



Travel Insurance Summary



for the insurance included with your Desjardins credit card

This insurance covers you for trips of **3 days or less** in case of **sudden and unforeseen events** that could occur while you're travelling or prevent you from going on a trip.

What's this summary for?

This summary provides you with basic information about the travel insurance included with your credit card so you can decide if this coverage is right for you. For more details, see the insurance policy available online at www.desjardins.com or www.desjardinslifeinsurance.com.

This insurance is offered by:



Desjardins

Insurance

Life • Health • Retirement

200 Rue Des Commandeurs

Lévis QC G6V 6R2

1-855-368-6924

www.desjardins.com/travel_insurance



thePersonal

(for some coverages and in some provinces, excluding Quebec)

6300 Boulevard Guillaume-Couture

Lévis QC G6V 6P9

1-800-463-6416

To look us up in the Autorité des marchés financiers's register of insurers, go to www.lautorite.qc.ca/en/ (client number: 2000379948).

1. About your insurance

This travel insurance is individual insurance because it's an agreement between you (the Desjardins credit cardholder) and us (Desjardins Insurance). It's offered by the Fédération des caisses Desjardins du Québec, located at 100 Rue Des Commandeurs, in Lévis (1-866-835-8444).

Who's covered

- You (the Desjardins credit cardholder)
- Your spouse, if they're travelling with you during the entire trip
- Your children or grandchildren, or your spouse's children or grandchildren, if they're travelling with you during the entire trip



To be covered, your spouse, your children and your grandchildren, as well as your spouse's children and grandchildren, must meet specific criteria. To find out more, see your insurance policy.

Conditions for someone to be covered for a specific trip

For someone (you, your spouse, a child or a grandchild) to be covered for a specific trip, certain conditions must be met. For a full list of the conditions, see your insurance policy. Here are 5 of these conditions:

Residency status	The person must be legally authorized to reside in Canada and live there at least 6 months a year.
Government insurance	The person must be covered under the health and hospitalization insurance plans of their home province or territory for the whole time they'll be away for the Emergency Health Care coverage.
Start and end of the trip	The person's trip must start and end in their home province or territory.
Destination	The person's trip must be outside their home province or territory for the Emergency Health Care, Baggage and Accident coverages.
Trip duration	The person must not be away for more than 3 days (see Each day counts! below).

Each day counts!

You're only covered for trips of 3 days or less. The day you leave and the day you come home count as full days away, no matter what time of the day you leave or come home. Here are 2 examples:

- ✓ You leave Friday night and come home Sunday afternoon = covered (Friday + Saturday + Sunday = 3 days)
- ✗ You leave Friday night and come home Monday morning = not covered (Friday + Saturday + Sunday + Monday = 4 days)

If you'll be away for more than 3 days, you aren't covered at all under this insurance. If you want to be covered for your trip, you need to call us to buy other travel insurance. We'll apply a 3-day discount to the cost of the travel insurance you get.



You may not be covered if you're travelling in a country or a region for which the Canadian government has issued a travel advisory. To find out more, see your insurance policy.

2. Your coverage at a glance

Below is an overview of what's covered by the insurance included with your credit card. For all the applicable conditions, exclusions and limitations, see your insurance policy.

Emergency Health Care

Reimburses expenses for emergency medical care or services and some expenses to bring a traveller, luggage or a pet back home because of an accident or a sudden and unforeseen illness during a trip.

Maximum age: 75

Maximum trip duration: 3 days

Eligible expenses

- Medical or dental care and services
- Living expenses if you have to delay your return
- Emergency transportation
- Repatriation
- Visit from a family member
- Expenses if you die during your trip
- Vehicle return

Maximums: These expenses are covered **up to:**

- The maximums per eligible expense indicated in your insurance policy
- An overall maximum of \$5,000,000 per insured person, per trip
- The reasonable and customary amounts usually billed
- \$200 per day and \$2,000 in total for living expenses per insured person, per trip

Trip Cancellation or Modification



Reimburses some expenses you've paid for with your Desjardins credit card if you have to cancel or make changes to a trip because of one of the **recognized causes**.

Maximum age: 75

Maximum trip duration: 3 days

Maximum amount reimbursed:

- Cancellation or changes prior to departure: \$500 per insured person, per trip
- Changes during a trip: \$1,000 per insured person, per trip

If your trip costs more than the maximum amount reimbursed, you can call to ask us to increase that amount.

Recognized causes: Of the 18 recognized causes, here are 5 situations where you can cancel or make changes to your trip:

1. Any of the following people becomes ill, has an accident or dies:
 - You or one of your family members
 - A travel companion or one of their family members
 - A person responsible for the care of your dependent children
 - A person for whom you're the legal guardian
 - The person who's hosting you in their home during part or all of your trip
2. Your travel companion has to cancel their trip because of one of the 18 recognized causes.
3. Your cruise is cancelled due to mechanical problems, grounding or quarantining of the cruise ship, or because the ship has been diverted due to bad weather.
4. The common carrier is delayed due to bad weather, a natural disaster or mechanical problems.
5. After the date you purchased your trip, the Canadian government advises travellers to avoid all travel or all non-essential travel to your destination country or region and this advisory is still in effect 14 days before your departure date.

For the complete list of the 18 recognized causes, see your insurance policy.

Baggage



Pays an amount if your luggage is stolen during a trip, or if the common carrier loses or damages your luggage or delivers it late.

Maximum age: No age limit

Maximum trip duration: 3 days

Maximum amount reimbursed per insured person, per trip: \$500

The maximum amount includes amounts you need to pay to:

- Replace stolen or damaged items
- Buy basic necessities if your luggage is delayed for more than 6 hours
- Replace important documents (maximum reimbursement: \$250)

If you'd like higher maximums, please call us before you leave on your trip.

Accident



Pays an amount if you have an accident while you're travelling and this accident causes your death or the loss of use of a hand, a foot or an eye in the 12 months that follow.

Maximum age: No age limit

Maximum trip duration: 3 days

2 options:

1. Accident while aboard a plane

Covers you if you have an accident while you're a passenger aboard a plane, provided that you've paid the full cost of your ticket with your Desjardins credit card.

Maximum amounts payable:

- If you die: \$10,000
- If you lose the use of 2 or more body parts (hand, foot or eye): \$10,000
- If you lose the use of one body part (hand, foot or eye): \$5,000

2. Accident while travelling

Covers you if you have an accident during your trip.

Maximum amounts payable:

- If you die while you're aboard a common carrier vehicle: \$10,000
- If you die due to any other accident: \$5,000
- If you lose the use of 2 or more body parts (hand, foot or eye): \$5,000
- If you lose the use of one body part (hand, foot or eye): \$2,500

Overall maximum for both options: Only one amount is payable per insured person, per trip, even if the person suffers more than one loss.

Exclusions and limitations

Some exclusions and limitations apply to the insurance included with your credit card. Here's an overview of 2 of them:

Exclusion for medical conditions that were not stable

You're not covered under **Emergency Health Care** if you incur expenses for an injury or medical condition that was not stable in the 182 days (90 days if you're under 55) prior to your departure date. Also, you're not covered under **Trip Cancellation or Modification** if you have to cancel or make changes to your trip because of an injury or medical condition that was not stable in the 90 days prior to purchasing your trip.

You have a medical condition that is not stable if you have an injury or a medical condition for which you had symptoms, consulted a doctor, had surgery, underwent examinations or tests, were hospitalized, were prescribed new treatment or had adjustments made to your treatment plan.

Exclusion for a trip longer than 3 days

If you'll be away for more than 3 days, you won't be covered at all for your trip by this insurance. If you want to be covered for your trip, you need to call us at **1-800-463-7845** to buy other travel insurance.

To find out more about the applicable exclusions and limitations, see your insurance policy.

3. Changes to your insurance: 1-800-463-7845

If you'll be away for 3 days or less

You can make changes to your insurance (add a coverage or increase an insurance amount) by calling us before your scheduled departure date.

If you'll be away for more than 3 days

You won't be covered at all by the insurance included with your credit card. If you want to be covered for your trip, you need to call us before your scheduled departure date to buy other travel insurance.

In either case, you must provide accurate information

The information you provide when you ask us to make changes to your insurance is very important—we use it to decide whether or not to approve the changes to your coverage.

If you provide incorrect or incomplete information, or make a false statement, we may cancel changes you made to your coverage or deny your claim.

4. Cost of insurance

Because the travel insurance is included with your credit card, you don't have to pay extra for the coverage described in this summary.

But if you make changes to your coverage, you'll have to pay what's called an insurance premium. The amount of the premium depends on different factors, like your age, the coverages selected and the amounts applied for. If you buy other travel insurance from us for a trip of more than 3 days, we'll apply a 3-day discount to the cost of the travel insurance you get.

If you don't want the insurance that's included with your credit card, you'll have to choose a different credit card. If you have questions, call us at **1-800-463-7845**.

5. Make a claim in 2 easy steps

1. Get the required claim form by phone or on our website

- Canada and the United States (toll-free): **1-800-463-7845**
- Anywhere in the world (call collect): **418-647-5293**
- www.desjardinstravelinsurance.ca

2. Send us the required form and proof

You must send us your claim within 90 days of the date of the event entitling you to a reimbursement.

We may ask you to provide certain information, documents, proof and authorizations we need to assess your claim. You must send us this proof within 90 days of when we ask you for it.

We may also have you examined by a healthcare professional. We'll choose the professional and pay the cost of the examination.

Our claim decision

If we approve your claim

We'll make a payment within 60 days of receiving all the required documents.

If we deny your claim or only pay a portion of the amount claimed

We'll send you a letter explaining the reasons for our decision within 60 days of receiving all the required documents.

6. If you're not satisfied

If you disagree with our claim decision

If we deny a claim or only pay a portion of the amount claimed, you can send us more information and ask us to review your claim.

If you want to challenge our decision in court, you have to do so within the time limit provided for by law. The time limit varies depending on where you live. In **Quebec, it's 3 years and in Ontario, it's 2 years**. To find out the time limit, please refer to the applicable legislation in your home province or territory.

For more information about your rights, contact the regulatory agency in your home province or territory.

If you're not satisfied with the service you received

Do you have any concerns or are you dissatisfied with your coverage or the service we've provided? Let us know by contacting our customer service department at **1-866-647-5013**.

If you'd like to make an official complaint, you have 2 options:

- You can contact our complaint handling team at **1-877-838-8185**, or
- You can use the complaint form available on our website at www.desjardinslifeinsurance.com/complaint