

SUNOVA BUSINESS PLATINUM MASTERCARD®

Travel insurance

Contract

sunova
CREDIT UNION

FOR YOUR RECORDS

Insurance coverage underwritten by Desjardins
Financial Security Life Assurance Company.

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S30003 (04/17)

The life and health insurance coverage is underwritten by:

Desjardins Financial Security Life Assurance Company

200, rue des Commandeurs

Lévis (Québec) G6V 6R2

- Telephone: 1-800-463-1623
- Fax: 1-866-301-7131
- desjardinstravelinsurance.ca

In some provinces, the property insurance coverage is underwritten by:

The Personal Insurance Company

6300, boulevard Guillaume-Couture

Lévis (Québec) G6V 6P9

- Telephone: 1-800-463-6416
- Fax: 418-838-2216
- desjardins.com

Customer service is provided by Desjardins Financial Security Life Assurance Company.

The Assistance Service is provided by Sigma Assistel.

Words in *italics* are defined in the "Definitions" section on pages 32 to 35.

**Important notice
Please read carefully**

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your contract before you travel as your coverage may be subject to certain limitations, restrictions or exclusions. We would specifically like to draw your attention to the limitation for pre-existing medical conditions or injuries.

In the event of an *accident*, injury or illness, your prior medical history may be reviewed when a claim is made.

Your Travel Insurance contract also provides travel assistance.

**Please read your travel insurance
contract carefully before you travel**

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Table of coverage

COMMON CARRIER ACCIDENT COVERAGE

Maximum age: No limit

Maximum number of days of coverage: No limit

Maximum amount of insurance: \$1,000,000

TRIP CANCELLATION COVERAGE

Maximum age: No limit

Maximum number of days of coverage: No limit

Maximum amount of insurance:

- Cancellation before departure: \$2,000
- Delayed departure or missed connection: \$2,000
- *Default of a travel service supplier:* \$2,000
- Early or delayed return: Unlimited

Note: The expenses eligible for reimbursement are those that were prepaid with your credit card for you, your spouse or your dependent children.

BAGGAGE COVERAGE

Maximum age: No limit

Maximum number of days of coverage:

- age 59 or under 48 days
- age 60 to 64 23 days
- age 65 or over 15 days

Maximum amount of insurance:

- Theft or damage to baggage: \$1,000
- Late delivery of baggage: \$500

Note: All the amounts of insurance apply per trip per insured unless otherwise indicated.

Duration of coverage

Important: You are insured only for the number of days indicated in the table of coverage. For trips that exceed the number of days indicated, you will not be covered for the exceeding days.

Note: The departure and arrival dates are considered complete days when calculating the duration of the trip.

To contact the Insurer

- Requests for information
 - Claims
-

Canada or United States (Toll free)	1-800-463-1623
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Anywhere in the world (Call collect)	418-647-5299
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To contact the Assistance Service

Canada or United States (Toll free)	1-844-234-6255
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Anywhere in the world (Call collect)	514-875-4126
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1. Coverage description

Travel Insurance covers only losses that occur as a result of sudden and unforeseeable *events*. The duration of the coverage and the amounts of insurance that apply to your contract are indicated in the table of coverage.

This Travel Insurance is an individual insurance offered to *cardholders*. As a *cardholder*, you are automatically covered for all the trips you take outside your *province of residence*. Subject to certain terms and conditions, this insurance also covers your *spouse* and your *dependent children* if they accompany you throughout their *trip*.

Your Travel Insurance plan also gives you access to the Assistance Service during your *trip*.

We encourage you to read these general conditions of your contract carefully, and draw your attention, in particular, to the **“Limitations for Pre-Existing Medical Conditions or Injuries”** on pages 15 to 17. Also examine the **Limitations, Restrictions and Exclusions**, indicated on pages 15 to 24. In addition, refer to pages 28 to 31 for an explanation of the procedure for submitting **claims**. Do not hesitate to contact your *Insurer* to check the scope of coverage for which you are eligible. You may also need to speak with your *physician* to obtain information regarding your health or your medical record.

Contract

Your insurance contract includes the following documents:

- these general conditions;
- any rider or appendix related to contract changes or updates;

The terms and conditions indicated in these general conditions apply to all coverages that commence as of April 12, 2017.

Who is eligible?

To be eligible for the coverage offered under this Travel Insurance, you, your *spouse* and *dependent child*, must satisfy the following conditions:

- a) You must be a *Canadian resident* and be at least 15 days old;
- b) Your *age*, on the date of departure, must be lower than or equal to the maximum *age* indicated in the table of coverage;
- c) Your *credit card* must have been activated prior to departure;
- d) Your privileges as a *cardholder* must not have been suspended;
- e) Your *credit card* must not be in arrears for more than 90 days;
- f) Your *trip* must begin and end in Canada, in your *province of residence*;
- g) Your *trip* must be taken outside your *province of residence*; this condition, however, does not apply to **Common Carrier Accident coverage** and **Trip Cancellation coverage**;

Also, to be eligible for Travel Insurance, the *spouse* and *dependent children* of the *cardholder* must accompany the *cardholder* throughout their *trip*.

2. What coverages are offered?

1. Common Carrier Accident coverage

Under this coverage you are insured against any *accident* that occurs while you are travelling as paying passengers in a *common carrier*. **To be eligible, you must have purchased for yourself, with your *credit card*, a ticket to travel in a *common carrier*. Your *spouse* and your *dependent children* will receive the same coverage if you purchased their tickets with your *credit card* and if they accompany you throughout their *trip*.**

You are also covered:

- a) when boarding or leaving a *common carrier*,

- b) when you have in your possession tickets already paid for with your *credit card* and are using another means of ground transportation. This means of transportation must be operated by a carrier licensed for passenger transportation. *Insureds* use it to go to or come back from the airport, station or harbour (wharf) with the intention of using, or immediately after using, the *common carrier* for which you purchased the tickets;
- c) when you have in your possession tickets already paid for with your *credit card* and are on the grounds of the airport, station or harbour with the intention of using, or immediately after using, the *common carrier* for which you purchased the tickets.

The *Insurer* will pay a benefit to any *insured* who suffers one of the losses indicated below as a result of an *accident*. If so, the *insured* is entitled to an amount that represents a percentage of the maximum amount of insurance shown in the table of coverage. This amount applies to the *cardholder* and their *spouse* and *dependent children*, if applicable.

Accidental loss	Percentage of the insurance amount
• of life	100%
• of use of two of the following limbs: foot, hand or eye	75%
• of use of one of the following limbs: foot, hand or eye	50%
• of use of one thumb and index finger of the same hand	25%
• of use of one finger or one toe	10%

An *insured* ceases to be covered:

- a) when they leave the *common carrier* for which the tickets were purchased using the *holder's credit card*;
- b) immediately following a situation described above;

- c) when they leave a ground *common carrier*, operated by a carrier licensed for passenger transportation, that they used to come back from the airport, station or harbour (wharf) immediately after using the *common carrier* for which the tickets were purchased.

2. Trip Cancellation coverage

Under this coverage you are insured against expenses related to the cancellation of a *trip*. The cancellation must be due to the causes indicated in this section and recognized by the *Insurer*. The expenses eligible for reimbursement are those that were prepaid with your *credit card* for you, your *spouse* or your *dependent children*.

Also, to be eligible, your *spouse* and your *dependent children* must accompany you throughout their *trip*.

Causes of cancellation – For the causes mentioned in subsections "a" to "g", the *illness* or *accident* must be serious enough to prevent you from proceeding with your *trip*. In the case of a dispute, the *Insurer* also reserves the right to have the person in question examined by a *physician* of its choosing. The causes for cancellation recognized by the *Insurer* for the purposes of this coverage are as follows:

- a) You or one of your *family members* becomes ill, has an *accident* or dies.
- b) Your *travelling companion* becomes ill, has an *accident*, dies or is unable to take the *trip* due to one of the causes of cancellation stipulated in this section.
- c) A *family member* of your *travelling companion* becomes ill, has an *accident* or dies.
- d) The person responsible for the care of your *dependent children* or the person for whom you are the legal guardian becomes ill, has an *accident* or dies.
- e) Your business partner, a *key employee* or your *host at destination* becomes ill, has an *accident* or dies.
- f) You, your *spouse*, your *travelling companion*, or the *spouse* of your *travelling companion* becomes pregnant:
 - after your *trip* is reserved; and

- the scheduled return date occurs during the 60 days preceding the due date or any time following the due date.
- g) The *business meeting* you are scheduled to attend is cancelled. This cancellation is necessary because the person with whom prior arrangements were made becomes ill, has an *accident* or dies. Reimbursement is limited to transportation expenses and a maximum of 3 days of accommodation.
 - h) You or your *travelling companion* receives notice of custody of a child, the effective date of which occurs during the *trip*.
 - i) You or your *travelling companion* is called upon to serve as a police officer, firefighter, or called upon to serve in the armed forces in active duty or as a reservist, or if you are called upon to provide essential healthcare services.
 - j) You are summoned for jury duty or are subpoenaed as a witness during the time the *trip* is scheduled to take place.
 - k) You are quarantined or the *plane* aboard which you are travelling is hijacked.
 - l) The person for whom you are the estate executor dies.
 - m) You are required to move more than 160 kilometres from your place of residence in the 30 days prior to your departure. This transfer is required by the employer for whom you were working on the date you paid your travel expenses with your *credit card*.
 - n) A disaster causes significant damage to your main residence located in your *province of residence* or to your place of business.
 - o) A particular situation occurs in your destination country or region, which prompts the Canadian government to issue a travel advisory against travel to that destination. This advisory must have been issued after the date on which your plane ticket or travel package was purchased.
 - p) Default of the travel service supplier. The travel service supplier must have an office in Canada and hold all the licences and operating certificates required by the competent Canadian authorities.

- q) The company you work for shuts down operations (lock-out), declares bankruptcy or you involuntarily lose your *permanent employment*. These causes can only be argued if:
- at the time the travel expenses were paid with your *credit card*, you had been actively working for the same employer for more than one year; and
 - you had no reason to believe that you would lose your job.
- r) Your cruise is cancelled due to a mechanical failure, grounding or quarantining of the cruise ship or it is repositioned due to bad weather. The cancellation can occur either prior to the departure date from your *province of residence*, or after this date if the cancellation occurs before the departure date of the cruise ship.
- s) If your connecting *common carrier* or *vehicle* is delayed due to a traffic accident or emergency road closure by police. The *common carrier* can also be delayed by mechanical problems, inclement weather, or a natural disaster. This delay must result in you missing a connection that prevents you from continuing your *trip* as planned.

Covered costs if the reason for cancellation occurs before departure

In the event of cancellation prior to departure, this coverage provides for reimbursement of the following expenses, provided you charged them to your *credit card*, up to the maximum amount of insurance indicated in the table of coverage:

- a) Prepaid *travel* expenses that are not reimbursed by the *travel service supplier* (the *Insurer* considers travel credits a reimbursement).
- b) Additional expenses incurred as a result of the following:
- one of your *travelling companions* must cancel for one of the reasons described above, and you decide to proceed with the *trip* as initially planned, without this *travelling companion*.

The *Insurer* will reimburse some of the cancellation fees stipulated in the *travel service supplier's* contract.

These expenses are determined on the basis of the date of the *event* causing the cancellation or in the case of a statutory holiday, the first business day thereafter. Furthermore, reimbursement is made only if the travel agency or carrier concerned is notified on the day the cause for cancellation occurs. In the case of a statutory holiday, notification can be given on the first business day thereafter. The *Insurer's* claims department must be informed at the same time.

Covered costs if your departure is delayed or if you miss a connection

The *Insurer* will reimburse the following expenses that are not reimbursed by the *travel service supplier* (the *Insurer* considers travel credits a reimbursement), provided you charged your travel ticket to your *credit card*. The maximum reimbursement corresponds to the amount of insurance indicated in the table of coverage. Eligible expenses are as follows:

- a) The additional cost of a one-way, economy-class ticket by the most direct route to the scheduled destination if you missed a connection due to any of the following reasons:
 - delay of the *common carrier* (*plane*, bus, train, boat, taxi or limousine), if the delay is caused by inclement weather, a natural disaster, or mechanical problems; or
 - delay of the *common carrier* or a *vehicle* if your delay is caused by a traffic accident or emergency road closure (in which case a police report is required).

In all cases, you must have planned to be at the point of departure at least 3 hours before the scheduled time of your departure.

- b) The additional cost of a one-way, economy-class ticket by a scheduled carrier (*plane*, boat, train, bus) by the most direct route. This ticket will allow you to rejoin your group for the rest of the *trip* if:
 - your departure is delayed because you became ill or had an *accident*;
 - your *travelling companion* became ill or had an *accident*.

- c) Reasonable *living expenses*. The maximum reimbursement for *living expenses* is \$200 per day, for a total of \$2,000.

Covered costs if you must return early or delay your return

The *Insurer* will reimburse the following expenses that are not reimbursed by the *travel service supplier* (the *Insurer* considers travel credits a reimbursement), provided you charged your travel ticket to your *credit card*. The maximum reimbursement corresponds to the amount of insurance indicated in the table of coverage. Eligible expenses are as follows:

- a) The additional cost of a one-way, economy-class ticket by the most direct route for the return trip to your point of departure. The same means of transportation as the one used to make the *trip* must be used for the return trip. If, because of an *illness* or an *accident*, your return is delayed by more than 7 days after the scheduled end date specified in your *special conditions*, the claim will be paid only upon presentation of proof of your hospitalization.
- b) Reasonable *living expenses*. The maximum reimbursement for *living expenses* is \$200 per day, for a total of \$2,000.
- c) The unused portion of the land arrangements of the *trip* (hotel reservations, car rentals, etc.) paid for with the *credit card*.

3. Baggage coverage

You are only insured under **Baggage coverage** for the number of days indicated in the table of coverage. If the duration of your *trip* exceeds this number of days, you will not be covered for the exceeding days. This coverage provides for compensation in the following cases:

- a) your baggage or personal effects are damaged or lost by the *common carrier* or are stolen;

b) return of your baggage or personal effects is delayed for more than 6 hours because they were not routed as planned. This baggage must, however, have been checked with a *common carrier*.

The compensation provided under this coverage cannot exceed the amount of insurance indicated in the table of coverage.

In case of theft or damage, compensation cannot exceed the following amounts:

- a) \$500 per item;
- b) \$500 for each of the following groups of items:
 - jewellery, watches, or articles made of silver, gold or platinum;
 - cameras, photo equipment, and related accessories;
 - cell phones and related accessories;
 - laptop computers, tablets and related accessories;
 - video or audio recorders and related accessories.

In case of theft, compensation cannot exceed \$250 for all the following expenses combined: replacement of a passport, driver's licence, birth certificate or visa.

In case of delay in recovering your personal effects, the maximum amount reimbursed for toiletries and essential clothing is \$500. This amount is reimbursed only if the *insured* purchases the essential items before the baggage is recovered and before returning to the point of departure in their *province of residence*. Furthermore, the compensation paid for delayed baggage will be deducted from the total amount of insurance if a loss is subsequently ascertained.

The *Insurer* reserves the right to elect to repair or replace damaged or stolen property by items similar in nature and quality. Furthermore, the *Insurer* is liable only for the actual value of the property at the time the covered loss or damage occurred.

Important

Limitations, restrictions and exclusions

Limitations for pre-existing medical conditions or injuries

The following tables apply to **Trip Cancellation** coverage only.

To find out whether the limitations for pre-existing medical conditions or injuries apply to you, answer the questions in the table that corresponds to your **age** (below).¹

Consequently, these limitations exclude from coverage any pre-existing medical conditions or injuries that were not stable* during the period indicated in the table, even if:

- a) the **Insurer** agreed to insure you; and
- b) the medical condition or injury was reported to the **Insurer** in the insurability questionnaire.²

Notes:

- ¹ If you have more than one pre-existing medical condition or injury (other than a **minor ailment**), the questions must be answered for each one individually.
- ² The **Insurer** will use the answers from the insurability questionnaire to decide whether you can be insured and at what price, based on the risk you represent. However, you are not covered for any medical conditions and injuries that are not stable* during the period indicated.

AGE 54 OR UNDER
During the 3 months preceding
the date of the initial payment
(partial or total) of the cost of the *trip*
using your *credit card*

Did the *insured* have a medical condition or injury (other than a *minor ailment*) for which they:

- consulted a *physician*?
- took medication?
- were hospitalized?
- received treatment?

Or were advised to do so by a *physician* or are waiting for results?

NO	YES	
Insured	Did the <i>insured</i> have this medical condition or injury more than 3 months before the effective date of coverage and did it remain stable* during the 3 months preceding the effective date of coverage?	
	YES	NO
	Insured	Not insured for this or any other related medical condition or injury, even if it was reported in the insurability questionnaire.

AGE 55 OR OVER
During the 6 months preceding
the date of the initial payment
(partial or total) of the cost of the *trip*
using your *credit card*

Did the *insured* have a medical condition or injury (other than a *minor ailment*) for which they:

- consulted a *physician*?
- took medication?
- were hospitalized?
- received treatment?

Or were advised to do so by a *physician* or are waiting for results?

NO	YES	
Insured	Did the <i>insured</i> have this medical condition or injury more than 6 months before the effective date of coverage and did it remain stable* during the 6 months preceding the effective date of coverage?	
	YES	NO
	Insured	Not insured for this or any other related medical condition or injury, even if it was reported in the insurability questionnaire.

* "Stable" means that the *insured* was not hospitalized and the treatment and dosage of medication was not changed (other than decreased). In the case of someone taking Coumadin or medication for diabetes, "stable dosage" is not a factor that is considered. The concept of stability does not apply to *minor ailments*.

The 3- or 6-month reference period starts on the date you pay for your travel ticket in full or make your first partial payment with your *credit card*.

Limitation related to the Common Carrier Accident coverage

The total amount payable by the *Insurer* as a result of the same *accident* is limited to C\$10 million for all *insureds* under similar policies. If the total amount of claims submitted exceeds this limit, the total amount payable by the *Insurer* will be limited to C\$10 million. The benefits payable to each *insured* will be reduced accordingly.

Restrictions

The *Insurer* is not responsible for the availability or quality of the care or services received.

Maximum reimbursement is \$2,500 in the case of *default*. You must, however, have given the *Insurer* written authorization to claim, on your behalf, any amount paid.

The *Insurer's* liability is limited to \$500,000 for all the expenses incurred following the *default* of a single *travel service supplier*. It is also limited to \$1,000,000 per calendar year for all expenses incurred further to the *default* of all *travel service suppliers* combined.

The *Insurer* will pay only half of the amount that would otherwise have been reimbursed if it recognizes an act of terrorism occurring before departure as a cause for cancellation.

Common Carrier Accident coverage

If the *insured* dies within 52 weeks of the *accident* as the result of the *accident*, only the accidental death benefit will be paid.

If the *insured* sustains more than one *loss of use* as the result of an *accident*, the *Insurer* pays the highest amount of insurance from among the *losses of use* sustained.

The *insured* will be presumed dead, if their body is not found within 52 weeks of the *accident* or if, based on the circumstances surrounding the *insured's* disappearance, it may be assumed beyond any doubt that the *insured* is dead.

Exclusions

The *Insurer* does not pay the amounts set out in the contract in the following circumstances: (An «X» indicates the coverage to which each exclusion applies.)

A- Baggage			
B- Common Carrier Accident			
C- Trip Cancellation			
A	B	C	
	x	x	1. If the purpose of your <i>trip</i> is to receive medical care or services, even if the <i>trip</i> is taken on the recommendation of a <i>physician</i> .
	x	x	2. For death, <i>loss of use</i> or expenses resulting from pregnancy, miscarriage, childbirth or their complications, if these expenses are incurred within 60 days prior to the normal expected delivery date.
	x	x	3. For death, <i>loss of use</i> or any <i>event</i> occurring while using narcotics or abusing drugs or alcohol. Drug abuse means exceeding the dosage recommended by a health specialist. Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

A- Baggage

B- Common Carrier Accident

C- Trip Cancellation

A	B	C	
	x	x	4. For any expenses resulting directly or indirectly from a self-inflicted injury, suicide or attempted suicide, whether or not you are aware of your actions.
		x	5. For expenses covered by a government agency or another insurer in accordance with the coordination of benefits provision described.
	x	x	6. For death, <i>loss of use</i> or expenses related directly or indirectly to a mental, nervous, psychological or psychiatric disorder, unless these expenses are incurred while confined to a <i>healthcare facility</i> for at least 24 hours.
x	x	x	7. For death, <i>loss of use</i> or any <i>event</i> occurring after departure in a region or a country that the Canadian government advised Canadians against visiting before the <i>trip</i> begins. This exclusion applies unless the <i>insured</i> or the <i>insured's</i> beneficiary demonstrates that the particular situation existing in the country visited has not contributed in some way to said death, <i>loss of use</i> or <i>event</i> .
x	x	x	8. For death, <i>loss of use</i> or any <i>event</i> occurring while the <i>insured</i> participated in a riot or in a criminal offence.

A- Baggage

B- Common Carrier Accident

C- Trip Cancellation

A

B

C

x

x

9. If you refuse the treatment prescribed by the attending *physician* or the Assistance Service, or if you refuse to follow the Assistance Service's instructions to:

- change *healthcare facility*;
- undergo diagnostic examination;
- return to your *province of residence*;

the insurance will be terminated.

x

x

10. An *accident* that occurs while the *insured* is participating in:

- an activity for pay;
- a sporting event for which the winners are awarded money;
- any type of motor vehicle competition, including training, or any race;
- amateur scuba diving, unless the *insured* holds a basic scuba diving licence from a certified school; or
- any non-standard sport or activity with a high level of stress and risk involved such as, but not limited to: gliding, hang gliding or paragliding, climbing or mountaineering, parachuting, sky diving or bungee jumping, or any other similar activity.

The exclusion for races does not apply to non-contact amateur athletics that the *insured* is practising for leisure or fitness purposes.

A- Baggage**B- Common Carrier Accident****C- Trip Cancellation**

A	B	C	
		x	11. For any treatment or diagnosis of an <i>illness</i> or ailment related directly or indirectly to the human immunodeficiency virus (HIV).
		x	12. If, on the date the insurance takes effect, you were aware of the reason that would prevent you from taking or completing the <i>trip</i> .
		x	13. If this reason did not prevent you, beyond any reasonable doubt, from taking or completing the <i>trip</i> .
		x	14. The cancellation during the <i>trip</i> of an excursion, outing, or activity lasting one day or less that does not end the <i>trip</i> before the planned return date.
		x	15. If you take the <i>trip</i> to visit an ill or injured person whose state of health or death causes you to cancel your departure or change the originally scheduled return date.
	x		16. If death or <i>loss of use</i> occurs more than 52 weeks after the <i>accident</i> , unless the <i>insured</i> is in a coma at the end of this period; the <i>Insurer</i> will then determine the benefits payable, if any, at the end of the coma.

A- Baggage**B- Common Carrier Accident****C- Trip Cancellation****A B C**

x

17. For the theft of animals, the damage or theft of bicycles (except as checked baggage on a *common carrier*), trailers, boats, motors, aircraft (the term "aircraft" means in this case any craft capable of flight) or other means of transportation or their accessories, furniture and other furnishings, dentures, hearing aids, artificial limbs, contact lenses, eyeglasses (prescription or sunglasses) or their accessories, money, tickets, bonds, securities and documents, perishable items, professional supplies or property used for an occupation, antiques and collectors' items, or illegally acquired, held, stored or transported property.

x

18. For damage caused by normal wear and tear, voluntary damage, gradual deterioration, insects, vermin, a manufacturing defect, or damage caused by repairs or treatments to an object, or the breaking of fragile or brittle objects.

x

19. For theft resulting from your own oversight or carelessness.

x

20. For damage or theft of an item insured under a contract issued by another insurer in accordance with the coordination of benefits provision, or for which you can request compensation from the *common carrier*.

A- Baggage**B- Common Carrier Accident****C- Trip Cancellation**

A	B	C	
x			21. For damage caused by radiation or radioactive contamination.
		x	22. For expenses incurred for the treatment of a pre-existing medical condition or injury for which you are not insured based on the limitations for pre-existing medical conditions or injuries.
	x	x	23. For an <i>event</i> that occurs while you are travelling aboard an aircraft free of charge. The term "aircraft" means in this case any craft capable of flight.
	x		24. If you are a passenger of an <i>aircraft</i> that is not considered to be a <i>common carrier</i> or that is not making a chartered flight between two airports recognized by the competent authorities, or when boarding or leaving the <i>aircraft</i> .
	x		25. If the death or <i>loss of use</i> is a result of an <i>illness</i> or infection.
	x	x	26. For expenses or compensation already paid under another coverage of this contract.
	x	x	27. If a <i>physician</i> had advised you not to travel.

3. Useful information about your contract

For how long is the contract in force?

The maximum number of days of insurance of each of the Travel Insurance coverages is indicated in the table of coverage. You are insured only for the number of days indicated in the table of coverage. If the duration of your *trip* exceeds this number of days, you will not be covered for the exceeding days.

Effective date of insurance

The effective date of insurance varies from coverage to coverage, in accordance with the provisions described below.

The **Common Carrier Accident** coverage takes effect when you are in one of the covered situations described on pages 7 and 8.

The **Trip Cancellation** coverage takes effect on the earliest of the following dates:

- a) the date on which the *trip* is paid for in full with your *credit card*;
- b) the date of the first partial payment using your *credit card*.

The **Baggage** coverage starts on the departure date, i.e. the day on which you leave your residence.

Termination of insurance

The termination of insurance varies from coverage to coverage, in accordance with the provisions described below.

The **Common Carrier Accident** coverage terminates when you cease being in one of the covered situations described on pages 8 and 9.

The **Trip Cancellation** coverage terminates on the earlier of the following dates:

- a) the date of the *event* that caused the *trip* to be cancelled before your scheduled date of departure;
- b) the actual date of your return to your residence, whether you return on your own volition or as a result of a *repatriation* arranged by the Assistance Service.

The **Baggage** coverage terminates on the earliest of the following dates:

- a) at midnight on the actual date of your return to your *province of residence*;
- b) after the maximum number of days of insurance indicated in the table of coverage.

Automatic extended coverage

You are automatically entitled to *extended coverage* of your insurance free of charge:

- a) If your return is delayed because the *common carrier* in which you are travelling as a paying passenger was delayed. The maximum *extended coverage* is 72 hours.
- b) If you are delayed because of a traffic accident or a mechanical breakdown of a *vehicle* aboard which you are travelling. The maximum *extended coverage* is 72 hours.
- c) If you are hospitalized and your insurance terminates while you are confined to a *healthcare facility*, the maximum *extended coverage* is 72 hours after you are discharged from *healthcare facility*.
- d) If you receive a *living expense* allowance and have to delay your return because of an *illness* or *accident* covered under your insurance. The *extended coverage* is limited to 72 hours after the last of the following periods have elapsed:
 - the *living expense* allowance payment period; or
 - the hospitalization period.
- e) If you have checked your insured property with a *common carrier* and delivery is delayed, your **Baggage** coverage continues until the *common carrier* returns your property to you.

Can the Insurer modify the contract?

The *Insurer* can modify this Travel Insurance contract provided the *issuer* of the *credit card* is notified in writing at least 90 days in advance.

Can the Insurer cancel the contract?

The *Insurer* may cancel the contract in any of the following situations:

- a) If you make a false statement, whether fraudulent or not;
- b) If you omit or refuse to disclose information pertaining to any of the *insureds* under your insurance contract;
- c) If you refuse to authorize the *Insurer* to use information deemed essential concerning what you knew, and which is related to the insured *events* or risks;
- d) If you refuse to change *healthcare facilities* following the approval or recommendation of the Assistance Service, your coverage ceases immediately. Also, on approval or recommendation of the Assistance Service, coverage will immediately cease in the following cases:
 - if you refuse to allow yourself to be examined for diagnostic purposes;
 - if you refuse to comply with the treatment prescribed by the attending *physician*;
 - if you refuse to return to your *province of residence*.

The *Insurer* can also terminate the contract if the *credit card holder* is notified in writing in advance. The contract then terminates 30 days following the receipt of such a notice. However, the coverage will remain in force for the *insureds* already travelling outside their *province of residence* at the time the notice was sent until their return.

4. Claims

a) Submitting a claim

You can call one of the following numbers:

Canada or the United States (Toll free)	1-800-463-1623
Anywhere in the world (Call collect)	418-647-5299

The *Insurer* will provide you with a claim form upon request.

For **Trip Cancellation** coverage, you must also, depending on the type of benefits, provide one or more of the following supporting documents:

- a) the unused transportation tickets;
- b) the official receipts for the cost of the return trip (other than those for the return trip specified in the *special conditions*);
- c) the receipts for the land arrangements (hotel reservations, car rentals, etc.). These must include the contracts that were officially issued through the travel agency or an accredited company, and must indicate the amounts not refunded in the event of cancellation;
- d) an official document stating the cause of cancellation of your *trip*. If cancellation is due to medical reasons, you must provide a medical certificate from the attending *physician* practising in the region where the *accident* or *illness* occurred. This medical consultation must have taken place before the date of your departure or before the date of your return, as the case may be. Furthermore, the medical certificate must indicate the complete diagnosis and specify the exact reasons why the *trip* had to be cancelled.

For **Baggage** coverage, you must also:

- a) notify the police as soon as you become aware of the loss;

- b) notify the *Insurer* as quickly as possible;
- c) take all reasonable steps to protect, safeguard or recover your property;
- d) obtain a written statement of the theft or damage, such as a police report, or a statement from the hotel manager, tour guide or representatives of the transportation company;
- e) provide proof of the value of the property (receipts, credit card statements, etc.);
- f) if your baggage is delayed, provide proof of delay of the baggage checked with the *common carrier*, as well as receipts of purchases.

For all coverages, you must provide all the documents required by the *Insurer*, even if they are not indicated on the claim.

In all cases, you must send your claim to the *Insurer* within 90 days of the loss. Proof and other information must be sent to the *Insurer* within 90 days of filing your claim.

The *Insurer* will pay no benefits until you or any other person entitled to receive benefits authorizes the collection and disclosure of personal information.

When you submit a claim, the *Insurer* reserves the right to have you examined by a *physician* of its choice.

For all **Baggage** claims, the *Insurer* may demand to see any damaged property or items in order to assess the damage.

b) Insurer's reply

Once the *Insurer* has approved the claim, benefits will be paid within **60 days** of receipt of the documented evidence required.

If the *Insurer* does not approve the claim or only pays a portion of the benefit, it will send a letter to the claimant explaining the reasons for its decision. It will send the letter within **60 days** of receipt of the documents requested to examine the claim.

c) **Appealing the Insurer's decision and recourse**

If the *Insurer* does not approve your claim, you may submit additional information and request that it review your file. This option is also available to your beneficiaries.

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 law.

Benefit payment methods

Notice required under the law
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.

Payment of benefits or the reimbursement of expenses incurred by an *insured* will be made by direct deposit or by cheque payable to the *cardholder*. For the **Common Carrier Accident** coverage, in the event of death, payment will be made to the *cardholder* or to their legal heirs, if *cardholder* is deceased. In the case of a *loss of use*, the payment is made to the *cardholder* if the *insured* is of the age of majority, or to the *cardholder's* legal guardian if the *insured* is a minor.

It is understood that no benefits will be paid if the *Insurer* has refunded all or part of your insurance premium before receiving your claim.

Unless otherwise indicated, all amounts specified in the insurance contract are expressed in Canadian dollars. All payments set out in this contract will be made in Canadian currency at the prevailing exchange rate on the date of the payment by the *Insurer*.

Multiple insurance coverage

In the event the *insured* is covered by more than one travel insurance contract, this Travel Insurance will provide reimbursement of expenses and payment of benefits for amounts in excess of the coverage provided by any other contract.

Coordination of benefits

The *Insurer* takes into account any benefits and reimbursements that can be obtained from other organizations (private or public), so that the amounts paid to the *cardholder* do not exceed the expenses actually incurred. The benefits and reimbursements that can be obtained from another organization include those that would have been paid by this organization if a proper claim had been submitted to it.

The order of payment of benefits is established as follows:

- a) An organization that does not have a coordination of benefits provision becomes the first payer of your benefits.
- b) Otherwise, your benefits or reimbursements will be divided proportionally between the organizations, based on the amounts that should have been paid by each of them.

Delegation

The *cardholder* delegates to the *issuer* of the *credit card* their right to negotiate the insurance contract as well as modifications made thereto.

Right of subrogation

The *Insurer* automatically acquires the right to prosecute the perpetrator of the damage in your name and at its own expense, up to the amount of benefits it paid out.

5. Definitions

Accident: A sudden and unforeseen event due to an external cause and resulting in bodily injury or death. The injury or death must be confirmed by a *physician* and be directly and solely the result of the *accident*. The injury must also require immediate emergency care.

Age: The age of the *insured* on the effective dates of the various coverages for the insured *trip*.

Aircraft or plane: A fixed-wing multi-engine *aircraft* with an authorized take-off weight of no less than 4,536 kilograms. The *aircraft* must be licensed in Canada or in another country and be operated by a scheduled or charter airline with a valid Canadian Transportation Agency licence (or equivalent). Special or chartered flights authorized under any of the above licences will be covered only when made with an *aircraft* of the type regularly used by the carrier on its scheduled or charter air carrier service. All military aircraft are excluded.

Business meeting: A private meeting organized in advance as part of your full-time occupation or profession. The meeting must constitute the sole reason for the *trip*. Symposiums, conventions, assemblies, trade fairs and shows, seminars or board meetings are excluded.

Canadian resident: A person legally authorized to reside in Canada and who resides there at least six months a year.

Cardholder or holder: Individual who owns a *credit card* issued in their name and for which the annual fees have been paid.

Commercial vehicle: Any type of vehicle (air, sea or land) used for business purposes, including revenue-producing activities or activities for which expenses may be deducted from business income or as a self-employed worker.

Common carrier: Any carrier registered with the competent authorities for the transportation (air, sea or land) of passengers.

Credit card: Sunova card that qualifies for this travel insurance.

Default: The voluntary or involuntary bankruptcy of the *travel service supplier*. For there to be *default*, you must be prevented from taking your *trip* as agreed. You must also have lost definitively at least some of the money that you paid for your *trip*.

Dependent child: Any child of yours or of your *spouse* who is over 15 days old and under age 18 and who has no *spouse*. If the child is a full-time student at an educational institution recognized by the competent authorities, the child must be age 24 or under.

Event: An *accident, illness* or incident which, under the terms of the contract, would normally result in the payment of one or more benefits with respect to the same *trip*. If more than one *accident, more than one illness* or more than one incident result from the same cause, they are considered to be one and the same *event*.

Family member: *Spouse*, sons, daughters, father, mother, brothers, sisters, father-in-law, mother-in-law, grandparents, grandchildren, half-brothers, half-sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, uncles, aunts, cousins, nephews and nieces.

Healthcare facility: A facility recognized as such under legislation in effect in the country where it is located.

Host at destination: The person who will be lodging you for all or part of the *trip*.

Illness: A serious disturbance in the normal state of the organs or functions of the human body. It must occur suddenly and unexpectedly and require immediate emergency care. An *illness* must be certified by a *physician* to be recognized for the purposes of this insurance.

Insured: Any eligible *cardholder*, their *spouse* or *dependent children*.

Insurer: The Desjardins Financial Security Life Assurance Company. For property insurance provided to *insureds* in some provinces, the *Insurer* is The Personal Insurance Company.

Issuer: Entity that issues credit cards that qualify for this coverage. In this case, the *issuer* is the Collabria Financial Services Inc.

Key employee: An employee who is critical to the success of the company or the institution where the two of you work, and whose absence would jeopardize the main operations of the business.

Living expenses: Expenses for room and board, child care expenses for *dependent children* not accompanying you, as well as certain telephone charges and taxi fares.

Loss of use: The total and permanent loss:

- a) of use of one hand **and** the wrist; or
- b) of use of one foot **and** the ankle; or
- c) of sight in one eye.

Minor ailment: any *illness*, injury or medical condition that does not require:

- a) prescription medication for a period greater than 21 days; or
- b) more than one follow-up visit to a *physician*; or
- c) hospitalization, a surgical intervention, or a referral to a specialist.

To be considered a *minor ailment*, the *illness*, injury or medical condition must end at least 30 days prior to the departure date of each *trip*. However, a chronic condition or any complication related to a chronic condition is not considered a *minor ailment*.

Permanent employment: Non-seasonal employment under a contract of unlimited duration and for which you are paid at least 20 hours per week.

Physician: A person authorized by law to practise medicine in the region where the medical services are provided.

Province of residence: The Canadian province or territory where you live.

Repatriation: Return, arranged by the Assistance Service, of any *insureds* to their place of residence.

Spouse: The *cardholder's spouse* is the person who:

- a) is married to or has entered into a civil union with the *cardholder*; **or**
- b) can prove that
 - he has been living conjugally with the *cardholder* for at least 12 months; **or**
 - he has been living conjugally with the *cardholder* and that they have had a child together; **and that**
 - he and the *cardholder* have not been separated for 3 months or longer due to a breakdown of their relationship.

The *Insurer* recognizes only one *spouse*. It is not responsible for the validity of the designation of *spouse*.

Travel service supplier: Any travel agency, travel wholesaler, charter tour operator, cruise line, *common carrier* or lodgings authorized or accredited to operate such a business or provide these types of services.

Travelling companion: A person with whom you have planned the *trip* and with whom you have made travel arrangements. In the event that several people are travelling together, only three (3) *insureds* can submit claims for an *event* affecting the same *travelling companion*, regardless of how many Travel Insurance contracts they are covered by.

Trip or Travel: Any specific period of time of 182 days or less (or 365 days maximum, subject to *Insurer's* approval) that *insureds* spend outside their *province of residence*. For Trip Cancellation coverage, the term "*trip*" or "*travel*" also applies to a *trip* taken within the *insured's province of residence*.

Vehicle: A car, motorcycle, motor home or van with a maximum load capacity of 1,000 kilograms.

6. Personal information management

Desjardins Financial Security Life Assurance Company (DFS) handles the personal information it has on you in a confidential manner. DFS keeps this information on file so that you can benefit from the financial services (insurance, annuities, credit, etc.) it offers. This information is consulted solely by DFS employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or not useful. To do so, you must send a written request to the following address:

Privacy Officer
Desjardins Financial Security
Life Assurance Company
200, rue des Commandeurs
Lévis (Québec) G6V 6R2

DFS can send promotional information or offer new products to individuals whose names appear on its client list. DFS may also give its client list to another component of the Desjardins Group for the same purposes. If you do not want to receive such offers, you may have your name removed from the list by sending a written request to the Privacy Officer at DFS.

DFS uses service providers located outside of Canada to perform certain specific activities in its normal course of business. As such, personal information may be transferred to another country and be subject to the laws of that country. For information about DFS's policies and practices regarding the transfer of personal information outside of Canada, visit the DFS Website at desjardinslifeinsurance.com or write to the DFS Privacy Officer at the address indicated above. The Privacy Officer can also answer any questions about the transfer of personal information to service providers located outside of Canada.

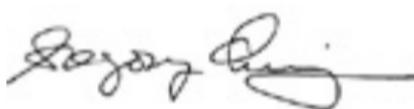
Dissatisfied? Let us know.

Are you concerned about or dissatisfied with our service or our Travel Insurance product? Let us know.

Call our customer service team at 1-866-647-5013.

To file an official complaint, you can:

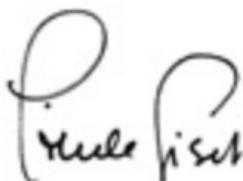
1. Contact our Dispute Resolution Officer at 1-877-838-8185.
2. Use the complaint form at: dfs.ca/complaint.



Gregory Chrispin
President and Chief Operating Officer
Desjardins Financial Security
Life Assurance Company



Denis Dubois
President and Chief Operating Officer
The Personal Insurance Company



Linda Fiset
Senior Vice-President
Caisse Network Life and Health
Insurance Distribution
Desjardins Financial Security
Life Assurance Company

7. Assistance Service

The Assistance Service can be contacted at any time while your insurance is in force. The main services offered in the event of *accident* or *illness* are:

- 24-hour toll-free telephone assistance;
- transportation if you require emergency care;
- *repatriation* to your city of residence, as soon as your state of health permits it;
- *repatriation* of a *travelling companion*, your *spouse* or your *dependent children*;
- settlement of formalities in the event of death;
- the necessary arrangements to send for a *family member* (when prescribed by the *physician*); these services are available only if you are confined to a *healthcare facility* for at least 7 days and you are not accompanied by a person aged 18 or over;
- transmission of messages to your close friends or family in the event of an emergency;
- assistance in replacing lost or stolen tickets, identification papers or official documents required to continue the *trip*;
- assistance in finding lost or stolen baggage;
- assistance in the case of language barriers;
- information prior to departure concerning passports, visas and vaccinations required in the country of destination;
- assistance in case of accidents and legal problems.

