



financial[®]

Certificate of Insurance

PC Insiders[™]

World Elite Mastercard[®]

**Certificate of Insurance and
Statement of Services**

DEFINITIONS	3
--------------------------	---

CERTIFICATE OF INSURANCE	6
---------------------------------------	---

1. CAR RENTAL COLLISION/LOSS DAMAGE WAIVER INSURANCE ...	8
--	---

2. TRAVEL EMERGENCY MEDICAL INSURANCE.....	13
--	----

3. GENERAL PROVISIONS AND STATUTORY CONDITIONS	18
--	----

STATEMENT OF SERVICES	20
------------------------------------	----

1. CONCIERGE SERVICES	20
-----------------------------	----

2. IDENTITY THEFT ASSISTANCE SERVICE	21
--	----

DEFINITIONS

Throughout this document, all bolded terms have the specific meaning provided below:

Account means the Primary Cardholder's PC Insiders™ World Elite Mastercard® account which is in Good Standing with the Policyholder.

Cardholder means the Primary Cardholder and/or any supplemental Cardholder, who is a natural person, resident in Canada and who is also issued a PC Financial® Mastercard®, as defined herein, and whose name is embossed on the card. Cardholder may also be referred to as "You" and "Your".

Car Sharing means a commercially registered car rental club which gives its members with 24-hour access to its own fleet of cars parked in a convenient location and does not include online marketplace services which facilitate the rental of privately owned cars, or other similar online services.

Dependent Children means Your unmarried natural, adopted or stepchildren who are dependent on You for maintenance and support and who are either under 21 years of age, or under 25 years of age and in full-time attendance at a recognized institution of higher learning in Canada. Dependent Children also includes children 21 years of age or over who are permanently mentally or physically challenged and incapable of self-support.

Doctor means a physician or surgeon who is registered or licensed to practise medicine in the jurisdiction where the medical treatment or service is provided, and who is not related by blood or by marriage to the Insured Person to whom the service is rendered.

Dollars and \$ mean Canadian dollars.

Emergency Medical Treatment means treatment necessary for the immediate relief of a Medical Emergency.

GHIP means the Government Health Insurance Plan of an Insured Person's province or territory of residence in Canada.

Good Standing means, with respect to an Account, that the Primary Cardholder has not advised the Policyholder in writing to close it, it is in compliance with all terms of the Cardholder agreement and the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

Hospital means an institution which is licensed to provide, on an inpatient basis, medical care and treatment of sick and injured persons through medical, diagnostic and major surgical facilities, under the supervision of a staff of Doctors and with 24-hour-a-day service. Hospital does not include any institution or part of an institution which is licensed or used principally as a clinic, a continued care or extended care facility, a convalescent home, a rest home, a nursing home or home for the aged, a health spa or a treatment centre for drug addiction or alcoholism.

Insured Person means a Cardholder and certain other eligible persons as outlined under the applicable coverage.

Loss of Use means the amount charged by a rental agency to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

Medical Condition means any illness, injury or symptom, whether diagnosed or not.

Medical Emergency means an unforeseen illness or accidental injury which occurs during a Trip and which requires immediate medical care or treatment from a Doctor. A Medical Emergency ends when the illness or accidental injury has been treated such that the Insured Person's condition has stabilized. Treatment provided when medical evidence indicates that an Insured Person could delay treatment or return to Canada for such treatment, is not considered a Medical Emergency and is not covered.

Network means the network of Hospitals, Doctors and other medical providers with which the Insurer has entered into an agreement to provide Emergency Medical Treatment under the Policy.

Other Insurance/Protection means all other insurance, indemnity, warranty, or protection that is available to the Cardholder in respect of a loss subject to a claim under this Certificate of Insurance and includes group and individual insurance (including home insurance and renter's insurance), credit card coverage (whether group or individual), manufacturer or retailer product protection plans and extended warranties, and any other similar insurance, protection or reimbursement plans.

PC Financial® Mastercard® means Your PC Insiders™ World Elite Mastercard® issued by the Policyholder.

Pre-Existing Condition means any Medical Condition for which symptoms appeared or for which an Insured Person sought the attention of a Doctor, had investigated, diagnosed or treated, had treatment or further investigation recommended, or for which medication was prescribed or altered, in the 180 days prior to the Trip departure date. A Pre-existing Condition does not include a Medical Condition which is controlled by the consistent use of medications prescribed by a Doctor, provided that, during the 180-day period, before the Insured Person's departure, there has been no other treatment or investigation recommended and there has been no change in medication. A new medication or increase/decrease in dosage constitutes a change.

Primary Cardholder means the principal applicant for an Account who is a natural person, resident in Canada and to whom a PC Financial® Mastercard® is issued by the Policyholder.

Reasonable and Customary Charges means charges which do not exceed the general level of charges made by other providers of similar standing in the locality or geographical area where the charges are incurred, when furnishing comparable treatment, services or supplies for a similar Medical Emergency.

Rental Agency(ies) means an auto Rental Agency registered or licensed to rent vehicles. For greater certainty, the term Rental Agency refers to traditional Rental Agencies and Car Sharing programs.

Spouse means the person who is legally married to the Cardholder or the person who has been living with the Cardholder for a continuous period of at least one year and is publicly represented as the Cardholder's spouse.

Trip means a scheduled period of time during which an Insured Person is away from his or her Canadian province or territory of residence. For Travel Emergency Medical Insurance, an eligible Trip is further limited in duration, as specified under Travel Emergency Medical Insurance.

----- **End of Definitions** -----

CERTIFICATE OF INSURANCE

IMPORTANT NOTICE – READ CAREFULLY BEFORE YOU TRAVEL

Your credit card includes travel coverage – what’s next?

We want You to understand (and it is in Your best interests to know) what Your Certificate of Insurance includes, what it excludes, and what is limited (payable but with limits). Please take time to read through Your Certificate of Insurance before You travel. Capitalized terms are defined in this Certificate of Insurance.

- Travel insurance covers claims arising from sudden and unexpected situations (ex: accidents and emergencies).
- To qualify for this insurance, You must meet all of the eligibility requirements.
- This insurance contains limitations and exclusions. Examples may include pregnancy, child born on trip, excessive use of alcohol, high risk activities, etc.
- This insurance may not cover claims related to Pre-Existing Conditions. Refer to the definition of Pre-Existing Condition and the exclusions for more details.
- In the event of a claim Your prior medical history may be reviewed.

**IT IS YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE.
IF YOU HAVE QUESTIONS, CALL 1-866-892-8683.**

This Certificate 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. Additionally, this insurance contains clauses which may limit the amount payable.

This Certificate of Insurance contains information about Your insurance. Please read it carefully and keep it in a safe place. Refer to the Definitions section or to the applicable description of benefits and the paragraph following this one for the meanings of all capitalized terms.

The coverage outlined in this Certificate of Insurance is effective December 1, 2023 and is provided to eligible PC Insiders™ World Elite Mastercard® Cardholders. Car Rental Collision/Loss Damage Waiver Insurance is underwritten by American Bankers Insurance Company of Florida, and Travel Emergency Medical Insurance is underwritten by American Bankers Life Assurance Company of Florida (hereinafter collectively referred to as the “Insurer”), under Group Policy numbers PCF0815 and PCFL0815 (hereinafter collectively referred to as the “Policy”) issued by the Insurer to President’s Choice Bank (hereinafter referred to as the “Policyholder”).

The terms, conditions and provisions of the Policy are summarized in this Certificate of Insurance, which is incorporated into and forms part of the Policy. You or a person making a claim under this Certificate of Insurance may request a copy of the Policy and/or copy of Your application for this insurance (if applicable) by writing to the Insurer at the address shown below.

The Insurer’s Canadian head office is located at:
5000 Yonge Street, Suite 2000,
Toronto, ON
M2N 7E9.

The Insurer and its affiliates carry on business in Canada under the trade name of Assurant®*.

Claim payment and administrative services under the Policy are arranged by the Insurer.

In no event will a corporation, partnership or business entity be eligible for the insurance coverage provided by this Certificate of Insurance.

For purposes of the *Insurance Companies Act (Canada)*, this document was issued in the course of the Insurer’s insurance business in Canada.

1. CAR RENTAL COLLISION/LOSS DAMAGE WAIVER INSURANCE

For this coverage, Insured Person means a Cardholder and any other person who holds a valid driver's licence and has the Cardholder's express permission to operate the rental vehicle. This includes drivers not listed on Your rental contract, provided they would otherwise qualify under the rental contract and are permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle will be used.

Eligibility: You are eligible for Car Rental Collision/Loss Damage Waiver Insurance when You rent most private passenger vehicles on a daily or weekly basis for a period NOT to exceed **31 consecutive days**, provided that:

- a) You initiate the rental transaction by booking or reserving the vehicle rental with Your PC Financial® Mastercard®, if required, and by providing Your PC Financial® Mastercard® as payment guarantee at the time You take possession of the vehicle; and
- b) You decline the rental agency's collision damage waiver (CDW) or loss damage waiver (LDW), or similar provision; and
- c) You rent the vehicle in Your name and charge the entire cost of the vehicle rental to the Account.

Rental vehicles which are part of a Car Sharing program are eligible for coverage provided all eligibility requirements are met. "Free rentals" are also eligible for benefits when received as the result of a promotion conditioned on Your making previous vehicle rentals, if each such previous rental met the eligibility requirements of this Certificate of Insurance. Rental vehicles which are part of pre-paid travel packages are eligible for benefits if the total cost for Your Trip was charged to the Account and all other eligibility requirements are met.

The length of time You rent a vehicle under this insurance must not exceed 31 consecutive days, which includes instances where You are renting one vehicle immediately after the other. If the rental period exceeds 31 consecutive days, coverage even for the first 31 days will not be provided.

Benefits: Subject to the terms, limitations and exclusions set out in this Certificate of Insurance, You are provided with the similar protection against losses arising from the contractual liability assumed when renting and operating a rental vehicle as You would have if You accepted the Rental Agency's collision or loss damage waiver (or similar provision) up to the actual cash value of the damaged or stolen rental vehicle as well as any reasonable, valid and documented Loss of Use, reasonable and customary towing charges and administration charges resulting from damage or theft occurring while the rental vehicle is rented in Your name. Coverage is limited to one vehicle rental during any one period. If, during the same period, more than one vehicle is rented by the Cardholder, only the first rental will be eligible for coverage.

In some jurisdictions the law requires that Rental Agencies include CDW/LDW in the price of the vehicle rental. In these locations, Car Rental Collision/Loss Damage Waiver Insurance under the Policy will only provide coverage for any deductible that may apply, provided all the requirements outlined in this Certificate of Insurance have been met and You have waived the Rental Agency's deductible waiver. No CDW/LDW premiums charged by the rental agencies will be reimbursed under the Policy.

This coverage is available on a 24-hour basis anywhere in the world, except where prohibited by law, or where the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed. (See the section "Know Before You Go" for tips on how to avoid having use of this coverage challenged.)

This coverage does not provide any form of third-party automobile property damage or personal injury liability insurance.

Important: Check with Your personal insurer and the Rental Agency to ensure that You and all other drivers have adequate personal property, personal injury and third-party liability coverages. The Policy only covers loss or physical damage to a rental vehicle, as stipulated herein.

"Know Before You Go"

While Car Rental Collision/Loss Damage Waiver Insurance provides coverage on a worldwide basis (except where prohibited by law), and the coverage is well received by Rental Agencies, there is no guarantee that this coverage will be accepted at every facility. Some Rental Agencies may resist Your declining of their CDW/LDW coverage and may try to encourage You to take their coverage. If You refuse, they may insist You provide a deposit. Before booking a vehicle, confirm that the Rental Agency will accept this Car Rental Collision/Loss Damage Waiver Insurance without requiring a deposit. If they won't, You may wish instead to find one that will, and try to get written confirmation. If booking Your Trip through a travel agency, let them know You want to take advantage of this Car Rental Collision/Loss Damage Waiver Insurance and have them confirm the rental agency's willingness to accept this coverage.

You will not be compensated for any payment You may have to make to obtain the Rental Agency's CDW/LDW.

Check the rental vehicle carefully for scratches, dents and windshield chips and point out any damage to the Rental Agency's representative before You take possession of the vehicle. Have them note the damage on the rental agreement (and take a copy with You), or ask for another vehicle.

If the vehicle sustains damage of any kind, immediately phone the Insurer at one of the numbers provided. Advise the Rental Agency that You have reported the claim and provide the Insurer's address and phone number.

Do not sign a blank sales draft to cover the damage and Loss of Use charges.

Coverage Period: Insurance coverage begins as soon as the Cardholder or other person authorized to operate the rental vehicle takes control of the vehicle, and ends at the earliest of:

- a) the time the Rental Agency assumes control of the rental vehicle, whether it be at its place of business or elsewhere;
- b) the date the Account is cancelled, closed or ceases to be in Good Standing; or
- c) the date the Insured Person ceases to be eligible for coverage.

REMEMBER: There is no coverage from day 1 if Your rental contract exceeds 31 consecutive days.

Types of Vehicles Covered: The types of rental vehicles covered include cars, sport utility vehicles, and minivans (as defined below).

Minivans are covered provided they:

- a) are for private passenger use with seating for no more than 8 occupants including the driver; and
- b) are not to be used for hire by others.

Types of Vehicles NOT Covered: Vehicles which belong to the following categories are NOT covered:

- a) any vehicle with an actual cash value of over \$65,000, excluding taxes, at the time and place of loss based on the Canadian Black Book or equivalent vehicle valuation guide in the jurisdiction of the rental vehicle;
- b) vans (except as defined above);
- c) trucks, pickup trucks or any vehicle that can be reconfigured into a pickup truck;
- d) campers or trailers or recreational vehicles;
- e) off-road vehicles;
- f) motorcycles, mopeds or motorbikes;
- g) exotic vehicles;
- h) customized vehicles;
- i) leased vehicles; and
- j) antique vehicles.

An antique vehicle is one which is over 20 years old or its model has not been manufactured for 10 years or more. Limousines that have been stretched or altered from the original factory design are excluded. However, standard production models of these vehicles that are not used as limousines are not excluded.

Limitations and Exclusions

Car Rental Collision/Loss Damage Waiver Insurance does not cover any loss caused or contributed to by:

- a) operation of the rental vehicle in violation of the law or any terms and conditions of the rental agreement/contract;
- b) operation of the vehicle by any driver not so authorized;
- c) operation of the vehicle by any driver not in possession of a driver's licence that is valid in the rental jurisdiction;
- d) operation of the vehicle on other than regularly maintained roads;

- e) alcohol intoxication where the driver's blood alcohol concentration is equal to or over the blood alcohol concentration limit for impaired driving under the Criminal Code of Canada or the jurisdiction in which the vehicle rental occurred, if lower, or the driver is charged for impaired driving;
- f) use of narcotics by the driver;
- g) nuclear reaction, radiation or radioactive contamination;
- h) damage to tires unless in conjunction with an insured cause;
- i) wear and tear, gradual deterioration, mechanical breakdown of vehicle;
- j) any damage caused by moving or transporting cargo;
- k) insects or vermin;
- l) damage resulting from the internal composition of the vehicle or some aspect of the vehicle that brings about its own destruction, such as, but not limited to, issues triggering a safety recall by the manufacturer, importer, or applicable government agency;
- m) hostile or warlike action, insurrection, rebellion, revolution or civil war;
- n) seizure or destruction under quarantine or customs regulations or confiscation by any government or public authority;
- o) transporting contraband or illegal trade;
- p) transportation of property or passengers for hire; or
- q) any dishonest, fraudulent or criminal act committed or attempted by the Cardholder and/or any authorized driver.

Benefits do NOT include coverage for:

- a) vehicles rented for a period that exceeds 31 consecutive days, whether or not under one or more consecutive rental agreements;
- b) a replacement vehicle for which Your personal automobile insurance, car dealer, repair shop, or other party is covering all or part of the rental cost;
- c) loss or theft of personal belongings in the vehicle, including cellular telephones, portable computers, electronic and communication devices;
- d) expenses assumed, waived or paid or payable by the Rental Agency or its insurer;
- e) third party liability (injury to anyone or anything inside or outside the vehicle) or third-party property damage; or
- f) any amount payable by Your employer or employer's insurance coverage, if the rental car was for business purposes.

How to Claim

Within 48 hours of the damage or theft having occurred, You MUST call 1-866-892-8683 from Canada and the United States or 613-634-4997 locally or collect from elsewhere in the world. Failure to report a claim within 48 hours may result in denial of the claim or reduction of Your benefit. The representative will provide You with a claim form or You may also access a claim form and submit the required documentation online at cardbenefits.assurant.com.

If the vehicle sustains losses reasonably estimated to exceed \$1,000, You must obtain a police report.

You will be required to submit a completed claim form including the following documentation:

- a) a copy of the driver's licence of the person who was driving the vehicle at the time of the loss;
- b) a copy of the loss/damage report You completed with the Rental Agency;
- c) a copy of a police report required when the loss results in damage or theft over \$1,000;
- d) a copy of Your sales receipt, and Your statement of Account showing the rental charge;
- e) the front and back of the original opened and closed-out rental agreement;
- f) a copy of the itemized repair estimate, final itemized repair bill, and parts invoices;
- g) original receipt(s) for any repairs for which You may have paid; and
- h) if Loss of Use is charged, a copy of the Rental Agency's complete daily utilization log from the date the vehicle was not available for rental, to the date the vehicle became available to rent;
- i) any other information reasonably required by the Insurer.

Claims submitted with incomplete or insufficient documentation may not be paid until all required documentation is received and provided the claim can be assessed on the basis of the information provided.

2. TRAVEL EMERGENCY MEDICAL INSURANCE

Provides coverage for the first 10 consecutive days of a Trip for Insured Persons under 65 years of age.

For this coverage, Insured Person means the Primary Cardholder, the Primary Cardholder's Spouse, and Dependent Children while travelling with the Primary Cardholder and/or Spouse on a Trip.

Eligibility: To be eligible for Travel Emergency Medical Insurance, all Insured Persons must be permanent residents of Canada and insured by a provincial or territorial GHIP.

Coverage Period: Only the first 10 consecutive days of a Trip, as determined by the originally scheduled departure and return dates, will be covered. There is no coverage for that portion of a Trip which extends beyond the first 10 consecutive days under this Certificate of Insurance. In the event of a claim, proof of scheduled Trip duration will be required.

Coverage begins at 12:01 a.m. on the date the Insured Person leaves their province or territory of residence in Canada on a Trip. Coverage ends on the earliest of:

- a) the date the Insured Person returns to his or her province or territory of residence in Canada;
- b) the date the Account is cancelled, closed or ceases to be in Good Standing;
- c) the date the Insured Person has been absent for more than 10 consecutive days (including the day of departure and day of return) from his or her province or territory of residence in Canada;
- d) the date the Insured Person ceases to be eligible for coverage (for Dependent Children, see the Definitions section for age limits).

Automatic Extension of Coverage: Coverage will be automatically extended for up to 3 days following the end of the Medical Emergency when a Medical Emergency goes beyond the 10-day limit.

In addition, Travel Emergency Medical Insurance coverage will also be automatically extended for up to 3 days beyond the 10-day limit if an Insured Person's return to his or her province or territory of residence in Canada is delayed solely as the result of:

- a) the delayed departure of the bus, train, plane or ship on which he or she is booked; or
- b) an accident or the mechanical breakdown of an Insured Person's personal vehicle.

Benefits: In the event of a Medical Emergency, Reasonable and Customary Charges for Emergency Medical Treatment will be paid, less any amount payable by or reimbursable under a GHIP, any group or individual health plans or insurance policies. Benefits are limited to \$1,000,000 for each Insured Person, and subject further to the Limitations and Exclusions.

The following expenses are eligible for reimbursement:

- a) Hospital Accommodation and Medical Expenses including room and board up to semi-private or the equivalent,

treatment in an intensive or coronary care unit, medical supplies, use of an operating room, anaesthesia, surgical dressings. Excludes costs of a private room or suite, unless one is medically required.

- b) Doctor Charges for Emergency Medical Treatment.
- c) Private Duty Nursing up to \$5,000 for services performed by a registered nurse (not related to the Insured Person by blood or marriage) when medically necessary and prescribed by a Doctor. This includes medically necessary nursing supplies.
- d) Diagnostic Services including laboratory tests and x-rays when prescribed by a Doctor. NOTE: Magnetic resonance imaging (MRI), computerized axial tomography (CAT scans), sonograms and ultrasound must be authorized in advance by the Insurer.
- e) Ambulance Service to the nearest Hospital equipped to provide the required Emergency Medical Treatment.
- f) Emergency Air Transport to the nearest Hospital, or repatriation to a Hospital in the Insured Person's province or territory of residence in Canada (when approved and arranged by the Insurer) in the event the Insured Person's condition precludes the use of other means of transportation.
- g) Prescription Drug Reimbursement excluding any drugs or medications which are commonly available without prescription, or which are not legally registered and approved in Canada or the United States.
- h) Accidental Dental Care to a maximum of \$2,000 for treatment of natural or permanently installed teeth, necessitated by an accidental blow to the mouth. Treatment for emergency relief of dental pain is covered to a maximum of \$150.
- i) Medical Appliances including slings, braces, splints, and local rental of crutches, walkers and wheelchairs.
- j) Return Airfare to cover any additional cost incurred for a one way economy fare (less any refunds due on original tickets) and, if required, the charge for transportation of a stretcher and attending medical personnel to return the Insured Person to his or her province or territory of residence in Canada if further medical treatment is warranted and when approved and arranged by the Insurer.
- k) Transportation to Bedside from Canada for one of: the Insured Person's Spouse, parent, child, brother or sister when the Insured Person is hospitalized and expected to remain so for 3 days or more. This benefit must be pre-approved by the Insurer. This benefit includes one round-trip economy airfare, food and accommodation expenses of \$100 per day to a maximum of \$1,500. This Travel Emergency Medical Insurance will be extended, at no charge, for the person required at bedside for the duration of the Medical Emergency.
- l) Vehicle Return cost to a maximum of \$1,000 to return an

Insured Person's car to his or her province or territory of residence in Canada, or in the case of a rented vehicle, to the nearest appropriate rental location, when the Insured Person is unable to return the vehicle as a result of a Medical Emergency and when approved and arranged by the Insurer.

- m) Return of Deceased when death results from a Medical Emergency, to a maximum of \$5,000 for the cost of preparation (including cremation) and transport of the Insured Person (excluding the cost of a burial coffin or urn) to his or her province or territory of residence in Canada.

Limitations:

Failure to notify the Insurer immediately following a Medical Emergency, or as soon as possible under the circumstances, will limit the benefits payable under this Certificate of Insurance as follows:

- No benefits will be payable for surgery or invasive procedures (such as cardiac catheterization) without prior approval by the Insurer, except in extreme circumstances where a request for prior approval would delay surgery needed in a life-threatening medical crisis.
- Non-surgical eligible expenses for which benefits would otherwise have been provided will be limited to 80% of the total, to a maximum of \$30,000.

Benefits payable are further limited as follows:

- In consultation with the attending Doctor, the Insurer reserves the right to transfer the Insured Person to an appropriate Network facility or to his or her province or territory of residence in Canada for Emergency Medical Treatment. Refusal to comply will absolve the Insurer of any liability for expenses incurred after the proposed transfer date.
- Once a Medical Emergency ends, no further benefits are payable for that Medical Emergency or for any recurrence of the condition which caused the Medical Emergency.

Exclusions: There is no Travel Emergency Medical Insurance coverage for any person 65 years of age or older under this Policy, including where the 65th birthday occurs during a Trip.

Further, no benefits are payable for any expenses incurred directly or indirectly as a result of:

- a) any Pre-existing Condition as defined in the Definitions section on page 4;
- b) any Medical Emergency or Emergency Medical Treatment that occurs other than during a Trip;
- c) any elective or non-emergency surgery, treatment or medication, including ongoing care of a chronic condition;
- d) any Medical Emergency that occurs during a Trip where the primary purpose was to work outside of Canada;
- e) pregnancy, childbirth and/or related complications occurring within 9 weeks of the expected delivery date;
- f) neo-natal care;
- g) participation in a criminal offence;

- h) intentionally self-inflicted injuries, suicide or attempted suicide;
- i) illness or accidental injury sustained while under the influence of illicit or unprescribed drugs;
- j) illness or accidental injury sustained while abusing medication, or alcohol. Abuse of medication means exceeding the dosage recommended by a health specialist or the manufacturer or the medication. Abuse of alcohol means the consumption of alcohol resulting in a blood alcohol level of more than 80 mgs of alcohol per 100 ml of blood;
- k) acts of terrorism, insurrection or war, whether declared or undeclared;
- l) voluntary participation in a riot or civil commotion;
- m) illness or accidental injury occurring in a region or a country for which the Canadian government issued a travel advisory to "avoid non-essential travel" or "avoid all travel", unless the illness or accidental injury is unrelated to the reason for the travel advisory;
- n) treatments that are not prescribed by a Doctor; or
- o) participation in professional sports, speed contests, dangerous sports or events including recreational scuba diving (unless the Insured Person holds a basic scuba designation from a certified school or licensing body).

MEDICAL EMERGENCY PROCEDURES: When a Medical Emergency occurs, You must contact the Insurer without delay. The Insurer is available 24-hours a day, every day. Call **1-866-892-8683** from within Canada and the United States, or **613-634-4997** locally or collect from other countries. If calling from somewhere in the world where a collect call is not possible, call direct and You will be reimbursed.

The Insurer will confirm coverage, provide directions to the Network facility or the nearest appropriate medical facility, provide the necessary authorization of payment of eligible expenses and manage the Medical Emergency.

The Insurer will make every effort to pay or authorize payment of eligible expenses to Hospitals, Doctors, and other medical providers directly. If direct payment or payment authorization is not possible, an Insured Person may be required to make payments. In that event, the Insured Person will be reimbursed for eligible expenses on submission of a valid claim.

You may not name a beneficiary for Travel Emergency Medical Insurance benefits.

Note: Benefits may be excluded or reduced where the Insurer has not been contacted in advance of treatment, as noted above.

How to Claim: You may obtain a claim form and submit the required documentation online at cardbenefits.assurant.com or call 1-866-892-8683 from within Canada and the United States, or 613-634-4997. If the Insurer authorized Hospital or other medical payments on an Insured Person's behalf, the Insured Person must sign an authorization form allowing the Insurer to recover payments from the Insured Person's GHIP, other health plans or insurers and return it to the Insurer within 30 days. If an advance has been made for expenses later determined to be ineligible, the Insured Person will be required to reimburse the Insurer. If eligible expenses are incurred for which payment has not been pre-authorized by the Insurer, they should be submitted to the Insurer with original receipts and payment statements.

When submitting a claim, evidence of the Insured Person's departure date, scheduled return date, and actual return date to their province or territory of residence in Canada will be required.

The Insured Person must submit a completed claim form and provide documentation to substantiate the claim, including the following:

- a) the cause and nature of the Medical Condition requiring treatment;
- b) original, itemized medical invoices;
- c) original prescription receipts;
- d) Insured Person's date of birth (proof of age may be required);
- e) a photocopy of the Insured Person's GHIP card;
- f) name, address and phone number of the Insured Person's employer, if applicable;
- g) name, address and phone number of all Other Insurance/Protection coverage You and/or the Insured Person may have, including group and individual insurance, credit card coverage, and any other reimbursement plans;
- h) proof of the Insured Person's departure and return date (i.e. copy of tickets, receipts, prepaid accommodation invoice and gas receipts);
- i) signed authorization to obtain any further required information.

Claims submitted with incomplete or insufficient documentation may not be paid until all required documentation is received, and provided the claim can be assessed on the basis of the information provided.

3. GENERAL PROVISIONS AND STATUTORY CONDITIONS

Unless otherwise expressly provided herein or in the Policy, the following general provisions apply to the benefits described in this Certificate of Insurance.

Notice and Proof of Claim: Written notice of claim (on a claim form or online at cardbenefits.assurant.com) must be submitted as soon as reasonably possible after the occurrence or commencement of any loss covered by the Policy, but in all events must be provided no later than 90 days from the date of loss. Written notice given by or on behalf of the claimant or the beneficiary with information sufficient to identify the Insured Person, will be deemed notice of claim.

The appropriate completed claim forms, together with written proof of loss, must be delivered as soon as reasonably possible.

Failure to provide notice or furnish proof of claim within the time prescribed herein does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than 1 year from the date the loss occurred if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. If the notice or proof is given or furnished after 1 year, Your claim will not be paid.

Payment of Claim: Benefits payable under the Policy will be paid upon receipt of full proof of claim, as determined by the Insurer.

Physical Examination: The Insurer, at its own expense has the right and opportunity to examine any Insured Person whose injury or illness is the basis of a claim when and so often as it may reasonably be required during a claim, and also the right and opportunity to require that an autopsy be performed in case of death where it is not forbidden by law.

Termination of Insurance: Coverage for Insured Persons ends on the earliest of:

- a) the date the Account is cancelled, closed or ceases to be in Good Standing;
- b) the date the Insured Person ceases to be eligible for coverage; and
- c) the date the Policy terminates.

No benefits will be paid under the Policy for losses incurred after coverage has terminated, unless otherwise specified or agreed.

Subrogation: Following payment of an Insured Person's claim for loss, the Insurer shall be subrogated to the extent of the amount of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss, and shall be entitled at its own expense to sue in the Insured Person's name. The Insured Person shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Insured Person.

Due Diligence: The Insured Person shall use diligence and do all things reasonable to avoid or diminish any loss under the Policy.

Misrepresentation and Fraud: This entire Certificate shall be null and void and no payment of any claim shall be made under the Policy if, whether before or after a claim is made, the Cardholder has knowingly made a false or fraudulent claim in any respect.

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*, *Limitations Act* or other applicable legislation in the Primary Cardholder's province or territory.

Access to Medical Care: Neither the Policyholder nor the Insurer are responsible for the availability, quality or results of any medical treatment or transport, or for the failure of an Insured Person to obtain medical treatment.

If You Have a Concern or Complaint: If You have a concern or complaint about Your coverage, please call the Insurer at **1-866-892-8683**. The Insurer will do its best to resolve Your concern or complaint. If for some reason the Insurer is unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may also obtain detailed information for the Insurer's resolution process and the external recourse either by calling the Insurer at the number listed above or at: **assurant.ca/customer-assistance**.

Privacy Policy: The Insurer may collect, use, and share personal information provided by You to the Insurer, and obtained from others with Your consent, or as required or permitted by law. The Insurer may use the information to serve You as a customer and communicate with You. The Insurer may process and store Your personal information outside Your province in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of the Insurer's privacy policy by calling **1-888-778-8023** or from their website: **assurant.ca/privacy-policy**. If You have any questions or concerns regarding the privacy policy, the purposes and means for which Your information is being collected, Your rights, Your options for refusing or withdrawing Your consent to the use of Your personal information, You may call the Insurer at the number listed above.

----- **End of Certificate of Insurance** -----

STATEMENT OF SERVICES

Concierge Services and Identity Theft Assistance Service are services only, not insurance benefits and are provided by Assurant Services Canada Inc. ("Assurant"). Please refer to the Definitions section on page 3 for the meaning of all bolded terms.

1. CONCIERGE SERVICES

Concierge Services are available on a 24/7 basis. You can call for assistance in arrangements for travel, entertainment, business and shopping. Any costs incurred for, or in connection with such services will be charged to Your PC Financial® Mastercard®, subject to credit availability. To take advantage of any of the Concierge Services described below, simply call 1-866-892-8683.

Concierge Services include the following:

- Leisure and Entertainment
- Reservations and booking theatre, sporting and other entertainment events
- Reservations for exhibitions, shows and festivals
- Reservations of limousine or car services
- Booking time at health club and specialty shopping reservations
- Booking of golf tee times and other reservation services
- Assistance with replacing lost tickets or documents
- Gift basket and floral delivery arrangements
- Any other type of reservation or booking request for Medical Assistance
- Medical provider appointments and admission arrangements
- Emergency medical transportation arrangements
- Prescription replacement arrangements
- Emergency medical visitation arrangements
- Other Services
- Emergency cash transfer arrangements
- Emergency assistance translation services
- Messenger service referral and arrangements

2. IDENTITY THEFT ASSISTANCE SERVICE

Falling victim to identity theft can have serious long-term consequences on Your finances, Your reputation and Your everyday life. It can also be a great source of emotional distress. Whether as a preventive measure or if You suspect Your identity has been stolen or compromised, call us at 1-877-871-3226 or 514-871-3226 collect from elsewhere in the world. Our identity theft legal experts are available to assist You by phone Monday to Friday, 9:00 a.m. to 8:00 p.m., and Saturday, 9:00 a.m. to 5:00 p.m., ET, except on statutory holidays. Identity Theft Assistance Service agents are available outside these hours (24 hours per day, 7 days per week) to provide steps to take to minimize the risks and understand the basic procedures before getting a call back from an identity theft legal expert.

Identity theft legal experts will provide You with general legal information on identity theft and how to prevent it from happening to You, such as:

- how to prevent placing Your personal information at risk of being compromised;
- how to recognize signs that Your identity may have been stolen;
- what are the most common frauds and scams;
- what resources are available in Canada to prevent identity theft;
- how to get a copy of Your credit file; and
- how to protect Your documents.

Our identity theft legal experts will help You identify the steps You need to take to restore Your identity and will provide You with personalized information to assist You in:

- getting an event number from Your nearest police department; completing and submitting Identity Theft Statements. An "Identity Theft Statement" is a form used to notify financial institutions, credit card issuers and other companies that You are a victim of identity theft;
- investigating, disputing and correcting errors on Your credit report;
- alerting credit reporting agencies of Your identity theft;
- completing and filing any other forms as may be required.

Additionally, as an included benefit of this service, You will be provided with a one-hour telephone consultation with a psychologist to help You manage the stress generated by an identity theft. The one-hour consultation must be used within one year of the Identity Theft Assistance Service file being opened.

Identity Theft Assistance Service is a service and does not cover any financial losses, including, but not limited to, financial losses resulting from Your identity theft. Any costs incurred for or in connection to the services provided or restoration of Your identity, such as ID replacement and credit reports, and any related legal expenses You incur are Your responsibility. Be advised that our Identity Theft legal experts do not provide You with legal advice.

----- **End of Statement of Service** -----

®* Assurant is a registered trademark of Assurant, Inc.

PC®, President's Choice®, President's Choice Financial®, and PC Insiders™ are trademarks of Loblaw's Inc., used under license.

Mastercard® is a registered trademark and the circle design is a trademark of Mastercard International Incorporated. President's Choice Bank is a licensee of the marks.

PC Insiders™ World Elite Mastercard® is provided by President's Choice Bank.