Underwritten by Belair Insurance Company Inc.

CIBC Credit Card Insurance — Product Summaries & Fact Sheets

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Travel insurance summary

Travel insurance for CIBC credit cards is provided by Belair Insurance Company Inc. (the Insurer). This summary provides important information about travel insurance included with the CIBC Dividend Platinum® Visa* Card and is intended to help you determine if this insurance meets your needs.

This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract. For all coverage details, including benefits, eligibility, limitations and exclusions, consult the Certificate of Insurance.

Insurer contact information

Belair Insurance Company Inc.
700 University Avenue, Suite 1500A
Toronto, Ontario M5G 0A1
Toll-free: 1 866 363-3338
Collect: 905 403-3338
cibc.client.insure
Client number delivered by the Autorité des marchés financiers: 2000441942
Website of the Authority: lautorite.qc.ca

Distributor contact information

Canadian Imperial Bank of Commerce (CIBC)
81 Bay Street CIBC Square
Toronto, Ontario M5J 0E7
Toll-free: 1 800 465-4653
cibc.com

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Important information about travel insurance included with your credit card

1. What coverages are included?

The following is an overview of available coverage:

Coverage	Description	Coverage Maximums
Common Carrier Accident	Offers compensation in case of accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air or water transportation)	Up to $500,000 per insured person

Certain fees must be charged to the credit card account, in full or at least in part, to be covered. Refer to the section titled "What are you covered for and what are your benefits?" of the Common Carrier Accident Certificate of Insurance for full details.

You can find all information concerning what situations and costs are covered in the Common Carrier Accident Certificate of Insurance under the section titled "What are you covered for and what are your benefits?"

Travel insurance offers general assistance services at all times in the event of sudden and unforeseen circumstances.

2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. **This is not a complete list.** Consult the sections titled "What are you not covered for?" and "What else do you need to know?" in the Common Carrier Accident Certificate of Insurance to see a complete list of exclusions, limitations and reductions.

Exclusions

No benefits are payable in the following circumstances:

Concerning travel insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.

Limitation

- Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

Common Carrier Accident

Circumstances not covered

- sickness, disease, medical conditions and bacterial infections
- riding aboard a common carrier as anything other than a passenger

3. Who can be covered?

To be eligible for coverage, **you must be a resident of Canada,** and:

- the primary cardholder
- the spouse† of the primary cardholder
- a dependent child‡ of the primary cardholder or their spouse†

† A person who is married to or who has entered into a civil union with another person and is living with that person; or, a person who is not married but has lived in a marital relationship in the same household for at least one year with another person who is publicly presented as that person's spouse.

‡ A child is considered a dependent child in the following cases:
- the child is between 15 days and 20 years old and is financially dependent on you or your spouse
- the child is between the ages of 21 and 24, is financially dependent on you or your spouse, and attends an educational institution (secondaryschool, CEGEP or university) on a full-time basis
- the child has a permanent physical or mental disability and is financially dependent on you or your spouse

4. When does the insurance start and end?

Start

The insurance becomes available when you activate your credit card.

End

The insurance ends on the earlier of:

- the date the credit card account is cancelled or closed by CIBC
- the date the credit card account is closed at the request of the primary cardholder
- the date the credit card account is no longer in good standing
- the date the insurance is cancelled or suspended by CIBC or the Insurer (advance notice will be sent to the primary cardholder at least 90 days prior)

For all details concerning the duration of insurance, consult the section titled "When does coverage begin and end?" of the Common Carrier Accident Certificate of Insurance.

5. How much does the insurance cost?

This insurance is included with your credit card. There are no separate fees, premiums or expenses.

6. What if I provide inaccurate information?

You must always provide accurate information we request. We may refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided.

7. What if I want to cancel?

You have the right to rescind this insurance product within 10 days of activating your credit card. Please note that this insurance product is embedded and any cancellation of insurance may require the cancellation of your card. Contact CIBC (the Distributor) for assistance and refer to the "Notice of rescission of an insurance contract" at the end of this summary.

8. How do I file a claim and what are the applicable timeframes?

Here's how to file an insurance claim:

As soon as the event occurs, call 1 866 363-3338 or 905 403-3338 (collect calls accepted).

You will be given instructions on how to file a claim.

Timeframe to submit claim forms and supporting documents

Fill out the claim form that you will receive and return it as instructed, along with all the necessary documents, within 90 days of the event that led to the claim.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.

What if I disagree with a decision made regarding my claim?

Belair Insurance Company Inc. is committed to providing consumers with exceptional service. It is important to us that you let us know how we are doing. If you are not satisfied with an action, product or service you received, you have the right to express your dissatisfaction through our Complaint Handling Protocol available at: https://cibc.client.insure/complaint-procedures.

You may contact us at any time to obtain information on how we process complaints or how you can file a complaint or inquire about a complaint you have made. Our clients can contact the Customer Experience Team in the following ways:

- By mail: Belair Insurance Company Inc.
  Customer Experience Team
  2450 Girouard Street West
  Saint-Hyacinthe, QC, J2S 3B3
- By email: customer.experience@belairdirect.com
- By telephone: 1 866 405-6763
- Or through our online complaint form

We're here to help you. For any questions, call 1 866 363-3338 or 905 403-3338.

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 (chapter D-9.2)

The Act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1 877 525-0337 or visit www.lautorite.qc.ca.

Notice of rescission of an insurance contract

Send to: Belair Insurance Company Inc.
700 University Avenue, Suite 1500A
Toronto, Ontario M5G 0A1

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,

I hereby rescind insurance contract no.: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

_____ (name of client)

_____ (signature of client)

This insurance product is underwritten by Belair Insurance Company Inc.

Travel insurance fact sheet

AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Canadian Imperial Bank of Commerce

Name of insurer: Belair Insurance Company Inc.

Name of insurance product: Travel Insurance

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period. Ask your distributor for details.**

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

Belair Insurance Company Inc.
700 University Avenue, Suite 1500A
Toronto, Ontario M5G 0A1
AMF Register - Insurer's client no.: 2000441942

This fact sheet cannot be modified

Purchase insurance summary

Purchase insurance for CIBC credit cards is provided by Belair Insurance Company Inc. (the Insurer). This summary provides important information about purchase insurance included with the CIBC Dividend Platinum® Visa* Card and is intended to help you determine if this insurance meets your needs.

This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract. For all coverage details, including benefits, eligibility, limitations and exclusions, consult the Certificate of Insurance.

Insurer contact information

Belair Insurance Company Inc.
700 University Avenue, Suite 1500A
Toronto, Ontario M5G 0A1
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Distributor contact information

Canadian Imperial Bank of Commerce (CIBC)
81 Bay Street CIBC Square
Toronto, Ontario M5J 0E7
Toll-free: 1 800 465-4653
cibc.com

Important information about purchase insurance included with your credit card

1. What coverages are included?

The following is an overview of available coverages:

Coverage	Description	Coverage Maximums
Car Rental Collision/ Loss Damage	Covers theft, loss, or damage to a rental car	Up to $85,000 per rental (maximum duration of 48 days)
Purchase Security & Extended Protection	For most new personal items: • covers loss, theft or damage occurring within 90 days following the date of purchase • doubles the manufacturer's warranty duration up to a maximum of one additional year	$60,000 per cardholder for all CIBC cards held by a cardholder

Certain fees or expenses must be charged to the credit card account, in full or at least in part, to be covered. Refer to the Certificate of Insurance for each coverage for full details.

You can find all information concerning what types of situations, items and costs are covered in the Certificate of Insurance for each coverage under the section titled "What are you covered for?"

2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. Below is a summary of some circumstances and items that are not covered. **This is not a complete list.** Consult the Certificate of Insurance for each coverage to see a complete list of exclusions, limitations and reductions.

Exclusions

No benefits are payable in the following circumstances:

Concerning purchase insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.
- If you do not get expenses related to repair services or replacement of purchased items approved in advance by us.

Limitation

- Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

Car Rental Collision / Loss Damage

Vehicles not covered

- trucks, pick-up trucks, off-road vehicles, motorcycles, mopeds, motor bikes, recreational vehicles, buses, vans, cargo vans or mini cargo vans (other than mini-vans)

Circumstances not covered

- driving while impaired by alcohol or drugs
- normal wear and tear or mechanical or electrical breakdown or loss, damage or misplacement of keys or remote-control devices
- operation of the vehicle in violation of the terms of the rental contract
- transport of contraband, use of vehicle for illegal trade
- participation in any race or speed contest
- personal injury, damage to property or third-party liability
- diminished value costs

Purchase Security	**Items not covered** • animals and living plants • perishables and goods consumed in use • traveller's cheques, any type of currency, cash, prepaid cards, gift cards, tickets, rare or precious coins, art objects • jewellery stolen from baggage not hand carried unless entire baggage is stolen
Extended Protection	**Circumstances not covered** • services, dealer and assembler warranties and improper alteration or installation • any repair or replacement not covered under the manufacturer's warranty
Purchase Security & Extended Protection	**Items not covered** • motorized vehicles and their parts and accessories • used and pre-owned items • refurbished items (except by the manufacturer) • items purchased by or for use by a business **Circumstances not covered** • normal wear and tear • damage to sports equipment and goods when being used for its intended purpose • fraud, confiscation by authorities, war, negligence, misuse and abuse, intentional acts or omissions • mysterious disappearance • inherent product defect • flood and earthquake

3. Who can be covered?

To be eligible for the following coverages, **you must be a resident of Canada**, and:

Who can be covered	Car Rental Collision / Loss Damage	Purchase Security & Extended Protection
• the primary cardholder, an authorized user of the account, or a secondary driver	✓	
• the primary cardholder or an authorized user of the account		✓

4. When does the insurance start and end?

Start

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You may contact us at any time to obtain information on how we process complaints or how you can file a complaint or inquire about a complaint you have made. Our clients can contact the Customer Experience Team in the following ways:

- By mail: Belair Insurance Company Inc.
  Customer Experience Team
  2450 Girouard Street West
  Saint-Hyacinthe, QC, J2S 3B3
- By email: customer.experience@belairdirect.com
- By telephone: 1 866 405-6763
- Or through our online complaint form

We're here to help you. For any questions, call 1 866 363-3338 or 905 403-3338.

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_____ (signature of client)

These insurance products are underwritten by Belair Insurance Company Inc.
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Purchase insurance fact sheet

AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Canadian Imperial Bank of Commerce

Name of insurer: Belair Insurance Company Inc.

Name of insurance product: Purchase Insurance

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

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AMF Register - Insurer's client no.: 2000441942

This fact sheet cannot be modified

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