

INSURANCE CERTIFICATE

TRIP INTERRUPTION INSURANCE

As the primary *cardholder* of a *card*, you, your spouse, your dependent children and your travelling companion have trip interruption coverage for trips charged to your card.

This certificate describes the coverage and tells how you and your family can benefit from the trip interruption program.

Royal & Sun Alliance Insurance Company of Canada (the "Company") certifies that trip interruption insurance is provided to all primary *cardholders*, their spouse, dependent children and travelling companion whose trips are charged to the primary *cardholder's card* and to whom the Canadian Imperial Bank of Commerce (herein called "CIBC") has issued a card under group policy PS1033849177 issued to CIBC by Royal & Sun Alliance Insurance Company of Canada.

KEEP THIS CERTIFICATE IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL

CIBC's trip interruption insurance program covers you, your spouse, dependent children, and travelling companion, for certain financial losses resulting from interrupted, discontinued, or extended trips due to injury, illness or death.

TERMS USED IN THIS CERTIFICATE

For the purpose of this insurance plan, the following terms have the meanings described here.

"Card" means a CIBC Aerogold®¹ Visa Infinite Card, a CIBC Aventura® Visa Infinite Card or a CIBC Gold Visa® Card.

"Cardholder" means the Primary Cardholder, as defined in the Cardholder Agreement, of a card.

"Common carrier" is any land, air or water conveyance, except taxis, limousines or rental vehicles, which is licensed to transport passengers for compensation or hire.

"Covered persons" are you, your spouse, dependent children when travelling with you or your spouse, and up to two travelling companions. Dependent children aged 16 and over are covered when travelling on their own.

"Departure point" the place you depart from on the first day, and return to on the last day, of your trip.

"Dependent children" means any natural child (legitimate or illegitimate) any legally adopted child, any step-child of or any child dependent upon the *cardholder* in a "parent-child" relationship for maintenance and support who is:

- Under the age of 21 years and unmarried;
- Under the age of 25 years and unmarried and in full time attendance at a college or university; or
- By reason of mental or physical infirmity, incapable of self-sustaining employment and totally dependent upon the *cardholder* for support within the terms of the Income Tax Act (Canada).

"Doctor" is someone who is not you, or a family member of a covered person, and who is qualified and licensed to practice medicine in the province, state or country where he or she practices.

"Family member" is your or your travelling companion's spouse, mother, father, in-law, step-child, daughter, son, sister, brother, grandparent, grandchild, aunt, uncle, niece or nephew.

"Spouse" is the person the *cardholder* is legally married to or a partner the *cardholder* has lived with for a minimum of 12 consecutive months and publicly presents as his/her spouse.

"Travelling companion" is any other person or other two persons, for whom you have pre-paid transportation or accommodation for the same trip by charging your card at the same time as you charged the card for your trip and who accompany you throughout the trip.

"Trip" is a period of travel with predetermined and recorded beginning and ending dates and destinations; for which at least 75% of the common carrier fare, hotel or similar accommodations, were charged to your card prior to the beginning of the trip. Trip is extended to include a common carrier ticket obtained through the redemption of points from the card travel reward program.

"You or Your" refers to the primary *cardholder* of a card, whose card is in good standing at the time of the injury, illness or death.

WHAT'S COVERED

When does it begin and end?

CIBC's trip interruption coverage begins at the actual time of departure by common carrier from the place of departure of the common carrier shown on the ticket, itinerary or other document issued to a covered person by or for the carrier. If a common carrier is not used for the trip, the coverage begins on the date of occupancy of pre-paid hotel or similar accommodation.

The trip interruption coverage ends at the actual time of departure by common carrier from the last departure point prior to the final trip destination shown on the ticket, itinerary or other document, issued to a covered person by or for the carrier. If a common carrier is not used for the trip, the coverage ends on the final date of occupancy of a covered person's pre-paid hotel or similar accommodation.

How does it work?

If, during the trip, a covered person is forced to interrupt, discontinue, or extend it because of injury, illness, or death of:

- A covered person; or
- A family member, who is or is not on the trip, you will be reimbursed for:
 - the proportionate cost of the remaining trip excluding the cost of prepaid unused transportation back to your departure point, which a covered person was unable to complete because of early return, provided the travel agent, tour operator, common carrier, hotel or similar organization does not reimburse it; plus
 - the cost of one way fare for similar type of transportation, by the most direct route, to allow you and other covered persons either:
 - To rejoin the trip; or
 - To return to your place of trip origin.

If the trip is interrupted or discontinued because of the injury, illness or death of a family member, such event must occur during the trip, and the doctor attending the person must state in writing that the person's injury or illness has a high probability of leading to such person's death during the trip.

What does the plan pay?

The maximum payable for each interrupted, discontinued or extended trip is \$2,000.00 for each covered person.

WHAT'S NOT COVERED

The Plan will not pay:

- If coverage is being provided under any other CIBC Visa® Card Insurance Plan;
 - Cancellation of the entire trip prior to departure;
 - For trips where less than 75% of the cost of the travel was charged to your card;
 - For unrecoverable costs of travel and accommodation during a trip, when less than 75% of the cost was charged to your card;
- The Plan will not pay for trip interruption expenses incurred by a covered person:**
- As a result of self-inflicted injuries or of attempting or committing suicide, whether sane or insane;
 - As a result of committing or attempting a criminal act;
 - As a result of war, whether it is declared or not;
 - For an accident or illness of a covered person who has not received a doctor's attention during the trip and not received that doctor's written recommendation that the covered person must interrupt the trip.

PROVISIONS

- Notice of Claim:** If possible, written notice of claim should be given to the Company within 90 days after the occurrence of any loss, and written proof of loss as soon as reasonably possible.
- Claim Forms:** If further information is required by the Company, a claim form must be completed.
- Payment of Claims:** All benefits will be paid to the cardholder.
- Legal Actions:** No legal action may be brought to recover on this Policy until 90 days after the Company has been given written proof of loss.
No such action may be brought after 12 months from the time written proof of loss is required to be given or such other period as may be prescribed by law.

HOW TO MAKE A CLAIM

All payments are made by cheque. Where claimable expenses are incurred in currency other than Canadian, Royal & Sun Alliance Insurance Company of Canada will make claim payments in Canadian dollars, based on an exchange rate supplied by CIBC.

Submit your claim to:

**Global Excel Management Inc., CIBC Visa™ Trip Interruption,
73 Queen Street, Sherbrooke, QC J1M 0C9**

**For general inquiries or to report a claim, call:
1-866-363-3338 (toll free from the US and Canada)
905-403-3338 (collect from anywhere)
1-866-228-8308 (toll free fax from the US and Canada)
905-403-2290 (collect fax from anywhere)**

Including the following details:

1. *Your card* Account Number;
2. *Your* full name and address;
3. A letter or other document showing personal attendance by a doctor during the *trip*, the date and nature of your illness, details of your treatment and the doctor's declaration that it was for medical reasons, for either yourself or other *covered persons*, that your *trip* was interrupted;
4. *Your* original booking invoice/itinerary from your travel agent showing all portions of your pre-paid *trip* cost and confirming that 75% of your *trip* cost was paid using your card or if 75% of your *trip* cost was paid through the redemption of points from the card travel reward program;
5. *Your* original travel coupons, tickets and other documents which were unused, due to the interruption of the *trip* (please make photocopies for your files before submitting originals);
6. Ticket and other payment receipts for *your* costs to rejoin the *trip* or to return to your place of *trip* origin, showing purchase and travel dates, and amount paid;
7. The name and address of the travel agent, carrier or other organization who arranged your *trip* and whom you paid for the *trip*;
8. Proof that you requested a refund from your travel agent, tour operator, *common carrier*, hotel or any other organization to whom you made a prepayment prior to your *trip*, for unused tickets, vouchers, confirmation notices etc., and that such a refund was denied;
9. If a death caused the *trip* interruption, proof of such death.

This certificate contains the principal terms and conditions of the *trip* interruption coverage. The Policy will govern if there is ever any conflict.

AMENDMENT

This coverage may be cancelled, changed or modified at the option of the *card* issuer at any time without notice. This certificate replaces any and all certificates previously issued to the cardholder with respect to the Policy.

YOUR PRIVACY ON THIS INSURANCE

Royal & Sun Alliance Insurance Company of Canada is committed to protecting Your privacy and the confidentiality of Your personal information. We will collect, use and disclose personal information for the purposes identified in our Privacy Policy. To obtain more information, you can review our Privacy Policy online at www.rsagroup.ca or request a copy by calling 1-888-877-1710.

* Visa Int./lic. user.

® Registered trademark of CIBC.

®¹ Aerogold is a registered trademark of Aeroplan LP; CIBC Authorized licensee of mark.

"CIBC For what matters." is a TM of CIBC.



80147336



For what matters.