**INSURANCE CERTIFICATE**

**FLIGHT DELAY AND BAGGAGE INSURANCE**

Royal & Sun Alliance Insurance Company of Canada (referred to in this certificate as the "Company") provides the insurance for this certificate under Master Policy PS132755743 (referred to in this certificate as the "Policy"). This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A Cardholder or claimant under the Policy may, on request to the Company, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, changed or modified at the option of CIBC at any time without notice. This certificate replaces any and all certificates previously issued to the Cardholder with respect to the Policy.

This certificate outlines what Flight Delay and Baggage Insurance is and what is covered along with the conditions under which a payment will be made. It also provides instructions on how to make a claim. This certificate should be kept in a safe place and carried with You when You travel. Confirmation of coverage or any questions concerning the details contained herein, if in Canada or Continental U.S.A., including Hawaii, please call toll free at: 1-866-363-3338. From all other locations, including Mexico, call collect to: 905-409-3338.

**DEFINITIONS**

Throughout this certificate, all bold, capitalized terms have the meanings described below:

- **Aggregate Limit** means the maximum amount which will be paid as the result of any covered occurrence regardless of the number of fares charged to the Card. If the total amount claimed by all Insured Persons as a result of any one covered occurrence is more than the aggregate limit, the amount to be paid for each Insured Person will be prorated in amount for all Insured Persons.
- **Card** means a CIBC Dividend One ™ MasterCard ® Card, a CIBC Driver’s Edge™ World MasterCard ™ Card, or a CIBC Driver’s Edge™ MasterCard ™ Card.
- **Cardholder** means the person whose name is embossed on the Card or who is authorized to use the Card in accordance with the Cardholder Agreement.
- **CIBC** means Canadian Imperial Bank of Commerce.
- **Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a Full Fare ticket has been obtained. Common carrier does not include any conveyance that is hired or used for a sport, gamesmanship, contest, cruise and/or recreational activity, regardless of whether such conveyance is licensed.
- **Commuting** means the regular or frequent travel between residence and place of employment usual to the Insured Person.
- **Dependent Children** means any unmarried child of the Cardholder or their Spouse who is, at the date of purchase of Your flight, dependent on You for support and is:
  a) Under 21 years of age;
  b) A full-time student who is under 25 years of age;
  c) Of any age with a permanent physical impairment or a permanent mental deficiency.
- **Emergency Needs** means the costs incurred by an Insured Person for the purchase of necessary clothing and personal hygiene articles as determined by the Company.
- **Full Fare** means at least seventy-five percent (75%) of the Common Carrier ticket price, which was charged to Your Card. Full fare is extended to include a Common Carrier ticket obtained through the redemption of points from the Card travel reward program.
- **Insured Person** means the Cardholder, Spouse and Dependent Children, whether travelling together or not, when the Full Fare is charged to the Cardholder's Card.
- **Reasonable Living Expenses** means an Insured Person’s expenses for meals and accommodation as determined by the Company.
- **Spouse** means the person the Cardholder is legally married to or a partner the Cardholder has lived with for 13 consecutive months and publicly presents as his/her spouse.
- **You** and "Your" refer to Royal & Sun Alliance Insurance Company of Canada.

**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:

1. 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 Person 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 Person returns directly to either the Insured Person’s principal residence or a place of overnight accommodation; and

b) As a result of a covered return flight delay/missed connection, the Insured Person 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 Person 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) Verification by the airline of the delay, including the reason for and duration of the delay; and any compensation issued;

b) Original itemized expense receipts;

c) 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; and

d) A copy of the airline ticket.

PART 2 – DELAY OF CHECKED BAGGAGE

The Company will reimburse the Cardholder for the cost incurred to meet the Emergency Needs of an Insured Person made during baggage delay period, but within four (4) days of the occurrence, subject to an Aggregate Limit of $1,000 (maximum $500 per Insured Person), provided that:

a) The Full Fare for the flight on which the baggage was checked was charged to the Card, or was obtained through the redemption of points from the Card travel reward program;

b) Such baggage was unavoidably delayed by an airline for more than six (6) hours; and

c) Such baggage was in the custody of an airline.

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

TO CLAIM FOR BENEFITS, as described in Part 2, 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; and

e) A copy of the airline ticket.

PART 3 – LOST OR STOLEN 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 Person’s baggage and the personal property contained therein when the baggage is checked with a Common Carrier or carried by the Insured Person 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 Person.

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 3, 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 Person is operating or learning to operate or serving as a member of the crew of any aircraft;
3. Any criminal act by the Insured Person;
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; (applies to Part 2 only).

Property excluded: In addition to the exclusions outlined above, the following exclusions apply to “Part 3: 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, eyeglasses, sunglasses, contact lenses, prosthetic devices including dentures, guns, 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 Person.

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 Person;
3. The date the Cardholder’s Card is cancelled, or the Card privileges are otherwise terminated.

NOTICE OF LOSS/PROOF OF LOSS/PAYMENT OF CLAIMS
TO SUBMIT A CLAIM, PLEASE CALL:
If in Canada or Continental U.S.A., including Hawaii, please call toll free at: 1-866-363-3338. From all other locations, including Mexico, call collect to: 905-403-3338.

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. Payment of Claims: All benefits will be paid to the Cardholder.
3. Legal Actions: 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 (or other applicable legislation) in the Cardholder’s Province of residence.

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.

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1 MasterCard is a registered trademark and World MasterCard is a trademark of MasterCard International Incorporated.
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