

Travel Insurance Policy

for Odyssey Gold Visa, Travel Gold and Odyssey World Elite Mastercard cardholders



This insurance covers you for sudden and unforeseen events that could occur while you're travelling or prevent you from going on a trip.

What you need to know

1. This insurance has exclusions that may limit your coverage. For example, you aren't covered for a medical condition that is not stable.
2. If you're going to be away for more than the number of days included for your age, you won't be covered at all by Emergency Health Care during your trip. To be covered, you must ask us to extend your coverage.
3. In case of an emergency while you're travelling, you must call our Assistance Service before going to a hospital or clinic.



For help while you're away, contact our Assistance Service 24/7

From Canada and the United States: **1-888-419-2495** (toll-free)

From anywhere in the world: **514-875-2495** (call collect)



To make a claim, modify your contract or ask questions

1-800-463-1623



200, rue des Commandeurs
Lévis (Québec) G6V 6R2
1-855-368-6924

This policy is part of your travel insurance contract

It's for Desjardins credit cardholders. If your name is on the card and you're a primary, joint or additional cardholder, that's you.

Wherever we use the words "credit card" and "card" in this travel insurance policy, we're talking about your Desjardins Odyssey Gold, Travel Gold or Odyssey World Elite credit card.

This policy provides you with everything you need to know about the travel insurance included with your credit card.

Words in *italics*

The words *accident*, *living expenses*, *travel service supplier* and *family member* are in *italics* in this policy because they have specific meanings in the context of insurance. See section 14 for the definitions.

Other documents may be added to your contract

- The personalized Confirmation of Insurance you'll receive if you make changes to your coverage
- Any medical questionnaire you or any of the other insured persons had to complete
- Any document, like a rider, that modifies your contract



Conditions you need to meet


For this insurance to take effect, the following 4 conditions must be met:


1. Your credit card must be activated before leaving on your trip
2. Your credit card account must not be more than 90 days past due
3. Your credit cardholder privileges must not be suspended
4. Your annual card fees must be paid


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1. Your 3 coverages at a glance

Emergency Health Care



Covers trips outside your home province or territory.

Maximum age: 75

Number of days included

(based on how old you are on the day you leave your home province or territory)

Age 59 or under → 60 days

Age 60 to 64 → 31 days

Age 65 to 75 → 15 days

Maximums:

- Up to an overall maximum of \$5,000,000 per insured person, per trip
- Up to \$200 per day and \$2,000 in total for *living expenses*, per insured person, per trip

Trip Cancellation or Modification



Covers all your trips.

Maximum age: No age limit

Maximum trip duration: 365 days

Maximums:

- Cancellation or changes prior to departure: \$2,500 per insured person, per trip
- Changes during a trip: No maximum

Baggage



Covers trips outside your home province or territory.

Maximum age: No age limit

Number of days included

(based on how old you are on the day you leave your home)

Age 59 or under → 60 days

Age 60 to 64 → 31 days

Age 65 or older → 15 days

Overall maximum:

\$1,000 per person, per trip

If the coverage included with your credit card isn't enough for all your needs

Call us at 1-800-463-1623 to modify your coverage. Here are the changes you can ask us to make:

- Add more days for Emergency Health Care or Baggage
- Increase the insurance amount for Trip Cancellation or Modification, or Baggage
- Add other coverages that aren't included in this travel insurance (for example, Emergency Return Trip)

To find out more about modifying your coverage, see section 8 of this policy.

2. Who's covered under your travel insurance

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

To be covered, these individuals must be legally authorized to reside in Canada and live there at least 6 months a year.

For your spouse to be covered, they:

- Must be married to you or in a civil union with you, or
- Must have been living conjugally with you for at least 12 months or must have been living conjugally with you and have a child with you, and
- Must not have been separated from you for 3 or more months due to the breakdown of your relationship

When you make a claim, you have to show that the person you say is your spouse meets the above definition.

For any given trip, only one person may be covered as a spouse.



Questions?
Call us at
1-855-368-6924

For a child or grandchild to be covered, they:

- Must be over 15 days old, and
- Must be under 18 years old or, if they're a full-time student at an educational institution recognized by the competent authorities, must be 24 or under, and
- Must not have a spouse

There's no age limit when a child has a physical or mental functional impairment and is financially dependent on a parent.

A child who is born during the trip is automatically insured under Emergency Health Care if both of the following conditions are met:

- Their mother is insured under this coverage, and
- Childbirth expenses aren't excluded (see section 3.4)

3. Emergency Health Care



3.1 Description

This coverage covers you for trips outside your home province or territory if:

- a) You suddenly and unexpectedly become ill or have an *accident* on a trip
- b) Your illness or your injuries are certified by a doctor authorized to practise medicine where the medical care is provided, and
- c) You require emergency medical care or services

What you need to know

1. You're only covered for trips up to the number of days included for your age on the day you leave your home province or territory:

<u>Age</u>		<u>Number of days included</u>
59 or under	→	60 days
60 to 64	→	31 days
65 to 75	→	15 days
76 or over	→	Not covered

If you're going to be away for more than the number of days indicated, you have to ask us to extend your coverage. Otherwise, you won't be covered at all for your trip.

2. Your trip starts on the day you leave your home province or territory and ends on the day you return to your home province or territory. That means that the day you leave and the day you come home count as 2 full days away.
3. You must be covered under the health and hospitalization insurance plans of your home province or territory for the whole time you'll be away (it's up to you to make sure that you're insured under the government plans).
4. You have to call our Assistance Service before going to a hospital or a medical clinic and follow their instructions. Otherwise, you may have to pay some expenses yourself.
5. We aren't responsible for the availability or quality of the care and services received.

3.2 Maximums

- An overall maximum of \$5,000,000 per insured person, per trip
- The maximums per eligible expense (see section 3.3)
- The reasonable and customary amounts usually billed for this type of care or service in the region where it's received

3.3 Eligible expenses

1. Medical or dental care and services

- a) Hospitalization in a semi-private room or, if your health requires it, a private room.
- b) The services of a nurse practitioner or a doctor authorized to practise medicine where the medical care is provided.

- c) The following care and services, if prescribed by a doctor authorized to practise medicine where the medical care is provided:
- Lab tests and X-rays
 - Nursing care provided while you're in the hospital
 - Drugs that can only be obtained with a prescription—these drugs are limited to a 30-day supply, unless you have to take them while you're in the hospital
 - Purchase or rental of crutches, canes or splints
 - Rental of a wheelchair, respirator, or other medical or orthopaedic devices
 - Any other type of care authorized by the Assistance Service.
- d) The services of a chiropractor (excluding X-rays), a podiatrist or a physiotherapist—must be a member in good standing of their professional association. Maximum of \$60 per treatment and \$300 in total per profession.
- e) Treatment of natural healthy teeth (that still have their roots), in the event of an emergency resulting from a direct and accidental blow to the mouth. Maximum of \$3,000.

2. Living expenses if you have to delay your return

Living expenses you have to pay if:

- You need to delay your return because of an illness or injury experienced by you or a *family member* accompanying you, and
- A doctor authorized to practise medicine where the medical care is provided confirms that the illness or injury completely prevents you or your *family member* from coming home on the scheduled return date.

The extra days you're away must be approved by our Assistance Service.

Maximum of \$200 per day and \$2,000 in total.

3. Emergency transportation

- a) Expenses for transportation to the closest facility where appropriate medical care is available.
- b) Local transportation expenses that you incur after having received this care to get back to where you're staying during your trip, up to \$100 per emergency.

4. Repatriation

If you need to be brought back to Canada for medical reasons:

- a) Expenses to bring you back to your home or to a hospital recognized as such under legislation in your home province or territory to receive appropriate care as soon as your health permits it.

- b) Round-trip economy transportation and the usual fees and expenses of an attendant if the licensed doctor treating you says a qualified medical attendant needs to accompany you.
- c) The additional cost of an economy-class plane ticket to bring a single travel companion back to their home. This travel companion must:
 - Share travel arrangements with you, and
 - Have emergency healthcare coverage through Desjardins Insurance for their trip.

These repatriation expenses must be approved and arranged by the Assistance Service.

- d) Expenses to bring a cat or dog accompanying you on your trip back to your home, if no other person can do this. Maximum of \$500.
- e) The excess baggage charges if someone has to bring your luggage back to your home, or the cost of bringing your luggage back if nobody else can do this. Maximum of \$300.

If you're hospitalized for more than 24 hours or you have to be brought back to Canada for medical reasons:

- a) The additional cost of economy-class plane tickets to bring back to their home children in your care during your trip, if no other person can do this.
- b) The cost of an escort if the common carrier requires that the children be accompanied.

5. Visit from a family member

The following expenses are eligible if:

- You have to stay in a hospital or clinic for at least 3 nights
- You aren't already accompanied by a *family member* age 18 or older, and
- The licensed doctor treating you deems it necessary

Eligible expenses

- a) The cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who has to leave their Canadian home province or territory to visit you.
- b) The cost for this person to purchase travel insurance from Desjardins Insurance for emergency healthcare coverage for the trip they have to make to come to your bedside, up to \$1,000.
- c) The *living expenses* incurred by this person during their trip, up to \$200 per day and \$2,000 in total.

All these expenses must be approved and arranged by the Assistance Service.

6. Expenses if you die during your trip

Expenses to identify your body

If you weren't accompanied by a *family member* age 18 or older:

- a) The cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who must leave their Canadian home province or territory to come and identify your body.
- b) The cost for this person to purchase travel insurance from Desjardins Insurance for emergency healthcare coverage for the trip that they have to make to identify your body, up to \$1,000.
- c) The *living expenses* incurred by this person during their trip, up to \$200 per day and \$2,000 in total.

All these expenses must be approved and arranged by the Assistance Service.

Expenses to bring your body or ashes home

Bringing your body or ashes back to the city where you lived by the most direct route.

The cost of the casket or urn isn't covered.

Expenses for cremation or burial in the country you were visiting

Your cremation or burial in the country where you died. Maximum of \$6,000.

7. Vehicle return

The following expenses are eligible if:

- A doctor authorized to practise medicine where the medical care is provided certifies that your health doesn't allow you to drive
- No travel companion is able to do so, and
- The vehicle is in good mechanical condition to make the return

Eligible expenses

- a) The costs of a vehicle transport agency, or
- b) The necessary expenses incurred by an individual for gas, meals, accommodation and a one-way economy ticket.

Maximum of \$2,500.

All these expenses must be approved and arranged by the Assistance Service.

3.4 Exclusions and limitations

1. Some of your expenses may not be reimbursed if you don't contact the Assistance Service before going to a hospital or any other healthcare facility

If you can't prove that you were unable to contact the Assistance Service, you'll have to pay 30% of the eligible expenses, up to a maximum of \$3,000.

2. Exclusion for medical conditions that were not stable

Since this travel insurance only covers sudden and unforeseen events, you may not be covered for an injury or medical condition that is not stable a certain number of days before you leave on your trip. The number of days varies depending on how old you are:

- If you're under 55 → 90 days
- If you're 55 or older → 182 days

To find out if your health is not stable, read section 7 of this policy.

This exclusion starts over again for each new trip you take. It also applies even if you told us about the injury or medical condition in the medical questionnaire or if a doctor said you could travel.

3. Other exclusions for medical reasons

We won't pay any expenses in the following cases:

- a) If a doctor advised you not to travel
- b) If you're ill and your life expectancy is less than 12 months because of this illness
- c) If you're taking the trip to receive medical care or services, even if the trip is recommended by a doctor
- d) If, on your departure date, you could have reasonably suspected that you'd need to undergo treatment or receive care while on your trip
- e) For optional or non-emergency care that can be obtained in your home province or territory without endangering your life or health, even if you receive it because of an emergency
- f) For care, treatment or surgery received for cosmetic purposes and any related complications
- g) For expenses related to hospital care not covered under the hospitalization insurance plan of your home province or territory
- h) For life-sustaining drugs that you take on an on-going basis, such as insulin, nitroglycerin and vitamins
- i) For expenses resulting from pregnancy, miscarriage, childbirth or their complications, and that are incurred after the first 32 weeks of pregnancy
- j) For expenses incurred after you refuse the treatment prescribed by the doctor treating you or the Assistance Service, or after you refuse to follow any of these instructions from the Assistance Service:
 - Change hospitals or clinics
 - Undergo a diagnostic examination
 - Return to your home province or territory

4. Exclusions related to your participation in certain sports or activities, or risky behaviour

We won't pay any expenses in the following cases:

- a) For an *accident* that occurs while you're participating in, or a medical condition that occurs as a result of your participation in:
 - A riot or criminal act
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes
 - Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Bungee jumping
 - Climbing and mountaineering
 - Freestyle skiing
 - Kitesurfing
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, and whether or not it involves the use of a motor vehicle
- b) For a claim that results directly or indirectly from a self-inflicted injury, suicide or attempted suicide, whether or not you're aware of your actions
- c) For an *accident* or a medical condition that occurs when you've used drugs, or abused medications or alcohol
- d) For a medical condition that occurs as a result of you using drugs or abusing medications



Questions?

Call us at

1-855-368-6924

or write to us at

**desjardintravel
insurance@dsf.ca**

Abusing medication: Taking more than the dosage recommended by a health specialist for a given drug.

Abusing alcohol: Drinking that results in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

5. Exclusions that apply when the Canadian government has issued a travel advisory

You aren't covered if your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all travel before you left on your trip.

If this advisory is issued after you left on your trip, you aren't covered if you didn't return to your home province or territory within 14 days of when the advisory was issued.

If you can't leave the country or region in question within this 14-day period, please contact the Assistance Service.

6. Exclusion for a trip in a commercial vehicle

We won't pay any expenses if you're travelling as a driver, pilot, crew member or non-paying passenger in a commercial vehicle.

However, you'll be covered if, during your vacation, you're using a commercial vehicle as a private means of transportation only, and it's:

- a) A car or van, or
- b) A heavy vehicle in which you're only travelling as a passenger

Commercial vehicle

Any type of vehicle (air, sea or land) used for:

- Business purposes
- Revenue-producing activities, or
- Activities for which expenses may be deducted from business income or as a self-employed worker

7. Exclusion for trips exceeding the number of days included

You aren't covered if you're away for more than the number of days included for your age and you didn't extend your coverage before leaving on your trip.

Age at start of trip (the day you leave your home province or territory)		Number of days included
59 or under	→	60 days
60 to 64	→	31 days
65 to 75	→	15 days
76 or over	→	Not covered

You can't combine this insurance with any other insurance (for example, group insurance coverage or coverage that's included with another credit card) to cover the entire duration of your trip. You need to call us to extend your coverage.

The day you leave and the day you come home count as 2 full days away, no matter what time of the day you leave or come home.



4. Trip Cancellation or Modification

4.1 Description

This coverage covers you if you have to cancel or modify a trip inside or outside your home province or territory.

What you need to know

1. There are 18 recognized causes of trip cancellation or modification (see section 4.3). If one of these causes occurs, we'll reimburse the eligible expenses (see section 4.4), the amount of which varies depending on your situation.

2. The cause must be serious enough to prevent you from travelling or require you to return earlier or later than planned.
3. You aren't covered if, when you incurred the expenses or requested an increase in the insurance amount of this coverage, you were reasonably aware that one of the 18 recognized causes would occur.
4. You must have paid for the expenses with your credit card.

4.2 Maximums

- If you need to cancel or modify your trip before you leave: \$2,500
- If you need to modify your trip after you've already left: No maximum
- *Living expenses*: \$200 per day and \$2,000 in total


4.3 The 18 recognized causes

1. Illness, accident or death

Any of the following people become ill, have an *accident* or die:

- a) You or one of your *family members*
- b) The person who shares travel arrangements with you or one of their *family members*
- c) A person for whom you're the legal guardian
- d) The person who's hosting you in their home during part or all of your trip
- e) A person responsible for the care of your dependent children

We reserve the right to have the ill or injured person examined by a doctor of our choosing.

 To find out what documents you need to provide us with when making a claim, see section 10.2 – Some of the documents and proof we may ask for.

2. Cancellation or modification of your travel companion's trip

The person who shares travel arrangements with you has to cancel their trip, or return earlier or later than planned, because of one of the 18 recognized causes outlined in this section.

3. Pregnancy

You find out that you are (or your spouse is) pregnant and your scheduled return date is after the first 32 weeks of pregnancy.

4. Executor duties

A person for whom you're the estate executor dies.

5. Civic duty

You're summoned for jury duty or to appear as a witness.

6. Custody of a child

You receive notice of custody of a child.

7. Cancellation of a business meeting

A business meeting is cancelled because the person you're supposed to meet becomes ill, has an *accident* or dies.

The meeting must have been arranged in advance and be the only reason for your trip.

8. Move for work purposes

You're required to move for work purposes in the 30 days prior to your departure or during the time scheduled for your trip. This transfer is required by the employer you were working for at the time you purchased your trip.

9. Company shutdown

The company where you've been working for at least one year shuts down due to a lock-out or declares bankruptcy.

10. Job loss

You involuntarily lose your permanent employment that you have had with the same employer for more than one year. Permanent employment is non-seasonal employment under a contract of unlimited duration for which you're paid at least 20 hours per week.

11. Damage to your home

A disaster causes significant damage to your main residence in your home province or territory, or to your business.

12. Cancellation of your cruise

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.

13. Missed departure

You miss the departure of a common carrier vehicle—registered with the competent authorities—used during your trip because:

- a) The registered common carrier is delayed due to bad weather, a natural disaster or mechanical problems, or
- b) A traffic accident or emergency road closure by police (you'll have to provide a police report) prevents you from getting to your departure point on time.

You must have planned to be at the point of departure at least 3 hours before the scheduled departure time.

14. Bankruptcy of a travel service supplier

- a) This bankruptcy must result in you definitively losing at least some of the money you paid for your trip.
- b) You must give us written authorization to sue the *travel service supplier* on your behalf for the amount paid.
- c) The *travel service supplier* must hold all the licences and operating certificates required by the competent Canadian authorities.

15. Travel advisory issued by the Canadian government

After the date you purchased your trip (or the date you purchased a higher insurance amount), the Canadian government issues one of the following advisories for your destination or type of trip (for example, a cruise):

Advisory issued before your scheduled departure date

Avoid all non-essential travel or all travel

You need to cancel your trip within 14 days of your scheduled departure date, as long as the travel advisory is still in effect. That means you have to wait until 14 days before your scheduled departure date to cancel your trip. If you need to make a deposit before this 14-day period, call the Assistance Service.

Advisory issued after you've arrived in your destination country or region

Avoid all non-essential travel

You can modify your trip to return to your home province or territory. You'll remain covered if you choose to stay where you are.

Avoid all travel

You must return to your home province or territory within 14 days of when the advisory is issued. After this 14-day period, you'll no longer be covered.

16. Quarantine

One of the following persons has been placed in quarantine by health authorities for a specific period of time because they're infected or potentially infected with a contagious disease:

- You
 - A travel companion (a person who shares travel arrangements with you)
- Quarantining must prevent you from leaving on your scheduled departure date or returning to Canada as planned. We don't reimburse any expenses for quarantining that's required when you come home from your trip.

17. Hijacked plane

The plane you're travelling in is hijacked. The aircraft must be licensed and operated by a scheduled or charter airline with a valid licence. It can't be a military aircraft.

18. Professional duty

Due to a crisis or emergency situation (for example, a war, a pandemic), you're called on to:

- Serve as a police officer, firefighter or member of the military in active duty or as a reservist, or
- Provide essential healthcare services.

A staffing shortage isn't considered to be a crisis.

4.4 Eligible expenses based on covered situations

To be entitled to a reimbursement, you must:

- Find yourself in one of the 5 situations described below
- Have paid all the eligible expenses with your credit card, and
- For transportation tickets (plane, boat, train, bus): Have bought them from a carrier with a valid licence

Situation 1 – You have to cancel your whole trip or cruise because of one of the 18 recognized causes.

Eligible expenses:

The non-refundable fees you paid in advance to a *travel service supplier* on the date the cause for cancellation occurs.

Cancel your trip as soon as you can!

It's in your best interest to do this because we only reimburse the expenses that are non-refundable on the date the cause of cancellation occurs.

If you wait to cancel your trip, your *travel service supplier* may charge a penalty that we won't reimburse.

If the Canadian government has issued a travel advisory for your trip

It's also in your best interest to cancel your trip as soon as you can based on the following circumstances:

- If the advisory is issued 14 days or less before you're supposed to be leaving: You must cancel your trip as soon as the advisory is issued, because we won't reimburse any penalties the *travel service supplier* may charge after the date the advisory is issued.
- If the advisory is issued more than 14 days before you're supposed to be leaving: You need to wait until 14 days before your departure date to cancel your trip, because the advisory must still be in effect at the time. However, you don't want to wait too long, because we don't reimburse any penalties the *travel service supplier* may charge during this 14-day period.

Situation 2 – Your travel companion has to cancel their whole trip because of one of the 18 recognized causes and you still decide to go.

Eligible expenses:

The additional expenses incurred due to the absence of the person who shares travel arrangements with you (for example, additional charge for hotel room).

Situation 3 – You miss your departure or it's delayed because of one of the 18 recognized causes.

Eligible expenses:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date, time or departure point of the ticket that was supposed to get you to the planned destination. The new ticket must be a one-way economy ticket and be used to get you to the same planned destination by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

Situation 4 – You have to return earlier or later than planned because of one of the 18 recognized causes.

Eligible expenses:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date, time or departure point of the ticket that was supposed to get you to your home province or territory. The new ticket must be a one-way economy ticket and be used to get you to your home province or territory by the most direct route.
If an illness or *accident* delays your return by more than 7 days after the scheduled return date:
 - Your illness or your injuries must be certified by a doctor authorized to practise medicine where the medical care was provided
 - You or your travel companion (the person who shares travel arrangements with you) must have been hospitalized for at least 18 consecutive hours, and
 - Proof of hospitalization must be provided.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.
- d) Any unused transportation tickets other than the one you were supposed to use to return to your home province or territory.

Situation 5 – You miss part of your trip because:

- You or the person who shares travel arrangements with you are hospitalized for at least 3 consecutive nights during the trip, or
- The person who shares travel arrangements with you dies during the trip.

Eligible expenses:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date, time or destination of a ticket that was supposed to be used during your trip. The new ticket must be a one-way economy ticket and be used to get you back to the planned destination for your trip by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.
- d) Any unused transportation tickets other than the one you were supposed to use to return to your home province or territory.

4.5 Exclusions and limitations

1. Exclusion for medical conditions that were not stable

Since this travel insurance only covers sudden and unforeseen events, you may not be covered if you cancel or modify a trip because of an injury or medical condition that is not stable in the 90 days prior to the date of the initial payment (partial or total) for your trip.

To find out if your health is not stable, read section 7 of this policy.

This exclusion starts over again for each new trip you take. It also applies even if you told us about the injury or medical condition in the medical questionnaire or if a doctor said you could travel.

2. Other exclusions for medical reasons or concerns you may have

We won't pay any expenses in these cases:

- a) For a trip cancellation or modification that results from pregnancy, miscarriage, childbirth or their complications, and that occurs after the first 32 weeks of pregnancy
- b) For a trip cancellation or modification that results from a situation you're concerned about, but that's not one of the 18 recognized causes (for example, an act of terrorism, the spread of a contagious disease or a fear of flying)
- c) If you're taking the trip to visit a sick person whose death or health causes you to cancel or modify your trip.

3. Exclusion for a reason you were aware of

We won't reimburse any expenses if, on the date you purchased your trip or incurred the expenses claimed, you could have been reasonably aware of the reason that forces you to cancel or modify your trip.

4. Exclusions related to your participation in certain sports or activities, or risky behaviour

We won't pay any expenses in the following cases:

- a) For an *accident* that occurs while you're participating in, or a medical condition that occurs as a result of your participation in:
 - A riot or criminal act
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes
 - Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Bungee jumping
 - Climbing and mountaineering
 - Freestyle skiing
 - Kitesurfing
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, and whether or not it involves the use of a motor vehicle
- b) For a claim that results directly or indirectly from a self-inflicted injury, a suicide or attempted suicide, whether or not you're aware of your actions



Questions?

Call us at
1-855-368-6924
or write to us at
desjardinstravel
insurance@dsf.ca

- c) For a cause that occurs when you've used drugs, or abused medications or alcohol
- d) For a cause that occurs as a result of you using drugs or abusing medications.

Abusing medication: Taking more than the dosage recommended by a health specialist for a given drug.

Abusing alcohol: Drinking that results in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

5. Limitations in case a travel service supplier declares bankruptcy

If a *travel service supplier* declares bankruptcy, the maximum amount we'll reimburse is limited to \$2,500 per insured person, per trip, and \$500,000 for all individual travel insurance contracts issued by us.

6. Exclusions that apply when the Canadian government has issued a travel advisory

Travel advisory issued before your scheduled departure date

We don't reimburse any expenses if you cancel or modify your trip because your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all non-essential travel or all travel that was:

- Already in effect on the date of the initial payment (partial or total) for your trip
- Already in effect on the date you left on your trip
- Added when a separate, same-level advisory was already in effect for your destination or type of trip, or
- Lifted more than 14 days before your planned departure date

Also, regardless of why you're cancelling or modifying your trip, we don't reimburse any expenses if a travel advisory to avoid all travel for your destination or type of trip was:

- Already in effect on the date of the initial payment (partial or total) for your trip
- Already in effect on the date you left on your trip

Travel advisory issued after you've arrived in your destination country or region

We don't reimburse any expenses if a travel advisory to avoid all travel for your destination or type of trip (for example, a cruise) was issued after you left on your trip, if you didn't return to your home province or territory within 14 days of when the advisory was issued.

If you can't leave the country or region in question within this 14-day period, please contact the Assistance Service.

7. Exclusion related to an activity lasting one day or less

We won't reimburse any expenses for an excursion, outing or activity lasting one day or less that you had planned to do during your trip if your trip isn't cancelled.

Examples:

- If you aren't feeling well while on a cruise and you aren't able to go on a planned excursion: We won't reimburse any expenses you incurred for this excursion.
- You get sick while away and aren't able to attend a show you were supposed to go to: We won't reimburse the cost of your ticket for the show.

8. Exclusion related to travel credits and other compensation

You aren't entitled to any amount for any reimbursement or compensation (including travel credits) offered by your *travel service supplier*, even if you've refused to accept it.



5. Baggage

5.1 Description

This coverage covers you for trips outside your home province or territory if:

- Your luggage or belongings are stolen, or
- The registered common carrier loses or damages them, or delivers them late.

What you need to know

1. You're only covered for trips up to the number of days included for your age on the day you leave your home:

<u>Age</u>		<u>Number of days included</u>
59 or under	→	60 days
60 to 64	→	31 days
65 or over	→	15 days

If you're going to be away for more than the number of days indicated, you'll only be covered for that number of days, starting on your departure date. If you want to be insured under this coverage the whole time you'll be away, you have to ask us to extend your coverage before you leave on your trip.

2. Your trip starts on the day you leave your home and ends on the day you return to your home. That means that the day you leave and the day you come home count as 2 full days away.
3. The amounts payable vary depending on the situation (see section 5.3).
4. You must take all reasonable steps to protect or recover your belongings and notify us as soon as you become aware of the theft, loss or damage.

In case of theft

You must get a report from the local police where the theft occurred.

In case of loss or damage

You must get a written statement from representatives of the transportation company.

5.2 Maximums

- Overall maximum of \$1,000 per person, per trip
- The maximum payable amounts for each covered situation (see Section 5.3)

5.3 Amounts payable for each covered situation

Situation 1 – Your luggage or belongings are damaged or lost by the registered common carrier, or are stolen.

We reimburse the actual value of your luggage or belongings at the time the covered loss, theft or damage occurred.

Maximum payable amount:

- \$500 for all the following items: jewellery, watches or articles made of silver, gold or platinum
- \$500 for any other item, including related accessories

Situation 2 – Your passport, driver's licence, birth certificate or visa is stolen, damaged or lost.

We reimburse the expenses you incur to replace them.

Maximum payable amount:

\$250 for all these documents.

Situation 3 – Return of your luggage or belongings is delayed for more than 6 hours because they weren't routed as planned by the registered common carrier.

We reimburse the expenses incurred for toiletries and clothing you need to buy before you get your luggage back and before you return to your point of departure in your home province or territory.

If your luggage is officially considered to be lost, we'll deduct the amount paid for the delay of your luggage from the maximum amount payable for the loss of your luggage.

Maximum payable amount:

\$500 for all these items.

5.4 Exclusions and limitations

1. Exclusion related to glasses and contact lenses

We won't pay any amount for damage or theft of glasses (prescription or sunglasses), contact lenses or their accessories.

2. Exclusion that applies when the Canadian government has issued a travel advisory

We don't pay any amount if your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all travel before you left on your trip. If this advisory is issued after you left on your trip, you won't be covered if you didn't return to your home province or territory within 14 days of when the advisory was issued.

3. Other exclusions

We won't pay any amount:

- a) For theft or damage resulting from your lack of oversight or carelessness (for example, if you leave your belongings unattended)
- b) For damage caused intentionally or through normal wear and tear
- c) For damage caused by manufacturing defects
- d) For damage to fragile or brittle objects
- e) For the purchase of toiletries and essential clothing once you've returned to your point of departure in your home province or territory
- f) For damage or theft of:
 - Money, tickets (for example, concerts, sporting events), bonds, securities and documents (other than identification and travel documents, which are covered)
 - Professional equipment
 - Food and drinks
 - Illegally acquired items
 - An item for which you can request compensation from the common carrier.

6. Assistance Service



Through your travel insurance, you have access to our 24/7 telephone assistance services—from anywhere in the world—for help with medical emergencies and certain other situations.

- From Canada and the United States: **1-888-419-2495** (toll-free)
- From anywhere in the world: **514-875-2495** (call collect)



6.1 Before you leave

The Assistance Service can provide you with some useful information and recommend preventive measures (for example, precautions to take, itinerary, or information on passports, visas and vaccinations required in the destination country).

6.2 In case of a medical emergency while you're travelling

The Assistance Service can:

- a) Refer you to doctors, hospitals or clinics
- b) Help get you admitted to a hospital or clinic
- c) Arrange for your transportation if you require emergency care
- d) Have our doctors and nurses who specialize in emergency medicine monitor your case
- e) Arrange for you to be brought back to the city where you live, as soon as your health permits
- f) Arrange for a travel companion, your spouse or children or grandchildren travelling with you to be brought home
- g) Handle the formalities in the event of death
- h) Help you make the necessary arrangements to send for a *family member* if the doctor treating you prescribes it
- i) Send messages to your loved ones in the event of an emergency

6.3 For all other problems during your trip

The Assistance Service can help you:

- a) Replace lost, stolen or damaged tickets, identification or official documents so you can continue your trip
- b) Find lost or stolen baggage
- c) In case of legal problems
- d) In case of language barriers in the destination country

7. Exclusion for medical conditions that were not stable

Since this travel insurance only covers sudden and unforeseen events, you aren't covered if you make a claim related to a medical condition that was **not stable**, or any related injury or medical condition.

If you make a claim, we'll check to see if you had any health problems during the following periods:

- a) For Emergency Health Care
 - If you're 55 or older → The 182 days right before your departure
 - If you're under 55 → The 90 days right before your departure
- b) For Trip Cancellation or Modification
 - The 90 days right before the date of the initial payment (partial or total) for your trip

7.1 What's a medical condition that is not stable?

It's any injury or medical condition for which a person has had symptoms, consulted a doctor, had surgery, undergone examinations or tests, been hospitalized, been prescribed new treatment or had adjustments made to their treatment plan.

To determine if an injury or a medical condition is not stable, answer the following questions for each injury or medical condition and for each trip.



For Emergency Health Care

In the 182 days right before your departure or 90 days if you're under age 55 ...



For Trip Cancellation or Modification

In the 90 days right before the date of the initial payment (partial or total) for your trip ...



Symptoms	Did you have new symptoms or were the existing symptoms more frequent or more intense?	Yes No
Consultation	Did you see or were you waiting to see a doctor (except for a routine check-up), or did a doctor recommend that you be seen by another doctor?	Yes No
Surgery	Did you have surgery or did a doctor recommend that you have surgery?	Yes No
Examination or tests	Did you undergo an examination or a test or did a doctor recommend that you undergo an examination or a test, for which you have or have not received the results?	Yes No
Hospitalization	Were you hospitalized for at least 18 consecutive hours?	Yes No
New treatment	Did you start a new treatment, including a new drug, or were you prescribed a new treatment?	Yes No
Change in treatment	Did you have a change in treatment or medication (quantity, frequency or the medication itself) or were you prescribed this type of change? Answer No in the following situations: <ul style="list-style-type: none"> • The change of medication is a routine adjustment to insulin or Coumadin • You have replaced a brand-name drug with an identical generic drug and the dose is the same 	Yes No

If you answered No to all of these questions:

This exclusion doesn't apply to you.

If you answered Yes to one or more of these questions:

Your injury or medical condition is not stable and isn't covered. This also applies to any related injury or medical condition.

Example:

You have elbow surgery 14 days before you leave on your trip:

- › You aren't covered if you need to incur expenses for your elbow or any problem related to your elbow while you're away
- › You're covered if you break your leg

7.2 If you've made changes to your insurance

You also aren't covered for any injury or medical condition that was not stable during the following periods:

a) For Emergency Health Care

- If you're 55 or older → The 182 days right before you purchased a coverage extension
- If you're under 55 → The 90 days right before you purchased a coverage extension

b) For Trip Cancellation or Modification

- The 90 days right before the date you purchased an increase of the insurance amount

7.3 Exception for certain common infections

You're covered if your medical condition is a cold, flu, ear infection, sinus infection, sore throat or tonsillitis provided that:

a) It isn't a chronic illness or a complication of a chronic illness, and

b) It has been resolved for at least 30 consecutive days as of:

- Your departure date from your home province or territory, for Emergency Health Care, and
- The date of the initial payment (partial or total) for your trip, for Trip Cancellation or Modification.

8. To modify your coverage: 1-800-463-1623

8.1 Changes you can make

If the coverage included with your credit card isn't enough for all your needs, you can ask us to modify it. In some cases, we may ask you to fill out a medical questionnaire. Here are the changes you can ask us to make:

a) Add more days for Emergency Health Care or Baggage

b) Increase the insurance amount for Trip Cancellation or Modification, or Baggage

c) Add other coverages that aren't included in this travel insurance (for example, Emergency Return Trip).

If we agree to modify your coverage, we'll send you a Confirmation of Insurance.

You can make changes to your coverage:

- a) For one trip only: In this case, the conditions outlined in this section apply.
- b) For all the trips you take in a given year: In this case, we'll send you a document (called a rider) explaining the conditions—they aren't the same as those outlined in this section.

The exclusion for medical conditions that were not stable described in Section 7 also applies to:

- The extension period, if you extend your Emergency Health Care, and
- The amount of the increase, if you increase your Trip Cancellation or Modification insurance amount

8.2 Cost of making changes to your insurance

How we determine how much each change costs

The amount you have to pay to make changes to your contract is called a premium. Here's what we use to calculate the premium:

- a) The age of the insured persons on the date their modified or added coverages take effect
- b) The coverages that are being modified and the amounts selected
- c) The number of extra days needed to cover the entire duration of the trip (you only pay for the days that aren't included with this insurance)
- d) The health of the insured persons if they're in certain age groups

The premium also includes any applicable taxes.

We may reduce your premium as part of a promotion.

You need to give us permission to debit the premium from your account

We'll debit your premium as a lump sum from a chequing or credit card account. For the changes to take effect, the premium must be paid when you apply for them—it can't be paid later.

8.3 How to cancel changes to your insurance

If you want to cancel any changes you've asked us to make to your insurance, you have 2 options:

1. Call us at **1-800-463-1623**
2. Fill out the Notice of Rescission of an Insurance Contract and send it to us by registered mail.

Are you entitled to a refund of the premiums you've paid?

Yes, in some situations and depending on the conditions described below. In every case, you must not have made any claims for your trip.

For Emergency Health Care, Baggage and any added coverage

You're entitled to a refund if you find yourself in one of the following 2 situations and you meet the stipulated criteria:

Situation 1 – You never left on your trip.

You're eligible for a refund if you cancelled the changes to your coverage before the scheduled departure date.

Situation 2 – You returned earlier than planned.

You're eligible for a refund of the premium for the days you paid for but were not needed. We start counting the number of days as of the date we receive your claim. If you've added Emergency Return Trip, we won't refund any amount for that coverage.

If you've paid a family premium, all insured persons must also have returned early.

For Trip Cancellation or Modification

You may be entitled to a refund if you meet all of the following conditions:

- a) You cancel the increase of the insurance amount within 10 days of applying for it
- b) You never left on your trip
- c) You applied for the changes more than 10 days before your departure date

Cancellation fees

If you're entitled to a refund, we have the right to apply cancellation fees only if you cancel the changes more than 10 days after applying for them.

9. Automatic extension of your coverages at no cost

We automatically extend your coverages at no cost if you find yourself in any of the 3 situations described below:

Situation 1 – Your return is delayed because of the vehicle you're travelling in.

Your return is delayed because:

- The registered common carrier vehicle in which you're travelling as a paying passenger is delayed, or
- The vehicle in which you're travelling is involved in a traffic accident or breaks down due to mechanical problems.

Extension period by coverage:

- | | | |
|-----------------------------------|---|---|
| Emergency Health Care and Baggage | → | Up to 72 hours |
| Trip Cancellation or Modification | → | Until you return to your home province or territory |

Situation 2 – Your return is delayed because of an illness or injury.

Your return is delayed because you or a travel companion (a person who shares travel arrangements with you) had an *accident* or became ill and:

- You're entitled to a reimbursement of your *living expenses* for this reason, or
- On the scheduled return date, you or your travel companion have been hospitalized for at least 18 consecutive hours.

A doctor authorized to practise medicine where the medical care is provided must certify that you aren't well enough to return to your home province or territory.

Extension period by coverage:

Emergency Health Care and Baggage:

- Up to 72 hours after the date the period during which you're entitled to reimbursement of *living expenses* ends (maximum of 10 days), or
- Up to 72 hours after the date the hospitalization period ends.

Trip Cancellation or Modification:

Until you return to your home province or territory.

Situation 3 – Your luggage is delayed.

If you've checked your luggage with a registered common carrier, we'll automatically extend Baggage at no cost until the common carrier returns your luggage to you or declares it lost.

10. Claims

10.1 Make a claim in 2 easy steps

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

For most claims, you need to fill out a form. You can ask us to send it to you or get it on our website.

- Canada and the United States (toll-free): 1-800-463-1623
- Anywhere in the world (call collect): 418-647-5299
- 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. In some cases, 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
- Be examined by a health professional of our choosing (at our expense)

10.2 Some of the documents and proof we may ask for

Emergency Health Care

You have to provide us with the original invoice for the care received. The invoice must include:

- a) The date the care was provided
- b) The name of the insured person who received the care
- c) The diagnosis
- d) A description of the care provided
- e) The signature of the doctor who treated the insured person
- f) The cost of the care received

Trip Cancellation or Modification

You have to provide one or more, as applicable, of the following supporting documents:

- a) The unused transportation tickets
- b) The official receipts for the additional transportation costs incurred
- c) The receipts for the land arrangements (for example, hotel reservations, car rental) or the cruise fees—every receipt must include the contracts that were officially issued through a *travel service supplier* and indicate the non-refundable amounts in the event of cancellation
- d) The receipts for the *living expenses* incurred
- e) An official document stating the cause of the claim

For medical causes

You must provide a medical certificate from the doctor who is authorized to practise medicine where the medical care was provided. This medical consultation must have taken place:

1. Before your departure date, if you cancel or modify your trip before you were supposed to leave.
2. In the region where the *accident* or illness occurred, if you modify your trip after you've left on it.

The medical certificate must also indicate the complete diagnosis and specify the exact reasons why the trip couldn't be taken as planned.

Baggage

You must provide:

- a) In the event of theft: A report from the local police where the theft occurred
- b) In the event of loss or damage: A written statement from the representatives of the transportation company
- c) Proof of the value of the belongings (for example, receipts, credit card statements)
- d) If your luggage is delayed:
 - Proof that your luggage was checked with a registered common carrier, and
 - Receipts for toiletries and clothing purchased

10.3 Our response to your claim

Within 60 days of receiving all the required documents:

- a) We'll make a payment, if we approve your claim
- b) We'll send you a letter explaining the reasons for our decision, if we deny your claim or only pay a portion of the amount claimed

10.4 Payment of your claim

We pay all amounts payable to the credit cardholder, or directly to the care or service provider.

The individuals we pay amounts to are determined in advance—you can't ask us to pay anyone else.

For us to be able to review your claim

- › We must have received the authorization we need to obtain the personal information required.
- › If your claim is related to a coverage that has been modified or added to your contract, you must not have cancelled that coverage.
- › You must provide us with correct and complete information (any omission or false statement you make might void your claim).

Payment method

We'll pay all amounts by direct deposit or by cheque. If you want to be paid by direct deposit, please provide a void cheque.

Currency

All amounts indicated in this policy are in Canadian dollars. If we have to pay an amount in another currency, we'll calculate the amount payable using the exchange rate in effect on the payment date.

Division of expense reimbursements

You can never be reimbursed for more than the expenses you paid, even if you're covered under more than one insurance contract or plan.

If you make a claim for expenses that are also covered under another private or public insurance contract or plan, Desjardins Insurance is the last payer. That means we'll only reimburse the portion of expenses that aren't reimbursable under the other insurance. However, if the other insurance also states that it's the last payer or if it includes a coordination of benefits clause, the reimbursement will be divided between it and the travel insurance included with your credit card, based on the amounts that should have been paid by each.

Assignment of your right of recourse in the event of a claim (right of subrogation)

When you make a claim for damage caused by another person, you assign us your right to sue this person and any other right that you may have against them. We'll exercise this recourse on your behalf and at our expense, up to an amount equal to what we paid you for the damage in question.

10.5 If you disagree with our 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 in your home province or territory. 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.

- For Quebec residents, you can call the Autorité des marchés financiers at 1-877-525-0337 or check out their website at: www.lautorite.qc.ca.
- For Ontario residents, you can call the Financial Services Regulatory Authority of Ontario at 1-800-668-0128 or check out their website at: www.fsrao.ca.

11. Other important information

This travel insurance is individual insurance because it's an agreement between you (the cardholder) and us (Desjardins Insurance).

11.1 Policy effective date and renewal

This policy takes effect on October 11, 2022, and replaces any previously issued policy for your credit card. The terms and conditions described in this policy apply to all coverages that start on October 11, 2022.

This policy will renew every 6 months, on April 1 and October 1 of every year.

11.2 Modification or termination of this insurance

We can make changes to the conditions outlined in this policy

If we do, the changes will apply as of the next renewal and we'll let you know at least 30 days ahead of time.

We can stop offering the insurance included with your credit card

If we do, we'll write to you ahead of time to let you know. In this case, the insurance will end 30 days after we notify you in writing. However, if you're on a trip when we notify you, we'll keep your insurance in force until your coverage end dates.

We can end someone's coverage

We can end a given coverage for an insured person for a trip that's underway if they refuse the treatment prescribed by the doctor treating them or the Assistance Service, or if they refuse to follow any of the following instructions from the Assistance Service:

- a) Change hospitals or clinics
- b) Undergo a diagnostic examination
- c) Return to their home province or territory

11.3 You need to provide accurate information

We can cancel changes you made to your coverage (as though we'd never approved them in the first place) if any of the following happen:

- a) You make a false statement, whether fraudulent or not
- b) You fail or refuse to provide us with information on anyone insured under your contract
- c) You don't authorize us to collect the information needed to determine if we can add or modify a coverage

12. 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 **1-866-838-7553**.

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

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

13. Your personal information

13.1 Protecting your privacy

We're committed to protecting your privacy. We keep your personal information on file so that you can benefit from the financial services (insurance, annuities, credit, etc.) we offer. This information is consulted solely by our employees who need to do so in the course of their work.

13.2 Reviewing your file

You can review your file if you'd like. You can correct anything that you can prove to be inaccurate, incomplete, unclear or unnecessary. You can do so by sending a written request to our Privacy Officer at this address:

Privacy Officer

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

13.3 Your name is on our client list

We may send promotional information or product offers to people on our client list. We may also share this list with other Desjardins entities for the same purpose. If you don't want to receive these kinds of offers, you can have your name removed from the list by sending a written request to the Privacy Officer at the above address.

13.4 We may transfer some of your personal information to service providers outside of Canada

Like all insurers who offer travel insurance, we rely on service providers located outside of Canada to do certain things for us. As a result, we may need to transfer some of your personal information to another country.

For information about our policies and practices regarding the transfer of personal information outside of Canada, visit the Desjardins Insurance website at www.desjardinslifeinsurance.com or write to the Desjardins Insurance Privacy Officer at the above address.

14. Definitions

Here's what the words in *italics* in this policy mean.

Accident	A sudden and unforeseen event due to an external cause, which occurs independently from any illness or other cause and results in bodily injury or death. The injury or death must be confirmed by a doctor and be directly and solely the result of the accident.
Family member	Spouse, sons, daughters, father, mother, brothers, sisters, father-in-law, mother-in-law, stepfather, stepmother, grandparents, grandchildren, half-brothers, half-sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, stepsons, stepdaughters, uncles, aunts, cousins, nephews and nieces.
Living expenses	Reasonable and necessary expenses incurred for accommodations, meals, childcare expenses for dependent children not accompanying you, and telephone and local transportation charges.
Travel service supplier	Any travel agency, travel wholesaler, charter tour operator, cruise line, common carrier or accommodation facility authorized or accredited to operate such a business or provide these types of services.

15. Insurer

Desjardins Insurance

200, rue des Commandeurs

Lévis (Québec) G6V 6R2

1-855-368-6924

www.desjardins.com/travel_insurance

In some provinces (excluding Quebec), certain coverages are offered by:

The Personal Insurance Company

6300, boulevard Guillaume-Couture

Lévis (Québec) G6V 6P9

1-800-463-6416



Denis Dubois
President and Chief
Operating Officer
Desjardins Insurance



Chantal Gagné
Senior Vice-President
Individual Insurance
Desjardins Insurance



Valérie Lavoie
Chief Executive Officer
The Personal Insurance
Company