



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 wording replaces any existing General Exclusion(s) wording in the Certificate of Insurance related to medical conditions or losses the insured person suffers or contracts in a specific country, region or area while a travel advisory is issued by the Canadian Government:

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 cancellation/trip interruption insurance (Policy No. PSIO37171999)

The following wording replaces any existing Covered Reason(s) in the Certificate of Insurance related to a travel advisory issued by the Canadian Government after the purchase of your trip:

A travel advisory issued by the Government of Canada, after the purchase of your trip and prior to your departure date, 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 wording replaces any existing Covered Reason(s) in the Certificate of Insurance related to a travel advisory issued by the Canadian Government after your departure date:

A travel advisory issued by the Government of Canada, after your departure date, 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 wording replaces any existing General Exclusion(s) wording in the Certificate of Insurance related to medical conditions or losses the insured person suffers or contracts in a specific country, region or area while a travel advisory is issued by the Canadian Government:

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 departure date, 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 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 medical 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 exclusion is added to the General Exclusions:

A trip cancellation, 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 replaces any existing general provision(s) in the Certificates of Insurance related to Sanctions:

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.

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.

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BS-21A-INOC-EN