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Royal & Sun Alliance Insurance Company of Canada
18 York Street, Suite 800
Toronto, Ontario
M5J 2T8

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada.
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 Aventura® Gold 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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<th>LIMITS</th>
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<tr>
<td>OUT-OF-PROVINCE EMERGENCY TRAVEL MEDICAL INSURANCE</td>
<td>Provides coverage for the cardholder, the cardholder’s spouse and dependent children, for certain expenses incurred as a result of an emergency while travelling outside your province.</td>
</tr>
<tr>
<td>• Up to $5,000,000 per insured person, per trip</td>
<td></td>
</tr>
<tr>
<td>• 15-day coverage period if age 64 or under on your departure date</td>
<td></td>
</tr>
<tr>
<td>CAR RENTAL COLLISION/LOSS DAMAGE INSURANCE</td>
<td>Provides coverage for theft, loss, or damage to a rental car.</td>
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<tr>
<td>• Rental cars with a Manufacturer’s Suggested Retail Price (MSRP) of up to $65,000</td>
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<td>• Rental period of up to 48 days</td>
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<tr>
<td>COMMON CARRIER ACCIDENT INSURANCE</td>
<td>Provides coverage for an accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air, or water transport).</td>
</tr>
<tr>
<td>• Up to $500,000 per insured person</td>
<td></td>
</tr>
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<td>FLIGHT DELAY AND BAGGAGE INSURANCE</td>
<td>Provides coverage for:</td>
</tr>
<tr>
<td>• Flight Delay: Up to $500 per occurrence for all insured persons combined</td>
<td></td>
</tr>
<tr>
<td>• Delay of Checked Baggage: Up to $500 per insured person (maximum of $1,000 per occurrence for all insured persons combined)</td>
<td></td>
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<td>• Lost or Stolen Baggage: Up to $500 per insured person (maximum of $1,000 per occurrence for all insured persons combined)</td>
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<td>PURCHASE SECURITY &amp; EXTENDED PROTECTION INSURANCE</td>
<td>This insurance:</td>
</tr>
<tr>
<td>• Purchase Security: Up to 90 days from date of purchase</td>
<td></td>
</tr>
<tr>
<td>• Extended Protection: Up to one additional year following the expiry of the original manufacturer’s warranty</td>
<td></td>
</tr>
<tr>
<td>MOBILE DEVICE INSURANCE</td>
<td>Provides coverage for mobile devices that are lost, stolen or accidentally damaged when:</td>
</tr>
<tr>
<td>• Up to $1,000 per occurrence, per insured person</td>
<td></td>
</tr>
<tr>
<td>• 1. the full purchase price is charged to your card; or</td>
<td></td>
</tr>
<tr>
<td>• 2. all or any portion of the purchase price is financed with your card through a Canadian wireless service provider.</td>
<td></td>
</tr>
<tr>
<td>HOTEL BURGLARY INSURANCE</td>
<td>Provides coverage against the loss or damage of most personal items if your accommodation is burglarized while registered as a guest.</td>
</tr>
<tr>
<td>• Up to $2,500 per occurrence for all insured persons combined</td>
<td></td>
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</table>
OUT-OF-PROVINCE EMERGENCY TRAVEL MEDICAL INSURANCE
15-DAY COVERAGE PERIOD IF AGE 64 OR UNDER
CERTIFICATE OF INSURANCE

Throughout this certificate, words in *italics* have specific meanings which can be found in SECTION 12 – DEFINITIONS.

SECTION 1 - INTRODUCTION

Out-of-Provincial Emergency Travel Medical Insurance provides coverage for the cardholder, and the cardholder’s spouse and dependent children, for certain expenses incurred as a result of an emergency while travelling outside your province.

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 PSIO33849248 (the Policy), issued to Canadian Imperial Bank of Commerce (CIBC). Global Excel Management Inc. (Global Excel) is the assistance and claims service provider under this certificate.

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 A MEDICAL EMERGENCY?

**IF YOU HAVE AN EMERGENCY, YOU MUST CALL GLOBAL EXCEL BEFORE SEEKING TREATMENT. THEY ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK AND CAN BE CONTACTED BY CALLING:**

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

- If it is not reasonably possible for you to contact Global Excel before seeking treatment due to the nature of your emergency, you must have someone else call on your behalf or you must call as soon as medically possible. Failure to do so may limit the benefits payable to you.

- Some treatments require pre-approval in order to be covered (see SECTION 8 – WHAT ARE YOU NOT COVERED FOR?). If you do not contact Global Excel prior to seeking treatment, the medical treatment you receive may not be covered by this insurance.

- Global Excel can direct you to a medical facility or doctor in your area of travel. If you contact Global Excel at the time of your emergency, we will arrange for your covered expenses to be paid directly to the hospital or medical facility, where possible.
SECTION 3 – IMPORTANT NOTICE – PLEASE READ CAREFULLY

• Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read this certificate and understand your coverage before you travel as your coverage is subject to certain limitations or exclusions.

• Pre-existing medical condition exclusions apply to medical conditions and/or symptoms that existed before your trip. Refer to this certificate to determine how these exclusions affect your coverage and how they relate to your departure date.

• In the event of an accident, injury or sickness, your medical history will be reviewed after a claim has been reported.

• Your insurance provides travel assistance. You are required to contact Global Excel prior to treatment. Failure to do so may limit benefits (see SECTION 7 – CONDITIONS THAT MAY LIMIT YOUR COVERAGE).

• Coverage is only available if you are a resident of Canada, while you are covered by a government health insurance plan and while you are travelling outside your province.

• 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 – WHAT TO DO IF YOU NEED PRE TRIP INFORMATION?

If you need pre-trip information, simply call Global Excel. If in Canada or the United States, call toll free at 1 866 363-3338. From anywhere else in the world, call collect at + 905 403-3338. If you are visiting a foreign country, we can tell you:

• what travel documentation may be required,
• what the currency exchange rate is,
• what inoculations may be needed,
• where consulates and embassies are,
• what weather is typical or forecast,
• where to find a translator if you need one, and
• where you can find things like hotels, tourist attractions and campgrounds.

SECTION 5 – WHEN DOES COVERAGE BEGIN AND END?

Coverage begins when you leave your province. You will be covered for the first 15 consecutive days of your trip (including the departure date) if you are age 64 or under on your departure date.

Coverage is for an unlimited number of trips; however, each trip must be separated by a return to your province.

Coverage must be in effect before you leave your province. You do not need to provide us with advance notice of your departure date and return date for each trip. However, you will be required to provide evidence of these dates when filing a claim, for example, an airline ticket or boarding pass.

Coverage ends on the earlier of:

a) The date you have been absent from your province for more than 15 consecutive days if you are age 64 or under; or
b) The date you return to your province; or
c) The date the cardholder’s card is cancelled; or
d) The date the cardholder’s card account is no longer in good standing; or

e) The date the Policy is terminated.
What if your trip is longer than the coverage period?
Except in the circumstances when coverage is automatically extended (see below “When does your coverage automatically extend?”), you do not have coverage under this certificate for any days of your trip that extend beyond the coverage period. However, you may purchase additional coverage for the excess portion of your trip by calling CIBC Travel Medical Insurance at 1 800 281-9109.

When does your coverage automatically extend?
Coverage is automatically extended beyond the end of the coverage period in the following circumstances:

a) Delay of Transportation. If your return home has been delayed beyond the end of the coverage period because your common carrier has been delayed, or if a private vehicle becomes inoperable on the way to your departure point due to circumstances beyond your control, your coverage is extended for up to five days beyond the end of the coverage period.

b) Medically Unfit to Travel. If you are medically unfit to travel due to an emergency (but you are not hospitalized), your coverage is extended for up to five days following the date that you are deemed stable to return to your province by your doctor or the common carrier.

c) Hospitalization. If you are hospitalized due to an emergency, your coverage will remain in force during your hospitalization and for up to five days following your discharge from the hospital.

You are required to notify Global Excel in the foregoing circumstances prior to the end of the coverage period. Failure to notify Global Excel by such time may result in coverage not being extended.

In no circumstances will coverage be extended to more than 365 days from your departure date.

SECTION 6 - WHAT ARE YOU COVERED FOR?

COVERAGE
This insurance covers you, your spouse and dependent children for certain expenses incurred as a result of an emergency occurring while travelling outside your province.

Coverage is for up to $5,000,000 per insured person, per trip for reasonable and customary charges in respect of expenses incurred for the benefits listed below. Coverage is only for amounts in excess of what is covered by your government health insurance plan or any other benefit plan. For many of the benefits listed below, prior approval of Global Excel may be required in order for the expense to be covered under this insurance. If you have an emergency, you must call Global Excel before seeking treatment. If it is not reasonably possible for you to contact Global Excel before seeking treatment due to the nature of your emergency, you must have someone else call on your behalf or you must call as soon as medically possible.

Benefits:

- **Accommodation in a Hospital or Medical Facility.** Hospital or medical facility accommodation and necessary medical supplies (except for the costs of a private room or suite unless one is medically required) in excess of what is covered by your government health insurance plan.

- **Doctor’s Bills.** The services of a doctor in excess of the amount paid by your government health insurance plan where permitted by law.

- **Private Registered Nurse.** The services of a qualified private registered nurse (who is not you or a family member) after a period of hospitalization, if the attending doctor and we consider one to be necessary.

- **Ground Ambulance Services.** Ground ambulance services from the place of the illness or accident to the nearest medical facility able to provide the necessary treatment.

- **Air Ambulance Services.** Air transport between hospitals and for hospital admission in your province, if approved by us in advance.

- **Paramedical Services.** The services of a licensed chiropractor, physiotherapist, chiropodist, podiatrist or osteopath when they are needed due to an emergency up to a maximum of $300 per profession. The services that are covered include x-rays. Note: Be sure to keep your receipts as they are required to make a claim.

- **Diagnostic Services.** Laboratory tests and x-rays ordered by the doctor who is treating you. Note: This benefit does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms, ultrasounds and biopsies unless such services are approved in advance by Global Excel.
Prescriptions. Up to a 30-day supply of drugs and medicines that require the prescription of the attending doctor and are dispensed by a licensed pharmacist due to an emergency. Note: Be sure to keep your receipts as they are required to make a claim.

Medical Appliances. Splints, crutches, casts, canes, trusses, walkers and/or temporary wheelchair rentals. The appliances must be obtained outside your province, ordered by the attending doctor, and must be required due to an emergency.

Dental Treatment. Up to $2,000 for emergency dental treatment at your trip destination to repair or replace your sound natural teeth injured as the result of an accidental blow to the face, provided you consult a doctor or a dentist immediately following the injury and the treatment is received during the coverage period. Also, charges up to $200 per insured person for emergency relief of dental pain at trip destination. An accident report is required from the doctor or dentist for claims purposes. This benefit excludes crowns and root canals.

Coming Home. One-way economy airfare by the most cost effective route, for your return home if you do not hold a valid, open return ticket, when medically necessary and specified in writing by the attending doctor. This includes extra charges if you need a stretcher and one-way economy airfare for a family member or travelling companion (if he/she is not holding a valid, open return air ticket) who is medically required to fly home with you. If the attending doctor or commercial airline specifies in writing that a qualified medical attendant must accompany you, his/her round-trip economy airfare, overnight hotel, and meals will be covered. All of the above must be approved in advance by us.

Care and Return of Dependent Children. If you are unable to attend to your dependent children as the result of hospitalization due to an emergency and they are travelling with you, we will arrange temporary care for them or provide them with one-way economy airfare (if they do not have a valid open return air ticket) to their province. Also, up to $250 for incidental expenses that result from sending them home, if you submit all the original receipts with your claim.

Transportation to Bedside. A family member or friend to:

a) visit you if you are travelling alone and are confined for a minimum of seven consecutive days in a hospital; or
b) identify your remains in the case of your death.

The family member (other than the cardholder, the cardholder’s spouse or dependent children) or friend would not be covered under this insurance and may wish to consider purchasing his/her own emergency travel medical insurance.

Return of Deceased. If you die, your preparation and return to a funeral home on a regular public carrier to your province. The cost of casket or urn is not covered by this benefit. Up to $3,500 if you are buried or cremated in the place where you die.

Meals and Accommodation. Up to $250 a day, to a maximum of $1,750, for your reasonable additional expenses for meals and accommodation if, due to an emergency, you have to arrange for any unplanned accommodation and/or meals. The daily amount and the maximum refer to total expenditures for all insured persons combined.

Vehicle Return. Up to $1,000 for your return of a private or rental vehicle (which has not been used for commercial purposes) when the attending doctor specifies in writing you are unable to drive due to an emergency and if no other person travelling with you is able to return the vehicle. Also covers one-way economy airfare to your province, if a private vehicle (which has not been used for commercial purposes) is stolen or unable to be driven due to an accident.

Incidental Expenses. Up to $300 for reasonable incidental expenses, e.g. television, taxis, ridesharing services, or car rentals (from a licensed company in the business of providing rental vehicles). This also includes contracted expenses at home that must be extended due to hospitalization that had delayed your return home (e.g. house-sitting, childcare, kennels, etc.).
SERVICES

Medical Assistance Services
- We help you find a doctor, hospital or medical facility;
- We verify your coverage with the hospital or medical facility and arrange payments;
- We monitor your medical treatment and keep your family, employer, etc., informed;
- We arrange your transportation home if it is medically required;
- We arrange for the transportation of a family member or friend to your bedside if you are hospitalized or to identify your remains if you die; and
- We arrange for your dependent children to be looked after and to be flown home if you are hospitalized.

Travel Services
- We supply pre-trip information and assistance;
- We help if your passport or airline ticket is lost;
- We will refer you to a lawyer;
- We arrange for emergency cash; and
- We pass along emergency messages between you and your family, friends and business associates.

SECTION 7 – CONDITIONS THAT MAY LIMIT YOUR COVERAGE

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

1. Failure to Notify Global Excel. In the event of an emergency, you must call Global Excel before seeking treatment. If it is not reasonably possible for you to contact Global Excel before seeking treatment due to the nature of your emergency, you must have someone else call on your behalf or you must call as soon as medically possible. Failure to do so may limit the benefits payable to you.

2. Transfer or Medical Repatriation. During an emergency (whether prior to admission, during a hospitalization or after your release from the hospital or medical facility), the Insurer reserves the right to:
   a. Transfer you to a preferred health care provider; and/or
   b. Return you to your province, for the medical treatment of your sickness or injury without danger to your life or health.

   Global Excel will make every provision for your medical condition when choosing and arranging the mode of your transfer or return and, in the case of a transfer, when choosing the hospital or medical facility. If you choose to decline the transfer or return when declared medically stable by the Insurer, the Insurer will not pay any expenses related to your sickness or injury after the proposed date of transfer or return.

3. Limitation of Benefits – End of Emergency. Once you are deemed medically stable to return to your province (with or without a medical escort) either in the opinion of the Insurer or your doctor or by virtue of discharge from hospital, your emergency is considered to have ended, whereupon any further consultation, treatment, recurrence or complication related to the emergency will not be covered during your trip.

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

5. Sanctions. The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions (“Sanctions”) imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. 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 Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.
SECTION 8 – WHAT ARE YOU NOT COVERED FOR?

A – PRE-EXISTING MEDICAL CONDITION EXCLUSION

A pre-existing medical condition is a heart condition, a lung condition, or any other medical condition (other than a minor ailment) for which, at any time before your departure date, you have:

• been diagnosed,
• experienced symptoms,
• received medical care, advice, investigation or medical treatment,
• been hospitalized,
• been prescribed (including prescribed as needed) or have taken medication, or
• undergone a medical surgical procedure.

This insurance will not pay any expenses relating to or in any way associated with a pre-existing medical condition if, in the 90 days before your departure date that condition or a related condition has not been stable.

B – GENERAL EXCLUSIONS

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

1. The continued treatment of a condition after the initial emergency has ended (as determined by us).
2. Non-compliance with our instructions.
3. Elective and/or cosmetic surgery or treatment even if it is recommended by a doctor.
4. Travel contrary to medical advice.
5. Travel, if future treatment or investigation for a previously diagnosed condition has been recommended or scheduled, even if such condition has been stable for 90 days prior to your departure date except routine monitoring for the condition or related condition causing you to seek treatment.
6. Any treatment, investigation or surgery that is not due to an emergency.
7. Any surgery, invasive investigations, including cardiac catheterization unless preapproved by Global Excel, except in extreme circumstances, on an emergency basis, immediately following admission to a hospital.
8. Any treatment which is experimental.
9. Leaving your province for the purposes of receiving medical care or hospital services.
10. Routine pre-natal care.
11. If you are pregnant, your pregnancy or the birth and delivery of your child, or any complications of either, occurring in the nine weeks before or after your expected delivery date as determined by your primary care physician in your province. Note that a child born during a trip, even if born outside of the nine weeks before or after the expected delivery date, shall not be regarded as an insured person and shall not have coverage under this certificate for the entire duration of the trip in which the child is born.
12. Committing or attempting to commit an illegal act or criminal act.
13. Participation:
   a. as a professional athlete in a sporting event including training or practice. (Professional means a person who engages in an activity as one's main paid occupation);
   b. in any motorized race or motorized speed contest;
   c. in scuba diving (unless you hold a basic SCUBA designation from a certified school or other licensing body), hang-gliding, rock climbing, paragliding, skydiving, parachuting, bungee jumping, mountain climbing using ropes and/or specialized equipment, rodeo, heli-skiing, any downhill skiing or snowboarding outside marked trails or any cycling racing event or ski racing event.
14. Your participation in and/or voluntary exposure to any risk from: war or act of war, whether declared or undeclared; invasion or act of a foreign enemy; declared or undeclared hostilities; civil war, riot, rebellion; revolution or insurrection; act of military power; or any service in the armed forces.
15. Abuse or overdose of a medication, drug or toxic substance; alcohol abuse, alcoholism or an accident occurring while you were operating a motorized vehicle, vessel or aircraft, while being impaired by drugs or alcohol or having an alcohol concentration that exceeds the legal limit as determined in the jurisdiction where the accident occurred.
16. Intentional self-inflicted injuries, suicide or attempted suicide.
17. Anxiety or panic attack or a state of mental or emotional stress unless such state was sufficiently severe as to require a medical consultation which resulted in a diagnosis.
18. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies unless such services are authorized in advance by Global Excel.
19. Any condition you suffer or contract, or any loss you incur in a specific country, region or area for which the Government of Canada has issued a travel advisory or formal notice, before your departure date, advising travellers to avoid non-essential travel or to avoid all travel to that specific country, region or area. If the travel advisory or formal notice is issued after your departure date, your coverage under this insurance in that specific country, region or area will be limited to a period of 10 days from the date the travel advisory or formal notice was issued, or to a period that is reasonably necessary for you to safely evacuate the country, region or area.

SECTION 9 – INTERNATIONAL ASSISTANCE SERVICES

If you need assistance while travelling, help is one call away. Global Excel is available 24 hours a day, 7 days a week, to provide the following services whenever possible:

Emergency Call Center. No matter where you travel, professional assistance personnel are ready to take your call. You can call Global Excel toll free at 1 866 363-3338 if in Canada or the United States, or collect at + 905 403-3338 from anywhere else in the world.

Medical Assistance and Consultation. If you have an emergency and you call Global Excel, you will be directed to one or more recommended medical service providers near you. In addition, Global Excel will:

- Provide confirmation of coverage and pay expenses covered by this insurance directly to the recommended medical service provider,
- Consult with your attending physician to monitor your care, and
- Monitor the appropriateness, necessity and reasonableness of that care to help ensure that your expenses will be covered by this insurance.

Doctor-On-Call™. Doctor-On-Call™ service for travellers to the United States provides you with access to a licensed US physician over the phone, when appropriate, including the possibility of receiving a personal visit in case of emergency.

Payment Assistance and Direct Billing. The payment of the medical services you receive will be coordinated through Global Excel, communicated with your medical provider and billing arrangements will be discussed. There are certain countries where, due to local conditions or travel reports from the Canadian government, assistance services are not available and you may be required to make payment up-front. If you are required to make payment up-front, you must obtain detailed and itemized original bills for claims submission and call Global Excel on your return home.

Benefit Information. Global Excel can help you and the medical providers who are treating you, understand what coverage is available to you under your Policy.

Claims Information. Global Excel will answer any questions you have about your claim, Global Excel’s standard verification procedures and the way that your Policy benefits are administered.

Interpretation Service. Global Excel can connect you to a foreign language interpreter when required for emergency services in foreign countries.

Emergency Message Centre. In case of an emergency, Global Excel will help exchange important messages with your family, business or physician.

Emergency Cash Services. If you need emergency money, Global Excel can help you arrange to have cash forwarded to you through a friend, family member, business or your credit card up to your available credit limit.

Legal Referrals. If you are arrested or detained, Global Excel will help you contact a local lawyer or the nearest Canadian embassy. Global Excel will also keep your family, friends or business associates informed until you find legal counsel and Global Excel will coordinate any bail bond services that you may need.
SECTION 10 – HOW DO YOU MAKE A CLAIM?

To submit a claim, please call Global Excel:
- 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.
- **We will require proof of your departure date and return date.** While boarding passes are preferred, we will accept a credit card receipt, airline tickets or proof of departure date from your province, provided it contains your name and the location and date of your purchase.
- If you pay the costs of any service that may be covered, be sure to obtain original itemized receipts.
- **You must submit your claim to us within 90 days of the date the service was provided.**
- **No legal action may be brought to recover under the Policy until 90 days after we have been given written proof of loss.**

All pertinent documents should be sent to:
Global Excel Management Inc.
73 Queen Street, Sherbrooke, Quebec J1M 0C9

SECTION 11 – 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 unless another beneficiary is designated in writing to Global Excel or the Insurer.

3. **Other Insurance.** This insurance is a second payor plan. This means that for any loss or damage insured by, or for any claim payable under, any other liability, group or individual basic or extended health insurance plan or contract, including any private or provincial or territorial auto insurance plan providing hospital, medical, or therapeutic coverage, or any other insurance in force concurrently herewith, amounts payable hereunder are limited to those covered benefits incurred outside your Canadian province or territory of residence that are in excess of the amounts for which you are insured under such other coverage. All coordination with employee related plans follows Canadian Life and Health Insurance Association Inc. guidelines. In no case will the Insurer seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is $50,000 or less.

4. **Rights of Examination.** As a condition precedent to recovery of insurance money under the Policy,
   a) the claimant under the Policy 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.

5. **Availability and Quality of Care.** We are not responsible for the availability, quality or results of medical treatment or transportation, or your failure to obtain medical treatment.

6. **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.

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

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

9. **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.
10. 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.

SECTION 12 – DEFINITIONS

Throughout this certificate, italicized terms have the specific meaning described below:

- **accident** means a fortuitous, sudden, unforeseen and unintentional event exclusively attributable to an external cause resulting in bodily injury.
- **accommodation** means an establishment providing commercial accommodations or in the business of operating a vacation rental marketplace and hospitality service for the general public.
- **card** means a CIBC Aventura® Gold 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, air or water conveyance which is licensed to transport passengers for hire, provided it maintains published timetables and fares. Rental vehicles however, are not considered common carriers.
- **condition** means any ailment, illness, injury, medical complication or surgical procedure.
- **coverage period** means the first 15 consecutive days of your trip (including the departure date) if you are age 64 or under on your departure date.
- **departure date** means the date on which you leave your province.
- **departure point** means the place from which you depart your province on the first day, and return to on the last day of your trip.
- **dependent children** means an unmarried natural, adopted, step or foster child of the cardholder or his or her spouse who is, on the departure date, 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.
- **doctor** means someone who is not you or a family member, and who is licensed to prescribe drugs and administer medical treatment (within the scope of such license) at the location where the treatment is provided.
- **emergency** means an unexpected and unforeseeable medical condition (arising during the coverage period), for which immediate medical treatment is needed to prevent or alleviate existing danger to life or health and cannot be reasonably delayed until you return to your province.
- **family member** means your or your travelling companion’s spouse, mother, father, step-parent, in-law, daughter, son, step-child, sister, brother, step sibling, grandparent, grandchild, aunt, uncle, niece or nephew.
- **Global Excel** means Global Excel Management Inc., the assistance and claims service provider under this certificate.
- **good standing** has the meaning attributed to such term as set out in the Cardholder Agreement.
- **government health insurance plan** means the health insurance coverage that Canadian provincial and territorial governments provide for their residents.
- **hospital** or **medical facility** means a licensed facility, which provides people with care and medical treatment needed because of an emergency. The facility must be staffed 24 hours a day by qualified and licensed doctors and nurses. A hospital or medical facility does not include a spa or nursing home.
- **Insurer** means Royal & Sun Alliance Insurance Company of Canada.
minor ailment means any sickness or injury which does not require: the use of medication for a period of greater than 15 days; more than one follow-up visit to a physician, hospitalization, surgical intervention, or referral to a specialist; and which ends at least 30 days prior to the departure date of a trip. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.

province means your Canadian province or territory of permanent residence.

reasonable and customary charges mean charges that are, as determined by us, comparable to other charges for the same service and level of expertise in the place where the emergency took place.

return date means the date on which you are scheduled to return to your departure point.

ridesharing services mean transportation network companies in the business of providing peer-to-peer ridesharing transportation services through digital networks or other electronic means for the general public.

Policy means Master Policy PSI033849248 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.

stable means: (i) a condition in respect of which there have been no new, or changes in: symptoms, prescribed medication (type or dosage of medication), or treatment; and (ii) you are not awaiting results of tests, investigations, or consultations unless the results indicate no change in a previously identified condition. A lung condition will not be regarded as stable if you have been treated with home oxygen or taken oral steroids (for example, prednisone or a generic equivalent).

travelling companion means any person (up to a maximum of two people), other than a spouse or dependent children, who accompanies you throughout the trip. A travelling companion is not covered under this insurance.

treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a doctor including, but not limited to, consultation, prescribed medication, investigative testing, hospitalization or surgery.

trip means travel outside of your province.

we, our and us mean the Insurer, or its authorized representatives or Global Excel, as applicable.

you, your and insured person(s) mean the cardholder of a card; the cardholder’s spouse and dependent children, whether they travel together or not. ‘You’ and ‘your’ do not include other people who may be entitled to use the card.

CAR RENTAL COLLISION/LOSS DAMAGE INSURANCE
48-DAY RENTAL PERIOD
CERTIFICATE OF INSURANCE

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

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.

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.
• Coverage is only available if you are a resident of Canada.
• 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 declare 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 reassumes 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
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. Vehicles 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 is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions (“Sanctions”) imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. 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 Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.

SECTION 9 – DEFINITIONS

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 Aventura® Gold 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.
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 PSI0337690238 (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

c) 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**

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<thead>
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<th>ACCIDENTAL LOSS(ES)</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of life</td>
<td>$500,000</td>
</tr>
<tr>
<td>Quadriplegia (both upper and lower limbs)</td>
<td>$500,000</td>
</tr>
<tr>
<td>Paraplegia (both lower limbs)</td>
<td>$500,000</td>
</tr>
<tr>
<td>Hemiplegia (upper and lower limbs of one side of body)</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of speech</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss of hearing</td>
<td>$500,000</td>
</tr>
<tr>
<td>Loss or loss of use of one arm or one leg</td>
<td>$375,000</td>
</tr>
<tr>
<td>Loss or loss of use of one hand or one foot</td>
<td>$250,000</td>
</tr>
<tr>
<td>Loss of sight of one eye</td>
<td>$250,000</td>
</tr>
<tr>
<td>Loss or loss of use of thumb and index finger of the same hand</td>
<td>$125,000</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 $500,000.
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.

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 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 is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions (“Sanctions”) imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. 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 Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.

SECTION 9 – DEFINITIONS

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 Aventura® Gold 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 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 card. 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 PSI0337690238 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.

FLIGHT DELAY AND BAGGAGE INSURANCE
CERTIFICATE OF INSURANCE

Throughout this certificate, words in italics have specific meanings which can be found in SECTION 10 – DEFINITIONS.

SECTION 1 – INTRODUCTION

Flight Delay and Baggage Insurance provides coverage for:

1. reasonable living expenses, such as meals and accommodations, when your flight is delayed; and

2. the purchase of necessary clothing and toiletries when your baggage is delayed by an airline provider; and

3. loss or damage to your carry-on or checked-in baggage and personal effects while in custody of a common carrier.

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 PSI033759743 (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 YOU NEED ASSISTANCE?

IF YOUR FLIGHT AND/OR BAGGAGE IS DELAYED OR YOUR BAGGAGE IS LOST OR STOLEN, 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.
• Coverage is only available if you are a resident of Canada.
• At least 75% of the common carrier ticket price, including taxes, must be charged to the card.
• This certificate contains clauses which may limit the amounts payable.

SECTION 4 – WHEN DOES COVERAGE BEGIN AND END?

When does coverage take effect?

• Flight Delay coverage takes effect when your confirmed scheduled flight departure from any airport during your trip is delayed by four hours or more and remains in effect until the arrival of your flight.
• Delay of Checked Baggage coverage takes effect when your baggage checked in with an airline during your trip is delayed by six hours or more and remains in effect until the return of your baggage or the fifth day following the delay.
• Lost or Stolen Baggage coverage takes effect when baggage checked in with, or carried on, a common carrier during your trip is lost, stolen or damaged.

When does coverage begin and end?

Coverage begins at the later of:
1. The date the Policy is effective; or
2. The date the cardholder falls within the definition of an insured person.

Coverage ends at the earlier of:
1. The date the Policy is terminated; or
2. The date the cardholder no longer falls within the definition of an insured person; or
3. 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

1. FLIGHT DELAY, TRANSPORTATION EXPENSE AND ENTERTAINMENT EXPENSES

Flight Delay/Missed Connection

The Insurer will reimburse the cardholder for reasonable living expenses incurred by the insured person during the period of flight delay/missed connection, up to an aggregate limit of $500 for all insured persons combined if:
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; and

b) The delay lasted in excess of four hours from the time of scheduled departure causing you to:
   • delay your travel arrangements; and/or
   • miss a connecting flight; and

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

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 Insurer will reimburse the cardholder for ground transportation expenses incurred by the insured person during the period of flight delay/missed connection, up to an aggregate limit of $100 for all insured persons combined if:

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

Entertainment Expenses
The Insurer will reimburse the cardholder for entertainment expenses incurred by the insured person as the result of a flight delay/missed connection, up to an aggregate limit of $100 for all insured persons combined if, as the result of a 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 during the period of flight delay/missed connection.

2. DELAY OF CHECKED BAGGAGE
The Insurer will reimburse the cardholder for expenses incurred within four days of the occurrence of the checked baggage delay to replace your essential items during the baggage delay period, up to $500 per insured person, subject to an aggregate limit of $1,000 for all insured persons combined, if:

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 reward program; and

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

c) Such baggage was in the custody of an airline; and

d) Such replacement items are purchased within four days of the occurrence of the delay.

3. LOST OR STOLEN BAGGAGE
The Insurer will reimburse the cardholder 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, up to $500 per insured person, subject to an aggregate limit of $1,000 for all insured persons combined.

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 reward program.

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.
SECTION 6 – CONDITIONS THAT MAY LIMIT YOUR COVERAGE

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

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

2. **Sanctions.** The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions ("Sanctions") imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. 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 Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.

SECTION 7 – WHAT ARE YOU NOT COVERED FOR?

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

1. 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; and

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; and

3. Any criminal act by the insured person; and

4. Failure of any device to correctly read or interpret date/time data; and

5. Purchases related to the delayed baggage made more than four 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 Benefit #2. Delay of Checked Baggage only); and

Property excluded: In addition to the exclusions outlined above, the following exclusions apply to Benefit #3. Lost or Stolen Baggage only. This insurance will not pay any expenses relating to or in any way associated with:

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; and

7. Confiscation, expropriation or detention by any government, public authority, customs or other officials; and

8. Baggage or personal property lost, stolen or damaged during commuting.

SECTION 8 – 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 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. All benefits will be paid to the cardholder.

- When making a claim, we may require that supporting documentation such as the following be provided:
FLIGHT DELAY, TRANSPORTATION EXPENSE AND ENTERTAINMENT EXPENSES

a) Verification by the airline of the delay, including the reason for and duration of the delay; and any compensation issued; and

b) Original itemized expense receipts; and

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

d) A copy of the airline ticket.

DELAY OF CHECKED BAGGAGE

a) Itemized original receipts for actual expenses incurred; and

b) A copy of the baggage claim ticket; and

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

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

e) A copy of the airline ticket.

LOST OR STOLEN BAGGAGE

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

b) A copy of the common carrier ticket; and

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

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.

All pertinent documents should be sent to:

Royal & Sun Alliance Insurance Company of Canada
Flight Delay and Baggage
Claims Management Services
2 Prologis Blvd., Suite 100
Mississauga, Ontario L5W 0G8

SECTION 9 – 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 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 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. **Second Payor.** This insurance is classified as supplemental or excess, in that it covers expenses in excess of expenses payable by any other insurance plan or other source of reimbursement.

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**SECTION 10 – DEFINITIONS**

Throughout this certificate, italicized terms have the specific meaning described below:

- **accommodation** means an establishment providing commercial accommodations or in the business of operating a vacation rental marketplace and hospitality service for the general public.

- **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 Aventura® Gold 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.

- **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 an unmarried natural, adopted, step or foster child of the cardholder or his or her spouse who is, at the date of purchase of your flight, 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.

- **essential items** mean the costs incurred by an insured person for the purchase of minimum essential clothing and toiletries, which are absolutely necessary and indispensable due to the loss, theft or delay of your baggage, as determined by the Insurer.

- **full fare** means at least 75% of the common carrier ticket price, including taxes, was charged to the card. 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.

- **Policy** means Master Policy PSI033759743 issued to CIBC.

- **reasonable living expenses** mean an insured person’s expenses for meals and accommodation as determined by the Insurer.

- **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 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.

- **trip** means a period of travel for which:
a) There is a *departure point* and a destination; and
b) There are predetermined and recorded beginning and ending dates.

*us* and *we* mean the *Insurer.*

*you, your* and *insured person(s)* mean the *cardholder, spouse and dependent children,* whether travelling together or not, when the *full fare* is charged to the *cardholder’s card.*

### 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, inherent product defects, 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 is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions (“Sanctions”) imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. 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 Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.

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.

• All pertinent documents should be sent to:
  Royal & Sun Alliance Insurance Company of Canada
  Purchase Security & Extended Protection
  Claims Management Services
  2 Prologis Blvd., Suite 100
  Mississauga, Ontario L5W 0G8

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. **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.
MOBILE DEVICE INSURANCE
CERTIFICATE OF INSURANCE

Throughout this certificate, words in italics have specific meanings which can be found in SECTION 10 – DEFINITIONS.

SECTION 1 – INTRODUCTION

Mobile Device Insurance provides coverage for mobile devices that are lost, stolen or accidentally damaged when:

1. the full purchase price is charged to your card; or
2. all or any portion of the purchase price is financed with your card through a Canadian wireless service provider.

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 PSI054390507 (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 MOBILE DEVICE IS LOST, STOLEN OR ACCIDENTALLY DAMAGED?

IF YOUR MOBILE DEVICE IS LOST, STOLEN OR ACCIDENTALLY DAMAGED, IMMEDIATELY CALL US:

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 may be subject to certain limitations or exclusions.
- The purchase price of the mobile device, including any applicable taxes must be:
  - charged to the card, or
  - financed, in whole or in part, with your card through a Canadian wireless service provider’s installment plan.
- Coverage is only available if you are a resident of Canada.
- This certificate contains clauses which may limit the amounts payable.

SECTION 4 – WHEN DOES COVERAGE BEGIN AND END?

If you charge the full purchase price to your card:

Coverage begins on the 91st day following the date of purchase of your mobile device (in order to avoid overlap with the 90 day coverage available to you under your certificate for Purchase Security & Extended Protection Insurance).

Coverage ends on the earlier of:

a) two years from the date of purchase of your mobile device; or
b) the date the cardholder’s card account is no longer in good standing; or
c) the date the Policy is terminated.

If you finance all or any portion of the purchase price with your card through a Canadian wireless service provider’s installment plan:

Coverage begins on the date the first transaction related to the mobile device is charged to your CIBC credit card account.

Coverage ends on the earlier of:

a) two years from the date the first transaction related to the mobile device is charged to your CIBC credit card account; or
b) the date your monthly wireless bill payment for your Canadian wireless service provider's installment plan was not charged to your card.

Exception: Once the purchase price has been fully paid under your Canadian wireless service provider's installment plan, this reason for coverage ending is no longer applicable; or

c) the date the cardholder's card account is no longer in good standing; or

d) the date the Policy is terminated.

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

A – COVERAGE

Mobile Device Insurance provides coverage in the event your mobile device is lost, stolen or accidentally damaged, anywhere in the world. Coverage is available if:

1. you charge the full purchase price of your mobile device to your card (which includes any charges that are paid for through the redemption of points from the card reward program), or

2. you finance all or any portion of the purchase price of your mobile device with your card through a Canadian wireless service provider's installment plan.

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

1. If you charge the full purchase price of your mobile device to your card, you must activate your mobile device with a Canadian wireless service provider, if the mobile device is equipped with cellular data technology.

2. If you finance all or any portion of the purchase price of your mobile device through a Canadian wireless service provider's installment plan, you must charge your wireless service provider's installment plan bill payments to your card for the entire duration of your contract with the Canadian wireless service provider.

In no event will a corporation, partnership or other business entity be eligible for the insurance provided by this certificate.

B – BENEFITS

Subject to the terms and conditions of this certificate:

1. If your mobile device is lost or stolen, you will be reimbursed the replacement cost.

2. If your mobile device is accidentally damaged, you will be reimbursed the lesser of its repair or replacement cost.

Upon approval of your claim for replacement, the maximum reimbursement, less a 10% deductible, cannot exceed the depreciated value* of your mobile device at the date of loss. Upon approval of your claim for repair, the maximum reimbursement is the repair cost, less a 10% deductible.

The maximum benefit payable is $1,000 per occurrence, per insured person.

* The depreciated value of your mobile device at the date of loss is equal to the purchase price less the depreciation cost. Depreciation cost is equal to two percent of the purchase price multiplied by the number of completed months from the date of purchase.

Examples:

1. You purchase a mobile device for a purchase price of $900 on March 1st. Your mobile device is lost or stolen and you file a claim on January 21st of the following year. Upon approval of your claim, the amount you will be reimbursed is calculated as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase price</td>
<td>$900</td>
</tr>
<tr>
<td>Less depreciation cost</td>
<td>-$180 ($900 X 2% X 10 months)</td>
</tr>
<tr>
<td>Depreciated value</td>
<td>$720</td>
</tr>
<tr>
<td>Less deductible</td>
<td>-$72 ($720 X 10%)</td>
</tr>
<tr>
<td>Reimbursement</td>
<td>$648</td>
</tr>
</tbody>
</table>

2. Your mobile device is accidentally damaged and you file a claim for a repair cost of $200 including applicable taxes. Upon approval of your claim, the amount you will be reimbursed is calculated as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total repair cost</td>
<td>$200</td>
</tr>
<tr>
<td>Less deductible</td>
<td>-$20 ($200 X 10%)</td>
</tr>
<tr>
<td>Reimbursement</td>
<td>$180</td>
</tr>
</tbody>
</table>
C – EXCLUDED ITEMS

The following items are excluded from coverage under this certificate:

1. **Accessories for your mobile device**, whether purchased separately or contained in the original manufacturer’s package; and
2. Laptop computers; and
3. Batteries; and
4. **Mobile devices** purchased for resale; and
5. **Mobile devices** purchased by, or for, a business; and
6. Used, previously owned, or refurbished (except by the manufacturer) **mobile devices**; and
7. **Mobile devices** that have been modified from their original state; and
8. **Mobile devices** being shipped, until received and accepted by **you** in new and undamaged condition; and
9. **Mobile devices** stolen from baggage unless such baggage is hand carried under the personal supervision of the **cardholder** or such **cardholder’s** travelling companion with the **cardholder’s** knowledge.

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SECTION 6 – CONDITIONS THAT MAY LIMIT YOUR COVERAGE

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

1. **Limitations.** This insurance does not replace the manufacturer’s warranty or warranty obligations; however, this insurance provides certain benefits for which the manufacturer may not provide coverage. Parts and services covered by the manufacturer’s warranty and warranty obligations are the responsibility of the manufacturer only.

   This insurance is in excess of any other applicable valid insurance, indemnity, warranty or protection available to **you** in respect of the item(s) subject to the claim. If **you** have one or more card(s) provided by **CIBC** which provide Mobile Device Insurance, the maximum number of claims under all such cards is limited to one claim in any 12 consecutive month period and two claims in any 48 consecutive month period.

2. **Sanctions.** The **Insurer** is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions (“Sanctions”) imposed by the European Union and the United Kingdom and the parties acknowledge that the **Insurer** intends to adhere to the same standard. 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 Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.

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SECTION 7 – WHAT ARE YOU NOT COVERED FOR?

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

1. Fraud, misuse or lack of care, improper installation, mechanical breakdown, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, mysterious disappearance (means when the **mobile device** 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), or inherent product defects; and
2. Power surges, artificially generated electrical currents or electrical irregularities; and
3. Any occurrence that results in catastrophic damage beyond repair; and
4. Cosmetic damage that does not affect functionality; and
5. Software, wireless service provider or network issues; and
6. Theft or intentional or criminal acts by the **cardholder** or, to the extent permitted by applicable law, **family member**; or
7. Incidental and consequential damages including bodily injury, loss of use, property, punitive and exemplary damages and legal fees.
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.
• In the event of loss or theft, you must notify your wireless provider to suspend your wireless services within 48 hours of the date of loss. In the event of theft, you must also notify the police within seven days of the date of loss.
• If you are making a claim, you must call immediately after learning of a loss, or an occurrence which may lead to a loss covered under the Policy, but in no event later than 14 days from the date of loss and PRIOR to proceeding with any action or repairs/replacements.
• If you submit a claim for a mobile device that has been accidentally damaged, you must obtain a written estimate of the cost to repair your mobile device by a repair facility authorized by the original mobile device manufacturer.

• When making a claim, you will be required to submit a completed claim form containing the time, place, cause and amount of loss. We may require that supporting documentation such as the following be provided:
  - The original sales receipt detailing the cost, date and description of purchase;
  - The date and time you notified your wireless service provider of loss or theft;
  - A copy of the original manufacturer’s warranty (for accidentally damaged claims);
  - A copy of the written repair estimate (for accidentally damaged claims);
  - If you charged the full purchase price of your mobile device to your card, the card statement showing the charge;
  - If all or any portion of the purchase price of your mobile device was financed through a Canadian wireless service provider’s installment plan, proof of wireless installment bill payments charged to the card for up to 12 consecutive months immediately preceding the date of loss and details indicating the cost of the mobile device and amount that has been paid; and
  - A police report, 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.

All pertinent documents should be sent to:

Royal & Sun Alliance Insurance Company of Canada
Mobile Device Insurance
Claims Management Services
2 Prologis Blvd., Suite 100
Mississauga, Ontario L5W 0G8

• At the sole discretion of the Insurer, you may be required to send, at your own expense, the damaged item on which a claim is based to the Insurer in order to support your claim. Prior to proceeding with any repair services or replacement of the mobile device, you must obtain the Insurer’s approval in order to ensure eligibility for payment of your claim.
• The Insurer may request, at its sole discretion, that you repair or replace the mobile device. You must charge the cost of the repair or replacement to your card. A replacement mobile device must be of the same make and model as the original mobile device, or in the event the same make and model is not available, of like kind and quality with comparable features and functionality as the original mobile device.
• 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.
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 for the benefit of the cardholder only. 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.** This insurance is strictly 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 mobile device 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. **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. **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.

**SECTION 10 – DEFINITIONS**

Throughout this certificate, italicized terms have the specific meaning described below:

- **accidentally damaged** means your mobile device has been damaged by an unexpected and unintentional external event, such as drops, cracks and spills that occur during normal daily usage of the mobile device as the manufacturer intended.

- **card** means a CIBC Aventura® Gold 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.

- **family member** means your spouse, mother, father, step-parent, in-law, daughter, son, step-child, sister, brother, step sibling, grandparent, grandchild, aunt, uncle, niece, or nephew.

- **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.
mobile device means a new portable computing device such as a cell phone, smartphone or tablet, which has Internet-based and/or wireless communication capabilities.

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 PSI054390507 issued to CIBC.

purchase price means the actual cost of the mobile device including any applicable sales tax, as shown on the sales receipt and less any costs or fees associated with the purchase of the mobile device, such as insurance premiums, customs duty, delivery charges and transportation costs or other similar costs or fees. The purchase price includes any charges paid for with points from the card reward program.

we and us mean the Insurer.

you, your and insured person mean the cardholder.

HOTEL BURGLARY INSURANCE CERTIFICATE OF INSURANCE

Throughout this certificate, words in italics have specific meanings which can be found in SECTION 10 – DEFINITIONS.

SECTION 1 – INTRODUCTION

Hotel Burglary Insurance provides coverage against the loss or damage of most personal items if your accommodation is burglarized while registered as a guest.

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 PSI044648689 (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 ACCOMMODATION IS BURGLARIZED?

IF YOUR PERSONAL PROPERTY IS DAMAGED OR STOLEN DUE TO THE BURGLARY OF YOUR ACCOMMODATION WHILE REGISTERED AS A GUEST, CONTACT US:

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.
• The full cost of the accommodation, including any applicable taxes, must be charged to the card, or reserved with the card and paid in full by being charged to the card upon check-out, or paid for with points from the card reward program.
• Coverage is only available if you are a resident of Canada.
• This certificate contains clauses which may limit the amounts payable.

SECTION 4 – WHEN DOES COVERAGE BEGIN AND END?

Coverage begins at the later of:
1. The actual time you check into your accommodation, provided it is reserved with or paid for with the card and/or obtained through the redemption of points from the card reward program; or
2. The date the Policy is effective; or
3. The date the cardholder falls within the definition of an insured person.

Coverage ends at the earlier of:
1. The time you check-out from your accommodation; or
2. The date the Policy is terminated; or
3. The date the cardholder no longer falls within the definition of an insured person; or
4. 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?

If you suffer loss or damage due to burglary of your accommodation while registered as a guest, we will reimburse the cardholder for the damage to or loss of your personal items upon receipt of due proof of loss or damage if:
a) the accommodation has been paid in full by being charged to the card, or
b) reserved on the card initially and paid in full by being charged to the card upon check-out, or
c) paid for with points from the card reward program.

The payment may be made by charging the cardholder’s card or through the redemption of points from the card reward program or a combination of both methods of payment.

The maximum benefit payable for all insured persons claims combined under this coverage is $2,500 per burglary occurrence.

SECTION 6 – CONDITIONS THAT MAY LIMIT YOUR COVERAGE

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

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

2. Sanctions. The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions (“Sanctions”) imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. 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 Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.
SECTION 7 – WHAT ARE YOU NOT COVERED FOR?

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

1. 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; and
2. Any criminal act by the insured person; and
3. Confiscation, expropriation or detention by any government, public authority, customs or other officials; and
4. The loss or damage of cash, any type of currency, traveller’s cheques, bank notes, bullion, securities, bonds, debentures, tickets or documents of any kind; and
5. The loss or damage of china, glass, fragile or brittle articles, statuary, paintings, art objects, antiques, household effects or furnishings; and
6. Your failure to take reasonable precautions to safeguard your personal property or to secure your accommodation; and
7. Burglary of any place other than your accommodation premises; and
8. Burglary of your own rental property.

SECTION 8 – 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.

• The insured person must provide details to substantiate the loss, theft or damage, and failing to do so may result in denial of the claim. In the event that the insured person has other insurance, the insured person 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 insured person may be required to provide a letter from the primary insurer indicating so, and/or a copy of their policy.

• 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 of a claim made in good faith will discharge the Insurer to the extent of the claim.

Written Proof

Written proof of loss must be furnished to the Insurer within 30 days from the date of loss. Written proof shall include, but may not be limited to:

• The card statement(s) showing that:
  - the accommodation 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;

• The invoice from the accommodation confirming the room was reserved on the cardholder’s card and paid in full with the cardholder’s card upon check-out;

• Charge slip/receipt for the accommodation;

• A police report that confirms forced entry;

• The accommodation burglary report; and

• Original receipts for repaired or replaced items.
In case of an occurrence or loss covered by the Policy, the following requirements must be complied with. Failure to comply with these conditions shall invalidate any claims under the Policy.

a. The insured person must notify the Insurer as provided above; and
b. The insured person must take all reasonable steps to protect, save or recover the property; and

c. The insured person must promptly notify the police (copy of such notice is necessary to validate the claim); and

d. The insured person must provide the documents specified above to verify the claim and its amounts and permit copies of such records to be made if needed.

All pertinent documents should be sent to:

Royal & Sun Alliance Insurance Company of Canada
Hotel Burglary
Claims Management Services
2 Prologis Blvd., Suite 100
Mississauga, Ontario L5W 0G8

Settlement

The Insurer will not pay more than the lesser of the following amounts:

a. The actual replacement value of the property, at the time of theft or damage; or
b. The amount for which the property could be replaced with property of like kind and quality, if an identical replacement cannot reasonably be obtained; or

c. The cost of repairing the property to its condition prior to the damage; or

d. The maximum benefit applicable under the Policy.

Claims are valid only if the insured person was covered under the Policy at the time of loss.

SECTION 9 – 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. Other Insurance. The insurance is strictly as excess coverage and does not apply as contributing insurance. The Policy is not a substitute for other insurance and covers insured persons only to the extent a permitted claim exceeds the coverage of other insurance. The Policy also provides coverage for the amount of the deductible of other insurance. The coverage takes effect only when the limits of the other insurance have been reached and paid to the insured person regardless of whether the other insurance contains provisions purporting to make the coverage of such other insurance non-contributory or excess.

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 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 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. 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.

8. Due Diligence. The insured person 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.
SECTION 10 – DEFINITIONS

Throughout this certificate, italicized terms have the specific meaning described below:

accommodation means an establishment providing commercial accommodations or in the business of operating a vacation rental marketplace and hospitality service for the general public.

burglary means the taking of or damage to your personal property as a result of unlawful entry into your accommodation premises for which there are visible signs of force made by tools, explosives, electricity or chemicals.

card means a CIBC Aventura® Gold 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.

dependent children means an unmarried natural, adopted, step or foster child of the cardholder or his or her spouse who is, at the date of booking accommodations, 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.

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.

other insurance means any and all policies of insurance or indemnity which provide similar coverage to an insured person for loss, theft or damage covered under the Policy.

Policy means Master Policy PSI033849248 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.

us and we mean the Insurer.

you, your and insured person(s) mean the cardholder, spouse and dependent children, whether travelling together or not, when the full cost of the accommodation, including any applicable taxes, is charged to the card, or reserved with the card and paid in full by being charged to the card upon check-out, or paid for with points from the card reward program.

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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