Description of Benefits

PART 1 – FLIGHT DELAY TRANSPORTATION EXPENSE & ENTERTAINMENT EXPENSES

FLIGHT DELAY/MISSED CONNECTION
The Company will reimburse the Cardholder for reasonable living expenses incurred during the period of flight delay/missed connection subject to an aggregate limit of $500 provided that:

(a) The full fare for the delayed flight was charged to the Card or was obtained through the redemption of points from the Card travel reward program;

(b) The delay lasted in excess of four (4) hours from the time of scheduled departure causing you to:

- delay your travel arrangements; and/or
- miss a connecting flight;

(c) The delayed flight was a scheduled service by an airline;

(d) The delay of the flight was the result of strike by airline personnel, quarantine, civil commotion, hijack, natural disaster, inclement weather, mechanical breakdown or air traffic delays caused by congestion in the skies; and

(e) The insured provides receipts for reasonable living expenses.

TRANSPORTATION EXPENSE
The Company will reimburse the Cardholder up to an aggregate limit of $100 for ground transportation expenses if:

(a) As a result of a covered outbound flight delay/missed connection, the insured returns directly to either the place of his usual place of residence or to a place of overnight accommodation; and

(b) As a result of a covered return flight delay/missed connection, the insured travels to a place of overnight accommodation.

ENTERTAINMENT EXPENSES
The Company will reimburse the Cardholder up to an aggregate limit of $100 for entertainment expenses incurred if, as the result of a covered flight delay/missed connection, the insured attends a ticketed event such as, but not limited to, a movie theatre, theatre, concert hall, opera or sports event.

TO CLAIM FOR BENEFITS, as described in Part 1, the following must be submitted to the Company:

(a) Itemized original receipts for actual expenses incurred;

(b) A copy of the baggage claim ticket;

(c) Verification from the airline of the delay including reason, duration of delay, and any compensation issued;

(d) A copy of the travel agent's invoice/itinerary, or a copy of the account statement on which the full fare expense appears, showing your card as method of payment or showing it as a free ticket obtained through the redemption of points from the card travel reward program;

(e) A copy of the airline ticket.

PART 2 – DELAY OF CHECKED BAGGAGE
The Company will reimburse the Cardholder up to an aggregate limit of $1,000 (maximum $500 per insured person) for direct physical loss or damage of an insured's baggage and the personal property contained therein when the baggage is checked with a common carrier or carried by the insured on a common carrier.

Also, the full fare for travel in or on the common carrier must be charged to the Card or obtained through the redemption of points from the Card travel reward program.

This coverage shall be excess to all other insurance or indemnity available to the insured.

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.

TO CLAIM FOR BENEFITS, as described in Part 2, the following must be submitted to the Company:

(a) A copy of the travel agent's invoice/itinerary, or a copy of the account statement on which the full fare expense appears, showing your card as method of payment or showing it as a free ticket obtained through the redemption of points from the card travel reward program;

(b) A copy of the airline ticket;

(c) A copy of the initial claim report submitted to the common carrier;

(d) Proof of submission of the loss to and the results of any settlement by the common carrier; and

(e) Original receipt confirming that the property has actually been replaced or the original receipt for the lost or stolen item.
EXCLUSIONS

The Policy does not cover loss caused by or resulting from:

1. Any act of declared or undeclared war;
2. Any accident occurring while the insured is operating or learning to operate or serving as a member of the crew of any aircraft;
3. Any criminal act by the insured;
4. Failure of any device to correctly read or interpret date/time data;
5. Purchases related to the delayed baggage made more than four (4) days after the date your baggage was scheduled to arrive by the common carrier or made after the baggage is returned by the common carrier;

Property excluded: In addition to the exclusions outlined above, the following exclusions apply to “Part 2: Lost or Stolen Checked Baggage” only. The Policy will not pay for any expenses incurred directly or indirectly relating to:

6. Animals, sporting equipment (except golf clubs and golf bags; skis, ski poles and ski boots; and racquets), cameras and accessory equipment, eye glasses, sunglasses, contact lenses, prosthetic devices including dentures, furs, tickets, valuable papers and documents, securities and money;
7. Confiscation, expropriation or detention by any government, public authority, customs or other officials;
8. Nuclear fuel or waste, or the combustion of nuclear fuels;
9. Baggage or personal property lost, stolen or damaged during commuting.

TIME OF COVERAGE

COVERAGE BEGINS:
The insurance begins automatically at the latest of the following:

1. The date the Policy is effective;
2. The date the cardholder falls within the definition of an insured.

COVERAGE ENDS:
The insurance ends automatically at the earliest of any of the following:

1. The date the Policy is terminated;
2. The date the cardholder no longer falls within the definition of an insured;
3. The date the cardholder’s card is cancelled, or the card privileges are otherwise terminated.

PROVISIONS

1. 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.
2. Claim Forms: If further information is required by the Company, a claim form must be completed.
3. Payment of Claims: All benefits will be paid to the cardholder.
4. 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.

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.

TO SUBMIT A CLAIM, PLEASE CONTACT:
Royal & Sun Alliance Insurance Company of Canada
Claims Management Services
CIBC Flight Delay and Baggage Insurance
2225 Erin Mills Parkway, Suite 1000
Mississauga, Ontario L5K 2S9

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)

YOUR PRIVACY ON THIS INSURANCE

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