of booking, in bankruptcy, insolvency or receivership; or in the case of U.S. Air Carriers, under Chapter 11 in the U.S. Bankruptcy Code. No protection is provided for failure of travel agents, agencies or brokers; or
- xii. non-presentation of required travel documents, i.e., visa, passport, inoculation vaccination reports.

### **How to Claim**

When a Covered Cause for Cancellation 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 within 48 hours.

See claim procedures under the General Provisions and Statutory Conditions section of this Certificate of Insurance for more details.

### **Trip Interruption/Trip Delay (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 or Delay occurs, Trip Interruption or Delay benefits will be paid.

### **Benefit**

1. Should you have to return before Your scheduled return date as a result of one of the Covered Causes listed below, 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; or
2. Should You have to delay Your scheduled return date as a result of one of the Covered Causes listed below, You will be reimbursed up to a maximum of \$2,000 per Account, for the lesser of the additional charges paid by You for a change in ticketing, or the cost of a one-way economy fare to return to Your departure point or to get to the next destination point.

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

**Please note:** These coverages 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. The value of the loss of reward or frequent flyer plan points are not covered.

### **Covered Causes for Trip Interruption or Delay**

#### Covered Causes for Trip Interruption or Delay - 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 or Delay – 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.

### **Limitations and Exclusions**

The same limitations and exclusions apply as outlined under the Trip Cancellation benefit, above.

### **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. Failure to notify the Administrator within 48 hours may reduce the amount payable.

### **Baggage Delay or Loss**

For this coverage, Insured Person means the Primary Cardholder, Spouse and 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.

#### **Benefits**

Baggage Delay insurance provides a reimbursement to the Primary Cardholder if any Insured Person's accompanying checked-in baggage is not delivered within 12 hours of his/her arrival at the scheduled destination point, for immediate necessary and reasonable expenses incurred with respect to necessities to a maximum of \$200 per Trip provided that:

- i. such baggage was in the custody of a scheduled airline or Common Carrier; and
- ii. such baggage was not delayed when the Insured Person returned to the original point of departure.

Baggage Loss insurance covers the actual cash value for direct physical loss or damage of baggage and personal property contained therein when an Insured Person's baggage is checked with an airline or Common Carrier or carried by the Insured Person on a Common Carrier up to a total loss of \$750 per Insured Person for:

- i. Loss or damage of baggage and/or personal property worn or used by You and accompanying You during the Trip. Coverage is limited to \$500 per item.
- ii. Theft, burglary, fire or transportation hazards to baggage and/or personal property worn or used by You during the Trip. Coverage is limited to \$500 per item.
- iii. Loss or damage to camera equipment during the Trip. Camera equipment is collectively considered one item. Coverage is limited to \$500 per item.
- iv. Loss or damage to jewellery during the Trip. Jewellery is collectively considered one item. Coverage is limited to \$500 per item.

Payment is based on the actual replacement cost of any lost or stolen article provided the article is actually replaced. Otherwise, payment is based on the actual cash value of the article at the time of loss.

#### **Limitations and Exclusions**

Baggage Delay or Loss insurance does not cover, provide service or pay claims resulting from:

- i. Loss or damage caused by normal wear and tear, gradual deterioration, moths, or vermin.
- ii. Loss or damage to animals, automobiles, (including equipment and contents), trailers, motorcycles, bicycles, boats, motors, other conveyances or their accessories, souvenirs, fragile or collectible items, household effects and furnishings, contact lenses, nonprescription sunglasses, artificial teeth and prostheses, medical equipment and appliances, money, securities, tickets, documents, any property pertaining to a business, profession or occupation; personal computers, software or cellular phones.
- iii. Loss or damage to jewellery or camera equipment stored in baggage, unless such baggage is hand carried under the personal supervision of the Cardholder or such Cardholder's Spouse or Travelling Companion with the Cardholder's knowledge.
- iv. Loss, damage or delay of items due to radiation, confiscation by any government authority, war (declared or undeclared) risks, or contraband or illegal transportation or trade.
- v. Loss, damage or delay incurred while You are performing a negligent act(s) or criminal act(s).

Baggage Delay or Loss insurance coverage is in excess of all other applicable valid insurance, indemnity, reimbursement or protection available to You in respect of the claim. The Insurer will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, reimbursement or protection and for the amount of any applicable deductible, only if all such other coverage 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 will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

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. The Administrator, on behalf of the Insurer, reserves the right to repair or replace any damaged or lost property with other of like quality and value, and to require submission of property for appraisal of damage, the cost of which is the responsibility of the insured.

#### **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.

### **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.

**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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