CIBC 09 Insurance

This certificate describes

• OPPORTUNITY WHEN

Insurance Company of Canada (the "Company") under Policy number PSI033849248 certificate. If

• MEDICAL ASSISTANCE SERVICES

We

or to identify

MUST CALL THE CIBC TRAVEL ASSISTANCE LINE AT THE FIRST AVAILABLE

pass along emergency messages bet

arrange for emergency cash;

verify

travel because it is subject to certain limitations and exclusions.

medical and travel services in most major languages when

you

find a

passport, airline ticket or baggage is lost;

In addition, there are no unreported results of tests, investigations, or consultations

" is a licensed facility, which provides people with care

" is the person the

" means a medical, therapeutic or diagnostic procedure prescribed,

" means a natural child (legitimate or illegitimate) any

" means any land, air or water conveyance which is licensed to transport

" is any land, air or water conveyance which is licensed to transport

" means a CIBC Gold Visa™

" is any land, air or water conveyance which is licensed to transport

WHAT'S COVERED

liabilities, e.g. television, taxis, 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 policy for an additional 12 hours following: (a) your discharge from a hospital; (b) expiry of coverage (if you are not returning home); (c) return home after emergency, or (d) expiry of coverage if your return home has been delayed because your covered vehicle has been delayed or if a private vehicle becomes unavailable on the way to your departure point.

WHAT'S NOT COVERED

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

a) Any condition if in the 90 days before your departure date, that condition or event caused or contributed to your trip cancellation.

b) 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.

c) 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 oxygen or taken oral steroids (for example, prednisone or prednisolone) not including inhalers.

We will not pay for:

- The continued treatment, investigations, recurrence or complication of a heart or lung condition following treatment for an emergency for that condition during which you were medically required to fly home with

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You, the cardholder, spouse or dependent child (if you or someone who is insured under this coverage. The daily amount and the maximum refer to total expenditures for all persons covered, not to expenditures for each individual.

Vehicle services: Up to $5,000 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 that 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 of residence. If a private vehicle (which has not been used for commercial purposes) is stolen or unable to be driven due to an accidental loss, e.g. vandalism, theft, rentals. This also includes contracted expenses at home

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condition during your trip, if the medical advisors of Global Excel Management Inc. advised you, or would have advised you if given the opportunity to do so, to return to your provincial residence.

• Expenses incurred where you have chosen not to follow Global Excel Management Inc.’s instructions.

• Elective treatment, meaning treatment that is not required due to an emergency even if it is recommended by a doctor.

• 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 to ensure the condition or related condition causing you to seek treatment.

• Any treatment, investigation or surgery that is not due to an emergency.

• Any surgery, invasive investigation, including cardiac catheterization unless preapproved by Global Excel Management Inc., or except urgent circumstances, on an emergency basis, immediately following admission to a hospital.

• Expenses for treatment which is experimental.

• Expenses incurred if you have left your provincial residence for the purposes of receiving medical care or hospital services.

• Any expenses for the care of children or a parent related to childbirth and delivery or any complications of pregnancy, if you travel during the nine weeks before your expected delivery date as determined by your doctor at home.

• Any expenses for the care of dependent children born prior to the departure date who are less than 15 days on the departure date.

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

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

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

• Expenses incurred as a result of you driving while impaired by drugs or other toxic substances, or with an alcohol level above the legal limit as determined in the province where you live.

• Expenses incurred directly or indirectly as a result of your abuse of medications, drugs, alcohol or other toxic substances.

• Expenses incurred as a result of intentionally self-inflicted injuries, suicide or attempted suicide, whether you are sane or insane.

PART 3: TRAVEL SERVICES

WHAT TO DO IN THE EVENT OF A TRAVEL EMERGENCY OR IF YOU NEED PRE-TRIP INFORMATION

If you need emergency travel service or pre-trip information, simply call the CIBC Travel Assistance Line. If in Canada or Continental U.S.A., including Hawaii, call toll free at 1-877-350-6970. Call collect at all other locations, including Mexico, call collect at 905-816-2571. Assistance will be provided by a representative of Global Excel Management Inc.

HERE’S HOW WE CAN HELP YOU:

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 incursions there are, what 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 urgent 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 31 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 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 credit card.

PART 3: WHAT YOU SHOULD KNOW

INFORMATION ABOUT YOUR COVERAGE

This insurance provides coverage whenever you leave your province of residence. You will be covered for the first 31 consecutive days of a trip, including the date you leave on your trip. If you purchase additional coverage for the excess portion of your trip by calling CIBC Travel Medical Insurance at 1-888-281-9100:

• You are covered by Royal & Sun Alliance Insurance Company of Canada under Policy number PSI033849248. Global Excel Management Inc. is the assistance and claims service provider under this coverage.

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

• 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 of residence.

• For the purposes of this program, your trip begins when you leave the province where you live. If you are flying, your trip begins when you take off from the province where you leave. If you are driving, your trip begins on the departure date and return date.

• For the purposes of this program, coverage ends at the earliest of:
  a. the date you return to your province of residence;
  b. the date your card is cancelled;
  c. the date your card premiums are terminated;
  d. the date the cardholder attains age 65;
  e. the date the Policy is terminated.

• All payments you make are 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 beneficiaries, or the provider of the service.

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

• In a medical emergency you must use the closest hospital or medical facility or the facility determined by us.

• After the issuer pays your health 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 in total more than 100% of your total covered expenses or the actual expenses which you incur. You may not claim in total more than 100% of the date that you incurred the expenses.

• If another insurer pays you as well, we will co-ordinate with them to make sure payments don’t exceed the expenses you have incurred.

• If you are refused and your former employer provides you to under an extended health insurance plan, a lifetime maximum coverage of:
  – $50,000 or less, we will co-ordinate payment with the coverage.
  – more than $50,000, we will co-ordinate payment with the coverage only to excess of $50,000.

• If you are actively employed and your current employer provides you to under a group health insurance plan, a lifetime maximum coverage of:
  – $50,000 or less, we will co-ordinate payment with the coverage.
  – more than $50,000, we will co-ordinate payment with the coverage only to excess of $50,000.

• We have the right to obtain from your doctor any pertinent medical records or information required to assess your claim.

• We have the right, in consultation with the doctor who is treating you, to transfer you to another hospital or medical facility or back to the province where you live. We are not liable for replacement for expenses relating to your trip to another hospital.

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

• This coverage is void if you misrepresent or conceal information that may affect it.

• The terms of this coverage are governed and interpreted according to the laws of the province of Ontario.

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

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

If your incur expenses due to the fault of a third party, we may take action against the party at fault in your behalf. We will negotiate your full cooperation with us and we will pay all of the related expenses.

PART 4: HOW TO MAKE A CLAIM

Call the CIBC Travel Assistance Line and the representative will tell you exactly what to do. You must submit your claim to us within 90 days of the date the service was provided. Your legal action may be brought to recover on this Policy under applicable law within 2 years of the date the related service was provided. To such action may be brought after 12 months from the time written proof of loss is received.

If you pay the costs of any service that may be covered, be sure to obtain original itemized receipts.

We will replace your purchase of your departure date and return date. While airline tickets and custom stamps are preferred, you will accept a credit card receipt with proof of purchase date from the province where you provided it is signed by you and contains your name and the location and date of your purchase.

Your certificate number is your card account number.

HERE ARE THE NUMBERS TO CALL

CIBC Travel Assistance Line
For emergency assistance, pre-trip information, general inquiries and claims reporting and processing, call Toll-free in Canada or Continental U.S.A., including Hawaii: 1-877-350-6970
Collect at all other locations, including Mexico: 905-816-2571
If you’re travelling for more than 31 days, call CIBC Travel Medical Insurance to arrange coverage for the excess portion of your trip in North America: 1-800-281-9109
In Toronto: 416-340-0524

PART 5: AMENDMENT

This coverage may be cancelled, changed or modified at the option of the card issuer at any time without notice. This certificate replaces any and all certificates previously issued to the cardholder with respect to the Policy.

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 stated in our Privacy Policy. To obtain more information, you can review our Privacy Policy online at www.rivetgppca.com or request a copy by calling 1-800-877-1710.