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## DISTRIBUTION GUIDE

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**Name of the Insurance Product:** Travel and Medical Insurance

**Type of Insurance Product:** Group travel and medical insurance providing coverage for emergency travel medical, trip cancellation, trip interruption, baggage delay and loss and providing Travel Assistance services.

**Group Policy Number:** HSBCT0805

**Insurer's Contact Information:**

American Bankers Life Assurance Company of Florida  
American Bankers Insurance Company of Florida

P.O. Box 7500  
Postal Station Willowdale "B"  
Toronto, Ontario, Canada M2K 3C3

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**Distributor's Contact Information:**

HSBC Bank Canada  
P.O. Box 20, Station M  
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**Responsibility of the Autorité des marchés financiers**

**The Autorité des marchés financiers does not express an opinion on the quality of the product offered in this guide. The insurer alone is responsible for any discrepancies between the wording of the guide and the policy.**

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## **Introduction**

The purpose of this distribution guide is to describe the optional Travel and Medical Insurance product offered through HSBC Bank Canada's credit cards, in a way that is easy for you to understand. In addition, it is intended to allow you to determine whether the insurance product offered meets your needs, without having a personal insurance advisor or an agent present.

Please read this guide closely, in particular page 8, which explains **exclusions, restrictions and reductions in coverage**. The **claim procedure** is also explained at page 10.

## **Definitions**

In this distribution guide, the words *in italics* are defined as follows:

**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 the 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*.

**Anniversary Date** means 1 year from the *Effective Date* of coverage noted in the *Letter of Confirmation* sent to You upon Your enrollment. Coverage will be renewed automatically on the *Anniversary Date* unless written notice of cancellation is received by the *Insurer* or *Policyholder* and the annual premium will be charged to Your *HSBC Mastercard Account* for the subsequent 12-month period.

**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** mean 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.

**Effective Date** means the date confirmed in Your *Letter of Confirmation* as the effective date of Your coverage under the *Policy*.

**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 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 center for drug addiction or alcoholism.

**HSBC Mastercard** means a standard HSBC Mastercard card, an HSBC +Rewards Mastercard card, an HSBC Gold MasterCard card or an HSBC Advance 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”.

**Insurer** means American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida (individually or collectively, as appropriate) which

underwrite insurance coverage under master policy number HSBCT0805 (the "Policy") issued by the insurer to HSBC Bank Canada (the "Policyholder").

**Letter of Confirmation** means the document mailed to the *Primary Cardholder* confirming Your enrollment for coverage under the *Policy*.

**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.

**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** mean 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 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.

## **Description of the Product Offered**

### **a) Nature of Coverage**

The optional Travel and Medical Insurance is designed to cover losses arising from sudden and unforeseeable circumstances and is composed of: Emergency Travel Medical, Trip Cancellation, Trip Interruption and Baggage Delay or Loss insurance for one year from the *Effective Date/Anniversary Date*. You are also provided with Travel Assistance services.

Emergency Travel Medical Insurance pays for covered expenses in excess of Your *GHIP* and any other insurance or compensation plan. **Emergency Travel Medical insurance under the Certificate of Insurance does not apply to travel in Cuba.**

Should You have to cancel a *Trip* before Your scheduled departure date as a result of a covered cause, Trip Cancellation insurance will reimburse for any *Eligible Expenses* which is not refundable or reimbursable.

Should You have to change Your scheduled return date to a later date as a result of a covered cause, Trip Interruption insurance will reimburse 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.

Baggage Delay or Loss insurance covers the actual cash value of baggage and personal effects lost while on a *Trip* and reimburses expenses incurred when baggage is delayed.

Travel Assistance services include emergency message center, payments assistance and medical assistance and consultation while travelling on a *Trip*.

### **b) Summary of Specific Features**

#### **i) Conditions of Eligibility**

The *Primary Cardholder*, *Spouse* and *Dependent Children* are eligible for the Travel and Medical Insurance if:

- The *Primary Cardholder* and covered *Spouse* are under age 65 as at the departure date of a *Trip*;
- The *Primary Cardholder* is an *HSBC Mastercard* holder in *Good Standing*; **and**
- *Dependent Children* are travelling with the *Primary Cardholder* and/or *Spouse*.

In no event will a corporation, partnership or business entity be eligible for the insurance coverage.

In addition, to be eligible for **Emergency Travel Medical insurance** benefits:

- Your *HSBC Mastercard Account* must be in *Good Standing* throughout the entire duration of a *Trip* to maintain coverage; **and**
- *Insured Persons* must be permanent residents of Canada and covered by their provincial or territorial *GHIP*.

In addition, to be eligible for **Trip Cancellation, Trip Interruption and Baggage Delay or Loss insurance** benefits:

- at least 75% of *Eligible Expenses* for a *Trip* must be charged to the *Account*, while the insurance is in force.

For Travel Assistance services, You do not need to use Your *HSBC Mastercard Account* to be eligible. However, 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.

## ii) Amount of Protection and Conditions of Payment

### **Emergency Travel Medical Insurance**

Emergency Travel Medical Insurance 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*. It provides coverage to a maximum of \$1,000,000 per *Insured Person* for *Reasonable and Customary Charges* incurred for the *Emergency Medical Treatment*. Certain incidental expenses of a relative who accompanies You are also covered.

Coverage is in excess of all amounts recoverable from Your *GHIP* or any other insurance or reimbursement programs.

**The following expenses for *Emergency Medical Treatment* are eligible for reimbursement.**

#### Emergency Hospital, Ambulance and Medical Expenses

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:

- i. *Physician* charges;
- ii. use of an operating room, anesthesia and surgical dressings;
- iii. the cost of licensed ambulance service;
- iv. emergency room charges;
- v. prescription drugs and medication; **and**
- vi. 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 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 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*, coverage will be provided 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 the Bedside

Covers 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 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.

### **Trip Cancellation Insurance**

Trip Cancellation Insurance 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 date.

If You have to cancel a *Trip* before Your scheduled departure date due to situations such as death, sudden and unexpected illness, *Accidental Bodily Injury*, or quarantine of You, an *Immediate Relative*, *Travel Companion* or *Travel Companion's Immediate Relative*, involuntary job loss, call to service or jury duty or default or delay of Your travel provider, You will be reimbursed for any *Eligible Expenses* which are not refundable or reimbursable up to a maximum of \$2,000 per *Account*. A *Physician* must certify that cancellation of the *Trip* was recommended if due to sudden and unexpected illness, *Accidental Bodily Injury*, quarantine or death.

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* as a result of a covered cause. The amount payable is the lesser of the *Rescheduling Expenses* and the amount that would have been paid under the Certificate of Insurance if the *Trip* had been cancelled outright. Your rescheduled trip will be considered a new *Trip* under the Certificate of Insurance.

### **Trip Interruption Insurance**

If You have to change Your scheduled return date to a later date due to situations such as death, sudden and unexpected illness, *Accidental Bodily Injury*, or quarantine of You, an *Immediate Relative*, *Travel Companion* or *Travel Companion's Immediate Relative* while You are on a *Trip*, 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. A *Physician* must certify that interruption of the *Trip* was recommended if due to sudden and unexpected illness, *Accidental Bodily Injury*, quarantine or death.

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. The value of the loss of reward or frequent flyer plan points are not covered.

### **Baggage Delay or Loss Insurance**

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*.

### **Travel Assistance Services**

In case of a *Medical Emergency*, the *Administrator* can help to relay important messages to or from Your family, business or *Physician*. In addition, the *Administrator* can direct You to the nearest appropriate medical facility wherever possible. If the confirmation of coverage is not available or not accepted, the *Administrator* can assist in arranging and coordinating payment wherever possible.

These services are provided to the *Primary Cardholder*, and/or *Spouse* on a 24-hour, 7 day a week basis.

#### iii) Beneficiary of the Insurance Benefits

The insurance benefits are paid directly to You. 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 estate or to the *Primary Cardholder* in whose name the *Account* is maintained.

#### iv) Premium

The annual premium for this insurance is \$69.00 including applicable taxes and is subject to change upon 30-day notice. It is deducted from Your *HSBC Mastercard Account* upon enrollment and at each *Anniversary Date*.

v) Waiting Period

There is no waiting period to pay a benefit for the Travel and Medical Insurance.

vi) Effective Date

The *Effective Date* of Your coverage under the *Policy* will be confirmed in Your *Letter of Confirmation*.

vii) Confirmation of Coverage

The insurance certificate is proof of all the insurance protection as long as premium has been paid. You will receive a *Confirmation Letter* and Certificate of Insurance within 30 days of Your enrollment.

viii) Renewal

You don't have to renew this insurance. This insurance remains in effect:

- until the date provided in the "End of the Insurance Coverage" section on page 10 of this guide; **or**
- until the *Insurer* or *Policyholder* receives notice of cancellation from the *Primary Cardholder*.

## c) Exclusions, Restrictions or Reductions in Coverage

### CAUTION

A) Emergency Travel Medical does not cover, provide services or pay claims resulting from:

- a *Medical Emergency* while an *Insured Person* is travelling in Cuba;
- any *Pre-Existing Condition*;
- 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;
- 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;
- 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*;
- 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;
- *Treatment* not performed by or under the supervision of a *Physician* or dentist;
- pregnancy, miscarriage, childbirth or complications of any of these conditions occurring within 8 weeks of the expected date of birth;
- riot or civil disorder; committing or attempting to commit a criminal offence;
- 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;
- 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;
- drugs and medication which are commonly available without a prescription or which are not legally registered and approved in Canada;
- prescription refills;
- replacement of lost or damaged eyeglasses, contact lenses, or hearing aids;
- 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;

- 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*;
- 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*;
- any *Trip* commenced or continued against the advice of the *Insured Person's Physician*; or
- 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*.

B) Trip Cancellation and Trip Interruption insurance does not cover, provide services or pay claims resulting from:

- any reason other than those listed in the Certificate of Insurance under Covered Causes for Cancellation;
- pregnancy, miscarriage, childbirth and/or complications occurring within 8 weeks of expected delivery date;
- riot or civil disorder; committing or attempting to commit a criminal offence;
- intentional self-inflicted injuries, suicide or attempted suicide;
- abuse of medication, alcohol or other toxic substances;
- 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;
- 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;
- 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;
- any *Trip* commenced against the advice of the *Insured Person's Physician*;
- 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
- non-presentation of required travel documents, i.e., visa, passport, inoculation vaccination reports.

- C) Baggage Delay or Loss insurance does not cover, provide service or pay claims resulting from:
- Loss or damage caused by normal wear and tear, gradual deterioration, moths, or vermin;
  - 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;
  - Loss or damage to jewellery or camera equipment stored in baggage, unless such baggage is hand carried under the personal supervision of the *Primary Cardholder or Spouse or Travel Companion*

- with the *Primary Cardholder's* knowledge;
- 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; or
- Loss, damage or delay incurred while You are performing a negligent act(s) or criminal act(s).

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.

If a certificate is issued to a *Primary Cardholder* who is less than 18 years of age or 65 years of age or greater, the eligibility for the coverage has not been met. In this case, our responsibility will be to reimburse the premium paid to the *Primary Cardholder*. The refund of the premium paid will be credited directly to the *HSBC Mastercard Account*.

#### **d) End of the Insurance Coverage**

The insurance coverage terminates on the earlier of:

- the date the *Account* is cancelled, closed or ceases to be in *Good Standing*;
- the date the *Insured Person* ceases to be eligible for coverage;
- the date the *Policy* terminates;
- the date the *Primary Cardholder's* notice of cancellation is received by the *Insurer* or *Policyholder*;
- the date the *Primary Cardholder* attains age 65\*;
- the date You return to Your Canadian province or territory of residence; **and**
- the date You have been absent for more than 17 consecutive days from Your province or territory of residence in Canada for Emergency Travel Medical Insurance.

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

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

#### **e) Cancellation**

##### **Cancellation in the first 30 days**

The Act *respecting the distribution of financial products and services* allows You to cancel, **without penalty**, an insurance contract within 10 days of its signature. In the case of this program, the *Insurer* allows You **30 days** from the *Effective Date* to cancel the insurance without penalty, provided You have not commenced a *Trip* at any time between the *Effective Date* and the date of cancellation. To do so, the *Primary Cardholder* must send a notice of cancellation to the *Insurer* by **registered mail** at the address below. You may use the form attached hereto in Schedule 1 for this purpose.

American Bankers Life Assurance Company of Florida/  
American Bankers Insurance Company of Florida c/o:  
World Travel Protection Canada Inc.  
901 King Street West, Suite 300  
Toronto, Ontario M5V 3H5

This notice may also be sent to the *Policyholder* at the address below:

HSBC Bank Canada  
P.O. Box 20, Station M  
Montréal (Québec) H1V 3L6

For more information, please dial 1-866-406-4722.

The cancellation takes effect as of the *Effective Date* and any premium that has been charged to the *Account* will be refunded.

##### **Cancellation after the first 30 days**

The *Primary Cardholder* can also cancel the insurance at any time, even after the initial **30 day** period following the *Effective Date*. To do so, You must send a notice of cancellation to the *Insurer* by **registered mail** at the address below. You may use the form attached hereto in Schedule 1 for this purpose.

American Bankers Life Assurance Company of Florida  
American Bankers Insurance Company of Florida  
c/o: World Travel Protection Canada Inc.  
901 King Street West, Suite 300  
Toronto, Ontario M5V 3H5

This notice may also be sent to the *Policyholder* at the address below:

HSBC Bank Canada  
P.O. Box 20, Station M  
Montréal (Québec) H1V 3L6

For more information, please dial 1-866-406-4722.

Cancellation will be effective on the date Your notice of cancellation is received by the *Insurer* or *Policyholder*. You will receive a pro rata refund of unused premium.

Full premiums are refundable if notice of cancellation is received by the *Insurer* or *Policyholder* in writing within 30 days of the date of the *Account* statement on which the premium for renewal of this coverage is shown, provided You have not commenced a *Trip* at any time between the *Anniversary Date* and the date of cancellation.

In the event that the *Primary Cardholder* does cancel coverage, he/she will not be eligible to re-enroll in the Travel and Medical Insurance for a period of 12 months following the date the *Insurer* or *Policyholder* receives notice of cancellation.

##### **Cancellation by the Insurer**

The *Insurer* can cancel this insurance if the *Policy* between the *Insurer* or *Policyholder* is cancelled. To do so, the *Insurer* must send the *Primary Cardholder* 30-day notice to this effect. Losses which took place prior to that date would be covered.

##### **f) Other Information**

For more specific information on this distribution guide or the Certificate of Insurance, You can contact the distributor. The contact information for the distributor is on the first page of this guide.

You can also contact the *Insurer* by writing to the following address:

P.O. Box 7500  
Postal Station Willowdale "B"  
Toronto, Ontario, Canada M2K 3C3  
Or by dialing toll-free 1-800-668-8680.

##### **Proof of Loss or Claim**

###### **a) Submission of a Claim**

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

When making an **Emergency Travel Medical** claim, contact the *Administrator* directly as soon as a *Medical Emergency* arises. Evidence of Your departure date from, as well as Your scheduled and actual return dates to, Your province or territory of residence, and of Your *Medical Emergency* and treatment will be required. If the

*Administrator* was not contacted immediately, You must first submit the original receipts to Your *GHIP* and any other applicable insurance plan to obtain reimbursement. If any expenses remain unpaid, simply contact the *Administrator*.

When making a **Trip Cancellation** or **Trip Interruption** claim, You must notify the *Administrator* within 48 hours. Failure to notify the *Administrator* within 48 hours may reduce the amount payable.

#### **b) Insurer's Reply**

Benefits payable under the *Policy* will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than one year after the date of loss.

#### **c) Appeal of an Insurer's Decision and Recourses**

You can contest the reply of the *Insurer* by contacting the *Insurer* directly. You will find the *Insurer's* contact information on the first page of this guide.

Legal proceedings can only be instituted against the *Insurer* in the **3 years** following the *Insurer's* reply.

You can also contact the Autorité des marchés financiers or Your own legal adviser. The Autorité des marchés financiers' address appears hereafter in the «Referral of the Autorité des marchés financiers» chapter.

#### **Similar products**

Currently, competitors offer similar insurance products as described in this guide.

Check that You do not already have such insurance.

#### **Referral to the Autorité des marchés financiers**

To learn more about the *Insurer's* and the distributor's obligations towards You, please contact the Autorité des marchés financiers at the following address:

#### **Autorité des marchés financiers**

Place de la Cité, Tour Cominar  
2640, boul. Laurier, 4e étage  
Québec (Québec) G1V 5C1

Metro Quebec: (418) 525-0337  
Montreal: (514) 395-0337  
Toll free: 1-877-525-0337

Email: [information@lautorite.qc.ca](mailto:information@lautorite.qc.ca)

**Schedule 1**  
(section 2)

**NOTICE OF RESCISSION OF AN INSURANCE CONTRACT**

**NOTICE GIVEN BY A DISTRIBUTOR**

Section 440 of the *Act respecting the distribution of financial products and services*

**THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.**

- The Act allows you to rescind the insurance contract you have just signed when signing another contract, **without penalty, within 10 days of its signature**. The insurer allows you **30 days after the *Effective Date*** to rescind this insurance product. To do so, you must give notice by **registered mail** within that delay to the insurer or the policyholder at the address below. You may use the attached form for this purpose. Also, rescission can be made by calling the distributor toll free at 1-866-406-4722.
- Despite the rescission of the insurance, the first contract (the credit card agreement) entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of the rescission of this insurance; contact your distributor, the insurer or consult your contract.
- After the expiry of the 30-day delay, you may rescind the insurance at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at (418) 525-0337 or 1-877-525-0337.

**NOTICE OF RESCISSION OF AN INSURANCE CONTRACT**

To: American Bankers Life Assurance Company of Florida/ American Bankers Insurance Company of Florida; C/O: World Travel Protection Canada Inc. 901 King Street, Suite 300 Toronto, Ontario M5V 3H5	<b>OR</b>	To: HSBC Bank Canada P.O. Box 20, Station M Montréal (Québec) H1V 3L6
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Date: \_\_\_\_\_  
(date of sending of notice)

\_\_\_\_\_   
(HSBC Mastercard Account number)

Pursuant to section 441 of the *Act respecting the distribution of financial products and services*, I hereby rescind the insurance certificate issued under policy no. HSBCT0805:

\_\_\_\_\_  
(name of client)

\_\_\_\_\_  
(signature of client)

This document must be sent by registered mail.

Sections 439, 440, 441, 442 and 443 of the Act must be reproduced on the back of this notice.

**439.** A distributor may not subordinate the making of a contract to the making of an insurance contract with the insurer specified by the distributor.

The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

**440.** A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation, stating that the client may cancel the insurance contract within 10 days of signing it.

**441.** A client may cancel an insurance contract made at the same time as another contract, within 10 days of signing it, by sending notice by registered or certified mail.

Where such an insurance contract is cancelled, the first contract retains all its effects.

**442.** No contract may contain provisions allowing its amendment in the event of cancellation or termination by the client of an insurance contract made at the same time.

However, a contract may provide that the cancellation or termination of the insurance contract will entail, for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

**443.** A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation, stating that the debtor may subscribe for insurance with the insurer and representative of the debtor's choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an insurer remain in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or the reduction of the debtor's rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor cancels, terminates or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.