



# Important notice of changes

## Important information about insurances available on your CIBC credit card

**Amendments to Certificates of Insurance  
Effective July 1, 2021**

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

You may refer to your original Certificates of Insurance and note the amendments below.

### **The following changes apply to your out-of-province emergency travel medical insurance (Policy No. PSI033849248)**

#### **The following exclusion is added to Other Exclusions:**

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

Any condition you suffer or contract, or any loss you incur in a specific country, region or area while a travel advisory of "Avoid non-essential travel" or "Avoid all travel" is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before your departure date, even if the trip is undertaken for essential reasons. This exclusion only applies to conditions or losses which are related, directly or indirectly, to the reason for which the travel advisory was issued.

If the travel advisory is issued after your departure date, your coverage under this insurance in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for you to safely evacuate the country, region or area, after which coverage will be limited to conditions or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.

## **The following changes apply to your trip interruption insurance (Policy No. PSIO33849177)**

### **The following wording replaces any existing Insured Risk(s) in the Certificate of Insurance related to a travel advisory issued by the Canadian government:**

A travel advisory issued by the Government of Canada, after your date of departure, of "Avoid non-essential travel" or "Avoid all travel" to a specific country, region or area originally ticketed for a period that includes your trip.

### **The following exclusions are added to the General Exclusions:**

- Any medical condition you suffer or contract, or any loss you incur in a specific country, region or area while a travel advisory of "Avoid non-essential travel" or "Avoid all travel" is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before your date of departure, even if the trip is undertaken for essential reasons. This exclusion only applies to medical conditions or losses which are related, directly or indirectly, to the reason for which the travel advisory was issued.

If the travel advisory is issued after your date of departure, your coverage under this insurance in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for you to safely evacuate the country, region or area, after which coverage will be limited to medical conditions or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.

- A trip interruption or trip delay which is related, directly or indirectly, to Coronavirus disease 2019 (COVID-19).

## **The following change applies to all insurance certificates included with your card:**

### **The following wording is added to the general provisions of the Certificates of Insurance:**

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

## Amendments to Certificates of Insurance Effective July 1, 2016

Effective July 1, 2016, the Out of Province Emergency Travel Medical Insurance afforded under RSA Master Policy No. PSIO33849248, Trip Cancellation/Trip Interruption Insurance afforded under RSA Master Policy No. PSIO37171999, Trip Interruption Insurance afforded under RSA Master Policy No. PSIO33849177, and Common Carrier Accident Insurance afforded under RSA Policy No. PSIO33769023 is amended as follows:

The sentence "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" is deleted and replaced with "Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code."

In addition, the Trip Cancellation/Trip Interruption Insurance afforded under RSA Master Policy No. PSIO37171999, and Trip Interruption Insurance afforded under RSA Master Policy No. PSIO33849177 is amended as follows:

The sentence "**This policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.**" is added to your certificate of insurance.

Please ensure you know which of the travel insurances listed here are applicable to your card, as not all of the coverages may apply to your card.

All other terms of the Certificates of Insurance remain unchanged. Please retain this Amendment with your original Certificates of Insurance for future reference. You may wish to carry this information with you when you travel.

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. You may contact the insurer at 1-866-363-3338 in Canada and the U.S or collect from elsewhere at 905-403-3338 or visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca).

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