

Certificate of Insurance

HSBC Travel Rewards Mastercard® Cardholders
Amended and Restated Effective February 1, 2023
Master Policy: HSBC112021

DEFINITIONS

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

Accident means a sudden, unexpected and unforeseeable cause of injury from an external source.

Accidental Bodily Injury means bodily injury caused by an Accident that occurs while the insurance evidenced by this Certificate of Insurance is in force and independent of any disease, bodily infirmity, bodily malfunction or any other cause.

Account means the Cardholder's HSBC Mastercard Account which is in Good Standing with the Policyholder.

Administrator means the Insurer and/or the service provider(s) arranged by the Insurer to provide claims payment and administrative services under the Policy.

Cardholder means the primary Cardholder and any supplemental Cardholder, who is a natural person, resident in Canada and who is also issued an HSBC Mastercard and whose name is embossed on the card. Cardholder may also be referred to herein using "You" and "Your."

Check-In means the moment the Cardholder registers at the Hotel/Motel.

Check-Out means the moment the Cardholder vacates the Hotel/Motel room.

Common Carrier means any land, air or water conveyance, which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

Dependent Child means Your unmarried natural, adopted or step-children who are dependent on You for maintenance and support and who are either:

1. under 21 years of age; or
2. 21 years of age or over and
 - mentally or physically challenged and incapable of self-support; or
 - in full-time attendance at a governmentally accredited or recognized institution of higher learning and not have reached the age of 26.

Dollars and "\$" means Canadian dollars.

Essential Items mean the minimum essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable due to the delay of an Insured Person's checked luggage.

Full Cost means the entire cost of an item of personal property or fare for travel (including taxes) and does not include any reduced cost resulting from the redemption of store credits, gift cards, or reward points programs, with the exception of HSBC Rewards Program.

Good Standing means, with respect to an Account, that the primary Cardholder has not advised the Policyholder 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.

Hotel/Motel means an establishment that provides lodging for the general public, and usually meals, entertainment, and various personal services. Hotel/Motel does not include a privately-owned residence offered for rental through an online marketplace service, or other similar online service.

HSBC Mastercard means an HSBC Travel Rewards Mastercard issued by the Policyholder.

HSBC Rewards Program means a Rewards program made available to eligible Cardholders by the Policyholder.

Immediate Relative means the Cardholder's Spouse, child, step-child, child-in-law, parent, step-parent, parent-in-law, sibling, step-sibling, sibling-in-law, grandparent, step-grandparent, grandchild, or step-grandchild.

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

Mysterious Disappearance means an article of personal property cannot be located and the circumstances of its disappearance cannot be explained or do not lend themselves to a reasonable inference that a theft occurred.

Original Manufacturer's Warranty means an express written warranty valid in Canada and issued by the original manufacturer of personal property, excluding any extended warranty offered by the manufacturer or any third party.

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.

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

Travel Companion means a person booked to travel with You and/or Your Spouse on a Trip, and who has prepaid accommodations and/or transportation arrangements for the same Trip.

Trip means a scheduled period of time during which an Insured Person is away from their province or territory of residence in Canada.

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 interest 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 (i.e.: accidents and emergencies).
- To qualify for this insurance, You must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (e.g.: Trip commenced against the advice of a physician, pregnancy, high risk activities, non-presentation of required travel documents, etc.).
- This insurance may not cover claims related to, or as a result of, a medical condition that existed prior to the departure of the Trip, whether disclosed or not.
- 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 1-800-668-8680.

This Certificate of Insurance contains clauses which may limit the amount payable. Additionally, this Certificate of Insurance contains provisions removing or restricting the right of the Insured Person to designate persons to whom or for whose benefit insurance money is payable.

This Certificate of Insurance contains information about Your insurance. Please read it carefully and keep it in a safe place. You should carry this Certificate of Insurance with You when You travel. Refer to the Definitions section and the paragraph following this one for the meaning of all capitalized terms.

Purchase Assurance, Extended Warranty, Hotel/Motel Burglary, Trip Interruption, and Baggage Delay Insurance are insurance coverages underwritten by American Bankers Insurance Company of Florida (hereinafter referred to as "Insurer") under Master Policy number HSBC112021 (hereinafter referred to as the "Policy") issued by the Insurer to HSBC Bank Canada (hereinafter called the "Policyholder"). Claim payments and administrative services under the Policy are arranged by the Insurer.

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

In no event will a corporation, partnership or business entity be eligible for the insurance coverage provided by the Certificate of Insurance. American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida – Canadian head office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario, M2N 7E9.

PURCHASE ASSURANCE AND EXTENDED WARRANTY INSURANCE

Purchase Assurance and Extended Warranty Insurance are available only to the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits.

There is a lifetime maximum benefit of \$60,000 per Account.

Purchase Assurance

Benefits

Purchase Assurance coverage automatically protects most new personal items purchased anywhere in the world for 90 days from the date of purchase in the event of loss, damage or theft when the Full Cost of such items is charged to the Account, subject to the Limitations and Exclusions below.

If a covered item is lost, stolen or damaged, upon approval and as directed by the Administrator, You can proceed with the repair or replacement of the covered item. You will then be reimbursed the repair or replacement cost, not exceeding the covered item's original price charged to the Account, subject to the terms, exclusions, limitations, and limits of liability set out in this Certificate of Insurance.

Reimbursement will be issued upon the Administrator receiving evidence that the covered item was repaired or replaced, and the cost of repair or replacement has been charged to the Account. If replacing the covered item, the replacement MUST be an identical item. If an identical item is not readily available, the replacement item must be of like kind and quality with comparable features as the original covered item.

Under certain circumstances, the Administrator may, at their sole discretion, choose to reimburse You the covered item's original price charged to the Account.

Limitations and Exclusions

Purchase Assurance benefits are not available in respect of the following:

1. traveller's cheques, cash (whether paper or coin), bullion, precious metals, tickets, documents, stamps, negotiable instruments or property of a similar nature;
2. animals or living plants;
3. golf balls or other sports equipment lost or damaged during the course of normal use;
4. mail order, Internet, telephone purchases or any purchase being shipped until delivered and accepted by You in new and undamaged condition;
5. services, including delivery and transportation costs of items purchased;
6. automobiles, motorboats, airplanes, motorcycles, motor scooters, e-bikes, snowblowers, riding lawn mowers, golf carts, lawn tractors, any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children), or any of their respective parts or accessories that do not function independently from the motorized vehicle;
7. unmanned or remotely operated aircraft systems such as, but not limited to, drones;
8. any consumable good such as, but not limited to, food, liquor, cosmetics, fragrances, and in-home test kits (whether medically necessary or not);
9. jewellery and gems stored in baggage unless such baggage is hand carried under the personal supervision of the Cardholder or the Cardholder's Travelling Companion with the Cardholder's knowledge;
10. used or previously owned or refurbished items;
11. one-of-a-kind items, antiques, collectibles and fine arts; or
12. items purchased and/or used by or for a business or for commercial gain.

Purchase Assurance does not provide benefits for:

1. losses caused by or resulting from fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, terrorism, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, Mysterious Disappearance, or product defects which would not have been covered by the Original Manufacturer's Warranty; or
2. bodily injury, property damage, consequential damages, punitive damages, exemplary damages and legal fees.

Purchase Assurance is not shipping insurance. Items ordered by mail, internet, telephone, or any purchased item being shipped to You is not eligible for coverage under Purchase Assurance until delivered and accepted by You in new and undamaged condition.

Extended Warranty

Benefits

Extended Warranty coverage automatically and without registration, provides You with double the period of repair services otherwise provided by the Original Manufacturer's Warranty, to a maximum of 1 additional year, on most personal items purchased new when the Full Cost of such items is charged to the Account, subject to the Limitations and Exclusions below.

In all cases, Extended Warranty coverage is limited to personal items with an Original Manufacturer's Warranty of 5 years or less. Most personal items with an Original Manufacturer's Warranty of more than five (5) years will be covered if registered with the Insurer within the first year of purchase. (Refer to the section "Registration" below).

Extended Warranty coverage applies to any parts and/or labour costs resulting from mechanical breakdown or failure of a covered item where such obligation was specifically covered under the terms of the Original Manufacturer's Warranty.

Upon approval, and as directed by the Administrator, You can proceed with the repair or replacement of the covered item. You will then be reimbursed the repair or replacement cost, not exceeding the covered item's original price charged to the Account, subject to the terms, exclusion, limitations, and limits of liability set out in this Certificate of Insurance.

Reimbursement will be issued upon the Administrator receiving evidence that the covered item was repaired or replaced, and the cost of repair or replacement has been charged to the Account. If replacing the covered item, the replacement MUST be an identical item. If an identical item is not readily available, the replacement item must be of like kind and quality with comparable features as the original covered item.

Under certain circumstances, the Administrator may, at their sole discretion, choose to reimburse You the covered item's original price charged to the Account.

Registration (where Original Manufacturer's Warranty is longer than 5 years)

To register personal item(s) with an Original Manufacturer's Warranty of more than 5 years, You must send copies of the following items to the Administrator within 1 year of the purchase. Call **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world for further information:

1. original vendor's sales receipt showing the vendor information, date, description of the item purchased, and total cost;
2. the serial number of the item; and
3. a copy of the Original Manufacturer's Warranty.

Limitations and Exclusions

Extended Warranty coverage ends automatically upon the date when the original manufacturer ceases to carry on business for any reason whatsoever.

Extended Warranty does not cover the following:

1. aircraft (including unmanned aircraft systems such as, but not limited to, drones), automobiles, motorboats, e-bikes, motorcycles, motorscooters, snowblowers, snowmobiles, riding lawn mowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children), or any of their respective parts or accessories;
2. services of any kind;
3. items purchased and/or used by or for a business or for commercial gain; or
4. used or refurbished items.

Extended Warranty does not provide benefits for:

1. losses caused by or resulting from fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination;
2. product defects which would not have been covered by the Original Manufacturer's Warranty; or
3. bodily injury, property damages, consequential damages, punitive damages, exemplary damages and legal fees.

General Provisions for Purchase Assurance and Extended Warranty Insurance

Gifts

Eligible items that You give as gifts are covered. In the event of a claim, You, not the recipient of the gift, must make the claim for benefits.

Pair or Set

When the covered item is part of a pair or set, You will receive no more than the value of the particular part or parts lost or damaged regardless of any special value that the item may have as part of an aggregate purchase price of such pair or set. The Insurer, at its sole option, may elect to:

1. repair, rebuild or replace the item lost or damaged (whether wholly or in part); or
2. pay You for said item, not exceeding the lesser of the original purchase price, the replacement price or the repair cost thereof and subject to the exclusions, terms and limits of liability as stated in this Certificate of Insurance.

Other Insurance/Protection

Benefits are in excess of all Other Insurance/Protection available to You in respect of the covered item subject of the claim. Once all Other Insurance/Protection has been claimed under and exhausted, the Insurer's liability is only for the amount of the loss or damage not covered by Other Insurance/Protection and for the amount of any applicable deductible, subject to the terms, exclusions and limits of liability set out in this Certificate of Insurance.

This coverage will not apply as contributing insurance, notwithstanding any provision in any Other Insurance/Protection.

How to Claim

Immediately after learning of any loss or occurrence and PRIOR to proceeding with any action, repair services, or replacement of the covered item, You must notify the Administrator by initiating a claim online at cardbenefits.assurant.com or calling 1-800-668-8680 from Canada and the United States or 416-977-6066 collect from elsewhere in the world.

You MUST keep ORIGINAL copies of all documents required to file a valid claim. Where a claim is due to, or suspected to be caused by, fraud, malicious acts, burglary, robbery, theft or attempt thereof, You MUST give immediate notice to the police or other authorities having jurisdiction. You must complete and sign the claim form which must contain the time, place, cause and amount of loss, and include the following:

1. Account statement showing Your name, account number, and charge for the covered item;
2. original vendor's sales receipt showing the vendor information, date, description of the item purchased, and total cost;
3. copy of written repair estimate (for Purchase Assurance damage and Extended Warranty claims);
4. photographs of the damaged item (for Purchase Assurance damage claims);
5. copy of the police report (for Purchase Assurance theft claims);
6. a copy of the Original Manufacturer's Warranty (for Extended Warranty Claims);
7. copy of a loss report or other report from the location of the occurrence, issued at the location where the covered item was lost, stolen, or damaged (for Purchase Assurance claims);
8. copy of Your homeowner's or renter's insurance policy or any document detailing Other Insurance/Protection or protection and/or reimbursements received for the occurrence;
9. any other information reasonably required by the Administrator.

You are responsible for any charges incurred for the completion of all forms and the provision of all required documentation.

At the sole discretion of the Administrator, You may be required to send, at your own expense, the damaged item on which a claim is based to the Administrator in order to support Your claim. Payment made in good faith will discharge the Administrator to the extent of the claim. Your failure to provide proof of loss within 90 days from the date of loss or damage may result in denial of the related claim.

TRIP INSURANCE

Trip Insurance includes Trip Interruption, Baggage Delay, and Hotel/Motel Burglary insurance.

Trip Interruption Insurance (After Trip Departure)

For this coverage, Insured Person means the Cardholder and/or Spouse, and/or Dependent Children.

Coverage applies when You charge at least 75% of the cost for a Trip to the Account and/or pay such cost with points redeemed under the HSBC Rewards Program.

Benefits

You will be reimbursed the lesser of fees charged by the Common Carrier paid by You for a change in ticketing, or the cost of a one-way economy fare for the Insured Person to return to their province or territory of residence in Canada if, as a result of one of the following Covered Causes for Interruption occurring during the Trip, an Insured Person is prevented from continuing a Trip. The maximum amount payable excludes the cost of pre-paid unused return transportation and is subject to a maximum limit of \$1,500 per Insured Person and \$5,000 per Trip.

Please note: These coverages will only cover any excess cost (i.e. the administration charges to cancel or change the itinerary) over and above the travel rewards provided by any reward or frequent flyer plan. The value of the loss of reward or frequent flyer plan points are not covered.

Covered Causes for Trip Interruption - Medical

1. death of an Insured Person or an Immediate Relative during the Trip;
2. Accidental Bodily Injury or sudden and unexpected illness of an Insured Person which did not result from a medical condition that existed prior to the departure date of the Trip which, in the sole opinion of the Administrator based on medical advice provided by the attending physician, requires

- 3. immediate medical attention and prevents an Insured Person from returning from the Trip on the scheduled return date;
- 4. death, Accidental Bodily Injury or sudden and unexpected illness of a Travel Companion or a caregiver with whom the Insured Person has contracted to care for a Dependent Child in their absence, which, in the sole opinion of the Administrator based on medical advice provided by the attending physician, requires immediate medical attention and prevents an Insured Person from returning from the Trip on the scheduled return date;
- 5. Accidental Bodily Injury or sudden and unexpected illness of an Immediate Relative during the Trip, which requires immediate hospitalization which is expected to last at least 3 days during the Trip and which was not known to the Insured Person prior to the Trip departure date;
- 6. hospitalization or the death of an Insured Person's host at destination.

Covered Causes for Trip Interruption - Non-medical

- 1. a particular situation which prompts the Canadian government to issue a travel advisory to "avoid non-essential travel" or "avoid all travel" to a country, region or city for which a ticket had originally been issued for a period that includes an Insured Person's Trip;
- 2. a natural disaster that renders an Insured Person's principal residence uninhabitable;
- 3. an Insured Person's quarantine or hijacking; and
- 4. a call to service of an Insured Person by government with respect to reservists, military, police or fire personnel.

Limitations and Exclusions

Benefits are not payable for the interruption of any Trip resulting directly or indirectly from:

- 1. any reason other than those listed under Covered Causes for Interruption ;
- 2. pregnancy, childbirth and/or related complications occurring within 8 weeks of the expected delivery date;
- 3. intentionally self-inflicted injuries, suicide or any attempt thereat;
- 4. illness or any injury arising from, or in any way related to, the abuse of alcohol (resulting in a blood alcohol level of more than 80mg of alcohol per 100 ml of blood), drugs or other intoxicants;
- 5. medication, whether prescribed or not, when not taken as directed;
- 6. participation in a criminal offence;
- 7. acts of terrorism, insurrection or war, whether declared or undeclared;
- 8. voluntary participation in a riot or civil commotion;
- 9. mental or emotional disorders that do not immediately require hospitalization;
- 10. participation in professional or dangerous sports, including, but not limited to any speed contest, SCUBA diving, unless the Insured Person holds a basic SCUBA designation from a certified school or other licensing body, hang-gliding, sky diving, parachuting, bungee jumping, parasailing, spelunking, mountaineering, rock climbing or a flight accident, except as a passenger in a commercially licensed airline;
- 11. any Trip commenced against the advice of the Insured Person's physician;
- 12. failure of any travel supplier through which You contract for services if this supplier was, at the time of booking, in bankruptcy, insolvency or receivership; or in the case of U.S. Air Carriers, under Chapter 11 in the U.S. Bankruptcy Code. No protection is provided for failure of travel agents, agencies or brokers; or
- 13. non-presentation of required travel documents, i.e., visa, passport, inoculation vaccination reports.

How to Claim

Within 48 hours of a Covered Cause for Interruption occurring, You must notify the Administrator by calling **1-800-668-8680** from within Canada and the United States or **416-977-6066** collect from elsewhere in the world to initiate Your claim with a representative. Failure to notify the Administrator within 48 hours may reduce the amount payable. The representative will assist You with making the necessary arrangements to return and provide You with a claim form. You may also access a claim form and submit required documentation online at **cardbenefits.assurant.com**. You will be required to submit a completed claim form and provide documentation to substantiate Your claim including, but not limited to, the following:

- 1. original tickets (including any unused coupons), original vouchers, original itinerary, invoices, and receipts;
- 2. Your Account statement and any other documentation necessary to confirm that the costs of the Trip were charged to Your Account;
- 3. proof satisfactory to the Administrator that the interruption of the covered Trip resulted from a Covered Cause for Interruption ;
- 4. name, address and policy numbers for all other insurance coverage You and/or the Insured Person may have, including health insurance and credit card coverage (whether group or individual);
- 5. any other information reasonably required by the Administrator.

Baggage Delay

For this coverage, Insured Person means the Cardholder, Spouse, and Dependent Children while travelling with the Cardholder and/or the Spouse.

Coverage applies when You charge at least 75% of the fare paid for travel on a Common Carrier to the Account and/or pay such cost with points redeemed under the HSBC Rewards Program.

Benefits

Baggage Delay insurance provides a reimbursement to the Cardholder if any Insured Person's accompanying checked-in baggage is not delivered within 6 hours of arrival at the scheduled destination point, for the purchase of Essential Items to a maximum of \$100 per day up to a maximum of 3 days, provided that:

- 1. the baggage was in the custody of a Common Carrier; and
- 2. the baggage delay did not occur upon the Insured Person's return to their province or territory of residence in Canada.

Limitations and Exclusions

Baggage Delay insurance does not cover:

- 1. money, securities, tickets, documents, credit cards;
- 2. baggage held, seized, quarantined or destroyed by a customs or government authority;
- 3. loss incurred while the Insured Person is performing a criminal act(s).
- 4. losses occurring when accompanying checked-in baggage is delayed on an Insured Person's return home to their province or territory of residence in Canada;
- 5. expenses incurred more than 96 hours after the Insured Person's time of arrival at the scheduled destination point; or
- 6. expenses incurred after the checked-in baggage is returned to the Insured Person.

How to Claim

You may initiate a claim, obtain a claim form, and submit the required documentation online at **cardbenefits.assurant.com** or call 1-800-668-8680.

Hotel/Motel Burglary Insurance

For this coverage, Insured Person means the Cardholder and, when travelling with the Cardholder, a Spouse, Dependent Children, and parents residing with the Cardholder.

Coverage applies when You charge at least 75% of the confirmed nightly room rate for the entire stay at the Hotel/Motel (prior to any redeemable travel or other points being applied) to the Account and/or pay such cost with points redeemed under the HSBC Rewards Program.

Benefits

Hotel/Motel Burglary insurance protects the Insured Person from theft of most items of personal property from a Hotel/Motel room where there is evidence of forceful entry. The maximum benefit payable for all Insured Persons is \$1,000 per occurrence, in excess of Other Insurance/Protection and/or payments made by the Hotel/Motel.

Coverage Period

Hotel/Motel Burglary insurance coverage begins when You Check-In to the Hotel/Motel and ends on the earliest of:

1. the time You Check-Out from the Hotel/Motel;
2. the date the Account ceases to be in Good Standing; and
3. the date the Insured Person ceases to be eligible for coverage.

No benefits will be paid for losses incurred after coverage has ended, unless otherwise specified.

Excluded Items

Hotel/Motel Burglary Insurance does not cover:

1. cash;
2. travellers cheques;
3. securities;
4. credit cards or any other negotiable instruments;
5. tickets; and
6. documents.

How to Claim

You **MUST** give immediate notice to the police or other authorities having jurisdiction upon discovery of a loss.

As soon as reasonably possible, but in no event later than 45 days from the date of loss, you must initiate a claim online at cardbenefits.assurant.com or call 1-800-668-8680.

You must maintain original copies of all documents required.

You will be required to complete a claim form and include copies of:

1. Your HSBC Mastercard charge slip or transaction confirmation;
2. Account statement showing Your name, account number, and charge for the covered item;
3. written statement from the Hotel/Motel confirming the date, time and details of the loss;
4. police report;
5. payout documentation from the Hotel/Motel and/or Other Insurance/Protection carrier, if applicable; and
6. any other information reasonably required by the Administrator to determine coverage eligibility.

If a copy of the police report is not obtainable, You must provide the police department address and telephone number, incident report file number, and contact name on the file.

The completed claim forms together with required documents must be delivered as soon as reasonably possible, but in all events within one (1) year from the date on which the loss occurred.

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.

Copy of the Policy

You or a person making a claim under this Certificate of Insurance may request a copy of the Policy and/or a copy of your application for this insurance (if applicable) by writing at the address shown below:

Assurant
Canadian Head office
5000 Yonge Street, Suite 2000
Toronto, Ontario
M2N 7E9

Termination of Insurance

Coverage for Insured Persons ends on the earliest of:

1. the date the Account is cancelled, closed or ceases to be in Good Standing;
2. the date the Insured Person ceases to be eligible for coverage; and
3. the date the Policy terminates.

No losses incurred after the Policy terminates will be paid, unless otherwise specified.

Subrogation

Following payment of an Insured Person's claim for loss or damage, 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 or damage and shall be entitled at its own expense to sue in the name of the Insured Person. The Insured Person shall give the Insurer all such assistance as is reasonably required 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 of or damage to property protected by the Policy.

False Claim

If You make a claim knowing it to be false or fraudulent in any respect, You shall no longer be entitled to this insurance, nor to the payment of any claim under the Policy.

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.

If You Have a Concern or Complaint

If You have a concern or complaint about Your coverage, please call the Insurer at 1-800-668-8680. 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

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 information 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 or Your options for refusing or withdrawing this consent, You may call the Insurer at the number listed above.