

**VISA DESJARDINS  
BUSINESS INSURANCE**

**POLICY ISSUED TO  
INSURED HOLDERS OF THE  
VISA DESJARDINS BUSINESS  
CREDIT CARD**



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Financial Security®



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# VISA DESJARDINS BUSINESS INSURANCE POLICY

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**Consult the “Table of Pre-existing Medical Conditions” in Appendix C. Don’t forget to bring your “travel assistance card” (found on the last page) while travelling outside your province of residence.**

**Desjardins Financial Security Life Assurance Company (hereinafter referred to as the Insurer)**, in accordance with the provisions of this individual insurance policy, insures the VISA Desjardins Business credit card holder, a natural person under age 60 who selected, among the options offered with respect to this credit card, the one that includes the VISA Desjardins Business Insurance (hereinafter referred to as the Insured), under the public transportation vehicle accident insurance, the hospital, medical and paramedical insurance, the accidental death and dismemberment insurance and the disability insurance in case of accident and undertakes to pay the benefits provided for in the contract.

## **1. CONTRACT**

This contract applies to all coverages beginning on or after April 1, 1995.

This policy, Appendix A “General provisions”, Appendix B “Assistance service”, Appendix C “Table of pre-existing medical conditions”, the riders and the Application for Insurance constitute the contract.

The enrollment form for the VISA Desjardins Business credit card as well as the indication that the person selected, among the options offered with respect to this credit card, the one that includes the VISA Desjardins Business Insurance, take the place of the Application for Insurance.

## **2. DELEGATOR**

The Insured delegates to Visa Desjardins his/her right to negotiate the insurance contract on his/her behalf as well as all modifications made thereto.

## **3. PUBLIC TRANSPORTATION VEHICLE ACCIDENT INSURANCE**

### **3.1 ELIGIBILITY CONDITIONS FOR INSURANCE**

While this policy is in effect, the Insured is automatically covered under the insurance when he/she purchases with his/her VISA Desjardins Business credit card his/her ticket (at the full fare, except for deposits paid by other means) to travel on a public transportation vehicle or when he/she rents, using his/her card, a short-term rental car.

### **3.2 RISKS INSURED**

The Insured who meets the eligibility conditions for insurance is covered under this policy for any accident which occurs while he/she is travelling as a paying passenger in a public transportation vehicle.

He/she is also covered:

- (1) while boarding or unboarding a public transportation vehicle;
- (2) while he/she has in his/her possession tickets already paid for with his/her VISA Desjardins Business credit card and is using another means of ground transportation, operated by a carrier licensed for passenger transportation, for travel to or from the airport, station or

harbour (wharf) with the intention of using or immediately after using the public means of transportation for which he/she purchased the tickets;

- (3) while he/she has in his/her possession tickets already paid for with his/her VISA Desjardins Business credit card and is on the grounds of the airport, station or harbour with the intention of using or immediately after using the public means of transportation for which he/she purchased the tickets;
- (4) if he/she is travelling, as driver or passenger, in a short-term rental car rented using his/her VISA Desjardins Business credit card.

If, as the result of an accident, the Insured suffers an injury causing, directly and independently of any other cause, one of the losses indicated below, he/she is entitled to the following benefits:

Accidental loss of:

	<u>Sum insured</u>	
	<u>Public means of Transportation</u>	<u>Short-term rental car</u>
- life	\$125,000	\$25,000
- use of two limbs or organs (foot, hand, eye)	\$90,000	\$15,000
- use of one limb	\$60,000	\$10,000
- use of the thumb and forefinger of the same hand	\$30,000	\$5,000
- use of one finger or one toe	\$10,000	\$2,000

**RESTRICTIONS**

If the Insured dies within 52 weeks following the accident, only the amount of insurance in case of accidental death is payable. If more than one loss occurs, only the largest of the amounts of insurance shall be paid. No benefit is payable while the Insured is in a coma. If the Insured's body has not been found 52 weeks after the accident, he/she shall be presumed deceased. This insurance is subject to the general exclusions listed in Section 7 of this policy.

**3.3 TERMINATION OF INSURANCE**

- (a) The Insured who has satisfied the eligibility conditions ceases to be insured when he/she has unboarded the public transportation vehicle for which he/she purchased tickets using his/her card or, when he/she has unboarded the ground transportation vehicle, operated by a carrier licensed for passenger transportation, for travel from the airport, station or harbour (wharf) immediately after using the public means of transportation for which he/she purchased the tickets.
- (b) Even if the contract terminates, the Insured who has met the eligibility conditions for insurance will remain insured until the termination of the insurance which he/she has obtained.

**3.4 INSURER'S OVERALL LIABILITY LIMITATION**

If, as a result of the same accident, the total amount of claims provided for under all similar policies issued by the Insurer is more than \$10,000,000, this total amount will be limited to \$10,000,000. The benefits payable for each of these policies will then be reduced proportionally.

## 4. HOSPITAL, MEDICAL AND PARAMEDICAL INSURANCE

### 4.1 ELIGIBILITY FOR INSURANCE

The Insured is eligible for this insurance if he/she is a Canadian resident covered under government health insurance and hospitalization insurance plans.

### 4.2 INSURANCE COVERAGE

While this policy is in effect, the Insured is automatically covered under the hospital, medical and paramedical insurance when he/she is travelling outside his/her province of residence.

The hospital, medical and paramedical insurance is valid only if the contract is issued prior to the scheduled date of departure.

### 4.3 EFFECTIVE DATE OF INSURANCE

The hospital, medical and paramedical insurance begins on the day of departure at the moment when the Insured leaves his/her province of residence.

### 4.4 TERMINATION OF INSURANCE

The insurance terminates on the earliest of the following dates:

- (a) the actual date of return to the province of residence, be it a return on the Insured's own initiative or within the framework of a repatriation organized by the travel assistance service;
- (b) when a period of 8 consecutive days (including the date of departure) outside of the province of residence has elapsed.

### 4.5 BENEFITS

If, during his/her trip outside his/her province of residence, the Insured is the victim of an accident or becomes ill suddenly and unexpectedly and, as a result of this accident or illness, he/she must receive emergency medical services on location, the Insurer reimburses the expenses incurred for the eligible care and services, as described in Section 4.6, which are then rendered. The reimbursement of eligible expenses is limited to expenses which are not payable by a government organization or by any other private insurance plan, up to a maximum of \$5,000,000 for each Insured.

Further to this illness or accident, the hospital, medical and paramedical care and services which are actual, reasonable and necessary and which are rendered outside the Insured's province of residence are covered during the period of insurance and for as long as the Insured is hospitalized, if his/her health condition does not permit him/her to be repatriated to his/her province of residence.

### 4.6 ELIGIBLE CARE AND SERVICES

In order to be eligible under this insurance, the hospital, medical and paramedical care and services described in the following paragraphs must be approved by the assistance service beforehand. However, if a major event prevents the Insured from contacting the assistance service, the hospital services and care received will be eligible provided the Insured or any other person accompanying him/her contacts the assistance service as soon as it is reasonably possible to do so.

### 4.6.1 Hospital care

Hospitalization in a semi-private room, or a private room if required by the Insured's condition.

### 4.6.2 Medical and paramedical care and services

- (a) Services of a physician, a surgeon and an anesthetist.
- (b) Laboratory tests and radiographs.
- (c) Private nursing care during hospitalization.
- (d) Medication that can only be obtained upon medical prescription (see exclusion 10 of Section 7- GENERAL EXCLUSIONS). However, medication which is necessary for the Insured's survival and which is taken on a regular basis, such as insulin, nitroglycerin or vitamins, is not eligible.
- (e) Purchase or rental of crutches, canes or splints and the rental of a wheelchair, a respiratory apparatus and other medical or orthopedic devices.
- (f) Services of a chiropractor (excluding radiographs), a podiatrist or a physiotherapist who is a member in good standing of his/her professional association up to \$15 per treatment, subject to an overall maximum of \$150.

### 4.6.3 Transportation

- (a) Land, sea or air transportation to take the Insured to the nearest location where appropriate medical services are available. The prior approval of the assistance service is not required for the use of local ambulance services.
- (b) Repatriation of the Insured to his/her place of residence by a means of public transportation to receive appropriate care (medical consultation or investigation, medical treatment or surgery) as soon as his/her state of health allows the repatriation and insofar as the means of transportation initially planned for the return trip cannot be used.
- (c) Simultaneous repatriation of a travelling companion or the spouse and dependent children of the repatriated persons, if the persons repatriated simultaneously are also insured under a travel insurance plan with the Insurer and if they cannot return to the point of departure by the means of transportation initially planned for the return trip.
- (d) A round-trip economy fare ticket as well as the usual fees and expenses for a qualified medical attendant who is not a member of the family, a friend or a travelling companion.
- (e) A round-trip economy fare ticket by the most direct route (airplane, bus, boat, train) and up to **\$500** of reasonable living expenses to allow a member of the immediate family to identify the deceased Insured before the remains are repatriated or to visit the Insured who is confined to hospital for at least 7 days. (It is not necessary to wait 7 days before leaving, but expenses will be reimbursed only if the Insured remains in hospital at least 7 days.)
- (f) Return of the vehicle used by the Insured if his/her health condition, certified by a physician, prevents him/her from driving his/her own vehicle himself/herself or that which he/she rented and if no other accompanying family member is able to do so. The vehicle may be returned by a commercial agency. The maximum reimbursement is

\$2,000 per policy. "Vehicle" means an automobile, a motorcycle, a motor home, or a small van or a pick-up truck with a maximum load capacity of 1,000 kg.

- (g) In the event of the death of the Insured, the costs of preparing and returning his/her remains or ashes to the place of residence by the most direct route (plane, bus, boat or train) up to \$5,000 for transportation, and up to \$3,000 (including cremation, if applicable) for the preparation, or the cost of cremation or burial where the Insured died, up to \$3,000. The cost of the burial coffin is not covered.

#### 4.6.4 Living expenses

Reasonable living expenses incurred by the Insured who must delay his/her return due to an illness or a bodily injury sustained by the Insured himself/herself, an accompanying member of his/her immediate family or a travelling companion, as well as additional childcare costs for children not accompanying the Insured. The illness or injury must be certified by a physician. These expenses are reimbursable up to \$150 per day, subject to an overall maximum of \$1,500 per Insured.

#### 4.6.5 Dental care

The treatment of natural and healthy teeth by a dentist, if there is an emergency due to an accident (direct, accidental blow to the mouth) up to a maximum of \$3,000 per trip, per Insured.

### 4.7 RESTRICTIONS

- (1) Refer to the **table of pre-existing medical conditions** in Appendix C.
- (2) During a hospitalization, the assistance service reserves the right to transfer the Insured to another hospital if there is no medical impediment to the transfer. The Insured ceases to be covered if he/she does not consent to the transfer.
- (3) The Insured who does not consent to a repatriation when recommended by the assistance service ceases to be covered for the illness or injury which makes the repatriation necessary, as well as for any other resulting or related condition [4.6.3].
- (4) Medical care and services must be prescribed by the attending physician in order to be eligible [4.6.2 (a), (b), (c), (d) and (e)].
- (5) The total cost of renting an item enumerated in subparagraph 4.6.2 (e) must not exceed the item's purchase price.
- (6) The rate charged for private nursing care must not exceed that normally charged for the same service in the Insured's province of residence [4.6.2 (c)].
- (7) In order to be eligible for reimbursement, the quantity of medication prescribed while the insured is not hospitalized must not exceed a provision sufficient for 15 days [4.6.2 (d)].
- (8) Unless otherwise indicated, transportation services must be approved and planned by the assistance service beforehand [4.6.3].
- (9) Transportation for a member of the immediate family who must identify the deceased Insured or visit the hospitalized Insured is covered provided the attending physician confirms that such a visit is necessary, insofar as the Insured was not accompanied by a family member 18 years of age or older [4.6.3 (e)].

- (10) Transportation for a medical attendant is covered only if the attending physician confirms that such attendance is necessary [4.6.3 (d)].
- (11) The Insured's vehicle must be in working order and must be able to make the return trip in order for the expenses incurred to be eligible [4.6.3 (f)].
- (12) This coverage is subject to the general exclusions under Section 7 of this policy.
- (13) The Insurer is not responsible for the availability or the quality of medical and hospital services.
- (14) The amounts billed for all care or services enumerated in Section 4 are reimbursed only if they do not exceed the reasonable and usual amounts normally charged for such care or services in the region where they are rendered.

## 5. ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

### 5.1 INSURANCE COVERAGE

While this policy is in effect, the Insured is automatically covered under accidental death and dismemberment insurance.

### 5.2 RISKS INSURED

If the Insured suffers, as the result of an accident, an injury causing, directly and independently of any other cause, one of the losses indicated below, he/she is entitled to the benefits shown.

If the accident occurs while the Insured is travelling in order to attend a business meeting, a larger amount of benefits is then paid. However, the Insured is not covered while travelling between his/her residence and his/her usual workplace.

<u>Accidental loss of:</u>	<u>Sum Insured</u>	
	<b>Business Travels</b>	<b>Other</b>
- life	\$5,000	\$2,000
- use of two limbs or organs (foot, hand, eye)	\$5,000	\$2,000
- use of one limb	\$4,000	\$1,500
- use of the thumb and forefinger of the same hand	\$2,500	\$1,000
- use of one finger or one toe	\$1,000	\$500

### RESTRICTIONS

If the Insured dies within 52 weeks following the accident, only the amount of insurance in case of accidental death is payable. If more than one loss occurs, only the largest of the amounts of insurance shall be paid. No benefit is payable while the Insured is in a coma. If the Insured's body has not been found 52 weeks after the accident, he/she shall be presumed deceased. This insurance is subject to the general exclusions listed in Section 7 of this policy.

If, as the result of an accident, benefits are paid under the public transportation vehicle accident insurance, then no benefit shall be paid under the accidental death and dismemberment insurance for that same accident.

## 5.3 TERMINATION OF INSURANCE

The accidental death and dismemberment insurance coverage terminates in accordance with the provisions of Section **13. TERMINATION OF THE CONTRACT** of Appendix A.

## 6. DISABILITY INSURANCE IN CASE OF ACCIDENT

### 6.1 INSURANCE COVERAGE

While this policy is in effect, the Insured is automatically covered under the disability insurance in case of accident.

### 6.2 INSURED RISKS

When the Insured is totally and permanently disabled, a lump sum of \$10,000 shall be paid to the Insured 12 months after the beginning of his/her disability.

#### RESTRICTIONS

This insurance is subject to the General Exclusions described under Section 7 of this policy.

### 6.3 RESTRICTIONS IN CASE OF PREVIOUS INJURIES

If, as a result of an accident, total disability occurs during the 2 years following the beginning of the Insured's insurance, the Insurer shall pay benefits only if, for a period of at least 6 consecutive months ending after the beginning of insurance, the Insured has not, for the injuries resulting from this accident,

- (a) consulted or received treatment from a physician or other health professional who is a member of his/her professional association;
- (b) undergone examinations;
- (c) taken medication; or
- (d) been hospitalized.

### 6.4 TERMINATION OF INSURANCE

The disability insurance in case of accident terminates in accordance with the provisions of Section **13. TERMINATION OF THE CONTRACT** of Appendix A.

## 7. GENERAL EXCLUSIONS

	Hospital, medical and paramedical insurance	Public transportation vehicle accident insurance	Accidental death and dismemberment insurance	Disability insurance in case of accident
<p>The Insurer will pay no benefits in the following cases (an "X" indicates that the restriction applies to the coverage):</p> <p>(1) if the trip is undertaken for one of the following purposes:</p> <p>(a) in order to receive medical or paramedical treatments or hospital services, even if the trip is undertaken upon the recommendation of a physician;</p> <p>(b) for the Insured's occupation (including training manoeuvres in the armed forces), except if the death or loss of use occurs or if expenses are incurred further to an event that arises during the course of a business meeting or during the Insured's travel to such a meeting;</p> <p>(2) for elective (non-emergency) treatment or surgery, meaning those which could have been provided in the Insured's province of residence without endangering his/her life or health, even where care is provided further to an emergency situation resulting from a sudden illness or an accident;</p> <p>(3) for expenses incurred for pregnancy, miscarriage, childbirth or their complications when such expenses are incurred within 60 days of the normal date of expected delivery;</p> <p>(4) for a death, a loss of use, disability or expenses incurred as a direct or indirect result of an abusive consumption of medication, narcotics or alcohol; the abusive consumption of alcohol is that which results in a blood alcohol level in excess of 80 mg of alcohol per 100 ml of blood;</p>	<p>X</p>	<p>X</p>		
	<p>X</p>			
	<p>X</p>			
	<p>X</p>			
	<p>X</p>	<p>X</p>	<p>X</p>	<p>X</p>

The Insurer will pay no benefits in the following cases (an "X" indicates that the restriction applies to the coverage):	Hospital, medical and paramedical insurance	Public transportation vehicle accident insurance	Accidental death and dismemberment insurance	Disability insurance in case of accident
(5) for any loss, disability or expenses that result directly or indirectly from a self-inflicted injury or loss of use, suicide or attempted suicide, whether or not the Insured was aware of his/her actions;	X	X	X	X
(6) for expenses covered by a government agency or another insurer, in accordance with the integration of benefits clause of the GENERAL PROVISIONS;	X			
(7) for expenses related to hospital care which is excluded under the legislation or regulations governing the hospital insurance plan in the province of residence, when expenses are incurred for such care outside the province of residence;	X			
(8) for expenses directly or indirectly related to mental, nervous, psychological or psychiatric disorders, unless these expenses are incurred while the Insured is hospitalized for a minimum of 24 hours;	X			
(9) for any accident resulting from an insurrection, a war or an act of war, whether or not war is declared, from the Insured's participation in a criminal act or a riot if the riot occurs in a country which prompted the Government of Canada to recommend that Canadians not travel to this country before the date of beginning of the trip;	X	X	X	X
(10) for any medical prescription, as well as for any medical or paramedical fees or expenses incurred by the Insured to obtain this prescription if it is identical or similar in effect to another medication already prescribed for a pre-existing illness or injury from which the Insured suffered at the time of departure, even if the diagnosis for the new prescription differs from the previous diagnosis;	X			

(11) if an Insured refuses the medical treatment prescribed by the physician and approved by the assistance service when he/she suffers from an illness or is the victim of an accident and cannot be repatriated to his/her province of residence, he/she ceases to be covered for this illness or injury as well as for any subsequent related complications;	X			
(12) for any accident resulting from the Insured's participation in gliding, mountaineering, parachuting, bungee jumping or from participation in a motor vehicle race or participation as a professional in athletic or underwater activities;	X	X	X	X
(13) when the death occurs more than 52 weeks after the accident, unless the Insured is in a coma at the end of the 52-week period; the Insurer will determine the benefits payable, if applicable, at the end of the coma;		X	X	
(14) when the Insured is a passenger on a chartered flight by a company which usually does not offer this service, or when boarding or unboarding such a plane;		X		
(15) while the Insured is boarding, exiting or is on a plane other than one licensed for passenger transportation;		X		
(16) for any accident or illness which occurs while the Insured is travelling with a commercial vehicle as a driver, a pilot, a crewmember or a non-paying passenger. This exclusion does not apply if the said vehicle is used solely as a private means of transportation during a vacation and if the vehicle is an automobile, a small van or pick-up truck with a maximum load capacity of 1,000 kilograms.	X	X		

## 8. ASSISTANCE SERVICE

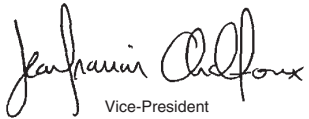
The assistance service is available to any Insured for the duration of the trip. The telephone numbers to dial in case of emergency are indicated on the reverse of the last page of this policy. The following main services are offered:

- 24-hour telephone assistance, free of charge;
- referral to physicians or health care facilities;
- assistance for hospital admission;
- cash advances to the hospital when required by the facility;
- repatriation of the Insured to his/her city of residence, as soon as his/her state of health allows the repatriation;
- settlement of formalities in the case of death;
- repatriation of the Insured's children if the Insured cannot be moved;
- delivery of medical assistance and medication if an Insured is too far from health care facilities to be transported to them;
- arrangements necessary to send for a member of the immediate family if the Insured must be confined to hospital at least 7 days and if prescribed by the physician;
- in the case of loss or theft of identification papers, assistance in obtaining temporary papers in order to continue the trip;
- referral to lawyers if legal problems arise.

The Insured, or any person accompanying the Insured if the latter is unable to do so, must immediately contact the assistance service for approval when the Insured must seek hospital, medical and paramedical services outside of his/her province of residence (refer to subsection 4.6).



President and  
Chief Operating Officer



Vice-President  
Creditor and Direct Insurance

### Your satisfaction is our priority!

As a responsible company that is attentive to the needs of its clients, Desjardins Financial Security wants to provide each and every one of them with products and services that meet their expectations. However, if you are dissatisfied with any of our products or services, please let us know by visiting our website at [www.dfs.ca/complaint](http://www.dfs.ca/complaint) or by contacting the Dispute Resolution Officer at 1-877-838-8185.



**Desjardins**  
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# APPENDIX A

## GENERAL PROVISIONS

### 1. DEFINITIONS

For the purposes of this policy, the following terms are defined as follows:

- (1) Accident: any bodily injury certified by a physician, resulting directly and independently of any other cause, from sudden and unforeseen external causes. The accident must occur while the insurance is in force.
- (2) VISA Desjardins Business credit card: the credit card issued by Visa Desjardins to its privileged clients and which bears the mention "BUSINESS".
- (3) Aircraft: a fixed wing multi-engine aircraft with an authorized take-off weight of no less than 4,536 kg which is licensed in Canada or in another country, which is operated by a scheduled or charter airline and which holds a valid Canadian Air Transport Board licence (or equivalent). Special or chartered flights authorized under any of the above licences shall be covered only when made by means of an aircraft of the type regularly used by the carrier on its scheduled or charter air carrier service. All military aircraft are excluded.
- (4) Age: the age of the Insured on the effective dates of the various coverages for the insured trip.
- (5) Business meeting: private meeting organized in advance as part of the Insured's full-time occupation or profession.
- (6) Card holder: a natural person who holds the VISA Desjardins Business credit card issued in his/her name and for whom the annual user fee has been paid.
- (7) Dependent child: any unmarried child of the Insured or of his/her spouse who is over 15 days of age and under 18 years of age, or 24 years of age or under if he/she is a full-time student at an educational institution recognized by government education authorities.
- (8) Extended coverage: for the purposes of the VISA Desjardins Business insurance policy, the term "extended coverage" is used indistinctively for the purchase of additional travel insurance coverage under another travel insurance contract offered or approved by the Insurer.
- (9) Hospital: a facility licensed as a hospital under legislation in effect in the country where it is located.
- (10) Illness: a serious disturbance in the normal state of the organs or functions of the human body which occurs suddenly and unforeseeably and which requires immediate emergency care. An illness must be certified by a physician to be recognized for the purpose of this policy.
- (11) Insured: the holder of the VISA Desjardins Business credit card who is a natural person under age 60 who selected, among the options offered with respect to this credit card, the one that includes the VISA Desjardins Business Insurance, for which the required insurance premium is paid to the Insurer through Visa Desjardins.
- (12) Living expenses: expenses for meals and lodging, as well as for telephone calls and errands by taxi that are deemed essential.

- (13) Loss of use of one eye: the total and permanent loss of sight in one eye.
- (14) Loss of use of one finger or one toe: the total and permanent loss of use of a finger or a toe, including all the phalanges but without the loss of the hand or the foot.
- (15) Loss of use of one hand or one foot: the total and permanent loss of use of one hand or one foot, including the wrist or ankle joint.
- (16) Loss of use of one limb or organ: the loss of use of one hand, one foot or one eye.
- (17) Member of the family: members of the immediate family as well as the step-father, step-mother, 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, nephews and nieces of the Insured.
- (18) Member of the immediate family: the spouse, son, daughter, father, mother, brother or sister of the Insured.
- (19) Nurse: a person legally authorized to practice the nursing profession in the region where care is provided.
- (20) Permanent employment: non-seasonal employment under a contract of unlimited duration and which requires that the person work a minimum of 25 hours per week.
- (21) Permanent total disability: disability resulting from an accident, which wholly prevents the Insured from performing the normal duties of his/her occupation, which continues uninterrupted for a period of 12 months starting on the date on which it began and which occurred before the Insured reached 60 years of age. A physician designated by the Insurer must certify that there is reasonable reason to believe the total disability will last for the remainder of the Insured's lifetime.
- (22) Physician: a person legally authorized to practice medicine in the region where medical care is provided.
- (23) Province: a province or a territory of Canada.
- (24) Public transportation vehicle: any means of transportation (air, sea or land) operated under a licence by a carrier authorized by competent authorities to transport passengers.
- (25) Reasonable expenses: expenses based on the regular rates for the region where the care is provided.
- (26) Short-term rental car: an automobile, a motor home or a light truck with a maximum load capacity of 1,000 kg, rented from a company licensed to rent cars on a short-term basis. During a trip, an automobile acquired under a buy-sell plan is considered as a short-term rental car. Under no circumstances can the duration of the rental exceed 31 days.
- (27) Spouse: the wife or husband of the Insured or the person who has lived as husband or wife with the Insured for at least one year without interruption and without a separation of more than 90 days.
- (28) Travelling companion: a person aged 18 or over who shares travel arrangements with the Insured (up to a maximum of 4 people including the Insured).
- (29) Trip: any fixed period (less than 182 days or 365 days subject to certain conditions) that an Insured spends outside his/her province of residence.

- (30) Visa Desjardins: usual name attributed to the Centre Desjardins de traitement de cartes inc.

## 2. INTEGRATION OF BENEFITS

The benefits payable under this policy shall be reduced, in accordance with the order of payment determined below, in such a way that, added to the benefits provided for under any other insurance plan (private or public), the benefits do not exceed the expenses actually incurred.

The expenses insured under another insurance plan include those that would have been payable if a claim in due form had been filed with the other insurer as though the latter was the sole insurer of the Insured.

The order of benefit payment is determined as follows:

- (1) an insurance plan that does not include an integration of benefits clause becomes the main payor with respect to the Insured;
- (2) when the priority of payment order cannot be determined by subsection (1) above, the benefits must be divided pro rata between the plans according to the amounts that should have been paid under each plan.

### 2.1 RESTRICTIONS

The Insurer shall not pay the sums provided for under this policy if the Insured refuses to divulge information, or refuses to allow the Insurer to use such information, concerning other insurance plans under which the Insured is also covered for one or another of the coverages offered under this policy.

## 3. EXTENDED COVERAGE

For trips of more than 8 days, Desjardins Financial Security Life Assurance Company offers you the "Travel Insurance" product which will meet your needs for the portion of your trip in excess of the period covered by the VISA Desjardins Business Insurance.

### 3.1 EXTENDED COVERAGE UPON REQUEST

- (a) The application for extended coverage and the premium payment must reach the Insurer before the expiry date of the policy.
- (b) The duration of the insured trip and of all the extensions must not exceed 182 days (or 365 days subject to certain conditions set by the Insurer and subject to the approval of the organization governing the health insurance plan of the Insured's province of residence before departure).
- (c) When extended coverage is requested before the beginning of the trip, **the exclusions for pre-existing medical conditions (refer to the table in Appendix C) apply according to the Insured's age and the total duration of the planned trip at the time of departure.**
- (d) When extended coverage is requested during the trip, **the exclusions for pre-existing medical conditions (refer to the table in Appendix C) apply once again on the date on which the extended coverage begins, according to the Insured's age on that date and the total duration of the trip.**

## 3.2 AUTOMATIC EXTENDED COVERAGE

Insurance coverages will be automatically extended free of charge:

- (a) for 24 hours if a return is postponed due to a delay of the carrier with which the Insured is scheduled to travel as a paying passenger, or further to a traffic accident or mechanical failure;
- (b) while the Insured is hospitalized and until his/her return, provided the return was delayed due to the Insured's hospitalization and the policy expires after he/she is admitted to hospital; extended coverage is granted for a maximum of 72 hours after the end of hospitalization;
- (c) while a living allowance is being paid to the Insured and until his/her return, provided the return was delayed due to an illness or an accident that is covered by this policy; extended coverage is granted for a maximum of 72 hours after the end of living allowance payments.
- (d) for baggage insurance, if the insured properties are registered with a common carrier and delivery is delayed, insurance continues until the property has been returned by the common carrier.

For further information, contact Desjardins Financial Security Life Assurance Company toll free at one of the following numbers:

- **Québec City area: 418-647-5459**
- **elsewhere in Québec, in Canada and in the United States: 1-800-463-7830 (toll free)**

## 4. SUBROGATION

The Insurer automatically acquires the Insured's right of action against the author (natural person or corporate body) of a damage, up to the amount of benefits paid. The Insurer may, at its own expense, bring suit on behalf of the Insured.

## 5. CURRENCY

All sums of money in this policy are in Canadian currency.

Claims under this insurance are payable in Canadian currency at the rate of exchange in effect on the date of payment.

## 6. PAYMENT OF BENEFITS

Benefits are payable by cheque upon assessment of the supporting documents and related information. Cheques are made payable to the Insured. If the Insured is deceased, the amount of insurance purchased shall be paid to his/her legal heirs. If a beneficiary has been designated in the application for insurance, the amount of insurance purchased shall be paid to him/her.

## 7. CLAIMS

Unless stipulated otherwise in the policy, all claims must be filed with the Insurer during the 365 days following the date of the event giving rise to the claim. Evidence and information as complete as possible regarding the event and resulting expenses or losses must accompany the claim or be forwarded to the Insurer within 90 days of the date such claim is filed with the Insurer.

For claims, dial one of the following numbers:

- **Québec City area: 418-838-7038**
- **Montréal area: 514-285-3068**
- **elsewhere in Québec  
and in Canada: 1-877-861-7038 (toll free)**

## 8. EXAMINATION RIGHT

The Insurer reserves the right to have the Insured examined by a physician of its choice when a claim is filed.

## 9. ASSIGNMENT

The rights conferred under this policy cannot be assigned.

## 10. PREMIUM

The premium required for the insurance is included in the enrollment fees and is paid through Visa Desjardins.

## 11. EFFECTIVE DATE

The policy becomes effective at 00:00:01 on April 1, 1995, or on the date the VISA Desjardins Business credit card holder meets the definition of «Insured», whichever occurs last.

## 12. MODIFICATIONS TO THE POLICY

The Insurer may modify this policy as long as Visa Desjardins is notified at least 90 days in advance.

## 13. TERMINATION OF THE CONTRACT

The contract with the Insured terminates upon the 30<sup>th</sup> day following the reception of an advance notice to that effect, the day on which the Insured is no longer a card holder, the day on which Visa Desjardins stops paying to the Insurer the premium required for the Insured, or the day on which the Insured reaches 60 years of age, whichever occurs first.

Notwithstanding the preceding paragraph, the coverage will remain in effect for the insured persons already travelling outside their province of residence at the time where the notice was sent until their return.

## 14. NULLITY OF THE CONTRACT

Any false statement or concealment by the Insured, whether fraudulent or not, concerning a fact or a circumstance known by him/her and related to the risk or claim, as well as any refusal to divulge information that the Insurer deems essential will result, upon the Insurer's request, in the nullity of the contract with the Insured.

## 15. 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 may benefit from the Company's various financial services (insurance, annuities, credit, etc.). 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 may send information on its promotions or offer new products to those 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 wish to receive these offers, you may have your name removed from the list. To do so, you must send a written request to the Privacy Officer at DFS.

# APPENDIX B

## ASSISTANCE SERVICE

VISA Desjardins Business Insurance offers you an assistance service available 24 hours a day whenever you are travelling outside your province of residence:

In case of emergency, dial one of the following numbers:

When calling from	Number
Canada and United States	1-800-465-6390 sans frais
In any other country (except North and South America)	Overseas code of Country Visited + 800 29 48 53 99 (toll-free)
Otherwise	514-875-9170 Collect call to Canada (Montréal)

If the Insured has any problem contacting the assistance service during his/her stay abroad, he/she may call the following number collect from anywhere in the world, at any time of the day or night: 514-875-9170 in Montréal. If it is impossible to make collect calls in the foreign country, the Insured simply pays for the cost of the call and it will be refunded to him/her.

When calling, the Insured must mention the information shown on his/her travel assistance card which can be found at the end of this document.

## APPENDIX C

# TABLE OF PRE-EXISTING MEDICAL CONDITIONS

**This table applies to the Hospital, Medical and Paramedical Insurance.**

Note: If a person has more than one illness or injury, the following table applies to each one. The exclusions related to pre-existing medical conditions are applied in addition to the eligibility requirements.

<b>UNDER AGE 60</b>		
<b>During the 3 months preceding the effective date of coverage:</b>		
Did the insured have an illness or injury for which he/she: <ul style="list-style-type: none"><li>• consulted a physician;</li><li>• took medication;</li><li>• was hospitalized;</li><li>• received treatment;</li></ul> or was advised to do so by a physician?		
<b>NO</b>	<b>YES</b>	
<b>Insured</b>	Did this illness or injury occur more than 3 months prior to the effective date of coverage and has it remained stable* during the 3 months prior to this date?	
	<b>YES</b>	<b>NO</b>
	<b>Insured</b>	Not insured for this illness or injury, or for any other related illness or injury

\* "Stable" means there was no hospitalization or change in treatment or dosage. In the case of diabetes, the concept of "stable" with respect to dosage does not apply.

# VISA DESJARDINS BUSINESS INSURANCE BAGGAGE INSURANCE POLICY

The insurer is The Personal General Insurance Inc. for insureds in Québec and The Personal Insurance Company for insureds in all other provinces of Canada. In accordance with the provisions of this individual insurance policy, it insures the VISA Desjardins Business credit card holder, who is a natural person under 60 years of age who selected, among the options offered under this credit card, the one that includes the VISA Desjardins Business Insurance (hereinafter referred to as the Insured), for Baggage Insurance.

## 1. CONTRACT

This contract applies to any coverage beginning on or after April 1, 1995.

This policy, Appendix A "General provisions", Appendix B "Assistance service", the riders and the Application for Insurance constitute the contract.

The enrollment form for the VISA Desjardins Business credit card, as well as the indication that the person has selected, among the options offered under this credit card, the one that includes the VISA Desjardins Business Insurance coverage, take the place of the Application for Insurance.

## 2. ELIGIBILITY

The Insured is eligible for insurance coverage for as long as he/she is a card holder and for as long as the insurance contract between Visa Desjardins and the Insurer is in effect.

## 3. EFFECTIVE COVERAGE

The Insured is automatically covered by the insurance when he/she purchases a round-trip plane ticket for himself/herself with his/her VISA Desjardins Business credit card.

## 4. BEGINNING AND TERMINATION OF THE BAGGAGE INSURANCE

The baggage insurance is effective for the entire duration of the insured trip which takes place on or after April 1, 1995. The insured trip takes effect on the date of departure indicated on the one-way ticket and terminates at midnight on the earliest of the following dates:

- (a) the actual return date to the province of residence, be it a return on the Insured's own initiative or within the framework of a repatriation organized by the assistance service;
- (b) when a period of 8 consecutive days (including the date of departure) outside of the province of residence has elapsed.

## 5. RISKS INSURED PER TRIP

### 5.1 LOSS BY THEFT OR DAMAGE

For the duration of the insured trip, the baggage insurance shall cover all losses by theft or physical damage to the personal effects and baggage of the Insured.

The Insurer shall only be liable for the actual cash value of the property at the time of any loss by theft or damage up to a maximum of **\$500** (subject to a **\$250** maximum for jewelry, cameras or any other photographic equipment).

In the event of theft, the Insurer reimburses the cost of replacing a passport, a driver's license, a birth certificate or a visa, up to a maximum of \$50 (proof of theft required - see Section 8. CLAIMS PROCEDURE).

The Insurer shall have the option to repair or replace any damaged or stolen property with other items of the same quality and value.

All benefits paid to the Insured can under no circumstance exceed \$500.

### 5.2 LATE BAGGAGE

If during the trip the arrival of the registered baggage with the common carrier is delayed for more than twelve hours, before the return to the trip's point of departure, the Insured is entitled to a reimbursement, up to a maximum of \$200, for absolutely essential toiletries and clothing. A proof of registered baggage delay by the common carrier and purchase receipts must support the claim. The amount used in the case of delay will be deducted from the total amount insured if a loss follows.

## 6. EXCLUSIONS

This Baggage Insurance does not cover:

- (a) animals, trailers, boats, motors, aircraft or other conveyances or their appurtenances, furniture and furnishings, dental and limb prostheses, contact lenses, eyeglasses, hearing aids, money, securities and documents, professional or occupational supplies or property, antiques and collectors' items, property illegally acquired, kept, stored or transported;
- (b) damage caused by normal wear, gradual deterioration, insects, vermin, manufacturing defect, or while the article is being repaired or undergoing treatment, the breakage of fragile or breakable items;
- (c) theft resulting from any imprudent action or omission of the Insured;
- (d) theft of or damage to an item insured under a contract issued by another insurer, in accordance with the integration of benefits clause in the GENERAL PROVISIONS;
- (e) theft of or damage to an item for which a claim may be filed with the carrier;
- (f) damage resulting from radiation or radioactive contamination;
- (g) any accident resulting from an insurrection, a war or an act of war, whether or not war is declared, from the Insured's participation in a criminal act or a riot if the riot occurs in a country that the Government of Canada advised Canadians against visiting before the trip's date of departure.
- (h) the expenses payable by any other private insurance plan.

## 7. PAYMENT OF BENEFITS

Benefits are payable by cheque upon assessment of the supporting documents and related information.

## 8. CLAIMS PROCEDURE

Where a loss is claimed to be due to theft, burglary, armed robbery or malicious mischief, the Insured shall, upon discovery, give immediate notice thereof to the police. The Insured must then notify the Insurer as promptly as possible and take all reasonable precautions to protect, save and/or recover the property and also obtain corroborating documentary evidence such as a police report or a statement from either the hotel manager, tour guide or representative of the common carrier. The Insured shall also provide proof of the items' value accompanied by a statement under oath within 90 days of the date of loss.

The Insurer shall have the option to require submission of property for appraisal of damage.

Failure by the Insured to comply with these conditions may result in the refusal of the claim under this insurance.

Send the documents to the following address:

Baggage Insurance Benefits  
200, rue des Commandeurs  
Lévis (Québec) G6V 6R2

To file a claim, dial one of the following numbers:

- **Québec City area: 418-838-7038**
- **Montréal area: 514-285-3068**
- **elsewhere in Québec  
and in Canada: 1-877-861-7038 (toll free)**



President and  
Chief Executive Officer

**The Personal General Insurance Inc.**  
(for insured in Québec)

**The Personal Insurance Company**  
(for insured in all other provinces of Canada)

## TRAVEL ASSISTANCE CARD

By completing this card and inserting it into your wallet, you will keep close at hand the telephone number of the assistance service to be used in case of illness or accident.

Fold here

No. of the  
VISA DESJARDINS BUSINESS card: \_\_\_\_\_

Plan held:           VISA DESJARDINS BUSINESS TRAVEL INSURANCE          

Name of  
your physician: \_\_\_\_\_

Tel. No.: ( \_\_\_\_\_ ) \_\_\_\_\_

Person to contact in case of emergency:

Name: \_\_\_\_\_

Tel. No.: ( \_\_\_\_\_ ) \_\_\_\_\_

Cut here

## TRAVEL ASSISTANCE CARD

**In case of an accident or an illness likely to require medical care or hospitalization abroad**, you must call the Assistance Service, regardless of the time of day or night, or wherever you are in the world. Please call one of the following telephone numbers:

**En cas d'accident ou de maladie pouvant nécessiter des soins médicaux ou une hospitalisation à l'étranger**, vous devez communiquer avec le Service d'assistance, peu importe le lieu et l'heure, en composant le :

**En caso de accidente o de enfermedad que pueda requerir asistencia médica o una hospitalización** en el extranjero, tiene que comunicar con el servicio de ayuda, cualquiera que sea el lugar y la hora, llamando por teléfono al:

Fold here

Canada and United States (toll free):

Canada et États-Unis (sans frais) :

En Canadá y Estados Unidos (sin costo):

**1-800-465-6390**

In any other country

(Except North and South America) (toll free)

Ailleurs dans le monde

(à l'exclusion des Amériques) (sans frais)

Desde otros países

(excepto América del Norte Y América del Sur) (sin costo)

Country's Overseas Area Code

Indicatif outre-mer du pays

Prefijo ultramar del país

**+ 800 29 48 53 99 \***

\* Available in certain countries

Accessible de certains pays

Disponible en ciertos países

Otherwise, call collect:

Sinon à frais virés :

Si no a cobro revertido:

**514-875-9170**

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**In case of an accident or an illness likely to require medical care or hospitalization abroad**, you must call the Assistance Service, regardless of the time of day or night, or wherever you are in the world. Please call one of the following telephone numbers:

**En cas d'accident ou de maladie pouvant nécessiter des soins médicaux ou une hospitalisation à l'étranger**, vous devez communiquer avec le Service d'assistance, peu importe le lieu et l'heure, en composant le :

**En caso de accidente o de enfermedad que pueda requerir asistencia médica o una hospitalización** en el extranjero, tiene que comunicar con el servicio de ayuda, cualquiera que sea el lugar y la hora, llamando por teléfono al:

Fold here

**Canada and United States (toll free):**  
**Canada et États-Unis (sans frais) :**  
**En Canadá y Estados Unidos (sin costo):**

**1-800-465-6390**

**In any other country**  
(Except North and South America) **(toll free)**  
**Ailleurs dans le monde**  
(à l'exclusion des Amériques) **(sans frais)**  
**Desde otros países**  
(excepto América del Norte Y América del Sur) **(sin costo)**

**Country's Overseas Area Code**  
**Indicatif outre-mer du pays**  
**Prefijo ultramar del país**

**+ 800 29 48 53 99 \***

**\* Available in certain countries**  
**Accessible de certains pays**  
**Disponible en ciertos países**

**Otherwise, call collect:**  
**Sinon à frais virés :**  
**Si no a cobro revertido:**

**514-875-9170**

## TRAVEL ASSISTANCE CARD

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Fold here

**No. of the**  
**VISA DESJARDINS BUSINESS card:** \_\_\_\_\_

**Plan held:** \_\_\_\_\_ **VISA DESJARDINS BUSINESS TRAVEL INSURANCE**

**Name of**  
**your physician:** \_\_\_\_\_

**Tel. No.:** ( \_\_\_\_\_ ) \_\_\_\_\_

**Person to contact in case of emergency:**

**Name:** \_\_\_\_\_

**Tel. No.:** ( \_\_\_\_\_ ) \_\_\_\_\_