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**IMPORTANT:** Please read these certificates carefully before you travel, keep them in a safe place and take them with you when you travel.

**SUMMARY OF BENEFITS**

The information below summarizes your insurance coverage under the CIBC Aeroplan® Visa® Card. Coverage is subject to the terms and conditions in the certificates that follow. Refer to the certificates for complete benefit details. All amounts indicated are in Canadian currency, unless indicated otherwise.

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| **CAR RENTAL COLLISION/LOSS DAMAGE INSURANCE**| • Rental cars with a Manufacturer’s Suggested Retail Price (MSRP) of up to $65,000  
• Rental period of up to 48 days |
| Provides coverage for theft, loss, or damage to a rental car. |                                   |

| **COMMON CARRIER ACCIDENT INSURANCE**         | Up to $100,000 per insured person                                      |
| Provides coverage for an accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air, or water transport). |                                   |

| **PURCHASE SECURITY & EXTENDED PROTECTION INSURANCE** | • Purchase Security: Up to 90 days from date of purchase  
• Extended Protection: Up to one additional year following the expiry of the original manufacturer’s warranty |
| This insurance:  
1. provides coverage for certain items charged to your card, if such items are lost, stolen, or damaged; and  
2. automatically doubles the original manufacturer’s warranty of a covered item charged to your card, up to one additional year. |                                   |
SECTION 1 – INTRODUCTION

Car Rental Collision/Loss Damage Insurance provides coverage for theft, loss, or damage to a rental car. This certificate outlines what is covered along with the conditions under which a payment will be made when a cardholder rents and operates a rental car but declines the Collision Damage Waiver (CDW), Loss Damage Waiver (LDW in the United States), or their equivalent offered by a rental agency. It also provides instructions on how to make a claim. For confirmation of coverage or for any questions concerning the information in this certificate, call toll free 1 866 363-3338 (if in Canada or the United States) or call collect + 905 403-3338 (from anywhere else in the world).

Royal & Sun Alliance Insurance Company of Canada (Insurer) provides the insurance for this certificate under Master Policy PSI018005873 (the Policy), issued to Canadian Imperial Bank of Commerce (CIBC). This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. All benefits are subject in every respect to the Policy, under which coverage is provided and payments are made. In the event of any conflict, the Policy shall govern, subject to any applicable law to the contrary. A cardholder or a claimant under the Policy may, on request to the Insurer, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law.

This coverage may be cancelled, changed or modified at the option of CIBC and the Insurer at any time.

This certificate replaces any and all certificates previously issued to the cardholder with respect to the Policy.

SECTION 2 – WHAT SHOULD YOU DO IN THE EVENT OF AN ACCIDENT/THEFT?

IF THE RENTAL CAR HAS SUSTAINED DAMAGE OR LOSS OF ANY KIND OR IS STOLEN DURING YOUR RENTAL, IMMEDIATELY CALL US, WHEN IT IS SAFE TO DO SO:

From Canada and the United States, toll free 1 866 363-3338
From anywhere else in the world, collect + 905 403-3338

• All claims must be reported within 48 hours of the theft, loss or damage.
The rental car must be carefully checked for scratches or dents before and after you rent it. You should be sure to point out where the scratches or dents are located to a rental agency representative and have him or her note these on the appropriate form and retain a copy for their records.

You must decline the rental agency’s CDW, LDW (in the United States) or similar coverage offered by the rental agency on the rental agreement. If there is no space on the vehicle rental agreement for you to indicate that you have declined the coverage, then indicate in writing on the contract “I decline the CDW provided by the rental agency”.

A rental agency has no obligation to explain the Car Rental Collision/Loss Damage Insurance coverage to you. It is important to note that a rental agency may not classify vehicles, especially mini-vans, in the same manner as the Insurer. You should confirm with the Insurer that their rental car has coverage under this certificate.

No coverage will be provided under this insurance if the Manufacturer’s Suggested Retail Price (“MSRP”) of the rental car, in its model year, is over $65,000, excluding taxes, at the place the rental agreement is signed or where the rental car is picked up.

You should check with your personal automobile insurer and the rental agency to ensure that you and all other drivers have adequate third party liability, personal injury and damage to property coverage. This certificate only covers theft, loss or damage to the rental car as stipulated herein.

This certificate contains clauses which may limit the amounts payable.

SECTION 4 – WHEN DOES COVERAGE BEGIN AND END?

Coverage begins at the time you legally take control of the rental car.

Coverage ends on the earlier of:

a) When the rental agency repossesses control of the rental car; or

b) When you are no longer defined as a cardholder or principal driver as stated in this certificate; or

C) When the length of time you rent the same vehicle(s) exceeds 48 consecutive days, which includes instances where you are renting one vehicle immediately after the other. Coverage may not be extended for more than 48 days by renewing or taking out a new rental agreement with the same or another rental agency for the same rental car or another vehicle. A full calendar day between rentals must exist in order to break the 48 day consecutive day cycle. If the rental period exceeds 48 consecutive days, no coverage is provided, either for the first 48 consecutive days or any subsequent days thereafter; or

d) On the date the Policy is cancelled, except if coverage is in effect at the time of such cancellation, such coverage will be continued on outstanding rentals until you return the rental car to the rental agency, provided the total rental period does not exceed the coverage period.

WARNING: Please note that your responsibility for the rental car does not terminate by simply dropping off the keys at the rental agency or other drop box. Any damage between that time and the time the rental agency staff complete their Inspection Report will be held to be your responsibility. Whenever possible please arrange to be present when the rental agency conducts their final inspection of the rental car.
SECTION 5 – WHAT ARE YOU COVERED FOR?

A – COVERAGE

Car Rental Collision/Loss Damage Insurance provides coverage, for theft, loss or damage to the rental car up to the actual cash value of the rental car and valid rental agency loss of use charges subject to the terms and conditions of the certificate. This coverage applies only to your personal and business use of the rental car. There is no deductible for the coverage under this certificate.

This insurance is primary insurance, except for losses that may be waived or assumed by the rental agency or its insurer, and in such circumstances where local government insurance legislation states otherwise. This coverage is available unless precluded by law or the coverage is in violation of the terms of the rental agreement in the jurisdiction in which it was formed (other than under SECTION 6 – WHAT ARE YOU NOT COVERED FOR?, #10. a), b), or c)).

B – CONDITIONS

The following conditions must be satisfied for coverage to be in effect:

1. You must initiate and complete the entire rental transaction with the same valid card(s). The full cost, including applicable taxes, of the rental, must be charged to your card(s). Rental cars which are part of prepaid travel packages are also covered if the total package was paid for with your card; and

2. You are covered if you receive a “free rental” as a result of a promotion, where you have had to make previous vehicle rentals if each such previous rental was entirely paid for with your card and the applicable taxes for the “free rental” have been charged to your card; and

3. You are covered if you receive a “free rental” day(s) as a result of a CIBC travel reward program (or other similar CIBC program) for the number of days of free rental. If the free rental day(s) are combined with rental days for which you must pay, the entire additional payment must be paid for using your card and the applicable taxes for the “free rental” have been charged to your card; and

4. You are covered if points earned under your card (member points program) are used to pay for the rental. However, if only a partial payment is paid using the member points program, the entire additional payment of that rental must be paid for using your card in order to be covered; and

5. Only you can rent the rental car and decline the rental agency’s CDW, LDW (in the United States) or an equivalent coverage offering. Anyone other than you doing so, would void coverage. When you do not have the option available to decline the rental agency’s CDW, LDW (in the United States) or similar provision, the insurer will pay for covered theft, loss and damage up to the limit of the deductible stipulated in the rental agency’s CDW, LDW (in the United States) or similar provision, purchased by you. This shall not be construed to provide coverage where the rental agency is responsible by legislation or law for any damage to the rental car; and

6. You are covered for any car, sport utility vehicle, and mini-van, in its model year, with a MSRP of $65,000 Canadian or less, excluding all taxes, at the place the rental agreement is signed or where the rental car is picked up, with the exception of those listed and described in SECTION 6 - WHAT ARE YOU NOT COVERED FOR?, B – EXCLUDED VEHICLES; and

7. You are covered when only one rental car is rented at a time, i.e. if during the same period there is more than one vehicle rented by you, only the first rental car will be eligible for coverage; and

8. You must decline the rental agency’s CDW, LDW (in the United States) or similar coverage offered by the rental agency on the rental contract. If there is no space on the vehicle rental agreement for you to indicate that you have declined the coverage, then indicate in writing on the contract ‘I decline the CDW provided by the rental agency’; and

9. You are covered for rental periods of up to 48 consecutive days when you rent the same rental car, which includes instances where you are renting one vehicle immediately after the other. A full calendar day between rentals must exist in order to break the 48 consecutive day cycle. If the rental period exceeds 48 consecutive days, no coverage is provided, either for the first 48 consecutive days or any subsequent days thereafter; and

10. The insured person has not been indemnified for damages or expenses covered under the Policy by or through personal insurance.
SECTION 6 – WHAT ARE YOU NOT COVERED FOR?

A – GENERAL EXCLUSIONS

This insurance will not pay any expenses relating to or in any way associated with:

1. Third party liability; and

2. Damages or expenses assumed, waived, or that may be paid by the rental agency, or by its insurer pursuant to any direct compensation agreement or other applicable sections of provincial insurance acts; and

3. Personal injury or damage to property, except the rental car itself or its equipment; and

4. Replacement vehicle for which an automobile insurance policy is covering all or part of the cost of the rental; and

5. The operation of the rental car at any time during the coverage period where an insured person is driving while intoxicated or under the influence of any illegal or prescribed (if advised not to operate a vehicle) narcotic; and

6. Any dishonest, fraudulent or criminal act committed by any insured person or at their direction; and

7. Participation in any race or speed test; and

8. The use of a fuel type or octane level that differs from the manufacturer’s recommended fuel for that rental car; and

9. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin; and

10. The operation of the rental car in violation of the terms of the rental agreement except:
   a) Insured persons as defined may operate the rental car;
   b) The rental car may be driven on publicly maintained gravel roads;
   c) The rental car may be driven across provincial and state boundaries in Canada and the United States and between Canada and the United States.

N.B. It must be noted that theft, loss and damage arising while the rental car is being operated under (a), (b) or (c) above is covered by this insurance, subject however to all other terms, conditions and exclusions contained in this certificate. However, the rental agency’s third party liability insurance may not be in force and, as such, you must ensure that you are adequately insured privately for third party liability, and

11. Seizure or destruction under a quarantine or customs regulations or confiscation by order of any government or public authority; the damage between the time of seizure, confiscation or quarantine and the time the rental agency staff complete their Inspection Report will be held to be your responsibility. So whenever possible please arrange to be present when the rental agency conducts their final inspection of the vehicle; and

12. The transportation of contraband or illegal trade; and

13. War, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating or defending against such action; and

14. The transportation of property or passengers for hire; and

15. Intentional damage to the rental car by an insured person or at their direction; and

16. The loss, damage or misplacement of vehicle entry devices including keys and remote control devices or any related consequential loss, damage or expense.
**B – EXCLUDED VEHICLES**

The following vehicles are excluded from coverage under this certificate:

1. Automobiles or other vehicles which are not *rental cars*; and
2. Any vehicle, in its model year, with a MSRP over $65,000, excluding all taxes, at the place the *rental agreement* is signed or where the *rental car* is picked up; and
3. Vans, cargo vans or mini cargo vans (other than *mini-vans*); and
4. Trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck; and
5. Limousines; and
6. *Off-road vehicles*; and
7. Motorcycles, mopeds or motor bikes; and
8. Trailers, campers, recreational vehicles or vehicles not licensed for road use; and
9. Vehichles towing or propelling trailers or any other object; and
10. Mini-buses or buses; and
11. Any vehicle which is either wholly or in part handmade, hand finished or has a limited production of under 2,500 vehicles per year; and
12. Antique vehicles, meaning a vehicle over 20 years old or which has not been manufactured for 10 years or more; and
13. *Tax-free cars*.

**SECTION 7 – HOW DO YOU MAKE A CLAIM?**

If the *rental car* has sustained damage or loss of any kind or is stolen during *your rental*, call *us* when it is safe to do so:

- If in Canada or the United States, toll free at: **1 866 363-3338**.
- From anywhere else in the world, collect to: **+ 905 403-3338**.

• During *your* call, *you* will be given all the information required to file a claim.

• If *you* are making a claim, *you* must call within 48 hours of the theft, loss and/or damage. *Your* claim must be submitted with as much documentation as possible, as requested below, within 45 days of discovering the theft, loss and/or damage. *You* will need to provide all documentation within 90 days of the date of theft, loss and/or damage to the claims administrator at the address provided below.

Do not sign a blank sales draft to cover the damage and *loss of use* charges or a sales draft with an estimated cost of repair and *loss of use* charges. It is important to note that if *you* do so *you* may remain responsible for the theft, loss and/or damage.

• When making a claim, *we* may require that supporting documentation such as the following be provided:
  - *Card* statement(s);
  - Sales draft showing that the *rental car* was paid in full with the *card* and/or obtained through the redemption of points from the *card* reward program, or a combination of both methods of payment;
  - A copy of both sides of the vehicle *rental agreement*;
  - The accident or damage report, if available;
  - The itemized repair bill;
  - The receipt for paid repairs;
- The police report, when available, and if a police report is not legally required in the jurisdiction in which the accident occurred, then the name, badge number and division address of the police officer contacted;

- A copy of your billing or pre-billing statement if any repair charges were billed to your card account.

All pertinent documents should be sent to:

Royal & Sun Alliance Insurance Company of Canada
Car Rental Collision/Loss Damage
Claims Management Services
2 Prologis Blvd., Suite 100
Mississauga, Ontario L5W 0G8

- For all written and verbal correspondence, please include the cardholder’s name and the Policy number PSI018005873.

- Once you report theft, loss or damage, a claim file will be opened and will remain open for 80 days from the date of the theft, loss or damage. During this time, you may be contacted to answer inquiries regarding your claim.

- You must provide all reasonable cooperation and assistance to us in connection with the claim.

- Under normal circumstances, the claim will be paid within five business days after all necessary documentation has been received by the claims administrator.

SECTION 8 – WHAT ELSE DO YOU NEED TO KNOW?

1. **Canadian Currency.** Any claims paid to you will be payable in Canadian funds. If you have paid a covered expense, you will be reimbursed in Canadian currency at the prevailing rate of exchange on the date that the claim payment is made to you. No sum payable shall bear interest.

2. **Misrepresentation and Non-Disclosure.** Any information that has been misrepresented or misstated to us by you or is incomplete may result in this certificate and your insurance coverage being null and void, in which case no benefits will be paid.

3. **Applicable Law.** The terms of this insurance coverage are governed and interpreted according to the laws of the Province of Ontario.

4. **Material Facts.** No statements or representations made by employees of CIBC, or employees or agents of the Insurer can vary the terms of this insurance coverage.

5. **Limitation Periods.** 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 (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.

6. **Subrogation.** If you incur expenses due to the fault of a third party, you assign to us the right to take action against the party at fault in your name. This will require your full cooperation with us and we will pay for all of the related expenses.

7. **Disagreement Over Size of Loss.** If there is a disagreement about the amount of the loss, either the cardholder or the Insurer can make a written demand for an appraisal. After the demand, the cardholder selects a competent appraiser and the Insurer selects a competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by two of the three (the appraisers and the arbitrator) will be binding. The cardholder must pay the appraiser he or she chooses. The Insurer will pay the appraiser it chooses. The cardholder will share with the Insurer the cost of the arbitrator and the appraisal process.

8. **Sanctions.** The Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this certificate which would breach economic, financial, or trade sanctions imposed under the laws of Canada, the European Union, the United Kingdom or any other applicable jurisdiction.
Throughout this certificate, italicized terms have the specific meaning described below:

**actual cash value** means what the rental car is worth on the date of the theft, loss and damage, and takes into account such things as depreciation and obsolescence. In determining depreciation, the Insurer will consider the condition of the rental car immediately before the theft, loss and damage occurred, and the standard market resale value and normal life expectancy.

**carsharing program** means a car rental club which gives its members 24 hour access to a fleet of cars parked in a convenient location.

**card** means a CIBC Aeroplan® Visa Card issued in Canada by CIBC.

**cardholder** means the ‘Primary Cardholder’ and the ‘Authorized User’ (as such terms are defined in the Cardholder Agreement).

**Cardholder Agreement** means the CIBC Cardholder Agreement that applies to and governs your card.

**coverage period** means the rental period that covers you up to 48 consecutive days, beginning when you legally take control of the rental car and ending when the rental agency resumes control of the rental car.

If the rental period exceeds 48 consecutive days, no coverage is provided, either for the first 48 consecutive days or any subsequent days thereafter. Coverage cannot be extended for more than 48 days by renewing or taking out a new rental agreement with the same or another rental agency for the same or another rental car. A full calendar day between rentals must exist in order to break the 48 consecutive day cycle.

**CIBC** means Canadian Imperial Bank of Commerce.

**good standing** has the meaning attributed to such term as set out in the Cardholder Agreement.

**insured person(s)** means a cardholder and secondary drivers, while covered under this certificate.

**Insurer** means Royal & Sun Alliance Insurance Company of Canada.

**loss of use** means the amount paid to a rental agency to compensate it when a rental car is unavailable for rental while undergoing repairs for damage incurred during the coverage period.

**mini-van** means a vehicle which is designed and made by an automobile manufacturer as a mini-van. It is exclusively made to transport a maximum of eight people including the driver. It is used exclusively for transportation of passengers and their luggage and will not be used by the cardholder for transportation of passengers for hire.

**off-road vehicle** means any vehicle while it is being operated on a road not maintained by a federal, provincial, state, or local agency, not including an entry or exit to private property, or any vehicle which cannot be licensed to drive on a public road and is designed and manufactured primarily for off-road usage.

**Policy** means Master Policy PSI018005873 issued to CIBC.

**principal driver** means a cardholder who presents himself (herself) in person at the rental agency, signs the rental agreement, declines the rental agency’s CDW (LDW in the United States) or its equivalent and takes possession of the rental car and who complies with the terms of this certificate.

**rental agency** means an auto rental agency licensed to rent vehicles and which provides a rental agreement.

For greater certainty, throughout this certificate, the term ‘rental agency’ refers to both traditional auto rental agencies and carsharing programs.

The following are not ‘rental agencies’ under this certificate:

a) car dealerships, and

b) peer-to-peer carsharing companies in the business of making available car rentals through digital networks or other electronic means for the general public.

**rental agency’s CDW** means an optional Collision Damage Waiver, Loss Damage Waiver (LDW in the United States) or similar coverage offered by car rental companies that relieves renters of financial responsibility if the car is damaged or stolen while under a rental agreement.

**rental agreement** means the written rental contract between the cardholder and the rental agency for the rental car.
rental car means a vehicle rented from a rental agency for up to the coverage period allowed and that is not an excluded vehicle listed in SECTION 6 – WHAT ARE YOU NOT COVERED FOR?, B – EXCLUDED VEHICLES of this certificate.

secondary driver means any driver who is not the principal driver of the rental car, who is permitted to operate the rental car by the cardholder (the principal driver), whether or not such person has been listed on the rental agreement or has been identified to the rental agency at the time of making the rental; however, the cardholder and all drivers must otherwise qualify under and follow the terms of the rental agreement and must be legally licensed and permitted to drive the rental car under the laws of the jurisdiction in which the rental car shall be used.

tax-free car means a tax-free car package that provides tourists with a short-term (17 days to six months), tax-free vehicle lease agreement with a guaranteed buyback.

us and we mean the insurer.

you and your mean the cardholder.

COMMON CARRIER ACCIDENT INSURANCE CERTIFICATE OF INSURANCE

Throughout this certificate, words in italics have specific meanings which can be found in SECTION 9 – DEFINITIONS.

SECTION 1 – INTRODUCTION

Common Carrier Accident Insurance provides coverage for an accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air, or water transport).

This certificate outlines what is covered along with the conditions under which a payment will be made. It also provides instructions on how to make a claim. For confirmation of coverage or for any questions concerning the information in this certificate, call toll free 1 866 363-3338 (if in Canada or the United States) or call collect + 905 403-3338 (from anywhere else in the world).

Royal & Sun Alliance Insurance Company of Canada (Insurer) provides the insurance for this certificate under Master Policy PSI033769023 (the Policy), issued to Canadian Imperial Bank of Commerce (CIBC). This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. All benefits are subject in every respect to the Policy, under which coverage is provided and payments are made. In the event of any conflict, the Policy shall govern, subject to any applicable law to the contrary. A cardholder or a claimant under the Policy may, on request to the Insurer, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law.

This coverage may be cancelled, changed or modified at the option of CIBC and the Insurer at any time.

This certificate replaces any and all certificates previously issued to the cardholder with respect to the Policy.

SECTION 2 – WHAT SHOULD YOU DO IN THE EVENT OF AN ACCIDENT?

IF YOU SUFFER A LOSS DUE TO AN ACCIDENTAL BODILY INJURY WHILE TRAVELLING ON A COMMON CARRIER, YOU MUST CALL US IMMEDIATELY:

From Canada and the United States, toll free 1 866 363-3338

From anywhere else in the world, collect + 905 403-3338
SECTION 3 – IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Common Carrier Accident Insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read this certificate and understand your coverage as your coverage is subject to certain limitations or exclusions.
- Coverage is only available if:
  a) at least 75% of the common carrier ticket price, including taxes, is charged to the card; and
  b) you are a resident of Canada.
- This certificate contains clauses which may limit the amounts payable.
- This certificate contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

SECTION 4 – WHEN DOES COVERAGE BEGIN AND END?

Coverage begins when you board a common carrier or, where applicable, when you arrive at the terminal, station, pier or airport with the intent of boarding a common carrier.

Coverage ends on the earlier of:

a) When you alight from a common carrier or, where applicable, when you depart from the terminal, station, pier or airport; or
b) The date the Policy is terminated; or

b) The date the cardholder’s card account is no longer in good standing.

SECTION 5 – WHAT ARE YOU COVERED FOR AND WHAT ARE YOUR BENEFITS?

COVERAGE

Common Carrier Accident Insurance covers you against loss, including death, from accidental bodily injury while you are:

1. A passenger in or on a common carrier, or while boarding or alighting from a common carrier for which the full fare was charged to the cardholder’s card; or

2. A passenger in or on a taxi, bus, train or airport limousine, but not courtesy transportation provided without a specific charge, travelling directly to or from a terminal, station, pier or airport, or boarding or alighting from a taxi, bus, train or airport limousine, but not courtesy transportation provided without a specific charge, travelling directly to or from a terminal, station, pier or airport, either:
   a) Immediately preceding a scheduled departure onboard a common carrier; or
   b) Immediately following a scheduled arrival of a common carrier; or

3. In the terminal, station, pier or airport prior to or after boarding or alighting from a common carrier.

DESCRIPTION OF BENEFITS

If an accidental bodily injury, directly and independently of all other causes, occurs (as described under Coverage) and results in a loss stated in the following Schedule of Accidental Losses within 365 days after the date of an accident, as described under Coverage of this section, the Insurer will pay a benefit for the loss based on the following Schedule of Accidental Losses:
SCHEDULE OF ACCIDENTAL LOSSES

<table>
<thead>
<tr>
<th>ACCIDENTAL LOSS(ES)</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of life</td>
<td>$100,000</td>
</tr>
<tr>
<td>Quadriplegia (both upper and lower limbs)</td>
<td>$100,000</td>
</tr>
<tr>
<td>Paraplegia (both lower limbs)</td>
<td>$100,000</td>
</tr>
<tr>
<td>Hemiplegia (upper and lower limbs of one side of body)</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of speech</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of hearing</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss or loss of use of one arm or one leg</td>
<td>$75,000</td>
</tr>
<tr>
<td>Loss or loss of use of one hand or one foot</td>
<td>$50,000</td>
</tr>
<tr>
<td>Loss of sight of one eye</td>
<td>$50,000</td>
</tr>
<tr>
<td>Loss or loss of use of thumb and index finger of the same hand</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

The maximum benefit payable to an insured person resulting from one accident, regardless of the number of losses, is limited to $100,000.

EXPOSURE AND DISAPPEARANCE

Unavoidable exposure to the elements will be covered as any other loss, provided such exposure is sustained as described under Coverage of this section.

The insured person will be presumed to have suffered accidental loss of life if the insured person’s body is not found within one year after the disappearance, stranding, sinking or wrecking of any common carrier onboard which the insured person was riding at the time of the accident, subject to all other terms of the Policy.

SECTION 6 – WHAT ARE YOU NOT COVERED FOR?

This insurance will not pay any expenses relating to or in any way associated with:

1. Intentional self-inflicted injuries;
2. Suicide or attempted suicide;
3. Sickness, disease, medical conditions and bacterial infection of any kind;
4. Your participation in and/or voluntary exposure to any risk from: war or act of war, whether declared or undeclared; invasion or act of foreign enemy; declared or undeclared hostilities; civil war, riot, rebellion; revolution or insurrection; act of military power; or any service in the armed forces;
5. Commission or attempted commission of a criminal offence by the insured person;
6. Riding onboard a common carrier with a status other than passenger;
7. Abuse of drugs, medication and/or alcohol if such abuse caused or contributed to the accident; and
8. Noncompliance with any medical therapy or medical treatment (as determined by the Insurer) or failure to carry out a physician’s instructions.
To submit a claim:
- If in Canada or the United States, call toll free at: 1 866 363-3338.
- From anywhere else in the world, call collect to: + 905 403-3338.

• During your call, you will be given all the information required to file a claim.

• Notice of Claim: Notice of claim must be given to the Insurer as soon as reasonably possible. Where possible, written notice should be given to the Insurer within 90 days after the occurrence of any loss. Such notice given by or on behalf of the insured person must provide particulars sufficient to identify the cardholder.

• Payment of Claims: Benefits payable under the Policy for any loss will be paid upon receipt of proof of loss.

SECTION 8 – WHAT ELSE DO YOU NEED TO KNOW?

1. Canadian Currency. Any claims paid to you will be payable in Canadian funds. If you have paid a covered expense, you will be reimbursed in Canadian currency at the prevailing rate of exchange on the date that the claim payment is made to you. No sum payable shall bear interest.

2. Payment of Benefits. All payments are payable to you or on your behalf. In case of death of the insured person, benefits are payable to the estate of the insured person.

3. Misrepresentation and Non-Disclosure. Any information that has been misrepresented or misstated to us by you or is incomplete may result in this certificate and your insurance coverage being null and void, in which case no benefits will be paid.

4. Applicable Law. The terms of this insurance coverage are governed and interpreted according to the laws of the Province of Ontario.

5. Material Facts. No statements or representations made by employees of CIBC, or employees or agents of the Insurer can vary the terms of this insurance coverage.

6. Limitation Periods. 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 (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.

7. Rights of Examination. As a condition precedent to recovery of insurance money under the Policy,
   a) the claimant must give us an opportunity to examine the person of the insured person when and so often as we may reasonably require while the claim hereunder is pending, and
   b) in the case of death of the insured person, we may require an autopsy, subject to any law of the applicable jurisdiction relating to autopsies.

8. Subrogation. If you incur expenses due to the fault of a third party, you assign to us the right to take action against the party at fault in your name. This will require your full cooperation with us and we will pay for all of the related expenses.

9. Sanctions. The Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this certificate which would breach economic, financial, or trade sanctions imposed under the laws of Canada, the European Union, the United Kingdom or any other applicable jurisdiction.
Throughout this certificate, italicized terms have the specific meaning described below:

**accidental bodily injury** means bodily injury which is sustained by an **insured person** as a direct result of an unintended, unanticipated event, provided such event is external to the body and occurs while the **insured person’s insurance** under the **Policy** is in force.

**card** means a CIBC Aeroplan® Visa® Card issued in Canada by **CIBC**.

**cardholder** means the ‘Primary Cardholder’ of a card, but not an ‘Authorized User’ of a card (as such terms are defined in the **Cardholder Agreement**).

**Cardholder Agreement** means the CIBC Cardholder Agreement that applies to and governs your card.

**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 **ticket** has been obtained. Common carrier does not include any conveyance that is hired or used for a sport, gamesmanship, contest, cruise, sightseeing, aerial tours and/or recreational activity, regardless of whether such conveyance is licensed.

**dependent children** means an unmarried natural, adopted, step or foster child, or legal ward of the **cardholder** or his or her **spouse** who is, at the date of purchase of your ticket, at least 15 days old, dependent on the **cardholder** or his or her **spouse** for support and:

a) Is under 21 years of age; or

b) Is a full-time student who is under 25 years of age; or

c) Has a permanent physical impairment or a permanent mental disability.

**full fare** means at least 75% of the **common carrier ticket** price, including taxes, was charged to the **cardholder**. Full fare is extended to include a **common carrier ticket** obtained through the redemption of points from the **card** travel reward program.

**good standing** has the meaning attributed to such term as set out in the **Cardholder Agreement**.

**Insurer** means Royal & Sun Alliance Insurance Company of Canada.

**loss** and **losses** mean a loss:

1. of hand or foot, and means complete severance through or above the wrist or ankle joint;

2. of arm or leg, and means complete severance through or above the elbow or the knee joint;

3. of thumb and index finger, and means complete severance through or above the first phalange of the thumb and index finger;

4. of sight of one eye, and means the total and irrecoverable loss of sight of an eye, such that corrected visual acuity must be 20/200 or less;

5. of speech, and means the complete and irrecoverable loss of the ability to utter intelligible sounds;

6. of hearing, and means permanent loss of hearing in both ears, with an auditory threshold of more than 90 decibels in each ear;

7. related to quadriplegia, paraplegia and hemiplegia, and means the complete and irreversible paralysis of such described limbs; or

8. of use of 1, 2, and/or 3 above, and means the total and irrevocable loss of use provided it is continuous and is determined to be permanent by a physician approved by the **Insurer**.

**passenger** means an **insured person** riding onboard a **common carrier**. The definition of passenger does not include a person acting as a pilot, operator or crew member.

**Policy** means Master Policy PSIO33769023 issued to **CIBC**.

**spouse** means the person to whom the **cardholder** is legally married or with whom the **cardholder** has been living in a common-law relationship for at least the last 12 months and who resides in the same household.

**ticket** means a form of documentation in which the **full fare** is pre-paid and charged to the **cardholder’s card** and allows for the admission of an **insured person** onto a **common carrier**. Ticket is extended to include a **common carrier ticket** included in a travel itinerary package provided the **full fare** has been pre-paid with the **card** and clearly identified as an inherent part of such travel itinerary package **full fare**.
us and we mean the Insurer.

you, your and insured person(s) mean the cardholder, and the cardholder’s spouse and dependent children, whether travelling together or not, when the full fare is charged to the cardholder’s card account. An Authorized User, as defined in the Cardholder Agreement, who is not the cardholder’s spouse or dependent children is not covered.

PURCHASE SECURITY & EXTENDED PROTECTION INSURANCE
CERTIFICATE OF INSURANCE

Throughout this certificate, words in italics have specific meanings which can be found in SECTION 9 – DEFINITIONS.

SECTION 1 – INTRODUCTION

Purchase Security & Extended Protection Insurance:
1. provides coverage for certain items charged to your card, if such items are lost, stolen, or damaged; and
2. automatically doubles the original manufacturer’s warranty of a covered item charged to your card, up to one additional year.

This certificate outlines what is covered along with the conditions under which a payment will be made. It also provides instructions on how to make a claim. For confirmation of coverage or for any questions concerning the information in this certificate, call toll free 1 866 363-3338 (if in Canada or the United States) or call collect + 905 403-3338 (from anywhere else in the world).

Royal & Sun Alliance Insurance Company of Canada (Insurer) provides the insurance for this certificate under Master Policy PSI033759392 (the Policy), issued to Canadian Imperial Bank of Commerce (CIBC). This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. All benefits are subject in every respect to the Policy, under which coverage is provided and payments are made. In the event of any conflict, the Policy shall govern, subject to any applicable law to the contrary. A cardholder or a claimant under the Policy may, on request to the Insurer, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law.

This coverage may be cancelled, changed or modified at the option of CIBC and the Insurer at any time.

This certificate replaces any and all certificates previously issued to the cardholder with respect to the Policy.

SECTION 2 – WHAT SHOULD YOU DO IF YOUR ITEM IS LOST, STOLEN OR DAMAGED?

IF YOUR ITEM IS LOST, STOLEN OR DAMAGED, IMMEDIATELY CONTACT US BY CALLING:
From Canada and the United States, toll free 1 866 363-3338
From anywhere else in the world, collect + 905 403-3338
SECTION 3 – IMPORTANT NOTICE – PLEASE READ CAREFULLY

• It is important that you read this certificate and understand your coverage as your coverage is subject to certain limitations or exclusions.

• Only the portion of the insured item charged on the cardholder’s card will be considered for reimbursement for this coverage, up to the benefit maximum. Any expenses incurred using other payment sources will not be considered.

• Coverage is only available if you are a resident of Canada.

• This certificate contains clauses which may limit the amounts payable.

SECTION 4 – WHAT ARE YOU COVERED FOR AND WHAT ARE YOUR BENEFITS?

1. PURCHASE SECURITY

a) Coverage - Purchase Security automatically, without registration, protects most insured items of personal property when at least a portion of the purchase price is charged to the card by insuring the item for 90 days from the date of purchase in the event of loss, theft or physical damage, anywhere in the world, if the item is not covered by other insurance. If the item is lost, stolen or damaged, it will be replaced, repaired, or the cardholder will be reimbursed the portion of the insured item that was charged on the card, at the discretion of the Insurer. Items the cardholder gives as gifts are covered under Purchase Security subject to compliance with the terms and conditions of the Policy. The cardholder is entitled to receive the lesser of: the cost of repairs; the actual cash value of the insured item immediately prior to the loss; or the portion of the purchase price of the insured item charged on the card.

b) Excluded Items - Purchase Security does not provide coverage for the following items: items purchased by or for use by a business for commercial purpose, travellers’ cheques, any type of currency, cash, tickets, and any other negotiable instruments, bullion, rare or precious coins, art objects, animals, living plants, services, refurbished items (except by the manufacturer), used and pre-owned items including antiques and demos, perishables and consumables such as food and liquor, ancillary costs incurred in respect of an insured item and not forming part of the purchase price; automobiles, motorboats, airplanes, and any other motorized vehicles, parts, accessories and labour thereof. Jewellery in baggage is covered only if hand carried by the cardholder or by a person travelling with the cardholder previously known to the cardholder. Jewellery stolen from baggage not hand carried is not covered unless the cardholder’s baggage is stolen in its entirety; in which case, the loss is subject to a limitation of $2,500 per occurrence.

2. EXTENDED PROTECTION

a) Coverage - Extended Protection automatically, without registration, provides cardholders with double the term of the manufacturer’s warranty up to a maximum of one additional full year commencing immediately following the expiry of the applicable manufacturer’s warranty on most items purchased anywhere in the world when at least a portion of the purchase price is charged to the card and the original manufacturer’s warranty is honoured in Canada or the United States. Valid warranties over five years can be covered if registered with the Insurer within the first year after purchase of the item. Items the cardholder gives as gifts are covered under Extended Protection, subject to compliance with the terms and conditions of the Policy.

b) Excluded Items - Extended Protection does not cover the following items and services: automobiles, motorboats, airplanes and other motorized vehicles, and parts and accessories thereof; services, dealer and assembler warranties, normal wear and tear, refurbished items (except by the manufacturer), used and pre-owned items, including demos, normal course of play, negligence, misuse and abuse, willful acts or omissions and improper installation or alteration, ancillary costs, any product purchased by and/or used for a business or commercial purpose, and any repair or replacement that would not have been covered under the manufacturer’s warranty.
SECTION 5 – CONDITIONS THAT MAY LIMIT YOUR COVERAGE

This section explains conditions that may limit your entitlement to benefits under this certificate.

1. **Limits of Liability.** There is a maximum total limit of liability per cardholder of $60,000 for claims under this insurance in respect of all CIBC cards held by a cardholder. The cardholder is entitled to receive the lesser of: the cost of repairs; the actual cash value of the insured item immediately prior to the loss; or the portion of the purchase price of the insured item charged to the card. Claims for insured items belonging to and purchased as a pair or set will be paid for at the portion charged on the card of the purchase price of the pair or set providing that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of a pair or set are usable individually, liability will be limited to payment equal to a proportionate part of the purchase price that the number of lost, stolen or damaged parts bear to the number of parts in the complete pair or set. The Insurer, at its sole option, may elect to (a) repair, rebuild, or replace the item lost, stolen or damaged (whether in whole or in part) or (b) pay cash for said item, not exceeding the purchase price thereof and subject to the exclusions, terms and limits of liability as stated in the Policy.

2. **Benefits Limited to Incurred Expenses.** The total benefits paid to you from all sources cannot exceed the actual expenses which you have incurred.

3. **Sanctions.** The Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this certificate which would breach economic, financial, or trade sanctions imposed under the laws of Canada, the European Union, the United Kingdom or any other applicable jurisdiction.

SECTION 6 – WHAT ARE YOU NOT COVERED FOR?

Fraud, abuse, hostilities of any kind (including war, invasion, rebellion, or insurrection), confiscation by authorities, risks of contraband, illegal activities, willful acts or omissions, normal wear and tear, normal course of play, flood, earthquake, inherent product defect, items consumed in use, or mysterious disappearance (means when the article of personal property in question cannot be located, and the circumstances of its disappearance cannot be explained or do not lend themselves to a reasonable conclusion that a theft occurred) are not covered under this insurance nor are incidental and indirect damages including bodily injury, punitive or exemplary damages and legal expenses.

SECTION 7 – HOW DO YOU MAKE A CLAIM?

To submit a claim:

- If in Canada or the United States, call toll free at: 1 866 363-3338.

- From anywhere else in the world, call collect to: + 905 403-3338.

- **During your call,** you will be given all the information required to file a claim.

- **Notice of any occurrence of loss, theft or damage of an insured item** must be given within 45 days thereafter. A cardholder’s failure to give such notice within 45 days after the loss, theft or damage to the insured item may result in denial of the related claim. In the event that the cardholder has homeowner’s or tenant’s insurance (primary insurance), the cardholder must file with the insurer of that coverage in addition to filing with the Insurer. If the loss, theft or damage is not covered under the primary insurance, the cardholder may be required to provide a letter from the primary insurer indicating so, and/or a copy of their policy. In addition, the cardholder must, within 90 days from the date of the loss, theft or damage, complete, sign and return the Insurer’s Loss Report to the Insurer.

- **The cardholder** must provide details to substantiate the loss, theft or damage, together with original copies, not photocopies, of the cardholder’s receipt and/or the statement, store receipt, manufacturer’s warranty where applicable, police report, if obtainable, fire insurance claim or loss report, primary insurance documentation and payment, if the cardholder has other insurance, and any other information reasonably necessary to determine the cardholder’s eligibility for benefits hereunder.

- **If the item is lost, stolen or damaged,** the cardholder may be required to replace the item and provide original copies of both receipts. Prior to proceeding with any repair services the cardholder must obtain approval for the repair services and of the repair facility from the Insurer. At the Insurer’s sole discretion, the cardholder may be required to send at the cardholder’s expense and risk, the damaged item on which a claim is based to the address designated by the Insurer. The Insurer’s payment made in good faith with respect to a claim will discharge the Insurer to the extent of the claim.
1. **Canadian Currency.** Any claims paid to you will be payable in Canadian funds. If you have paid a covered expense, you will be reimbursed in Canadian currency at the prevailing rate of exchange on the date that the claim payment is made to you. No sum payable shall bear interest.

2. **Benefits to Cardholder Only.** This insurance is only for the benefit of the cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits. The cardholder shall not assign these benefits without prior written approval of the Insurer. Permission is granted for the cardholder to transfer benefits on gifts as provided in this certificate and the Policy.

3. **Other Insurance.** The insurance extended by the Insurer is issued strictly as excess coverage and does not apply as contributing insurance. The Policy is not a substitute for other insurance and covers cardholders only to the extent a permitted claim for an insured item exceeds the coverage of other insurance. The Policy also provides coverage for the amount of the deductible of other insurance. The coverage afforded by the Insurer takes effect only when the limits of the other insurance have been reached and paid to the cardholder regardless of whether the other insurance contains provisions purporting to make the coverage of such other insurance non-contributory or excess.

4. **Misrepresentation and Non-Disclosure.** Any information that has been misrepresented or misstated to us by you or is incomplete may result in this certificate and your insurance coverage being null and void, in which case no benefits will be paid.

5. **Applicable Law.** The terms of this coverage are governed and interpreted according to the laws of the Province of Ontario.

6. **Material Facts.** No statements or representations made by employees of CIBC, or employees or agents of the Insurer can vary the terms of this coverage.

7. **Due Diligence.** The cardholder shall use diligence and do all things reasonable to avoid or diminish any loss of, theft of or damage to property protected by this insurance. The Insurer will not unreasonably apply this provision to avoid claims under the Policy. Where damage or loss is due (or suspected to be due) to a malicious act, burglary, robbery, theft or attempt thereat, the cardholder shall give immediate notice to the police or other authorities having jurisdiction. The Insurer will require evidence of such notice with the Loss Report prior to settlement of a claim.

8. **Limitation Periods.** 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 (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.
Throughout this certificate, italicized terms have the specific meaning described below:

card means a CIBC Aeroplan® Visa® Card issued in Canada by CIBC.
cardholder means the ‘Primary Cardholder’ and the ‘Authorized User’ (as such terms are defined in the Cardholder Agreement).
Cardholder Agreement means the CIBC Cardholder Agreement that applies to and governs your card.
CIBC means Canadian Imperial Bank of Commerce.
good standing has the meaning attributed to such term as set out in the Cardholder Agreement.
insured item means a new item (a pair or set being one item) of personal property (not purchased by or for use by a business or for commercial purposes), for which at least a portion of the purchase price is charged to the card.
Insurer means Royal & Sun Alliance Insurance Company of Canada.
manufacturer’s warranty means an expressly written warranty issued by the manufacturer of the insured item at the time of purchase. The manufacturer’s warranty must be valid in Canada or the United States. The manufacturer’s warranty must be provided free of charge with the purchase of the insured item and must not be an extended or supplemental warranty that is purchased.
negotiable instruments means a document guaranteeing the payment of a specific amount of money, either on demand, or at a set time, with the payer usually named on the document. Negotiable instruments are unconditional orders or promises to pay, and include, but are not limited to cheques, drafts, bearer bonds, some certificates of deposit, promissory notes, and bank notes (currency).
other insurance means any and all policies of insurance or indemnity which provide additional coverage to a cardholder for loss, theft or damage covered under the Policy.
Policy means Master Policy PSI033759392 issued to CIBC.
purchase price means the actual cost of the insured items, including any applicable sales tax, as shown on the store receipt and where at least a portion of the cost is charged to the cardholder’s card. This includes any charges to the card that are paid for through the redemption of points from the card reward program. Any charges incurred using other payment sources will not be covered under this insurance.
us means the Insurer.
you and your mean the cardholder.

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

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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