



## Insurance provider notice:

Effective July 1, 2025, the insurance coverage for CIBC credit cards is underwritten by **Belair Insurance Company Inc.** During your credit card application, you may have seen information that referenced that previously, insurance for CIBC credit cards was underwritten by **Royal & Sun Alliance Insurance Company of Canada**. For details on the current policy coverage underwritten by Belair Insurance Company Inc., please refer to the insurance certificates included in your credit card welcome kit to learn about which insurance coverages are included with your credit card, terms and conditions applicable to these insurances and how to contact the insurer. You may contact the insurer at 1 866 363-3338 in Canada and the US or collect from elsewhere at 905 403-3338 or visit [cibc.client.insure](https://cibc.client.insure). Please note, this does not impact your insurance coverage and there is no action required by you.

### **CIBC Dividend® Visa\* Card, CIBC Dividend Platinum® Visa\* Card and CIBC Dividend® Visa Infinite\* Card:**

Effective July 1, 2025, the insurance coverage for CIBC credit cards is now underwritten by **Belair Insurance Company Inc.** You may contact the insurer at 1 866 363-3338 in Canada and the US or collect from elsewhere at 905 403-3338 or visit [cibc.client.insure](https://cibc.client.insure). Please note that the insurance content in the benefit guide included in this welcome kit is not current and does not accurately reflect the insurance coverages included with your card. Please reference the insurance certificate booklet in this welcome kit for all insurance information for your credit card including the change of underwriter to **Belair Insurance Company Inc.** Updated benefit guides will be available beginning August 1, 2025 and can be accessed online by visiting <https://www.cibc.com/en/personal-banking/credit-cards/manage/agreements-and-insurance.html> or contacting CIBC at 1-800-465-4653 to request we send a new benefit guide to you.

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