INSURANCE CERTIFICATE
PURCHASE SECURITY
& EXTENDED PROTECTION INSURANCE

Royal & Sun Alliance Insurance Company of Canada (referred to in this certificate as the “Company”) provides the insurance for this certificate under Master Policy P5033759392 (referred to in this certificate as the “Policy”). This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A Cardholder or a claimant under the Policy may, on request to the Company, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, changed or modified at the option of CIBC at any time without notice. This certificate replaces any and all certificates previously issued to the Cardholder with respect to the Policy.

This certificate outlines what Purchase Security & Extended Protection Insurance is and what is covered along with the conditions under which a payment will be made. It also provides instructions on how to make a claim. Confirmation of coverage or any questions concerning the details contained herein, if in Canada or Continental U.S.A., including Hawaii, please call toll free at: 1 866 363-3338. From all other locations, including Mexico, call collect to: 905 403-3338.

1. DEFINITIONS

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

“Card” means a CIBC Dividend® Visa Infinite® Card.

“Cardholder” means the Primary Cardholder or Authorized User, as defined in the Card’s Cardholder Agreement.

“CIBC” means Canadian Imperial Bank of Commerce.

“Insured Item” means a new item (a pair or set being one item) of personal property (not purchased by or for use by a business or for commercial purposes), for which the full Purchase Price is charged to the Card.

“Manufacturer’s Warranty” means an expressly written warranty issued by the manufacturer of the Insured Item at the time of purchase. The manufacturer’s warranty must be valid in Canada or the United States. The manufacturer’s warranty must be provided free of charge with the purchase of the Insured Item and must not be an extended or supplemental warranty that is purchased.

“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 this Policy and as further defined in Section 5 of this certificate.

“Purchase Price” means the actual cost of the Insured Item, including any applicable sales tax, as shown on the store receipt.

“You” and “Your” mean the Cardholder.

2. PURCHASE SECURITY

a) Coverage – The Purchase Security feature automatically, without registration, protects most new items of personal property when the full Purchase Price is charged to the Card by insuring the item for ninety (90) days from purchase in the event of loss, theft or 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, at the discretion of the Company. Items the Cardholder gives as gifts are covered under Purchase Security subject to compliance with the terms and conditions of the Policy.

b) Excluded Items – Purchase Security does not provide coverage for the following items: travellers’ cheques, cash, tickets, and any other negotiable instruments, bullion, rare or precious coins, art objects, animals, living plants, services, any item purchased by and/or used for a business or commercial purpose, used and pre-owned items including antiques and demes, perishables 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 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 incident.

3. EXTENDED PROTECTION INSURANCE

a) Coverage – The Extended Protection Insurance feature automatically, without registration, provides Cardholders with double the term of the Manufacturer’s Warranty up to one additional full year commencing immediately following the expiry of the applicable Manufacturer’s Warranty on most items purchased in Canada, the United States or worldwide when the full 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 Company within the first year after purchase of the item. Items the Cardholder gives as gifts are covered under Extended Protection Insurance subject to compliance with the terms and conditions of the Policy.

b) Excluded Items – Extended Protection Insurance 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, used and pre-owned items, including demos, normal course of play, negligence, misuse and abuse, inherent product defects, willful acts or omission 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.
4. ADDITIONAL TERMS, CONDITIONS AND RESTRICTIONS APPLICABLE TO PURCHASE SECURITY & EXTENDED PROTECTION INSURANCE

a) Limits of Liability – There is a maximum total limit of liability per Cardholder of $60,000 for claims under Purchase Security & Extended Protection Insurance in respect of all CIBC cards held by a Cardholder. The Cardholder is entitled to receive the lesser of the cost to repair or the actual cash value immediately prior to the loss; the Purchase Price of the Insured Item; or the Cardholder’s credit limit as authorized by the Insured. Claims for Insured Items belonging to and purchased as a card or set will be paid for at the full Purchase Price of the card or set providing that the parts of the card or set are unsuitable individually and cannot be replaced individually. Where parts of a card or set are unsuitable individually, liability will be limited to payment equal to a proportionate part of the Purchase Price that the number of lost, stolen or damaged cards bears to the number of parts in the complete card or set. The Company, 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.

b) Exclusions – Losses resulting from fraud, abuse, hostilities of any kind (including war, invasion, rebellion, or insurrection), confiscation by authorities, risks of contraband, illegal activities, activities, legal or equitable, to the benefits. The Cardholder shall not assign these benefits without prior written approval of the Company.

5. OTHER INSURANCE

The insurance extended by the Company is issued strictly as excess coverage and does not apply as contributing insurance. This 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. This Policy also provides coverage for the amount of the deductible of Other Insurance. The coverage afforded by the Company 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.

6. SUBROGATION

As a condition to the payment of any claim to a Cardholder under the Policy, the Cardholder shall, upon request, transfer the damaged item to the Company and assign to the Company all legal rights which the covered person has against all other parties for the loss. The Cardholder shall give the Company all such assistance as the Company may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Company to bring suit in the name of the Cardholder.

7. BENEFITS TO CARDHOLDER ONLY

This protection shall insure only to 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 assign these benefits without prior written approval of the Company. Permission is granted for the Cardholder to transfer benefits on gifts as provided in the program description and the Policy.

8. DUE DILIGENCE

The Cardholder shall use due diligence and do all things reasonable to avoid or diminish any loss of, theft or damage to property protected by Purchase Security & Extended Protection Insurance. The Company will not unreasonably apply this provision to avoid claims under the Policy. Where damage or loss is due to a malicious act, burglary, robbery, theft or attempt thereof, or is suspected to be so due, the Cardholder shall give immediate notice to the police or other authorities having jurisdiction. The Company will require evidence of such notice with the Loss Report prior to settlement to a claim.

9. FALSE CLAIM

If a Cardholder makes any claim knowing it to be false or fraudulent in any respect, such Cardholder shall no longer be entitled to the benefits of these protections nor to the payment of any claim made under the Policy.

10. LEGAL ACTION

Any action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (or other applicable legislation) in the Cardholder’s province of residence.

11. NOTICE OF LOSS/PROOF OF LOSS/PAYMENT OF CLAIMS

TO SUBMIT A CLAIM, PLEASE CALL:

If in Canada or Continental U.S.A., including Hawaii, call toll free at: 1 866 363-3338. From all other locations, including Mexico, call collect to: 905 403-3338.

A Notice of any such occurrence of loss, theft or damage of an Insured Item must be given within forty-five (45) days thereafter. A Cardholder’s failure to give such notice within forty-five (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 Company. 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 ninety (90) days from the date of the loss, theft or damage, complete, sign and return the Company’s Loss Report to the Company.

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 Company. At the Company’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 Company. The Company’s payment made in good faith will discharge the Company to the extent of this claim.

INSURANCE CERTIFICATE
OUT-OF-PROVINCE EMERGENCY TRAVEL MEDICAL INSURANCE
15 DAY COVERAGE IF AGE 64 OR UNDER

KEEP THIS CERTIFICATE IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL.
PLEASE READ THIS CERTIFICATE CAREFULLY BEFORE YOU TRAVEL.

Royal & Sun Alliance Insurance Company of Canada (referred to in this certificate as the “Company”) provides the insurance for this certificate under Group Policy PSI031849048 (referred to in this certificate as the “Policy”). Global Excel Management Inc. is the assistance and claims service provider under this coverage. This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A Cardholder or a claimant under the Policy may, on request to the Company, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, charged or modified at the option of CIBC at any time without notice. This certificate replaces any and all certificates previously issued to the Cardholder with respect to the Policy.

You, Your Spouse and Your Dependent Children automatically have emergency medical insurance coverage up to $5,000,000 CDN, per person, per Trip, and access to emergency travel services when You travel outside of Your Province. Coverage is provided for the first fifteen (15) consecutive days of Your Trip if You are age 64 or under.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Out-of-Province Emergency Travel Medical 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 may be subject to certain limitations or exclusions. In particular, please read the section in this Certificate entitled “What’s Not Covered.” A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to Your Trip. Check to see how this applies in your certificate of insurance and how it relates to Your Departure Date or effective date. In the event of an accident, injury or sickness, Your prior medical history may be reviewed when a claim is made. Your insurance provides travel assistance. You are required to notify Global Excel Management Inc. prior to receiving Treatment. Your insurance limits benefits should You not call Global Excel Management Inc. prior to receiving Treatment.

You MUST CALL GLOBAL EXCEL AT THE FIRST AVAILABLE OPPORTUNITY WHEN You NEED EMERGENCY MEDICAL SERVICE.

Emergency assistance is available 24 hours a day, 7 days a week. If in Canada or Continental U.S.A., including Hawaii, call toll free at: 1 877 350-6970. From all other locations, including Mexico, call collect to: 1 837 350-6970. All calls are answered 24 hours a day, 7 days a week.

WHAT’S PROVIDED BY OUT-OF-PROVINCE EMERGENCY TRAVEL MEDICAL INSURANCE

Out-of-Province Emergency Travel Medical Insurance program provides You with insurance coverage for eligible Out-of-Province travel medical expenses. You can also receive Emergency medical and travel services in most major languages when travelling outside Your Province.

The following emergency assistance services are provided:

PART 1 – MEDICAL ASSISTANCE SERVICES

1. We help You find a Doctor, Hospital or Medical Facility; 2. We verify Your coverage with the Hospital or Medical Facility and arrange payments; 3. We monitor Your medical treatment and keep Your family, employer, etc., informed; 4. We arrange Your transportation home if it is medically required; 5. We arrange for the transportation of a Family Member or friend to Your bedside or to identify Yourself if You die; 6. We arrange for Your Dependent Children to be looked after and to be flown home if You are hospitalized.

PART 2 – TRAVEL SERVICES

1. We supply pre-trip information and assistance; 2. We help if Your passport, airline ticket or baggage is lost; 3. We will refer You to a lawyer; 4. We arrange for emergency cash; 5. We pass along emergency messages between You and Your family, friends and business associates.

Full details about these services and Your insurance coverage terms can be found in this certificate.
DEFINITIONS
Throughout this certificate, all bold, capitalized terms have the meanings described below:

"Accident" means a fortuitous, sudden, unforeseen and unintentional event exclusively attributable to an external cause resulting in bodily injury.

"Card" means a CIBC Dividend® Visa Infinite® Card.

"Cardholder" means the Primary Cardholder, as defined in the Card’s Cardholder Agreement, whose Card is in good standing.

"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. Taxis, limousines and rental vehicles however, are not considered Common Carriers.

"Condition" means any ailment, illness, injury, medical complication or surgical procedure.

"Departure Date" means the date on which You leave Your Province.

"Dependent Children" means any unmaried child of the Cardholder or their Spouse who is, at the date of purchase, dependent on You for support and is:

a) Under 21 years of age;

b) A full-time student who is under 25 years of age;

C) Of any age with a permanent physical impairment or a permanent mental deficiency.

"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 illness or injury (arising within the first 15 days of Your Trip) 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.

"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.

"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 consecutive days prior to the Departure Date of each Trip. However, a chronic Condition or any complication of a chronic Condition is not considered a Minor Ailment.

"Province" means Your province or territory of permanent residence at the time of the Emergency.

"Reasonable and Customary Charges" means 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.

"Spouse" means the person the Cardholder is legally married to or a partner the Cardholder has lived with for a minimum of 12 consecutive months.

"Stable" means a Condition in respect of which there have been no new, or changes in: symptoms, prescribed medication (type or dosage of medication), or Treatment. In addition, there are no unreported results of tests, investigations, or consultations unless the results indicate no change in a previously identified Condition.

"Travelling Companion" means any other person (up to a maximum of two [2] 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.

"Us", "We", "Our" and "You" refer to Royal & SunAlliance Insurance Company of Canada, or its authorized representatives or Global Excel Management Inc. as applicable.

"You and Your" refer to the following persons who are age 64 or under on the Departure Date where the Card is in good standing at the time of the Emergency: 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.

PART 1: WHAT TO DO IN THE EVENT OF AN EMERGENCY
Before obtaining any medical services or advice, You must call Global Excel. Some Treatments require pre-approval in order to be covered (see section “What’s Not Covered” for details). If in Canada or Continental U.S.A., including Mexico, please call toll free at: 1 877 350-6970. From all other locations, including Puerto Rico, calls to: 905 816-2571.

The operator 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 ensure that Your covered expenses are paid directly to the Hospital or Medical Facility, where possible. If You do not contact Global Excel, the medical Treatment You receive may not be covered by this insurance.

WHAT’S COVERED
Unless stated otherwise, We will cover the Reasonable and Customary Charges for each benefit listed below in the event of an Emergency, which occurs while travelling outside Your Province.

Accommodation in a Hospital or Medical Facility: Costs for Hospital 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: Charges made by a Doctor in excess of the amount paid by Your Government Health Insurance Plan where permitted by law.

Private registered nurse: Charges for 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: Charges for ambulance services from the place of the illness or Accident to the nearest Medical Facility able to provide the necessary Treatment.

Air ambulance services: Charges for air transport between Hospitals and for Hospital admission in Your Province, if approved by Us in advance.

Paramedical services: Charges to a maximum of $300 each for the services of a licensed chiropractor, physiotherapist, podiatrist or osteopath when they are needed due to an Emergency and ordered by a Doctor. The services that are covered include s x-rays. Be sure to keep Your receipts as they are required to make a claim.

Diagnostic services: Charges for laboratory tests and x-rays ordered by the Doctor who is treating You.

Prescriptions: Charges for 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. Be sure to keep Your receipts as they are required to make a claim.

Medical appliances: Charges for 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: Charges 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 physician or dentist immediately following the injury and the Treatment commences within the first 15 days of Your Trip. Charges up to $200 per insured person for Emergency relief of dental pain at Trip destination. An Accident report is required from the physician or dentist for claims purposes. This benefit excludes crowns and root canals.

Coming home: Charges for 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, charges for 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 a medical Emergency and they are travelling with You, We will arrange temporary care for them or provide You with one-way economy airfare (if they do not have a valid open return air ticket to their Province). Also, charges up to $250 for incidental expenses that result from sending them home will be covered, if You submit all the original receipts with Your claim.

Transportation to bedside: Charges for a Family Member or friend to:

a) visit You if You are travelling alone and are confined for a minimum of 7 consecutive days in a Hospital; or

b) identify Your remains in the case of Your death.

The Family Member (other than the Cardholder, Spouse or Dependent Children) or friend would not be covered under this insurance and should consider purchasing his/her own coverage.

Return of deceased: If You die, charges for preparation and return to a funeral home on a regular public carrier to the Province of residence where You lived. Cost of coffin is not included. Charges of 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 if because of a medical Emergency, You have to arrange for any unplanned commercial accommodation and/or meals. The daily amount and the maximum refer to total expenditures for all persons covered, not to expenditures for each individual.

Vehicle services: Up to $1,000 for Your reasonable expenses for the 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. 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 charges for reasonable incidental expenses, e.g. television, taxi, car rentals. 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.

Automatic extension of benefits: We will extend benefits to You and those travelling with You who are insured under this coverage while You are hospitalized for a covered medical Emergency. We will also extend benefits to You and those travelling with You who are insured under this coverage for up to 72 hours following:

a) Your discharge from a Hospital;

b) Expiry of coverage (if You are not hospitalized) when return has been delayed by order of the Doctor due to an Emergency, or

c) Expiry of coverage if Your return home has been delayed because Your Common Carrier has been delayed or if a private vehicle becomes inoperable on the way to Your departure point.
WHAT'S NOT COVERED

We will not pay for expenses resulting from or related to:

1. Any Condition (other than a Minor Ailment) if in the 90 days before Your Departure Date, that Condition or related Condition has not been Stable.
2. A heart Condition if in the 90 days before Your Departure Date, any heart Condition has not been Stable or You have taken nitroglycerin more than once per week specifically for the relief of angina pain.
3. A lung Condition if in the 90 days before Your Departure Date any lung Condition has not been Stable or You have been treated with home oxygen or taken oral steroids (for example, prednisone or prednisolone) not including inhalants.

OTHER EXCLUSIONS

We will not pay for:

4. The continued Treatment, investigations, recurrence or complication of a Condition following Treatment for an Emergency for that Condition during Your Trip, if our medical advisors advised You, or have advised You if given the opportunity to do so, to return to Your Province.

The continued Treatment, investigations, recurrence or complication of a heart or lung Condition following Treatment for an Emergency for any heart or lung Condition during Your Trip, if our medical advisors advised You, or would have advised You if given the opportunity to do so, to return to Your Province.

5. Expenses incurred where You have chosen not to follow Our instructions.

6. Elective Treatment, meaning Treatment that is not required due to an Emergency, as determined by Us, even if it is recommended by a Doctor.

7. Expenses incurred if You travel contrary to medical advice, or if future Treatment or investigation for a previously diagnosed Condition (even if it has been Stable for 90 days prior to Your Departure Date) has been recommended or scheduled, except routine monitoring for the Condition or related Condition causing You to seek Treatment.

8. Any Treatment, investigation or surgery that is not due to an Emergency.

9. Any surgery, invasive investigations, including cardiac catheterization unless preapproved by Us except in extreme circumstances, on an Emergency basis, immediately following admission to a Hospital.

10. Expenses for Treatment which is experimental.

11. Expenses incurred if You have left Your Province for the purposes of receiving medical care or Hospital services.

12. Any expenses related to childbirth or delivery, or any complications of pregnancy. If You travel during the nine weeks before or after Your expected delivery date as determined by Your Doctor at home.

13. Expenses which arise, directly or indirectly, from You committing or attempting to commit a criminal act as defined by local laws.

14. Expenses incurred as a result of You participating in professional sports or any motorized speed contest.

15. Expenses incurred due to act of civil disorder or war; whether it is declared or not.

16. Expenses incurred as a result of medication, drugs or toxic substance abuse or overdose (whether or not You are insane); alcohol abuse, alcoholism or an Accident 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.

17. Expenses incurred as a result of intentional self-inflicted injuries, suicide or attempted suicide, whether You are sane or insane.

18. Expenses incurred due to a disorder, disease, Condition or symptom that is emotional, psychological or mental in nature unless You are hospitalized.

19. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies unless such services are authorized in advance by Global Excel.

PART 2: WHAT TO DO IF YOU NEED PRE-TRIP INFORMATION

If You need pre-trip information, simply call Global Excel. If in Canada or the Continental U.S.A., including Hawaii, please call toll free at: 1 877 350-6970. From all other locations, including Mexico, call collect to: 905 816-2571. Assistance will be provided by Us for the following services:

Pre-trip Information and Assistance: If You are visiting a foreign country, We will tell You what documentation is required, what the currency exchange rate is, what insulations are 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.

Emergency Message Services: We will record emergency messages from or for You. These messages may be retrieved at any time by You, Your family or business associates.

Recovering Lost Items: If your luggage is lost, stolen or delayed while travelling on a Common Carrier, We will help You to recover it. If your Common Carrier ticket or passport is lost or stolen, we will help You to replace it.

Legal Referrals: If You are arrested or detained during the first 15 days of Your Trip, We will help You contact a local lawyer or the nearest Canadian embassy. We will also keep Your family, friends or business associates informed until You find legal counsel and We will coordinate any bail bond services that You may need.

Emergency Cash Services: If You need emergency money, We 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.

PART 3: ADDITIONAL INFORMATION ABOUT YOUR COVERAGE

1. This insurance provides coverage whenever You leave Your Province. You will be covered for the first 15 consecutive days of a Trip, including the date You leave on Your Trip. You may purchase additional coverage for the excess portion of Your Trip by calling CIBC Travel Medical Insurance at 1 800 281-9109.

2. This certificate contains only the principal provisions of the Policy; in the event of any conflict, the Policy shall govern, subject to any applicable law to the contrary.

3. 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.

4. For the purposes of this program, Your Trip begins when You leave Your Province. If You are flying, Your Trip begins when You take off from Your Province. Proof of Your Departure Date and return date are required.

5. For the purposes of this program, coverage ends at the earliest of:
   a) The date You have been absent for more than 15 consecutive days from Your Province;
   b) The date You return to Your Province;
   c) The date Your Card is cancelled; or
   d) The date Your Card is no longer in good standing;
   e) The date the Policy is terminated.

6. All payments to You are made in Canadian dollars. We will use the exchange rate that We determine to be in effect on the date of Your claim or date the expense was incurred. Payments are made by cheque payable to You, Your beneficiary, or the provider of the service.

7. All amounts are payable in Canadian funds and no amount payable shall carry interest.

8. In a medical Emergency You must use the closest Hospital or Medical Facility or the facility as determined by Us. After the Company pays Your health care provider or reimburses You for covered expenses, it will seek reimbursement from Your Government Health Insurance Plan and any other medical insurance plan under which You may have coverage. You may not claim or receive in total more than 100% of Your total covered expenses or the actual expenses which You incurred, and You must repay Us any amount paid or authorized by the Company on Your behalf if and when the Company determines that the amount was not payable under the terms of Your Policy.

9. If another insurer insures You as well, We will co-ordinate with them to make sure the payments do not exceed the expenses You have incurred.

10. If You are retired and Your former employer provides You under an extended health insurance plan, a lifetime maximum coverage of:
   a) $50,000 or less, We will not co-ordinate payment with the coverage;
   b) more than $50,000, We will co-ordinate payment with the coverage only in excess of $50,000.

11. If You are actively employed and Your current employer provides You under a group health insurance plan, a lifetime maximum coverage of:
   a) $50,000 or less, We will not co-ordinate payment with the coverage;
   b) more than $50,000, We will co-ordinate payment with the coverage only in excess of $50,000.

12. We have the right to obtain from Your Doctor any pertinent medical records or information required to assess Your claim.

13. We will have the right, in consultation with the Doctor who is treating You, to transfer You to another Hospital or Medical Facility or back to Your Province. We are no longer liable for further expenses relating to Your Treatment if You refuse this transfer.

14. We are not responsible for the quality, availability or results of any medical Treatment or transportation.

15. This coverage is void if You misrepresent or conceal information that may affect it.

16. The terms of this coverage are governed and interpreted according to the laws of the Province of Ontario.

17. No statements or representations made by employees of CIBC, Our employees, or Our agents can vary the terms of this coverage.

18. You cannot start a lawsuit against Us more than 12 months after the services were provided.

19. If You incur expenses due to the fault of a third party, We may 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.

PART 4: HOW TO MAKE A CLAIM

To submit a claim, please call Global Excel in Canada or Continental U.S.A., call toll free at: 1 877 350-6970 or from all other locations, call collect to: 905 816-2571 and the representative will tell You exactly what to do.

We will require proof of Your Departure Date and return date. While airline tickets and customs stamps are preferred, We will accept a Card receipt with proof of Departure Date from Your Province, provided it is signed by You and 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 on this Policy until 90 days after the Company has been given written proof of loss. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (or other applicable legislation) in the Cardholder’s Province of residence.
INSURANCE CERTIFICATE
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

Royal & Sun Alliance Insurance Company of Canada (referred to in this certificate as the “Company”) provides the insurance for this certificate under Master Policy PS01/BOOS5873 (referred to in this certificate as the “Policy”). This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A Cardholder or a claimant under the Policy may, on request to the Company, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, charged or modified at the option of CIBC at any time without notice. This certificate replaces any and all certificates previously issued to the Cardholder with respect to the Policy.

This certificate outlines what Auto Rental Collision/Loss Damage Insurance is and what is covered along with the conditions at any time without notice. This certificate replaces any Cardholder

Cardholder

Royal & Sun Alliance Insurance Company of Canada (referred to in this certificate as the “Company”) provides the insurance for (CDW), Loss Damage Waiver (LDW in the U.S.), or their equivalent offered by a

“means a CIBC Dividend® Visa Infinite* Card.

A Rental Agency has no obligation to explain Your Auto 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 Company. Please confirm with the Company that Your rental vehicle has coverage under this Policy.

When the value of the rental vehicle, in its model year, is over the Manufacturer’s Suggested Retail Price (MSRP) of sixty-five thousand dollars ($65,000) Canadian excluding all taxes, at the place the rental agreement is signed or where the rental vehicle is picked up, no coverage will be provided under this Policy.

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

“Actual Cash Value” means what the vehicle 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 Company will consider the condition of the vehicle immediately before the damage occurred, the standard market resale value and normal life expectancy.

“Car Sharing 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 Dividend® Visa Infinite* Card.

“Cardholder’s” means an individual who has the Card.

“Cardholder” means the person whose name is embossed on the Card or who is authorized to use the Card in accordance with the Cardholder Agreement.

“CIBC” means Canadian Imperial Bank of Commerce.

“Gross Vehicle Weight” means the weight of the complete Mini-Van plus the maximum load that it has been designed to carry.

“Insured Person” means:

1. You the Cardholder, who presents himself (herself) in person at the Rental Agency, signs the rental contract, declares the Rental Agency’s CDW, LDW (in the U.S.) or their equivalent and takes possession of the rental vehicle and who complies with the terms of this Policy.

2. Any other person who drives the same rental vehicle with Your permission whether or not such person has been listed on the rental vehicle contract or has been identified to the Rental Agency at the time of making the rental, however, You and all drivers must otherwise qualify under and follow the terms of the rental contract and must be legally licensed and permitted to drive the vehicle under the laws of the jurisdiction in which the vehicle will be used.

3. “Loss of Use” means the amount paid to a Rental Agency to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

“Mini-Van” means a vehicle which is designed and made by an automobile manufacturer as a mini-van, which has a manufacturer’s list Gross Vehicle Weight of not more than 5995 pounds or 2680 kilograms. It is exclusively made to transport eight (8) 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. It includes but is not limited to the following models: Ford Freestar, Chevrolet Astro, GMC Safari, Dodge Caravan, Honda Odyssey, Toyota Sienna, Nissan Quest.

“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 entrance or departure ways 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.

“Rental Agency” means an auto rental agency licensed to rent vehicles and which provides a rental agreement. For greater certainty, throughout this certificate of insurance the term “rental agency” refers to both traditional auto rental agencies and Car Sharing Programs.

“Rental Agency’s CDW” means an optional Collision Damage Waiver, Loss Damage Waiver (LDW in the U.S.) or similar coverage offered by car rental companies that relieves renters of financial responsibility if the car is damaged or stolen while under rental contract.

“Tax-Free Car” means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback. The Auto Rental Collision/Loss Damage Insurance program will not provide coverage for tax-free cars.

“You” or “Your” means an Insured Person.

PART II: TERMS OF COVERAGE
A. WHEN COVERAGE BEGINS
All coverage for eligible Cardholders will take effect at the time the Cardholder legally takes control of the rental vehicle.

B. WHEN COVERAGE ENDS
A Cardholder’s coverage will end at the earliest of the following:

1. The Rental Agency repossesses control of the rental vehicle;

2. The length of time You rent the same vehicle or vehicles 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 vehicle 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, coverage will not be provided from the first day of rental onwards, i.e. coverage will not be provided for either the first 48 consecutive days or any subsequent days;

3. Your Card is cancelled or card privileges are terminated;

4. This Policy is cancelled.

WARNING: Please note that Your responsibility for the Rental Agreement 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, so whenever possible please arrange to be present when the Rental Agency conducts their final inspection of the vehicle.

PART III: DESCRIPTION OF COVERAGE
Deductible: No deductible applies to this coverage.

Auto Rental Collision/Loss Damage 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 on a 24-hour basis unless precluded by law or the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed (other than under Exclusions, Part 7 (a) (b) or (c)).

This coverage applies only to the Insured Person’s personal and business use of the rental vehicle. There is no additional charge for the Auto Rental Collision/Loss Damage Insurance and the coverage compensates You or a Rental Agency for theft, loss and damage, up to the Actual Cash Value of the rental vehicle and valid Rental Agency Loss of Use charges when the conditions described below are met. The following conditions apply for coverage to be in effect:

1. You must initiate and complete the entire rental transaction with the same Card(s). The full cost, including taxes, of the rental must be charged to Your Card(s). Rental vehicles which are part of prepaid travel packages are also covered if all costs associated with the rental including incidentals and outstanding charges, are paid for using Your Card;

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;

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;

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;

5. Only You can rent the vehicle and decline the Rental Agency’s CDW, LDW (in the U.S.) or an equivalent coverage offering. Anyone other than the Cardholder doing so, would void coverage;

6. You are covered under Auto Rental Collision/Loss Damage Insurance program for any car, sport utility vehicle, and Mini-Van, in its model year, with a Manufacturer’s Suggested Retail Price (MSRP) under sixty-five thousand dollars ($65,000) Canadian, excluding all taxes, at the place the rental agreement is signed or where the rental vehicle is picked up, including the exceptions those listed and described in the exclusion section titled “The following vehicles are excluded from coverage under this Policy.”

7. You are covered when only one rental vehicle is rented at a time, i.e. if during the same period there is more than one vehicle rented by the Cardholder, only the first rental will be eligible for these benefits;
8. You must decline the Rental Agency’s CDW, LDW (in the U.S.) or similar coverage offered by the Rental Agency on the rental contract. If there is no space on the vehicle rental contract 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.”

9. The length of time You rent the same vehicle or vehicles must not exceed 48 consecutive days, which includes instances where You are renting one vehicle immediately after the other. If the rental period exceeds 48 consecutive days, coverage will not be provided from the first day of rental onwards;

When a Cardholder does not have the option available to decline the Rental Agency’s CDW, LDW (in the U.S.) or similar provision, the Company 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 U.S.) or similar provision, purchased by the Cardholder. This shall not be construed to provide coverage where the Rental Agency is responsible by legislation or law for any damage to the vehicle.

EXCLUSIONS
This coverage does NOT include theft, loss and damage arising directly or indirectly from:
1. Third party liability;
2. Personal injury or damage to property, except the rental vehicle itself or its equipment;
3. Replacement vehicle for which an automobile insurance is covering all or part of the cost of the rental;
4. The operation of the rental vehicle at any time during the rental 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;
5. Any dishonest, fraudulent or criminal act committed by any Insured Person or at their direction;
6. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin;
7. The operation of the rental vehicle in violation of the terms of the rental agreement except:
   a) Insured Person as defined may operate the rental vehicle;
   b) The rental vehicle may be driven on publicly maintained gravel roads;
   c) The rental vehicle may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.

N.B. It must be noted that theft, loss and damage arising while the vehicle 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 will not be in force and, as such, You must ensure that You are adequately insured privately for third party liability.

8. 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;

9. The transportation of contraband or illegal trade;

10. 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;

11. The transportation of property or passengers for hire;

12. Nuclear reaction, nuclear radiation, or radioactive contamination;

13. Intentional damage to the rental vehicle by an Insured Person or at their direction;

14. The loss, damage or misplacement of vehicle entry devices including keys and remote control devices or any related consequential loss, damage or expense.

The following vehicles are excluded from coverage under this Policy:
1. Any vehicle, in its model year, with a Manufacturer’s Suggested Retail Price (MSRP) over sixty-five thousand dollars ($65,000) Canadian, excluding all taxes, at the place the rental agreement is signed or where the rental vehicle is picked up;
2. Vans, cargo vans or mini cargo vans (other than Mini-Vans);
3. Trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;
4. Limousines;
5. Off-Road Vehicles;
6. Motorcycles, mopeds or motor bikes;
7. Trailers, campers, recreational vehicles or vehicles not licensed for road use;
8. Vehicles towing or propelling trailers or any other object;
9. Mini-buses or buses;
10. Exotic vehicles, meaning vehicles such as but not limited to, Aston Martin, Bentley, Excalibur, Ferrari, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, Hummer, Lincoln Navigator, Ford SportTrac;
11. Any vehicle which is either wholly or in part hand made, hand finished or has a limited production of under 2,500 vehicles per year;
12. Antique vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more;
13. Tax-Free Cars.

PART IV: IN THE EVENT OF AN ACCIDENT/THEFT
If the vehicle has sustained damage of any kind during Your rental, immediately phone: if in Canada or Continental U.S.A., including Hawaii, please call toll free at: 1 866 363-3338. From all other locations, including Mexico, call collect to: 905 403-3338.

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 You will remain responsible for the theft, loss and damage and that You may be contacted in the future to answer inquiries during the claim process.

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

Required documentation may be faxed to 1 866 222-8308 (in Canada or the United States) or collect to 905 403-2290 (elsewhere in the world). Original documentation may also be required in some instances.

The following claim documentation is required:
• Your CIBC statement(s) if requested;
• Your CIBC sales draft showing that the rental was paid in full with the Card, or the CIBC sales draft showing the balance of charges for the rental if a points program was used to pay for part of the rental;
• 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;
• A copy of Your billing or pre-billing statement if any repair charges were billed to Your account.

Forward this documentation to:
Royal & Sun Alliance Insurance Company of Canada
Auto Rental Collision/Loss Damage Claims Management Services
2225 Erin Mills Parkway, Suite 1000
Mississauga, Ontario L5L 2S9

Once You report theft, loss or damage, a claim file will be opened and will remain open for six (6) months from the date of the theft, loss, or damage.

Under normal circumstances, the claim will be paid within 15 business days after all necessary documentation has been received by the claims administrator. If the claim cannot be assessed on the basis of the information that has been provided, it will be closed. Payment will only be made on a claim or any part of a claim that is completely substantiated as required by the claims administrator within six (6) months of the date of theft, loss and damage.

After the Company has paid Your claim, Your rights and recoveries will be transferred to the Company to the extent of the Company’s payment for the theft, loss and damage incurred when the rental vehicle was Your responsibility. This means the Company will then be entitled, at its own expense, to sue in Your name. If the Company chooses to sue another party in Your name, You must give the Company all the assistance the Company may reasonably require to secure its rights and remedies. This may include providing Your signature on all necessary documents that enable the Company to sue in Your name.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (or other applicable legislation) in the Cardholder’s province of residence.

You should use due diligence and do all things necessary to avoid or reduce any theft, loss and damage to property protected by this Auto Rental Collision/Loss Damage Insurance.

If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy.
INSURANCE CERTIFICATE
$500,000 COMMON CARRIER ACCIDENT INSURANCE

Royal & Sun Alliance Insurance Company of Canada (herein called the “Company”) certifies that the persons described below (herein individually called the “Insured Person”) are insured against a Loss specified in the Schedule of Accidental Losses, resulting directly and independently of all other causes from Accidental Bodily Injury which arises within the Scope of Coverage, and is suffered by an Insured Person while Master Policy PSI 033769023 (herein called the “Policy”) is in force, to the extent set forth in the Policy, subject to all of its privileges and provisions. A Cardholder or a claimant under the Policy may, on request to the Company, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law. This is not a contract of insurance. This coverage may be cancelled, changed or modified at the option of CIBC at any time without notice. This certificate replaces any and all certificates previously issued to the Cardholder with respect to the Policy.

This certificate outlines what Common Carrier Accident Insurance is and what is covered along with the conditions under which a payment will be made. It also provides instructions on how to make a claim. Confirmation of coverage or any questions concerning the details contained herein, if in Canada or Continental U.S.A., including Hawaii, please call toll free at 1 866 363-3338. From all other locations, including Mexico, call collect to: 905 403-3338.

DEFINITIONS

Throughout this certificate, all bold, capitalized terms have the meanings 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 Dividend® Visa Infinite® Card.

“Cardholder” means the person in whose name CIBC opens a Card account and who is the primary cardholder, as defined in the Cardholder Agreement.

“CIBC” means Canadian Imperial Bank of Commerce.

“Common Carrier” means any land, water, or air conveyance operated under a license for the transportation of Passengers for hire and for which a 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.

“Dependent Children” means any unmarried child of the Cardholder or their Spouse who is, at the date of purchase of Your Ticket, dependent on You for support and is:

a) Under 21 years of age;

b) A full-time student who is under 25 years of age;

c) Of any age with a permanent physical impairment or a permanent mental deficiency.

“Insured Person” means Cardholder, 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.

“Full Fare” means at least seventy-five percent (75%) of the Common Carrier Ticket price on offer, which was charged to Your Card. Full fare is extended to include a Common Carrier Ticket obtained through the redemption of points from the Card travel reward program.

“Loss” and “Losses” means a:

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

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

3. Of thumb and index finger, means complete severance through or above the first (1st) phalange; and

4. Of sight of one eye, 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, means the complete and irrecoverable loss of the ability to utter intelligible sounds;

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

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

8. Of use, means the total and irreversible loss of use provided it is continuous and is determined to be permanent by a physician approved by the Company.

“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.

“Spouse” means the person the Cardholder is legally married to or a partner the Cardholder has lived with for a minimum of twelve (12) consecutive months and who is publicly presented as his/her spouse.

“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.

SCOPE OF COVERAGE

Subject to the terms of the Policy, a covered accident is all those to which the Insured Person may be exposed while:

1. Riding as a Passenger in, on, boarding or alighting from a Common Carrier for which the Full Fare was charged to the Cardholder’s Card;

2. Travelling as a Passenger in, on, boarding or alighting from a Common Carrier 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;

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

DESCRIPTION OF BENEFITS

If Accidental Bodily Injury, directly and independently of all other causes, results in any of the following Losses within three hundred and sixty-five (365) days after the date of a covered accident, as described in the Scope of Coverage, the Company will pay a benefit for the Loss based on the applicable amount from the table below:

SCHEDULE OF ACCIDENTAL LOSSES

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

The maximum indemnity payable to an Insured Person resulting from one (1) accident, regardless of the number of Losses, is limited to five hundred thousand dollars ($500,000).

EXPOSURE AND DISAPPEARANCE

Unavoidable exposure to the elements will be covered as any other Loss, provided such exposure is sustained within the Scope of Coverage. The Insured Person will be presumed to have suffered accidental Loss of life if the Insured Person’s body is not found within one (1) year after the disappearance, stranding, sinking or wrecking of any Common Carrier on which the Insured Person was riding at the time of the accident, subject to all other terms of the Policy.

EXCLUSIONS

The Policy does not cover Loss caused by or resulting from any of the following:

1. Intentional self-inflicted injuries;

2. Suicide or attempted suicide while sane or insane;

3. Sickness, disease, medical conditions and bacterial infection of any kind;

4. Any act of declared or undeclared war;

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. Use of drug and/or alcohol if such use caused or contributed to the accident.

INDIVIDUAL TERMINATION OF INSURANCE

The insurance coverage of any Insured Person shall terminate on the earliest of the following:

a) When the Insured Person has alighted from a Common Carrier and has departed from the terminal, station, pier or airport;

b) The date the Policy is terminated;

c) The date such Insured Person’s Card is cancelled or his/her Card privileges are terminated.

GENERAL PROVISIONS

CURRENCY

All sums payable under this certificate shall be in the legal currency of Canada.

NOTICE OF LOSS/PROOF OF LOSS/PAYMENT OF CLAIMS

TO SUBMIT A CLAIM, PLEASE CALL:

If in Canada or Continental U.S.A., including Hawaii, please call toll free at: 1 866 363-3338. From all other locations, including Mexico, call collect to: 905 403-3338.

When the Company is told of a claim, they will provide the claimant forms for filing proof of Loss. Notice of claim must be given to the Company as soon as reasonably possible. Where possible, written notice should be given to the Company within ninety (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.

Benefits payable under the Policy for any Loss will be paid upon receipt of due proof of Loss.
BENEFICIARY

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable. Benefit payable in the event of the loss of life of a Cardholder will be payable to the estate of the Cardholder. All other benefits will be payable to the Cardholder.

PHYSICAL EXAMINATION AND AUTOPSY

The Company, at its expense, has the right to have the Insured Person examined as often as reasonably necessary while a claim is pending. It may also conduct an autopsy unless prohibited by law.

LEGAL ACTION

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (or any applicable legislation) in the Cardholder’s province of residence.

INSURANCE CERTIFICATE

TRIP INTERRUPTION INSURANCE

KEEP THIS CERTIFICATE IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL.

PLEASE READ THIS CERTIFICATE CAREFULLY BEFORE YOU TRAVEL.

Royal & Sun Alliance Insurance Company of Canada (referred to in this certificate as the “Company”) provides the insurance for this certificate under Group Policy PSI03849177 (referred to in this certificate as the “Policy”). This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A Cardholder or a claimant under the Policy may, on request to the Company, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, changed or modified at the option of the Company.

Trip Interruption Insurance is designed to cover losses arising from sudden and unforeseeable circumstances. This coverage may be cancelled, changed or modified at the option of the Company, at its expense, has the right to have the Insured Person examined as often as reasonably necessary while a claim is pending. It may also conduct an autopsy unless prohibited by law.

DEFINITIONS

Throughout this certificate, all bold, capitalized terms have the meanings 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 is in force.

“Business Meeting” means a meeting, trade show, training course, or convention scheduled before Your Effective Date between companies with unrelated ownership, pertaining to Your full-time occupation or profession and that is the sole purpose of Your Trip.

“Card” means a CIBC Dividend® Visa Infinite® Card.

“Cardholder” means the primary Cardholder, as defined in the Card’s Cardholder Agreement, whose Card is in good standing.

“Caregiver” means the permanent, full-time person entrusted with the well-being of Your Dependent Children and whose absence cannot reasonably be replaced.

“Change in Medication” means the addition of any new Prescription Drug, the withdrawal of any Prescription Drug, an increase in the dose of any Prescription Drug or a decrease in the dose of a Prescription Drug. Exceptions:

• an adjustment in the dosage of insulin or Coumadin (Warfarin), if you are currently taking these drugs;
• a change from a brand name drug to an equivalent generic drug of the same dosage.

“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 and/or recreational activity, regardless of whether such conveyance is leased. Taxi’s, limousines and rental vehicles are not considered common carriers.

“Contamination” means the poisoning of people by nuclear, chemical and/or biological substances which causes illness and/or death.

“Department Store” means a store or place of business which is engaged in the retail sale of clothing, footwear, personal and household goods, and related services.

“Dental Provider” means a dentist, periodontal or orthodontist.

“Doctor” means anyone who is not Your 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 medical treatment is provided.

“Effective Date” means the date and time prepaid travel, accommodations and/or recreation arrangements are purchased and before any cancellation penalties have been incurred, provided the entire cost is charged to the Card.

“Emergency” means any sudden and unforeseen event that begins during the Period of Insurance and makes it necessary to receive immediate treatment from a licensed Doctor or to be hospitalized. An emergency ends when our medical advisors determine that You are medically able to return to Your Departure Point.

“Emergency Services” means any Treatment, surgery or medication that:

• is required for the immediate relief of an acute symptom; or
• upon the advice of a Doctor cannot be delayed until You return to Your Departure Point, and has to be received during Your Trip because Your Medical Condition prevents You from returning to Your Departure Point.

The emergency services must be ordered by or received from a Doctor, or received in a Hospital during Your Trip, or received from a licensed physiotherapist, chiropractor, chiropodist, podiatrist or osteopath, as a result of an Emergency that occurs during Your Trip.

“Family Member” means Your or Your Travelling Companion’s Spouse, mother, father, step-parent, in-laws, daughter, son, step-child, sister, brother, step-sibling, grandparent, grandson, aunt, uncle, niece or nephew.

“Hospital” 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 does not include a spa or nursing home.

“Insured Person” means the Cardholder, the Cardholder’s Spouse, Dependent Children when travelling with the Cardholder or the Cardholder’s Spouse. Dependent Children aged 16 and over are covered when travelling on their own.

Travelling Companions (up to a maximum of two (2) people) will also be considered insured persons provided their pre-paid transportation or accommodation for the same trip were charged to the Cardholder’s Card at the same time as the Cardholder charged the Card for the Cardholder’s Trip.

“Key Employee” means an employee whose continued presence is critical to the ongoing affairs of the business during Your absence.

“Medical Condition” means an Accidental Bodily Injury or sickness (or a condition related to that Accidental Bodily Injury or sickness), including disease, acute psychoses and complications of pregnancy occurring within the first 31 weeks of pregnancy.

“Mental or Emotional Disorders” means emotional or anxiety states, situational crisis, anxiety or panic attacks, or other mental health disorders treated with minor tranquilizers or anti-anxiety (anxiolytics) medication.

“Mountain Climbing” means the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabiners and top-rope or top-rope anchoring equipment.

“Passenger Plane” means a certified multi-engined transportation aircraft provided by a regularly scheduled airline on any regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board or Charter Air Canada charter, or its foreign equivalent, and operated by a certified pilot.

“Period of Insurance” means the period of time between Your Effective Date and Your Return Date.

“Prescription Drug” means drugs and medicines that can only be issued upon the prescription of a Doctor or dentist and are dispensed by a licensed pharmacist. Prescription drugs does not mean such drugs or medicine, when prescribed, performed or recommended by a Doctor included, but not limited to, consultation, prescribed medication, investigative testing, hospitalization or surgery.

• Professional means that you are engaged in a specified activity as Your main-paid occupation.

• “Return Date” means the date on which You are scheduled to return to Your Departure Point.

“Spouse” means the person the Cardholder is legally married to or a partner the Cardholder has lived with for a minimum of 12 consecutive months and publicly presents as his/her spouse.

“Stable” means a condition in respect of which there have been no new, or changes in: symptoms, prescribed medication (type or dosage of medication), or Treatment. In addition, there are no unreported results of tests, investigations, or consultations unless the results indicate no change in a previously identified condition.

“Terrorism” means an act, including but not limited to the use of force or violence and/or the threat thereof, including hijacking of an individual or group in order to intimidate or terrorize any government, group, association or the general public, for political, religious or ideological reasons or ends, and does not include any act of war (whether declared or not), act of foreign enemies or rebellion.

“Travelling Companion” means any person (up to a maximum of two (2) people), other than a Spouse or Dependent Children, who is sharing travel arrangements with the Cardholder.

“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 a period of travel with predetermined and recorded beginning and ending dates and destinations, for which at least 75% of the Common Carrier fare, hotel or similar accommodations, were charged to Your Card prior to the beginning of the trip. Trip is extended to include a Common Carrier ticket or accommodations obtained through the redemption of points from the Card travel reward program.
WHAT TYPES OF COVERAGE ARE PROVIDED?

This coverage provides benefits for:
- Transportation to Your next destination,
- An early return to Your Departure Point, or
- The delay of Your Trip beyond the scheduled Return Date.

WHEN DOES THE INSURED RISK OCCUR?

- Trip Interruption takes effect when the insured risk occurs during Your Trip.
- Trip Delay takes effect when the insured risk occurs during Your Trip and results in Your being delayed, beyond Your scheduled Return Date, from returning to Your Departure Point.

WHEN DOES COVERAGE BEGIN AND END?

Coverage begins on the date You complete a portion of the Trip as shown on Your invoice, ticket, itinerary or other document issued to You by a travel agent or other travel supplier. If a Common Carrier is not used for the Trip, the coverage begins on the date You occupy the pre-paid hotel or similar accommodation.

Coverage ends on the earliest of:
1. Midnight of Your Return Date;
2. The date the Card account is cancelled, Card privileges are terminated, or the date the Card account is no longer in good standing as per the Cardholder’s Cardholder Agreement governing the Card account; or
3. The date the Policy terminates.

CAN COVERAGE BE EXTENDED?

Coverage automatically extends as follows:
1. When You or Your Travelling Companion are hospitalized on Your scheduled Return Date due to a medical Emergency, Your coverage will remain in force during the period of hospitalization and up to 5 days following discharge from the Hospital.
2. Coverage is automatically extended for up to 5 days when You must delay Your scheduled Return Date due to Your or Your Travelling Companion’s medical Emergency.
3. Coverage is automatically extended for up to 72 hours when the delay of a Common Carrier in which You are a passenger causes Your Trip to extend beyond Your scheduled Return Date.
4. Regardless of the automatic extensions above, coverage will not continue beyond 365 days from Your date of departure from Your Departure Point.

WHAT ARE THE RISKS INSURED?

What are the risks insured?

<table>
<thead>
<tr>
<th>WHAT ARE YOU COVERED FOR?</th>
<th>WHAT ARE YOU ELIGIBLE FOR?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Your Emergency Medical Condition or admission to a Hospital following an Emergency.</td>
<td>A, B, E</td>
</tr>
<tr>
<td>2 The admission to a Hospital following an Emergency of Your Family Member (who is not at Your destination), Your business partner, Key Employee or Caregiver.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>3 The Emergency Medical Condition of Your Family Member (who is not at Your destination), Your business partner, Key Employee or Caregiver.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>4 The admission to a Hospital of Your host at destination, following an Emergency Medical Condition.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>5 The Emergency Medical Condition of Your Travelling Companion or their admission to a Hospital following an Emergency.</td>
<td>A, B, E</td>
</tr>
<tr>
<td>6 The Emergency Medical Condition of Your Family Member who is at Your destination or their admission to a Hospital following an Emergency.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>7 The Emergency Medical Condition of Your Travelling Companion’s Family Member or their admission to a Hospital following an Emergency.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>8 Your death.</td>
<td>A</td>
</tr>
<tr>
<td>9 The death of Your Family Member or close friend (who is not at Your destination), Your business partner, Key Employee or Caregiver.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>10 The death of Your Travelling Companion.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>11 The death of Your Travelling Companion’s Family Member, business partner, Key Employee or Caregiver.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>12 The death of Your host at destination, following an Emergency Medical Condition.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>13 The death of Your Family Member or friend, who is at Your destination.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>14 A formal travel warning issued by the Department of Foreign Affairs and International Trade of the Canadian government after the purchase of Your Trip, advising Canadians not to travel to a country, region or city that is part of Your Trip.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>15 A transfer by the employer with whom You or Your Travelling Companion is employed during the Period of Insurance, which requires the relocation of Your principal residence.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>16 The involuntary loss of Your or Your Travelling Companion’s permanent employment (not contract employment) due to lay-off or dismissal without just cause.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>17 Cancellation of Your or Your Travelling Companion’s Business Meeting beyond Your or Your employer’s control.</td>
<td>A, C &amp; E</td>
</tr>
<tr>
<td>18 Your or Your Travelling Companion being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.</td>
<td>A, C &amp; E</td>
</tr>
</tbody>
</table>
WHAT ARE YOU COVERED FOR?  WHAT ARE YOU ELIGIBLE FOR?

19 Delay of a private automobile resulting from the mechanical failure of that automobile, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure, causing You or Your Travelling Companion to miss a connection or resulting in the interruption of Your travel arrangements.  A, D & E  C & E

20 Delay of Your or Your Travelling Companion’s connecting Common Carrier, resulting from the mechanical failure of that Common Carrier, a traffic accident, an emergency police-directed road closure, weather conditions, causing You to miss a connection or resulting in the interruption of Your travel arrangements.  A, D & E  C & E

21 An event completely independent of any intentional or negligent act that renders You or Your Travelling Companion’s principal residence uninhabitable or place of business inaccessible.  A, C & E  N/A

22 The quarantine or hijacking of an Insured Person or their Travelling Companion.  A, C & E  C & E

23 You or Your Travelling Companion being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, scheduled during Your Trip.  A, C & E  N/A

GENERAL EXCLUSIONS

You In addition to the exclusions outlined below under “General Exclusions,” the following exclusions apply to

1. Subject to applicable law, any of Us, Us family members, beneficiaries or assignees of Your insurance policy, are considered Insured Persons. At this time, Us is CIBC. Please refer to the policy details for more information.

PRE-EXISTING CONDITION EXCLUSION

You In addition to the exclusions outlined below under “General Exclusions,” the following exclusions apply to

1. Any transportation and out-of-pocket expenses benefits under this insurance must be undertaken on the earliest of:
   a) The date when Your travel is medically possible; and
   b) Within 10 days following Your originally scheduled Return Date; if Your delay is not the result of hospitalization; or
   c) Within 30 days following Your originally scheduled Return Date; if Your delay is the result of hospitalization, when the benefit is payable because of a Medical Condition covered under one of the insured risks.

LIMITATIONS OF COVERAGE

1. Subject to applicable law, any of Us, Us family members, beneficiaries or assignees of Your insurance policy, are considered Insured Persons. At this time, Us is CIBC. Please refer to the policy details for more information.

2. A

3. B

4. C

5. D

6. E

7. F

8. G

9. H

10. I

11. J

12. K

13. L

14. M

15. N

16. O

17. P

18. Q

19. R

20. S

21. T

22. U

23. V

24. W

25. X

26. Y

27. Z

OTHER CLAIM INFORMATION

1. Subject to applicable law, any of Our policies are excess insurance and are the last payors. All other sources of recovery, indemnity payments or insurance coverage must be exhausted before any payments will be made under any of Our policies.

6. Your commission of a criminal act or Your direct or indirect attempt to commit a criminal act.

7. Your intentional self-inflicted injury, Your suicide or Your attempt to commit suicide (whether sane or insane).

8. Any Medical Condition arising from, or in any way related to, Your chronic use of alcohol or drugs whether prior to or during Your Trip.

9. Medication, drugs or toxic substance abuse or overdose (whether or not You are sane); alcohol abuse, alcoholism or an accident while being impaired by drugs or alcohol or having an alcohol concentration that exceeds 80 milligrams in 100 milliliters of blood.

10. Hospitalization or services rendered in connection with general health examinations for “check-up” purposes, Treatment of an ongoing condition, regular care of a chronic condition, home health care, investigative testing, rehabilitation or ongoing care or Treatment in connection with drugs, alcohol or any other substance abuse.

11. Noncompliance with any prescribed medical therapy or medical Treatment (as determined by the Company) or failure to carry out a Doctor’s instructions.

12. Your Mental or Emotional Disorders.

13. Any injury, sickness or medical condition which, prior to the Effective Date of coverage was such as to render expected medical consultation or hospitalization, which has been shown, by prior medical history, as probably or certain to occur.

14. War (declared or not), act of foreign enemies or rebellion, where a formal travel warning has been issued by the Department of Foreign Affairs and International Trade of the Canadian government prior to the purchase of Your Trip, advising Canadians not to travel to a country, region or city that is part of Your Trip.

15. Ionizing radiation or radioactive Contamination from any nuclear fuel or waste which results from the burning of nuclear fuels; or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

HOW TO MAKE A CLAIM

For general inquiries or to report a claim, please call:

1. 1 866 363-3338.

2. From all other locations, including Mexico, call collect to: 905 403-3338.

You will be given all the information required to file a claim.

An Insured Person must contact Us on the day the insured risk occurs or as soon as reasonably possible to advise Us of the interruption or delay.

We require that a Claim & Authorization form be fully completed, and where applicable, that the following claim documentation be provided:

- A medical document, fully completed by the legally qualified Doctor in active personal attendance and in the locality where the Medical Condition occurred stating the reason why travel was impossible, the diagnosis and all dates of treatment.
- Written evidence of the risk insured which was the cause of the interruption or delay.
- Your operator terms and conditions.
- Copy of Your CIBC Card statement or invoice showing payment of Your Trip.
- Complete original unused transportation tickets and vouchers.
- All receipts for the prepaid land arrangements and/or subsistence allowance expenses.
- Original passenger receipts for new tickets.
- Reports from the police or local authorities documenting the cause of the missed connection.
- Detailed invoices and/or receipts from the service provider(s).

This insurance does not cover fees charged for completing a medical certificate.

FAILURE TO COMPLETE THE REQUIRED CLAIM & AUTHORIZATION FORM IN FULL WILL DELAY THE ASSESSMENT OF YOUR CLAIM.

OTHER CLAIM INFORMATION

During the processing of a claim, We may require You to undergo a medical examination by one or more Doctors selected by Us and at Our expense. You agree that the Company and its agents have:

a) Your consent to verify Your health card number and other information required to process Your claim, with the relevant government and other authorities;

b) Your authorization to Doctors, Hospitals and other medical providers to provide Us, any and all information they have regarding You, while under observation or Treatment, including Your medical history, diagnoses and test results; and
c) Your agreement to disclose any of the information available under a) and b) above to other sources, as may be required for the processing of Your claim for benefits obtainable from other sources.

You may not claim or receive in total more than 100% of Your total covered expenses or the actual expenses which You incurred, and You must repay Us any amount paid or authorized by Us on Your behalf if and when We determine that the amount was not payable under the terms of Your insurance. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (or other applicable legislation) in the Cardholder’s province of residence. In addition, the venue of any action or arbitration proceeding shall only be in the province or territory of Your principal residence, You, Your heirs and assigns consent to the transfer of any action or arbitration proceeding to the province or territory where the insurance was issued and at a venue chosen by Us.
2. If you are eligible, from any other insurer, for benefits similar to the benefits provided under this insurance, the total benefits paid to you by all insurers cannot exceed the actual expense that you have incurred. We will coordinate the payment of benefits with all insurers from whom you are eligible for benefits similar to those provided under this insurance, to a maximum of $100 per Insured Person, for the cost incurred to meet the Emergency Needs as determined by the Company.

3. Unless otherwise prohibited by law, if you incur expenses covered under this insurance due to the fault of a third party, you may take action against the party at fault. You agree to cooperate fully with us and to allow us, at our own expense, to bring a law suit in your name against the third party. If you recover against a third party, you agree to hold in trust sufficient funds to reimburse us for the amounts paid under the insurance.

4. Payment, reimbursement and amounts shown throughout this certificate are in Canadian dollars, unless otherwise stated. If currency conversion is necessary, we will use the exchange rate on the date the last service was rendered to you. This insurance does not pay for any interest.

5. This contract is void in the case of fraud or attempted fraud by you or if you conceal or misrepresent any material fact or circumstance concerning this insurance.

6. Throughout this document, any reference to age refers to your age on your Effective Date.

7. When making a claim under this insurance, you must provide the applicable documentation we may reasonably require. Failure to provide the applicable documentation will invalidate your claim.

8. We are not responsible for the availability, quality or results of medical treatment or transportation, or your failure to obtain medical treatment.

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**INSURANCE CERTIFICATE**

**FLIGHT DELAY AND BAGGAGE INSURANCE**

Royal & Sun Alliance Insurance Company of Canada (referred to in this certificate as the “Company”) provides the insurance for this certificate under Master Policy 59033759743 (referred to in this certificate as the “Policy”). This certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A Cardholder or a claimant under the Policy may, on request to the Company, obtain a copy of the Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, changed or modified at the option of the Company at any time without notice. This certificate replaces any and all certificates previously issued to the Cardholder with respect to the Policy.

This certificate outlines what Flight Delay and Baggage Insurance is and what is covered along with the conditions under which the Company will make payments. If you have any questions, please contact us at 1-866-363-3338.

**DEFINITIONS**

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

**“Aggregate Limit”** means the maximum amount which will be paid as the result of any covered occurrence regardless of the number of fares charged to the Card. If the total amount claimed by all Insured Persons as a result of any one covered occurrence is more than the aggregate limit, the amount to be paid for each Insured Person will be prorated in amount for all Insured Persons.

**“Card”** means a CIBC Dividend® Visa Infinite® Card.

**“Cardholder”** means the person whose name is embossed on the Card or who is authorized to use the Card in accordance with the Cardholder Agreement.

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

**“Common Carrier”** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a Full Fare ticket has been obtained. Common carrier does not include any conveyance that is hired or chartered for any person or company, or that is obtained for the convenience of an individual person.

**“Commuting”** means the regular or frequent travel between residence and place of employment usual to the Insured Person.

**“Dependent Children”** means any unmarried child of the Cardholder or their Spouse who is, at the date of purchase of the Card, under 21 years of age;

**“Emergency Needs”** means any emergency medical need, including costs incurred as a result of: a) an accident; b) a natural disaster; c) an act of terrorism; or d) an infectious disease or food poisoning;

**“Full Fare”** means at least seventy-five percent (75%) of the Full Fare ticket price, which was charged to the Common Carrier.

**“Insured Person”** means the Cardholder, Spouse and Dependent Children, whether travelling together or not, when the Full Fare is charged to the Cardholder’s Card.

**“Reasonable Living Expenses”** means an Insured Person’s expenses for meals and accommodation as determined by the Company.

**“Spouse”** means the person the Cardholder is legally married to or a partner the Cardholder has lived with for a minimum of 12 consecutive months and publicly presents as his/her spouse. "We," “Us” and “Our” refer to Royal & Sun Alliance Insurance Company of Canada.

**“You”** or **“Your”** mean an Insured Person.

**DESCRIPTION OF BENEFITS**

**PART 1 – FLIGHT DELAY; TRANSPORTATION EXPENSE & ENTERTAINMENT EXPENSES**

**FLIGHT DELAY/MISSED CONNECTION**

The Company will reimburse the Cardholder for Reasonable Living Expenses incurred during the period of flight delay or missed connection subject to an Aggregate Limit of $500 provided that:

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;

b) The delay lasted in excess of four (4) hours from the time of scheduled departure causing You to:
   • delay Your travel arrangements; and/or
   • miss a connecting flight;

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

d) The delay of the flight was the result of strike by airline personnel, quarantine, civil commotion, hijack, natural disaster, inclement weather, mechanical breakdown or air traffic delays caused by congestion in the skies; and

e) The Insured Person provides receipts for Reasonable Living Expenses.

**TRANSPORTATION EXPENSE**

The Company will reimburse the Cardholder up to an Aggregate Limit of $100 for ground transportation expenses if:

a) As a result of a covered flight delay or missed connection, the Insured Person returns directly to either the Insured Person’s principal residence or a place of overnight accommodation; and

b) As a result of a covered return flight delay or missed connection, the Insured Person travels to a place of overnight accommodation.

**ENTERTAINMENT EXPENSES**

The Company will reimburse the Cardholder up to an Aggregate Limit of $100 for entertainment expenses incurred if, as the result of a covered flight delay or missed connection, the Insured Person attends a ticketed event such as, but not limited to, a movie theatre, theatre, concert hall, opera or sports event.

**TO CLAIM FOR BENEFITS**

As described in Part 1, the following must be submitted to the Company: a) Verification by the airline of the delay, including the reason for and duration of the delay; and any compensation issued; b) Original itemized expense receipts; c) A copy of the travel agent’s invoice/itinerary, or a copy of the account statement on which the Full Fare expense appears, showing your Card as the method of payment or showing it as a free ticket obtained through the redemption of points from the Card travel reward program; and d) A copy of the airline ticket.

**PART 2 – DELAY OF CHECKED BAGGAGE**

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

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

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

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

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

**TO CLAIM FOR BENEFITS**

As described in Part 2, the following must be submitted to the Company: a) Itemized original receipts for actual expenses incurred; b) A copy of the baggage claim ticket; c) Verification from the airline of the delay including reason, duration of delay, and any compensation issued; d) A copy of the travel agent’s invoice/itinerary, or a copy of the account statement on which the Full Fare expense appears, showing your Card as the method of payment or showing it as a free ticket obtained through the redemption of points from the Card travel reward program; and e) A copy of the airline ticket.
PART 3 – LOST OR STOLEN CHECKED BAGGAGE

The Company will reimburse the Cardholder up to an Aggregate Limit of $1,000 (maximum $500 per Insured Person) for direct physical loss or damage of an Insured Person’s baggage and the personal property contained therein when the baggage is checked with a Common Carrier or carried by the Insured Person on a Common Carrier.

Also, the Full Fare for travel in or on the Common Carrier must be charged to the Card or obtained through the redemption of points from the Card travel reward program.

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

Payment is based on the actual replacement cost of any lost or stolen article provided the article is actually replaced – otherwise, payment is based on the actual cash value of the article at the time of loss.

TO CLAIM FOR BENEFITS, as described in Part 3, the following must be submitted to the Company:

a) A copy of the travel agent’s invoice/itinerary, or a copy of the account statement on which the Full Fare expense appears, showing Your Card as method of payment or showing it as a free ticket obtained through the redemption of points from the Card travel reward program;

b) A copy of the airline ticket;

c) A copy of the initial claim report submitted to the Common Carrier; 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.

EXCLUSIONS

The Policy does not cover loss caused by or resulting from:

1. Any act of declared or undeclared war;

2. Any accident occurring while the Insured Person is operating or learning to operate or serving as a member of the crew of any aircraft;

3. Any criminal act by the Insured Person;

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

5. Purchases related to the delayed baggage made more than four (4) days after the date Your baggage was scheduled to arrive by the Common Carrier or made after the baggage is returned by the Common Carrier (applies to Part 2 only).

Property excluded: In addition to the exclusions outlined above, the following exclusions apply to “Part 3: Lost or Stolen Checked Baggage” only. The Policy will not pay for any expenses incurred directly or indirectly relating to:

6. Animals, sporting equipment (except golf clubs and golf bags; skis, ski poles and ski boots; and racquets), cameras and accessory equipment, eye glasses, sunglasses, contact lenses, prosthetic devices including dentures, fur, tickets, valuable papers and documents, securities and money;

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

8. Nuclear fuel or waste, or the combustion of nuclear fuels;

9. Baggage or personal property lost, stolen or damaged during Commuting.

TIME OF COVERAGE

COVERAGE BEGINS:
The insurance begins automatically at the latest of the following:

1. The date the Policy is effective;

2. The date the Cardholder falls within the definition of an Insured Person.

COVERAGE ENDS:
The insurance ends automatically at the earliest of any of the following:

1. The date the Policy is terminated;

2. The date the Cardholder no longer falls within the definition of an Insured Person;

3. The date the Cardholder’s Card privileges are otherwise terminated.

NOTICE OF LOSS/PROOF OF LOSS/PAYMENT OF CLAIMS

TO SUBMIT A CLAIM, PLEASE CALL:

From all other locations, including Mexico, call collect to: 1 866 363-3338. From all other locations, including Mexico, call collect to: 905 403-3338.

TO CLAIM FOR BENEFITS, as described in Part 3, the following must be submitted to the Company:

a) A copy of the travel agent’s invoice/itinerary, or a copy of the account statement on which the Full Fare expense appears, showing Your Card as method of payment or showing it as a free ticket obtained through the redemption of points from the Card travel reward program;

b) A copy of the airline ticket;

c) A copy of the initial claim report submitted to the Common Carrier; 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.

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

YOUR PRIVACY ON THIS INSURANCE

Royal & Sun Alliance Insurance Company of Canada is committed to protecting Your privacy and the confidentiality of Your personal information. We will collect, use and disclose personal information for the purposes identified in Our Privacy Policy. To obtain more information, You can review our Privacy Policy online at www.rsagroup.ca or request a copy by calling 1 888 877-1710.

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