

# Visa Desjardins Prestige Platinum



**Desjardins**

Cooperating in building the future



## **The card that always rewards you with more**

Thank you for choosing the Visa\* Desjardins Prestige Platinum. Please take a few minutes to read this booklet and learn about the privileges and benefits that come with your Visa Desjardins Prestige Platinum.

This document also contains important legal information associated with card privileges, as well as a detachable quick-reference card. We suggest you keep this card with you at all times.

### **Important notice**

The cardholder is entitled to the card privileges and benefits described herein, provided their Desjardins credit card account is active and account payment is not more than 90 days overdue.



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## BONUSDOLLARS REWARDS PROGRAM

As a Visa Desjardins Prestige Platinum cardholder, you are automatically enrolled in the Desjardins BONUSDOLLARS® Rewards Program.

### Earn as you spend

Earning BONUSDOLLARS is easy: you receive up to 1.5% of all purchases charged to your Visa Desjardins Prestige Platinum card in BONUSDOLLARS:

1 BONUSDOLLAR = CAN\$1

### Yours to spend

You can redeem your BONUSDOLLARS whenever and however you like.

Choose from:

- travel without restrictions on destinations, dates, lodging or mode of transportation;
- gift rewards;
- donations;
- show tickets<sup>1</sup>;
- Desjardins financial products and services<sup>1</sup>.

For more information, visit: [desjardins.com/bonusdollars](https://desjardins.com/bonusdollars).

## TRAVEL INSURANCE

For all the details on Travel Insurance, please refer to the Legal Descriptions section of this document.

### Emergency Health Care Coverage

Regardless of how many trips you take throughout the year, you, your spouse and your dependent children are all covered when travelling outside your home province.

The Emergency Health Care Coverage offers protection up to \$5,000,000 per insured person.

The scope of your coverage depends on your physical condition in the months preceding your departure. Remember to refer to the "Limitations for Pre-Existing Medical Conditions or Injuries" and the general exclusions tables of your Travel Insurance contract. Your spouse and dependent children are also eligible, under the same conditions, if they accompany the primary insured.

The maximum duration of coverage for each trip is established based on the insured's age:

- people up to 64 are covered for trips of up to 23 days
- people age 65 to 75 are covered for trips of up to 15 days
- people age 76 and up are not eligible for coverage

This coverage is valid for both accidents and illness.

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<sup>1</sup>BONUSDOLLARS is registered trademark of Fédération des caisses Desjardins du Québec.

Your insurance will reimburse certain transportation and other costs, such as:

- emergency transportation
- transportation of an immediate family member to visit the hospitalized patient or to identify the deceased
- repatriation of the insured person, travelling companion, or spouse and dependent children
- preparation and transportation of the deceased, up to \$12,000

**You are not covered by Emergency Health Care coverage for the entire trip if its duration exceeds the maximums set out above.** For more information or to obtain additional coverage for longer *trips*, please contact Desjardins Insurance\*\* at: 1-877-838-7615.

## **Trip Cancellation Coverage**

As a Visa Desjardins Prestige Platinum cardholder, you are eligible for coverage as of the date you use your credit card to purchase your ticket. This coverage applies to all travel inside and outside your province of residence, for the entire length of the trip. There is no age restriction, as is the case with Emergency Health Care Coverage. Your spouse and dependent children are also covered if they travel with you.

The scope of your coverage depends on your physical condition in the months preceding your departure. Remember to refer to the “Limitations for Pre-Existing Medical Conditions or Injuries” and the general exclusions tables of your Travel Insurance contract. Family members (spouse and dependent children) are also eligible, under the same conditions, if accompanied by the primary insured.

As a cardholder, you are entitled to reimbursement of up to \$2,000 per insured person for cancellation and to an unlimited amount for trip interruption for expenses prepaid with your Visa Desjardins Prestige Platinum card or for additional expenses that must be incurred should your trip be cancelled or interrupted.

For more information, please call the following number: 1-877-838-7615.

## **Baggage Coverage**

This insurance protects you against theft and damage of your belongings or luggage up to \$1,000. It also reimburses up to \$500 in case of baggage delays of more than 6 hours. Your spouse and dependent children are also covered if they accompany you throughout your trip. The duration of coverage is identical to that offered by the Emergency Health Care Coverage, except for insured persons aged 76 and over, for whom the duration is 15 days.

**You are not covered by Baggage coverage for the entire trip if its duration exceeds the maximums set out above.** For more information or to obtain additional coverage for longer *trips*, please contact Desjardins Insurance\*\* at: 1-877-838-7615.

## Common Carrier Accident Coverage

Your Visa Desjardins Prestige Platinum card provides coverage up to \$1,000,000 in the event of accidental death or dismemberment while travelling aboard a common carrier. As a cardholder, you are automatically covered when you use your Visa Desjardins Prestige Platinum card to purchase tickets to travel aboard a common carrier.

Your spouse and dependent children are also covered if you purchase their tickets with your Visa Desjardins Prestige Platinum card. Your Travel Insurance contract defines a common carrier as any carrier registered with the competent authorities for the transportation of passengers by air, sea, or land.

For more information, please call the following number: 1-877-838-7615.

## Travel Assistance Service

No matter where you are in the world, you can contact our Travel Assistance Service day or night to get the help you need:

### ASSISTANCE IN CASE OF MEDICAL EMERGENCY

- Referral to physicians or health care facilities and assistance with hospital admission
- Repatriation to the city of residence of the insured as soon as health permits
- Repatriation of the insured's travel companion, spouse and dependent children if the insured is incapacitated
- Delivery of medical assistance and medication if the insured is too far from a health care facility to be transported there
- Arrangements to send for a family member if prescribed by a physician and the insured must be hospitalized for at least seven days

Note: Insured persons requiring health care services outside their province of residence must contact the Travel Assistance Service as soon as possible.

### OTHER SERVICES

- Ticket replacement
- Help obtaining the temporary documents you need to continue your trip if identity documents are lost
- Help in case of an accident or lost baggage
- Delivery of messages
- Assistance in the event of legal problems
- General information regarding pre-departure formalities like vaccinations, passports, visas, exchange rates, etc.
- Assistance in case of language barriers

Canada and U.S.A.: 1-888-871-3252

International: + 800 29 48 53 99

Collect calls: 514-871-3252



## **AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE**

### **Use your Visa Desjardins Prestige Platinum card to pay for your rental car**

When you rent a car for up to 48 consecutive days, decline the CDW offered by the rental agency, and charge the full cost of your rental car to your Visa Desjardins Prestige Platinum card, you are covered for up to the value of the rental car and reasonable loss of use amounts if the rental car is damaged or stolen.

## **PURCHASE PROTECTION AND EXTENDED WARRANTY**

### **Coverage for those times when things are not going your way, or...**

Most personal property and gifts for household members purchased using your Visa Desjardins Prestige Platinum are insured against loss or damage for 90 days from the date of purchase up to a lifetime maximum of \$50,000 per account.

### **...for those items that break the day after the original warranty expires**

When you use your Visa Desjardins Prestige Platinum card to purchase most personal property and gifts for household members, Extended Warranty automatically doubles the original manufacturer's warranty for up to one additional year.

For details of the above mentioned coverages, including definitions, benefits, conditions, limitations, and exclusions, read the Certificates of Insurance contained in the Legal Descriptions section of this document.

## EXCLUSIVE SERVICES AND PRIVILEGES

Your Visa Desjardins Prestige Platinum card offers many other privileges for you to discover and experience!

### Accord D Desjardins Financing

Desjardins is the only financial institution to offer a flexible financing solution for your personal projects that is both quick and easy to use.

There are two ways to use your Accord D Desjardins financing<sup>2</sup>:

1. As a cash advance deposited automatically to your caisse/branch account,<sup>3</sup> Accord D is an alternative to a personal loan and is available up to a maximum of \$50,000.

- Finance your personal projects: renovate, buy a car, travel, consolidate your debts, make your annual RRSP contribution or take advantage of your unused RRSP contribution room. Use these funds as you see fit.
- Apply in just a few minutes<sup>4</sup>: go to [desjardins.com/accorddd](https://desjardins.com/accorddd), call 1-800-224-7737 or drop by your caisse/branch.
- Interest rates comparable to a personal loan and different from the one on your Visa Desjardins card.
- Life insurance coverage<sup>5</sup> included.

2. In the form of financing for the purchase of goods and services at more than 9,500 participating retailers in a variety of sectors: furniture, electronics, computers, sports items, renovations, dental care, etc.

The interest rate offered by some participating retailers may be as low as 0%.<sup>6</sup>

Take advantage of flexible financing options:

- Buy now and pay later. No credit charges or payments are required during the grace period.
- Pay in equal monthly instalments, with or without credit charges.

For further details, go to [desjardins.com/accorddd](https://desjardins.com/accorddd).

### Accurance

Accurance is additional personal accident insurance available to you for six months at no cost. To activate this no-cost coverage, call 1-877-888-4873.

## Credit Balance Insurance – Individuals

With Credit Balance Insurance – Individuals, you are paid a benefit corresponding to the balance of your purchases made with your Visa Desjardins Prestige Platinum card and the balance of your Accord D financing plan in the event of death, dismemberment or critical illness, up to a maximum of \$25,000. In the event of accidental death, the benefit amount is doubled. If you become disabled or lose your job, Credit Balance Insurance will pay a benefit corresponding to 10% of the balance of regular transactions on your account statement each month and the minimum payment required under the terms of your Accord D financing.

Your spouse is automatically covered at no extra charge.

The premium is \$0.75 per \$100 of monthly balance. No premium is charged if your monthly balance is \$0.

To enroll, call 1-866-733-2001.

## Account Management Solutions

Desjardins Card Services offers AccèsD at no charge.

You can keep track of your personal finances online or by telephone from wherever you happen to be, 24 hours a day, 7 days a week. Use AccèsD to view statements, pay your Visa Desjardins and Accord D Desjardins account balances, or transfer funds from your Visa account to a Desjardins Personal Chequing Account or any other Visa Desjardins account.

It's all just a click away!

AccèsD online: [desjardins.com](http://desjardins.com)

AccèsD telephone: 1-800-224-7737

## Additional Cards

Get an additional card for just \$50 a year. Call Customer Service to order your card: 1-800-363-4345, or 514-397-4700 if you are calling from the Montreal area.

## Cash Advances

By entering your PIN, you can easily obtain cash advances on your Visa Desjardins card with no transaction fees<sup>7</sup>:

- at Desjardins caisses/branches;
- at financial institutions affiliated with Visa;
- at Desjardins, Interac, Visa and PLUS\* ATMs, 24 hours a day, 7 days a week, anywhere in the world;
- at Desjardins ATMs using your debit card.

The cash advance amount available depends on your credit limit. Credit charges apply as of the transaction date.

## Fraud Protection

Do you use your Visa Desjardins Prestige Platinum card to pay for online purchases? Zero liability insurance protects you in the event of unauthorized use by fraudsters who successfully bypass the advanced security systems and charge purchases to your card.

## Overdraft Transfer

Overdraft Transfer puts an end to your worries. Should you not have sufficient funds in your account for a transaction, it will not be declined. A cash advance from your Visa Desjardins card<sup>®</sup> will automatically reset your account balance to zero at the end of the day.

- You can link all eligible accounts to your Visa Desjardins card
- The maximum amount permitted for overdraft transfers is the authorized credit limit on your Visa Desjardins card at the time the advance is requested, up to a maximum of \$5,000 a day
- No enrolment, monthly or transaction fees apply

For further details, go to [desjardins.com/overdraft](https://desjardins.com/overdraft).

## Hertz Discount

As a Visa Desjardins Prestige Platinum cardholder, you can take advantage of substantial discounts at Hertz, the worldwide leader in car rentals. Whether you're travelling for work or pleasure, Hertz offers savings of up to 20%<sup>1</sup> on rentals at participating branches in Canada and the United States as well as special discounts on international rentals. Give your Visa Desjardins discount number, CDP# 1629632, each time you rent a car. To make a reservation, call your travel agent or Hertz:

Canada and U.S.A.: 1-800-263-0678 or visit [hertz.ca](https://hertz.ca).

## Travellers Cheques

Service charges on American Express<sup>™</sup> travellers cheques are waived for cardholders. Simply present your Visa Desjardins Prestige Platinum card when ordering your cheques at any Desjardins caisse/branch<sup>9</sup>.

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\* Trademark of Visa International Service Association and used under license.

\*\* Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

<sup>™</sup> Used under licence from the American Express Company Amex Canada Inc., 1999.

1. Some conditions and restrictions apply.
2. Subject to Desjardins Card Services credit approval.
3. You must be a Desjardins member.
4. During Desjardins Card Services business hours.
5. Insurance underwritten by Desjardins Financial Security Life Assurance Company. In case of legal dispute, only the insurance policy submitted together with the statement of account following the Accord D transaction at the caisse/branch are eligible for resolution purposes. Some conditions and restrictions apply.
6. Some conditions apply (details in store).
7. Some restrictions and exceptions apply. Fees may be charged depending on the ATM used.
8. Subject to available credit.
9. You must have an open account at a caisse/branch.

## IMPORTANT TELEPHONE NUMBERS

### CUSTOMER SERVICE

General information/lost or stolen cards  
(24 hours/day, 7 days/week)  
Montreal: 514-397-4700  
Canada and U.S.A.: 1-800-363-4345  
Other countries (collect calls): 514-397-4610

### TRAVEL INSURANCE

Information and claims: 1-877-838-7615  
Extended coverage: 1-877-777-5284  
Travel Assistance Service (in case of emergency)  
Canada and U.S.A.: 1-888-871-3252  
International: + 800 29 48 53 99  
Other countries (collect calls): 514-871-3252

### AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

Information and claims  
Canada and U.S.A.: 1-888-409-4442  
Other countries (collect calls): 613-634-4993

### PURCHASE PROTECTION AND EXTENDED WARRANTY

Information and claims  
Canada and U.S.A.: 1-888-409-4442

### BONUSDOLLARS REWARDS PROGRAM

General information, financial products and services and trips

Montreal: 514-397-4700  
Canada: 1-800-363-4345

### BONUSDOLLARS transactions on AccèsD

[desjardins.com/en/accesd](http://desjardins.com/en/accesd)

### BONUSDOLLARS Rewards Services

Canada: 1-888-552-6643  
[desjardins.com/bonusdollarscatalogue](http://desjardins.com/bonusdollarscatalogue)

### Travel

Montreal: 514-397-4700  
Canada: 1-800-363-4345

### HERTZ DISCOUNT

Your Hertz identification number = 1629632  
For reservations worldwide  
Canada and U.S.A.: 1-800-263-0600

## LEGAL DESCRIPTIONS

### Travel insurance

# **Distribution Guide and General Conditions of your Travel Insurance**

### **IMPORTANT NOTICE – PLEASE READ CAREFULLY**

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your contract before you travel as your coverage may be subject to certain limitations, restrictions or exclusions.

Your Travel Insurance contract may not provide coverage for medical conditions and/or symptoms that existed before your *trip*. Check to see how this applies in your distribution guide and general conditions and how it relates to your departure date, date of purchase of *extended coverage* or effective date.

In the event of an *accident*, injury or *illness*, your prior medical history may be reviewed when a claim is made.

Your Travel Insurance contract provides travel assistance. You are required to notify the designated Assistance Service prior to treatment. Your contract limits benefits should you not contact the Assistance Service within a specified time period.

**PLEASE READ THE DISTRIBUTION GUIDE AND GENERAL  
CONDITIONS OF YOUR TRAVEL INSURANCE CONTRACT  
CAREFULLY BEFORE YOU TRAVEL**

**IMPORTANT  
EXTENDED COVERAGE**

**FOR EMERGENCY HEALTH CARE AND BAGGAGE COVERAGE, YOU ARE INSURED ONLY FOR TRIPS THAT DO NOT EXCEED THE NUMBER OF DAYS INDICATED IN THE TABLE OF COVERAGE. IF YOUR TRIP EXCEEDS THE MAXIMUM, YOU MUST PURCHASE EMERGENCY HEALTH CARE AND BAGGAGE COVERAGE FOR THE ENTIRE DURATION OF YOUR TRIP, OR YOU WILL NOT BE COVERED. PLEASE NOTE THAT THESE COVERAGES CANNOT BE EXTENDED.**

**TO CONTACT THE INSURER**

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**Online**

[desjardinstravelinsurance.ca](http://desjardinstravelinsurance.ca)

- Claims
- Extended coverage

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**By phone** (Canada or the United States – Toll free)

**1-877-838-7615**

- Requests for information
- Claims

**1-877-777-5284**

- Extended coverage
-

## Table of coverage

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### EMERGENCY HEALTH CARE COVERAGE

<b>Maximum age:</b>	75
<b>Maximum trip duration:</b>	
• Up to age 64	23 days
• Age 65 to 75	15 days
• Age 76 and up	0 days
<b>Maximum reimbursement of eligible expenses:</b>	\$5,000,000

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### COMMON CARRIER ACCIDENT COVERAGE

<b>Maximum age:</b>	No limit
<b>Maximum trip duration:</b>	No limit
<b>Maximum amount of insurance:</b>	\$1,000,000

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### TRIP CANCELLATION COVERAGE

<b>Maximum age:</b>	No limit
<b>Maximum trip duration:</b>	No limit
<b>Maximum amount of insurance:</b>	
• Cancellation before departure:	\$2,000
• Delayed departure or missed connection:	\$2,000
• <i>Default of a travel service supplier.</i>	\$2,000
• Early or delayed return:	Unlimited

*Note 1: It is possible to obtain an amount of insurance over \$2,000. Please read the relevant terms and conditions on page 29.*

*Note 2: The expenses eligible for reimbursement are those that were prepaid with your credit card for you, your spouse or your dependent children.*

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### BAGGAGE COVERAGE

<b>Maximum age:</b>	No limit
<b>Maximum trip duration:</b>	
• Up to age 64	23 days
• Age 65 and up	15 days
<b>Maximum amount of insurance:</b>	
• Theft or damage to baggage:	\$1,000
• Late delivery of baggage:	\$500

*Note: All the amounts of insurance apply per trip per insured unless otherwise indicated.*

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**PRIOR COMMUNICATION  
WITH THE ASSISTANCE SERVICE**

If an *illness* or *accident* occurs outside your *province of residence*, you **MUST** contact the Assistance Service for prior approval **BEFORE** going to a *healthcare facility*.

If you fail to call the Assistance Service in advance or if you disregard their instructions, you will have to pay a portion of your expenses. (See also exclusion number 12.) This portion equals 30% of the first \$10,000 of expenses incurred that would otherwise be eligible for reimbursement. For example, if the benefit would normally have been \$1,000, only \$700 will be reimbursed if the Assistance Service is not contacted in advance or if you do not follow their instructions.

If you are unable to do so, a person accompanying you must contact the Assistance Service on your behalf within 24 hours of the *illness* or *accident*.

**TO CONTACT THE ASSISTANCE SERVICE**

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Canada or the United States – Toll free  
**1-888-871-3252**

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Any other country (excluding North and South America) –  
Toll free

**The country code for Canada in the country you are calling from,\* followed by 800 29 48 53 99 (accessible from certain countries)**

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Anywhere in the world – Call collect  
**514-871-3252**

*To speak directly with a Canadian operator who will put through your collect call to the Assistance Service, dial the Canada Direct access code from the country you are in. Codes are available at [infocanadadirect.com](http://infocanadadirect.com). The insurer will compensate you for the costs incurred to call the Assistance Service.*

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\* The country codes will vary depending on where you are calling from. You can get the code from the operator in the country you are calling from, from the phone book or online.

## **Notice from the Autorité des marchés financiers (for residents of Quebec)**

This distribution guide does not express the opinion of the Autorité des marchés financiers regarding the quality of the product offered.

## **Notice for residents of other Canadian provinces**

In order to comply with Quebec's *Act respecting the distribution of financial products and services*, the *Insurer* is required to quote the Act in certain parts of this guide. Please note that similar regulations exist to protect consumers in other Canadian provinces, but these regulations are not named since there is no legal obligation to quote them.

## **The life and health insurance coverage is underwritten by: Desjardins Financial Security Life Assurance Company**

200, rue des Commandeurs

Lévis (Québec) G6V 6R2

- Telephone: 1-877-838-7615
- Fax: 1-866-301-7131
- [desjardinstravelinsurance.ca](http://desjardinstravelinsurance.ca)

## **In some provinces, the property insurance coverage is underwritten by:**

### **The Personal Insurance Company**

6300, boulevard de la Rive-Sud

Lévis (Québec) G6V 6P9

- Telephone: 1-800-463-6416
- Fax: 418-838-2216
- [desjardins.com](http://desjardins.com)

Customer service is provided by Desjardins Financial Security Life Assurance Company.

The Assistance Service is provided by Sigma Assistel.

This document constitutes the distribution guide as provided for under Quebec's *Act respecting the distribution of financial products and services*. It also constitutes the Travel Insurance general conditions.

Words in *italics* are defined in the "Definitions" section on pages 20 to 23.

## INTRODUCTION

### What Is the Purpose of the Distribution Guide?

This distribution guide, which also constitutes the general conditions, contains all the essential information you need about Travel Insurance. It will answer questions you may have and show how Travel Insurance can meet your needs, without the presence of an insurance representative.

Travel Insurance covers only losses that occur as a result of sudden and unforeseeable *events*. The duration of the coverage and the amounts of insurance that apply to your contract are indicated in the table of coverage or in your *special conditions*, if you have obtained *extended coverage*.

We encourage you to read this distribution guide carefully, and draw your attention, in particular, to the “**Limitations for Pre-Existing Medical Conditions or Injuries**” on pages 35 to 38. Also examine the **Limitations, Restrictions and Exclusions**, indicated on pages 35 to 45. In addition, refer to pages 51 to 54 for an explanation of the procedure for submitting **claims**. Do not hesitate to contact your *Insurer* to check the scope of coverage for which you are eligible. You may also need to speak with your *physician* to obtain information regarding your health or your medical record.

### Contract

Your insurance contract includes the following documents:

- this distribution guide and general conditions;
- any rider or appendix related to contract changes or updates;
- the *special conditions*, if you obtain *extended coverage* under your insurance;
- the insurability questionnaire, where required when you obtain *extended coverage* under your insurance.

Travel Insurance contracts. The terms and conditions indicated in this distribution guide and general conditions apply to all coverages effective May 1, 2014.

## Definitions

**Accident:** A sudden and unforeseen event due to an external cause and resulting in bodily injury or death. The injury or death must be confirmed by a *physician* and be directly and solely the result of the *accident*. The injury must also require immediate emergency care.

**Age:** The age of the *insured* on the effective dates of the various coverages for the insured *trip*.

**Aircraft or plane:** A fixed-wing multi-engine *aircraft* with an authorized take-off weight of no less than 4,536 kilograms. The *aircraft* must be licensed in Canada or in another country and be operated by a scheduled or charter airline with a valid Canadian Transportation Agency licence (or equivalent). Special or chartered flights authorized under any of the above licences will be covered only when made with an *aircraft* of the type regularly used by the carrier on its scheduled or charter air carrier service. All military aircraft are excluded.

**Business meeting:** A private meeting organized in advance as part of your full-time occupation or profession. The meeting must constitute the sole reason for the *trip*. Symposiums, conventions, assemblies, trade fairs and shows, seminars or board meetings are excluded.

**Canadian resident:** A person legally authorized to reside in Canada and who resides there at least six months a year.

**Cardholder or "holder":** Individual who owns a *credit card* issued in their name and for which the annual fees have been paid.

**Commercial vehicle:** Any type of vehicle (air, sea or land) used for business purposes, including revenue-producing activities or activities for which expenses may be deducted from business income or as a self-employed worker.

**Common carrier:** Any carrier registered with the competent authorities for the transportation (air, sea or land) of passengers.

**Credit card:** Visa Desjardins Prestige Platinum card.

**Default:** The voluntary or involuntary bankruptcy of the *travel service supplier*. For there to be *default*, you must be prevented from taking your *trip* as agreed. You must also have lost definitively at least some of the money that you paid for your *trip*.

**Dependent child:** Any child of yours or of your *spouse* who is over 15 days old and under age 18 and who has no *spouse*. If the child is a full-time student at an educational institution recognized by the competent authorities, the child must be age 24 or under.

**Event:** An *accident*, *illness* or incident which, under the terms of the contract, would normally result in the payment of one or more benefits with respect to the same *trip*. If more than one *accident*, more than one *illness* or more than one incident result from the same cause, they are considered to be one and the same *event*.

**Extended coverage:** Additional insurance that the *cardholder* must purchase in order to:

- a) replace Emergency Health Care and Baggage coverage when the duration of their *trip* exceeds the number of days set out in the table of coverage;
- b) increase the amount of insurance under the *Trip Cancellation* coverage set out in the table of coverage.

**Family member:** *Spouse*, sons, daughters, father, mother, brothers, sisters, 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, cousins, nephews and nieces.

**Healthcare facility:** A facility recognized as such under legislation in effect in the country where it is located.

**Host at destination:** The person who will be lodging you for all or part of the *trip*.

**Illness:** A serious disturbance in the normal state of the organs or functions of the human body. It must occur suddenly and unexpectedly and require immediate emergency care. An *illness* must be certified by a *physician* to be recognized for the purposes of this insurance.

**Insured:** Any eligible *cardholder*, their *spouse* or *dependent children*.

**Insurer:** The Desjardins Financial Security Life Assurance Company. For property insurance provided to *insureds* in some provinces, the *Insurer* is The Personal Insurance Company.

**Issuer:** Entity that issues credit cards that qualify for this coverage. In this case, the *issuer* is the Fédération des caisses Desjardins du Québec.

**Key employee:** An employee who is critical to the success of the company or the institution where the two of you work, and whose absence would jeopardize the main operations of the business.

**Living expenses:** Expenses for room and board, child care expenses for *dependent children* not accompanying you, as well as certain telephone charges and taxi fares.

**Loss of use:** The total and permanent loss:

- a) of use of one hand **and** the wrist; or
- b) of use of one foot **and** the ankle; or
- c) of sight in one eye.

**Minor ailment:** any *illness*, injury or medical condition that does not require:

- a) prescription medication for a period greater than 21 days; or
- b) more than one follow-up visit to a *physician*; or
- c) hospitalization, a surgical intervention, or a referral to a specialist.

To be considered a *minor ailment*, the *illness*, injury or medical condition must end at least 30 days prior to the departure date of each *trip*. However, a chronic condition or any complication related to a chronic condition is not considered a *minor ailment*.

**Nurse:** A person authorized by law to practise the nursing profession in the region where the services are provided.

**Permanent employment:** Non-seasonal employment under a contract of unlimited duration and for which you are paid at least 20 hours per week.

**Physician:** A person authorized by law to practise medicine in the region where the medical services are provided.

**Province of residence:** The Canadian province or territory where you live.

**Repatriation:** Return, arranged by the Assistance Service, of any *insureds* to their place of residence.

**Special conditions:** The document that the *Insurer* gives to the *cardholder* to confirm the coverage and amounts selected. The *Insurer* remits this only when *extended coverage* is granted under this insurance.

**Spouse:** The *cardholder's spouse* is the person who:

- a) is married to or has entered into a civil union with the *cardholder*; **or**
- b) can prove that
  - he has been living conjugally with the *cardholder* for at least 12 months; **or**
  - he has been living conjugally with the *cardholder* and that they have had a child together; **and that**
  - he and the *cardholder* have not been separated for 3 months or longer due to a breakdown of their relationship.

The *Insurer* recognizes only one *spouse*. It is not responsible for the validity of the designation of *spouse*.

**Travel service supplier:** Any travel agency, travel wholesaler, charter tour operator, cruise line, *common carrier* or lodgings authorized or accredited to operate such a business or provide these types of services.

**Travelling companion:** A person with whom you have planned the *trip* and with whom you have made travel arrangements. In the event that several people are travelling together, only three (3) *insureds* can submit claims for an *event* affecting the same *travelling companion*, regardless of how many Travel Insurance contracts they are covered by.

**Trip or Travel:** Any specific period of time of 182 days or less (or 365 days maximum, subject to *Insurer's* approval) that *insureds* spend outside their *province of residence*. For Trip Cancellation coverage, the term "*trip*" or "*travel*" also applies to a *trip* taken within the *insured's province of residence*.

**Vehicle:** A car, motorcycle, motor home or van with a maximum load capacity of 1,000 kilograms.

## PRODUCT DESCRIPTION

### Types of Coverage

Travel Insurance is an individual insurance offered to *cardholders*. As a *cardholder*, you are automatically covered for all the *trips* you take outside your *province of residence*. Subject to certain terms and conditions, this insurance also covers your *spouse* and your *dependent children* if they accompany you for the duration of their *trip*.

Your Travel Insurance plan also gives you access to the Assistance Service during your *trip*.

## Summary of Specific Conditions

### Who is eligible?

To be eligible for the coverage offered under this Travel Insurance, you, your *spouse* and *dependent child*, must satisfy the following conditions:

- a) You must be a *Canadian resident* and be at least 15 days old;
- b) Your *age*, on the date of departure, must be lower than or equal to the maximum *age* indicated in the table of coverage;
- c) Your *credit card* must have been activated prior to departure;
- d) Your privileges as a *cardholder* must not have been suspended;
- e) Your *credit card* must not be in arrears for more than 90 days;
- f) Your *trip* must begin and end in Canada, in your *province of residence*;
- g) Your *trip* must be taken outside your *province of residence*, this condition, however, does not apply to **Common Carrier Accident coverage** and **Trip Cancellation coverage**;
- h) You must apply for *extended coverage* from the *Insurer* for **Emergency Health Care** if the duration of your *trip* exceeds that indicated in the table of coverage.

Also, to be eligible for Travel Insurance, the *spouse* and *dependent children* of the *cardholder* must accompany the *cardholder* throughout their *trip*.

**For the Emergency Health Care coverage**, the following condition must also be met in order for your insurance to be valid:

- You, your *spouse* and your *dependent children*, must be covered under the government health and hospitalization insurance plans of your *province of residence* for the entire duration of the *trip*. It is your responsibility to check with the appropriate organizations that you do, in fact, have this coverage.



## What Coverages Are Offered?

### 1. Emergency Health Care Coverage

**WARNING: You will pay for a portion of your expenses, if you fail to call the Assistance Service BEFORE going to a *healthcare facility* or if you disregard their instructions. This portion equals 30% of the first \$10,000 of expenses, which would otherwise be eligible for reimbursement.**

**Emergency Health Care** covers the expenses incurred to obtain certain emergency medical services during your *trip*. You are insured under this coverage **only** for *trips* that do not exceed the number of days indicated in the table of coverage. If your *trip* exceeds the maximum, you **must purchase Emergency Health Care coverage for the entire duration of your trip** (*extended coverage*), or you will **not be covered** under **Emergency Health Care**.

Expenses are covered up to \$5,000,000 in the following cases:

- a) if you have an *accident* during your stay outside your *province of residence*,
- b) if you suddenly and unexpectedly contract an *illness* during your stay outside your *province of residence*.

Only the expenses that are not reimbursed by a government agency or any other private insurance plan are covered.

However, these amounts should not exceed the reasonable and customary charges usually made for such care or services in the region where they were provided.

## **CARE AND SERVICES COVERED**

**Hospital services** – Hospital room and board charges for semi-private accommodation (two-bed room) or, if your state of health requires it, private accommodation (one-bed room).

**Medical care and services** – The services of a *physician*, a surgeon, an anaesthetist or a nurse practitioner.

### **Medical care and services prescribed by a physician**

- a) Laboratory tests and X-rays.
- b) Private duty services provided by a *nurse* while confined to *healthcare facility*.
- c) Prescription drugs (see exclusion 7 and the limitation regarding **Emergency Health Care** coverage).
- d) The purchase or rental of crutches, canes, splints, or the rental of a wheelchair, a respirator or other medical or orthopaedic appliances. It is understood that the total rental cost of any of these items must not exceed the purchase price of the item.

**Paramedical services** – The services of a chiropractor (excluding X-rays), a podiatrist and a physiotherapist who are members in good standing of their professional association. These expenses are covered up to \$60 per treatment, for a maximum of \$300 for all these services combined.

**Dental services** – Emergency treatment for the repair of damage resulting directly from an accidental blow to the mouth to natural healthy teeth. The maximum reimbursement is \$3,000.

**Living expenses** – Reasonable *living expenses* if you must delay your return because you, a *family member* accompanying you or a *travelling companion* falls ill or is injured. The *illness* or injury must be certified by a *physician*. The maximum reimbursement for *living expenses* is \$200 per day, for a total of \$2,000.

### **Transportation expenses**

- a) Transportation to a facility where appropriate medical treatments are available.

**To be eligible, the following expenses must first be approved and arranged by the Assistance Service:**

- b) *Repatriation* to your place of residence to receive appropriate medical care as soon as your state of health permits. This care may include any medical consultation, examination, treatment or surgery. (Refer to exclusion 12 in this regard.)

- c) *Repatriation* to your place of residence if your *travelling companion* or a *family member* is repatriated. Expenses are covered if:
- this *travelling companion* or *family member* is repatriated to receive appropriate care. This care may include any medical consultation, examination, treatment or surgery;
  - *repatriation* of this person prevents the *insured* from returning to the point of departure by the means of transportation originally arranged for the return trip.
- d) Round-trip economy transportation, as well as the usual fees and expenses of a qualified medical attendant. However, this person cannot be a *family member*, a friend or a *travelling companion*. This transportation will be covered only if the necessity is confirmed by the attending *physician*.
- e) Transportation of a *family member* who must leave their *province of residence* to:
- come and identify your body in the event of your death; or
  - visit you when you are staying at a *healthcare facility* during your *trip* for more than 7 days.

The insurance covers the cost of round-trip economy transportation by the most direct route, provided that:

- necessity for such transportation is confirmed by the attending *physician*;
- you are not already accompanied by a *family member* aged 18 or over.

The *family member* will also be entitled to receive up to \$500 for *living expenses* and will be insured under this **Emergency Health Care coverage** for the duration of the visit, up to 72 hours after you are discharged from *healthcare facility*.

- f) The cost of returning your personal or rented *vehicle*, provided that:
- a *physician* certifies that your health does not allow you to drive; and
  - no *family member* accompanying you or any *travelling companion* is able to do so;
  - this *vehicle* was used to reach your destination;
  - the *vehicle* is in good mechanical condition to make the return trip.

The following expenses are eligible for the return of your *vehicle*: the cost of a professional *vehicle* transport agency or reasonable expenses incurred by an individual for gas, meals, lodging, and a one-way economy-class ticket. The maximum reimbursement under each insurance contract is \$2,000.

- g) In the event of an *insured's* death, the following expenses are covered:
- *repatriation* of the body or ashes to the *insured's* usual place of residence by the most direct route;
    - Maximum reimbursement: **\$12,000** for transportation, and for preparation of the body (including cremation, if applicable);
  - cremation or burial in the country where death occurred;
    - Maximum reimbursement: **\$6,000**.

The cost of the coffin or urn is not covered.

- h) The cost of repatriating a cat or dog that is accompanying you on your *trip* back to your home if you have to be repatriated for one of the reasons above, up to \$500.

## 2. Common Carrier Accident Coverage

Under this coverage you are insured against any *accident* that occurs while you are travelling as paying passengers in a *common carrier*. **To be eligible, you must have purchased for yourself, with your credit card, a ticket to travel in a common carrier. Your spouse and your dependent children will receive the same coverage if you purchased their tickets with your credit card and if they accompany you throughout their trip.**

You are also covered:

- a) when boarding or leaving a *common carrier*;
- b) when you have in your possession tickets already paid for with your *credit card* and are using another means of ground transportation. This means of transportation must be operated by a carrier licensed for passenger transportation. *Insureds* use it to go to or come back from the airport, station or harbour (wharf) with the intention of using, or immediately after using, the *common carrier* for which you purchased the tickets;
- c) when you have in your possession tickets already paid for with your *credit card* and are on the grounds of the airport, station or harbour with the intention of using, or immediately after using, the *common carrier* for which you purchased the tickets.

The *Insurer* will pay a benefit to any *insured* who suffers one of the losses indicated below as a result of an *accident*. If so, the *insured* is entitled to an amount that represents a percentage of the maximum amount of insurance shown in the table of coverage. This amount applies to the *cardholder* and their *spouse* and *dependent children*, if applicable.

<b>Accidental loss</b>	<b>Percentage of the insurance amount</b>
• of life	100 %
• of use of two of the following limbs: foot, hand or eye	75 %
• of use of one of the following limbs: foot, hand or eye	50 %
• of use of one thumb and index finger of the same hand	25 %
• of use of one finger or one toe	10 %

An *insured* ceases to be covered:

- a) when they leave the *common carrier* for which the tickets were purchased using the *holder's credit card*;
- b) immediately following a situation described above;
- c) when they leave a ground *common carrier*, operated by a carrier licensed for passenger transportation, that they used to come back from the airport, station or harbour (wharf) immediately after using the *common carrier* for which the tickets were purchased.

### **3. Trip Cancellation Coverage**

Under this coverage you are insured against expenses related to the cancellation of a *trip*. The cancellation must be due to the causes indicated in this section and recognized by the *Insurer*.

**The expenses eligible for reimbursement are those that were prepaid with your credit card for you, your spouse or your dependent children.**

Also, to be eligible, your *spouse* and your *dependent children* must accompany you throughout their *trip*.

If you want to be covered for an amount of insurance higher than that indicated in the table of coverage, you must apply for *extended coverage*. To obtain *extended coverage*, there must be no *trip* cancellation penalty applicable at the time you apply for the *extended coverage*.

**Causes of cancellation** – For the causes mentioned in subsections “a” to “g”, the *illness* or *accident* must be serious enough to prevent you from proceeding with your *trip*. In the case of a dispute, the *Insurer* also reserves the right to have the person in question examined by a *physician* of its choosing. The causes for cancellation recognized by the *Insurer* for the purposes of this coverage are as follows:

- a) You or one of your *family members* becomes ill, has an *accident* or dies.
- b) Your *travelling companion* becomes ill, has an *accident*, dies or is unable to take the *trip* due to one of the causes of cancellation stipulated in this distribution guide.
- c) A *family member* of your *travelling companion* becomes ill, has an *accident* or dies.
- d) The person responsible for the care of your *dependent children* or the person for whom you are the legal guardian becomes ill, has an *accident* or dies.
- e) Your business partner, a *key employee* or your *host at destination* becomes ill, has an *accident* or dies.
- f) You, your *spouse*, your *travelling companion*, or the *spouse* of your *travelling companion* becomes pregnant:
  - after your *trip* is reserved; and
  - the scheduled departure date occurs during the 60 days preceding the due date.
- g) The *business meeting* you are scheduled to attend is cancelled. This cancellation is necessary because the person with whom prior arrangements were made becomes ill, has an *accident* or dies. Reimbursement is limited to transportation expenses and a maximum of 3 days of accommodation.
- h) You or your *travelling companion* receives notice of custody of a child, the effective date of which occurs during the *trip*.
- i) You or your *travelling companion* is called upon to serve as a police officer, firefighter, or called upon to serve in the armed forces in active duty or as a reservist, or if you are called upon to provide essential healthcare services.
- j) You are summoned for jury duty or are subpoenaed as a witness during the time the *trip* is scheduled to take place.
- k) You are quarantined or the *plane* aboard which you are travelling is hijacked.
- l) The person for whom you are the estate executor dies.

- m) You are required to move more than 160 kilometres from your place of residence in the 30 days prior to your departure. This transfer is required by the employer for whom you were working on the date you purchased coverage.
- n) A disaster causes significant damage to your main residence located in your *province of residence* or to your place of business.
- o) A particular situation occurs in your destination country or region, which prompts the Canadian government to issue a travel advisory against travel to that destination. This advisory must have been issued after the date on which your plane ticket, travel package or travel insurance was purchased.
- p) *Default of the travel service supplier.* The *travel service supplier* must have an office in Canada and hold all the licences and operating certificates required by the competent Canadian authorities.
- q) The company you work for shuts down operations (lock-out), declares bankruptcy or you involuntarily lose your *permanent employment*. These causes can only be argued if:
- at the time the travel expenses were paid with your *credit card*, you had been actively working for the same employer for more than one year; and
  - you had no reason to believe that you would lose your job.
- r) Your cruise is cancelled due to a mechanical failure, grounding or quarantining of the cruise ship or it is repositioned due to bad weather. The cancellation can occur either prior to the departure date from your *province of residence*, or after this date if the cancellation occurs before the departure date of the cruise ship.
- s) If your connecting *common carrier* or *vehicle* is delayed due to a traffic accident or emergency road closure by police. The *common carrier* can also be delayed by mechanical problems, inclement weather, or a natural disaster. This delay must result in you missing a connection that prevents you from continuing your *trip* as planned.

**Before departure** – In the event of cancellation prior to departure, this coverage provides for reimbursement of the following expenses, provided you charged them to your *credit card*, up to the maximum amount of insurance indicated in the table of coverage:

- a) Prepaid *travel* expenses that are not reimbursed by the *travel service supplier* (the *Insurer* considers travel credits a reimbursement).
- b) Additional expenses incurred as a result of the following:
  - one of your *travelling companions* must cancel for one of the reasons described above, and you decide to proceed with the *trip* as initially planned, without this *travelling companion*.

The *Insurer* will reimburse some of the cancellation fees stipulated in the *travel service supplier's* contract. These expenses are determined on the basis of the date of the *event* causing the cancellation or in the case of a statutory holiday, the first business day thereafter. Furthermore, reimbursement is made only if the travel agency or carrier concerned is notified on the day the cause for cancellation occurs. In the case of a statutory holiday, notification can be given on the first business day thereafter. The *Insurer's* claims department must be informed at the same time.

**If your departure is delayed or if you miss a connection,**

the *Insurer* will reimburse the following expenses that are not reimbursed by the *travel service supplier* (the *Insurer* considers travel credits a reimbursement), provided you charged your travel ticket to your *credit card*. The maximum reimbursement corresponds to the amount of insurance indicated in the table of coverage. Eligible expenses are as follows:

- a) The additional cost of a one-way, economy-class ticket by the most direct route to the scheduled destination if you missed a connection due to any of the following reasons:
  - delay of the *common carrier* (*plane*, bus, train, boat, taxi or limousine), if the delay is caused by inclement weather, a natural disaster, or mechanical problems; or
  - delay of the *common carrier* or a *vehicle* if your delay is caused by a traffic accident or emergency road closure (in which case a police report is required).

In all cases, you must have planned to be at the point of departure at least 3 hours before the scheduled time of your departure.



- b) The additional cost of a one-way, economy-class ticket by a scheduled carrier (*plane*, boat, train, bus) by the most direct route. This ticket will allow you to rejoin your group for the rest of the *trip* if:
- your departure is delayed because you became ill or had an *accident*;
  - your *travelling companion* became ill or had an *accident*.
- c) Reasonable *living expenses*. The maximum reimbursement for *living expenses* is \$200 per day, for a total of \$2,000.

**If you must return early or delay your return**, the *Insurer* will reimburse the following expenses that are not reimbursed by the *travel service supplier* (the *Insurer* considers travel credits a reimbursement), provided you charged your travel ticket to your *credit card*. The maximum reimbursement corresponds to the amount of insurance indicated in the table of coverage. Eligible expenses are as follows:

- a) The additional cost of a one-way, economy-class ticket by the most direct route for the return trip to your point of departure. The same means of transportation as the one used to make the *trip* must be used for the return trip. If, because of an *illness* or an *accident*, your return is delayed by more than 7 days after the scheduled, the claim will be paid only upon presentation of proof of your hospitalization.
- b) Reasonable *living expenses*. The maximum reimbursement for *living expenses* is \$200 per day, for a total of \$2,000.
- c) The unused portion of the land arrangements of the *trip* (hotel reservations, car rentals, etc.) paid for with the *credit card*.

#### **4. Baggage Coverage**

You are insured under **Baggage coverage only** for *trips* that do not exceed the number of days indicated in the table of coverage. If your *trip* exceeds the maximum, you **must purchase Baggage coverage for the entire duration of your trip** (*extended coverage*), or you will **not be covered**.

This coverage provides for compensation in the following cases:

- a) your baggage or personal effects are damaged or lost by the *common carrier* or are stolen;
- b) return of your baggage or personal effects is delayed for more than 6 hours because they were not routed as planned. This baggage must, however, have been checked with a *common carrier*.

The compensation provided under this coverage cannot exceed the amount of insurance indicated in the table of coverage.

In case of theft or damage, compensation cannot exceed the following amounts:

- a) \$500 per item;
- b) \$500 for each of the following groups of items:
  - jewellery, watches, or articles made of silver, gold or platinum;
  - cameras, photo equipment, and related accessories;
  - cell phones and related accessories;
  - laptop computers and related accessories;
  - video or audio recorders and related accessories.

In case of theft, compensation cannot exceed \$250 for all the following expenses combined: replacement of a passport, driver's licence, birth certificate or visa.

In case of delay in recovering your personal effects, the maximum amount reimbursed for toiletries and essential clothing is \$500. This amount is reimbursed only if the *insured* purchases the essential items before the baggage is recovered and before returning to the point of departure in their *province of residence*. Furthermore, the compensation paid for delayed baggage will be deducted from the total amount of insurance if a loss is subsequently ascertained.

The *Insurer* reserves the right to elect to repair or replace damaged or stolen property by items similar in nature and quality. Furthermore, the *Insurer* is liable only for the actual value of the property at the time the covered loss or damage occurred.

## IMPORTANT

### LIMITATIONS, RESTRICTIONS AND EXCLUSIONS

#### LIMITATIONS

##### Prior communication with the Assistance Service

If an *illness* or *accident* occurs outside your *province of residence*, you **MUST** contact the Assistance Service for prior approval **BEFORE** going to a *healthcare facility*.

If you fail to call the Assistance Service in advance or to follow their instructions, you will have to pay a portion of your expenses. (See also exclusion number 12.) This portion equals 30% of the first \$10,000 of expenses incurred that would otherwise be eligible for reimbursement. For example, if the benefit would normally have been \$1,000, only \$700 will be reimbursed if the Assistance Service is not contacted in advance or if you do not follow their instructions.

If you are unable to do so, a person accompanying you must contact the Assistance Service on your behalf within 24 hours of the *illness* or *accident*.

##### Limitations for Pre-Existing Medical Conditions or Injuries

The following tables apply to Emergency Health Care and Trip Cancellation coverage.

To find out whether the limitations for pre-existing medical conditions or injuries apply to you, answer the questions in the table that corresponds to your *age* (below).<sup>1</sup>

Consequently, these limitations exclude from coverage any pre-existing medical conditions or injuries that were not stable\* during the period indicated in the table, even if:

- a) the *Insurer* agreed to insure you; and
- b) the medical condition or injury was reported to the *Insurer* in the insurability questionnaire.<sup>2</sup>

**Notes:**

- 1. If you have more than one pre-existing medical condition or injury (other than a *minor ailment*), the questions must be answered for each one individually.**
- 2. The *Insurer* will use the answers from the insurability questionnaire to decide whether you can be insured and at what price, based on the risk you represent. However, your insurance is limited for any medical conditions and injuries that are not stable\* during the period indicated.**

**AGE 54 OR UNDER**

**During the 3 months preceding the effective date of coverage**

**Did the *insured* have a medical condition or injury (other than a *minor ailment*) for which they:**

- consulted a *physician*?**
- took medication?**
- were hospitalized?**
- received treatment?**

**Or were advised to do so by a *physician* or are waiting for results?**

<b>NO</b>	<b>YES</b>	
<b>Insured</b>	<b>Did the insured have this medical condition or injury more than 3 months before the effective date of coverage and did it remain stable* during the 3 months preceding the effective date of coverage?</b>	
	<b>YES</b>	<b>NO</b>
	<b>Insured</b>	<b>Not insured for this or any other related medical condition or injury, even if it was reported in the insurability questionnaire.</b>

**AGE 55 OR OVER**

During the 6 months preceding the effective date of coverage

Did the *insured* have a medical condition or injury (other than a *minor ailment*) for which they:

- consulted a *physician*?
- took medication?
- were hospitalized?
- received treatment?

Or were advised to do so by a *physician* or are waiting for results?

NO	YES
Insured	Did the <i>insured</i> have this medical condition or injury more than 6 months before the effective date of coverage and did it remain stable* during the 6 months preceding the effective date of coverage?
YES	NO
Insured	Not insured for this or any other related medical condition or injury, even if it was reported in the insurability questionnaire.

\* “Stable” means that the *insured* was not hospitalized and the treatment and dosage of medication was not changed (other than decreased). In the case of someone taking Coumadin or medication for diabetes, “stable dosage” is not a factor that is considered. The concept of stability does not apply to *minor ailments*.

For Emergency Health Care coverage, the 3- or 6-month reference period specified in the above tables starts on the actual date of your departure.

For Trip Cancellation coverage, it starts on the date you pay for your travel ticket in full or make your first partial payment with your *credit card*.

When you apply for *extended coverage*, the Limitations for Pre-existing Medical Conditions or Injuries apply based on your *age* and your health:

- a) on the later of the following dates for the Emergency Health Care coverage:
  - the date the extended coverage starts or
  - the date you apply for extended coverage
- b) on the date you apply for *extended coverage* for the Trip Cancellation coverage.

If you obtain *extended coverage* during the trip, the Limitations for Pre-existing Medical Conditions or Injuries are applicable based on your *age* and state of health:

- a) on the later of the following dates for the Emergency Health Care coverage:
  - the date the *extended coverage* starts;
  - the date you apply for *extended coverage*;
- b) on the date you apply for *extended coverage* with regards to the Trip Cancellation coverage.

#### LIMITATION RELATED TO THE COMMON CARRIER ACCIDENT COVERAGE

The total amount payable by the *Insurer* as a result of the same *accident* is limited to C\$10 million for all *insureds* under similar policies. If the total amount of claims submitted exceeds this limit, the total amount payable by the *Insurer* will be limited to C\$10 million. The benefits payable to each *insured* will be reduced accordingly.

#### LIMITATION RELATED TO EMERGENCY HEALTH CARE COVERAGE

Drugs prescribed during a *trip* are limited to a 30-day supply, unless you are hospitalized.

## **RESTRICTIONS**

**The *Insurer* is not responsible for the availability or quality of the care or services received.**

**No benefits are payable if the *Insurer* has refunded the premium in whole or in part before a claim is submitted.**

**Maximum reimbursement is \$2,500 in the case of *default*. You must, however, have given the *Insurer* written authorization to claim, on your behalf, any amount paid.**

**The *Insurer's* liability is limited to \$500,000 for all the expenses incurred following the *default* of a single *travel service supplier*. It is also limited to \$1,000,000 per calendar year for all expenses incurred further to the *default* of all *travel service suppliers* combined.**

**The *Insurer* will pay only half of the amount that would otherwise have been reimbursed if it recognizes an act of terrorism occurring before departure as a cause for cancellation.**

### **For Common Carrier Accident coverage**

**If the *insured* dies within 52 weeks of the *accident* as the result of the *accident*, only the accidental death benefit will be paid.**

**If the *insured* sustains more than one *loss of use* as the result of an *accident*, the *Insurer* pays the highest amount of insurance from among the *losses of use* sustained.**

**The *insured* will be presumed dead, if their body is not found within 52 weeks of the *accident* or if, based on the circumstances surrounding the *insured's* disappearance, it may be assumed beyond any doubt that the *insured* is dead.**

## EXCLUSIONS

The *Insurer* does not pay the amounts set out in the contract in the following circumstances: (An "X" indicates the coverage to which each exclusion applies.)

A- Baggage				
B- Common Carrier Accident				
C- Trip Cancellation				
D- Emergency Health Care				
A	B	C	D	
	X	X	X	1. If the purpose of your <i>trip</i> is to receive medical care or services, even if the <i>trip</i> is taken on the recommendation of a <i>physician</i> .
			X	2. For optional or non-emergency care, even if it is received as a result of an emergency. Care is considered optional and non-emergency if it can be obtained in your <i>province of residence</i> without endangering your life or health.
	X	X	X	3. For death, <i>loss of use</i> or expenses resulting from pregnancy, miscarriage, childbirth or their complications, if these expenses are incurred within 60 days prior to the normal expected delivery date.
	X	X	X	4. For death, <i>loss of use</i> or any <i>event</i> occurring while using narcotics or abusing drugs or alcohol. Drug abuse means exceeding the dosage recommended by a health specialist. Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.
	X	X	X	5. For any expenses resulting directly or indirectly from a self-inflicted injury, suicide or attempted suicide, whether or not you are aware of your actions.



A- Baggage					
B- Common Carrier Accident					
C- Trip Cancellation					
D- Emergency Health Care					
A	B	C	D		
		X	X	6.	For expenses covered by a government agency or another insurer in accordance with the coordination of benefits provision described.
			X	7.	For expenses incurred for life-sustaining drugs taken on an on-going basis, such as insulin, nitro-glycerine and vitamins.
			X	8.	For expenses related to hospital services incurred outside your <i>province of residence</i> , when these services are not covered under your province's hospitalization insurance plan.
	X	X	X	9.	For death, <i>loss of use</i> or expenses related directly or indirectly to a mental, nervous, psychological or psychiatric disorder, unless these expenses are incurred while confined to a <i>healthcare facility</i> for at least 24 hours.
X	X	X	X	10.	For death, <i>loss of use</i> or any <i>event</i> occurring after departure in a region or a country that the Canadian government advised Canadians against visiting before the <i>trip</i> begins. This exclusion applies unless the <i>insured</i> or the <i>insured's</i> beneficiary demonstrates that the particular situation existing in the country visited has not contributed in some way to said death, <i>loss of use</i> or <i>event</i> .
X	X	X	X	11.	For death, <i>loss of use</i> or any <i>event</i> occurring while the <i>insured</i> participated in a riot or in a criminal offence.

A- Baggage					
B- Common Carrier Accident					
C- Trip Cancellation					
D- Emergency Health Care					
A	B	C	D		
	X	X	X	12.	<p>If you refuse the treatment prescribed by the attending <i>physician</i> or the Assistance Service, or if you refuse to follow the Assistance Service's instructions to:</p> <ul style="list-style-type: none"> <li>• change <i>healthcare facility</i>;</li> <li>• undergo diagnostic examination;</li> <li>• return to your <i>province of residence</i>;</li> </ul> <p>the insurance will be terminated.</p>
	X	X	X	13.	<p>An <i>accident</i> that occurs while the <i>insured</i> is participating in:</p> <ul style="list-style-type: none"> <li>• an activity for pay;</li> <li>• a sporting event for which the winners are awarded money;</li> <li>• any type of motor vehicle competition, including training, or any race;</li> <li>• amateur scuba diving, unless the <i>insured</i> holds a basic scuba diving licence from a certified school; or</li> <li>• any non-standard sport or activity with a high level of stress and risk involved such as, but not limited to: gliding, hang gliding or paragliding, climbing or mountaineering, parachuting, sky diving or bungee jumping, or any other similar activity.</li> </ul> <p>The exclusion for races does not apply to non-contact amateur athletics that the <i>insured</i> is practising for leisure or fitness purposes.</p>
		X	X	14.	<p>For any treatment or diagnosis of an <i>illness</i> or ailment related directly or indirectly to the human immunodeficiency virus (HIV).</p>

A- Baggage					
B- Common Carrier Accident					
C- Trip Cancellation					
D- Emergency Health Care					
A	B	C	D		
			X	15.	For care, treatment or surgery received for cosmetic purposes and any related complications.
		X		16.	If, on the date the insurance takes effect, you were aware of the reason that would prevent you from taking or completing the <i>trip</i> .
		X		17.	If this reason did not prevent you, beyond any reasonable doubt, from taking or completing the <i>trip</i> .
		X		18.	The cancellation during the <i>trip</i> of an excursion, outing, or activity lasting one day or less that does not end the <i>trip</i> before the planned return date.
		X		19.	If you take the <i>trip</i> to visit an ill or injured person whose state of health or death causes you to cancel your departure or change the originally scheduled return date.
	X			20.	If death or <i>loss of use</i> occurs more than 52 weeks after the <i>accident</i> , unless the <i>insured</i> is in a coma at the end of this period; the <i>Insurer</i> will then determine the benefits payable, if any, at the end of the coma.

A- Baggage				
B- Common Carrier Accident				
C- Trip Cancellation				
D- Emergency Health Care				
A	B	C	D	
X				21. For the theft of animals, the damage or theft of bicycles (except as checked baggage on a <i>common carrier</i> ), trailers, boats, motors, aircraft (the term "aircraft" means in this case any craft capable of flight) or other means of transportation or their accessories, furniture and other furnishings, dentures, hearing aids, artificial limbs, contact lenses, eyeglasses (prescription or sunglasses) or their accessories, money, tickets, bonds, securities and documents, perishable items, professional supplies or property used for an occupation, antiques and collectors' items, or illegally acquired, held, stored or transported property.
X				22. For damage caused by normal wear and tear, voluntary damage, gradual deterioration, insects, vermin, a manufacturing defect, or damage caused by repairs or treatments to an object, or the breaking of fragile or brittle objects.
X				23. For theft resulting from your own oversight or carelessness.
X				24. For damage or theft of an item insured under a contract issued by another insurer in accordance with the coordination of benefits provision, or for which you can request compensation from the <i>common carrier</i> .
X				25. For damage caused by radiation or radioactive contamination.

A- Baggage					
	B- Common Carrier Accident				
	C- Trip Cancellation				
	D- Emergency Health Care				
A	B	C	D		
		X	X	26.	For expenses incurred for the treatment of a pre-existing medical condition or injury for which you are not insured based on the limitations for pre-existing medical conditions or injuries.
	X	X	X	27.	If the <i>insured</i> was the driver, the pilot, a crew member or a non-paying passenger travelling in a <i>commercial vehicle</i> . This exclusion will not apply if the aforementioned vehicle was used solely as a means of private transportation during the vacation and if the vehicle was a car or van (or truck) with a maximum load capacity of 1,000 kg; a road vehicle in which you are not travelling as a driver.
	X	X	X	28.	For an <i>event</i> that occurs while you are travelling aboard an aircraft free of charge. The term "aircraft" means in this case any craft capable of flight.
	X			29.	If you are a passenger of an <i>aircraft</i> that is not considered to be a <i>common carrier</i> or that is not making a chartered flight between two airports recognized by the competent authorities, or when boarding or leaving the <i>aircraft</i> .
	X			30.	If the death or <i>loss of use</i> is a result of an <i>illness</i> or infection.
	X	X	X	31.	For expenses or compensation already paid under another coverage of this contract.
	X	X	X	32.	If a <i>physician</i> had advised you not to travel.

## **For How Long Is the Contract in Force?**

For Emergency Health Care and Baggage coverage, you are insured only for *trips* that do not exceed the maximum number of days indicated in the table of coverage. If your *trip* exceeds the maximum, you must purchase **Emergency Health Care** and **Baggage** coverage for the entire duration of your *trip* (extended coverage) or you will not be covered.

### **Effective Date of Insurance**

The effective date of insurance varies from coverage to coverage, in accordance with the provisions described below.

The **Emergency Health Care** coverage takes effect on the later of the following dates:

- a) the actual departure date, that is the day on which you leave your *province of residence*,
- b) the beginning date indicated on your *special conditions*, if you have obtained *extended coverage*.

The **Common Carrier Accident** coverage takes effect when you are in one of the covered situations described on page 28.

The **Trip Cancellation** coverage takes effect on the earliest of the following dates:

- a) the date on which the *trip* is paid for in full with your *credit card*,
- b) the date of the first partial payment using your *credit card*,
- c) the beginning date indicated on your *special conditions*, if you have obtained *extended coverage*.

The **Baggage** coverage starts on the departure date, i.e. the day on which you leave your residence.

### **Termination of Insurance**

The termination of insurance varies from coverage to coverage, in accordance with the provisions described below.

The **Emergency Health Care** coverage terminates on the earlier of the following dates:

- a) the actual date you return to your *province of residence*, whether you return on your own volition or as a result of a *repatriation* arranged by the Assistance Service;
- b) the end date indicated on your *special conditions*, if you have obtained *extended coverage*.

The **Common Carrier Accident** coverage terminates when you cease being in one of the covered situations described on page 29.

The **Trip Cancellation** coverage terminates on the earlier of the following dates:

- a) the date of the *event* that caused the *trip* to be cancelled before your scheduled date of departure;
- b) the actual date of your return to your residence.

The **Baggage** coverage terminates on the earliest of the following dates:

- a) at midnight on the actual date of your return to your *province of residence*;
- b) after the maximum number of days of insurance indicated in the table of coverage;
- c) the end date indicated on your *special conditions*, if you have obtained *extended coverage*.

### **Extended Coverage**

#### **How can you apply for extended coverage?**

The application can be made over the telephone by dialing **1-877-777-5284**.

When applying, you must provide the *Insurer* with:

- a) answers to any questions they may ask regarding your eligibility;
- b) any other information requested in order to issue the insurance contract.

You must pay the required premium when you make the application.

#### **Will you have to answer any health questions?**

People belonging to certain age groups who apply for *extended coverage* must answer an insurability questionnaire. The *Insurer* will advise these people in advance accordingly. They may be denied coverage if the *Insurer* considers their health risk to be unacceptable. They may also simply not be covered for certain health problems that the *Insurer* has refused to cover.

Please read the **Limitations for Pre-existing Medical Conditions or Injuries** and the **Limitations, Restrictions and Exclusions** sections of this distribution guide and general conditions. You will thereby find out whether *extended coverage* may be limited due to your health.

**If you have any questions, talk to your *physician* or contact the *Insurer*, to be sure you have correctly answered the questions asked in the **Limitations for Pre-Existing Medical Conditions or Injuries** section and to find out whether your state of health could represent an unacceptable risk for the *Insurer*.**

To obtain *extended coverage* under the **Emergency Health Care** or **Baggage** coverage:

- a) Your application for *extended coverage* and the payment of the premium must be received by the *Insurer* prior to the date your insurance terminates.
- b) The *extended coverage* must be taken out to cover the entire *trip*.
- c) The *Insurer* may, however, accept your application for *extended coverage* at the latest 24 hours following the termination date of your insurance, if you can show that you were unable to submit it sooner. After this period, no applications for *extended coverage* will be accepted.
- d) Additional condition for the **Emergency Health Care coverage**: You must be covered under a government health and hospitalization insurance plan for the entire duration of the *trip* and the *extended coverage*.

### **Automatic Extended Coverage**

You are automatically entitled to *extended coverage* of your insurance free of charge:

- a) If your return is delayed because the *common carrier* in which you are travelling as a paying passenger was delayed. The maximum *extended coverage* is 72 hours.
- b) If you are delayed because of a traffic accident or a mechanical breakdown of a *vehicle* aboard which you are travelling. The maximum *extended coverage* is 72 hours.
- c) If you are hospitalized and your insurance terminates while you are confined to a *healthcare facility*, the maximum *extended coverage* is 72 hours after you are discharged from *healthcare facility*.



- d) If you receive a *living expense* allowance and have to delay your return because of an *illness* or *accident* covered under your insurance. The *extended coverage* is limited to 72 hours after the last of the following periods have elapsed:
- the *living expense* allowance payment period; or
  - the hospitalization period.
- e) If you have checked your insured property with a *common carrier* and delivery is delayed, your **Baggage** coverage continues until the *common carrier* returns your property to you.

### **How Is the Cost of my Extended Coverage Calculated?**

The premium is calculated based on the following:

- a) your *age* on the effective date of the coverages;
- b) the coverages selected;
- c) the number of days taken out to cover the entire duration of the *trip*;
- d) the additional amount of insurance taken out under the **Trip Cancellation** coverage;
- e) your health, if you belong to certain age groups.

The premium also includes any applicable taxes.

### **What You Need to Know about Premiums**

When you apply for *extended coverage*, you authorize the *Insurer* to deduct the premium required to bring the coverage into force. The premium is withdrawn from a chequing account or charged to a credit card, and is payable in a lump sum.

### **Can the Insurer Modify the Contract?**

The *Insurer* can modify this Travel Insurance contract provided the *issuer* of the *credit card* is notified in writing at least 90 days in advance.

### **Can the Insurer Cancel the Contract?**

The *Insurer* may cancel the contract in any of the following situations:

- a) If you make a false statement, whether fraudulent or not;
- b) If you omit or refuse to disclose information pertaining to any of the *insureds* under your insurance contract;
- c) If you refuse to authorize the *Insurer* to use information deemed essential concerning what you knew, and which is related to the insured *events* or risks;

- d) If you refuse to change *healthcare facilities* following the approval or recommendation of the Assistance Service, your coverage ceases immediately. Also, on approval or recommendation of the Assistance Service, coverage will immediately cease in the following cases:
- if you refuse to allow yourself to be examined for diagnostic purposes;
  - if you refuse to comply with the treatment prescribed by the attending *physician*;
  - if you refuse to return to your *province of residence*.

The *Insurer* can also terminate the contract if the *credit card holder* is notified in writing in advance. The contract then terminates 30 days following the receipt of such a notice. However, the coverage will remain in force for the *insureds* already travelling outside their *province of residence* at the time the notice was sent until their return.

### **Free-look period**

You have 10 days from the date the contract is taken out for *extended coverage* to read it and notify the *Insurer* if you are not satisfied. At your request, the *Insurer* will cancel the contract as of the contract effective date. This date is indicated in the *special conditions*. The *Insurer* will also refund any premiums paid, except in the following circumstances:

- a) for **Trip Cancellation** coverage, if the coverage is taken out within 10 days preceding the start of the *trip*;
- b) if the departure date is within 10 days of the purchase of the contract and the contract is for a duration of 10 days or less;  
or
- c) if you have already submitted a benefit claim for this *trip*.

### **Cancellation of the Contract**

#### **Full Refund**

You can still ask the *Insurer* to cancel your Travel Insurance contract for *extended coverage* after the free-look period is over. You must contact the *Insurer* before the indicated departure date. Your premium will then be refunded (see the applicable exclusions).

## **Partial Refund**

You may receive a partial refund of your premium if you have to return earlier than expected (see the applicable exclusions). In this case, the *Insurer* will deduct cancellation fees from the refund amount. The unused coverage period is then calculated based on the date of receipt of the refund request. The request must be submitted within two weeks following the early return date.

For example, if you return 10 days before the end of a *trip* scheduled to last 25 days, the refund would be calculated as follows:

(Premium paid) – (15 days) x (rate per day) – cancellation fees subtracted from this amount

## **Applicable Exclusions**

In the following cases, **your premium will not be refunded**, even if you must interrupt or cancel your *trip* after the 10-day free-look period:

- a) if you have **Trip Cancellation** coverage (valid prior to departure);
- b) if you have paid for a family premium and are in one of the following situations:
  - the early return does not concern all of the *insureds*; or
  - a claim has been submitted by one of the *insureds* and was accepted;
- c) if you submitted a claim for the *extended coverage* which was already approved.

## **2- CLAIMS**

### **a) Submitting a Claim**

You can submit a claim by visiting:

**[desjardinstravelinsurance.ca](http://desjardinstravelinsurance.ca)**

You can also call one of the following numbers:

Canada or the United States – Toll free	<b>1-877-838-7615</b>
Anywhere in the world – Call collect	<b>418-647-5299</b>
<i>To speak directly with a Canadian operator who will put through your collect call to the Insurer, dial the Canada Direct access code from the country you are in. Codes are available at: <a href="http://infocanadadirect.com">infocanadadirect.com</a>.</i>	

The *Insurer* will provide you with a claim form upon request.

For **Emergency Health Care** coverage, you must also provide to the *Insurer* the original invoice for care received. This invoice must include:

- a) the date on which the care was given;
- b) the name of the *insured* who received the care;
- c) the diagnosis;
- d) the description of the care dispensed;
- e) signature of the attending *physician*;
- f) the cost of the care received.

For **Trip Cancellation** coverage, you must also, depending on the type of benefits, provide one or more of the following supporting documents:

- a) the unused transportation tickets;
- b) the official receipts for the cost of the return trip (other than those for the return trip specified in the *special conditions*);
- c) the receipts for the land arrangements (hotel reservations, car rentals, etc.). These must include the contracts that were officially issued through the travel agency or an accredited company, and must indicate the amounts not refunded in the event of cancellation;
- d) an official document stating the cause of cancellation of your *trip*. If cancellation is due to medical reasons, you must provide a medical certificate from the attending *physician* practising in the region where the *accident* or *illness* occurred. This medical consultation must have taken place before the date of your departure or before the date of your return, as the case may be. Furthermore, the medical certificate must indicate the complete diagnosis and specify the exact reasons why the *trip* had to be cancelled.

For **Baggage** coverage, you must also:

- a) notify the police as soon as you become aware of the loss;
- b) notify the *Insurer* as quickly as possible;
- c) take all reasonable steps to protect, safeguard or recover your property;
- d) obtain a written statement of the theft or damage, such as a police report, or a statement from the hotel manager, tour guide or representatives of the transportation company;
- e) provide proof of the value of the property (receipts, credit card statements, etc.);
- f) if your baggage is delayed, provide proof of delay of the baggage checked with the *common carrier*, as well as receipts of purchases.

**For all coverages**, you must provide all the documents required by the *Insurer*, even if they are not indicated on the claim.

In all cases, you must send your claim to the *Insurer* within 90 days of the loss. Proof and other information must be sent to the *Insurer* within 90 days of filing your claim.

The *Insurer* will pay no benefits until you or any other person entitled to receive benefits authorizes the collection and disclosure of personal information.

When you submit a claim, the *Insurer* reserves the right to have you examined by a *physician* of its choice.

For all **Baggage** claims, the *Insurer* may demand to see any damaged property or items in order to assess the damage.

### **b) Insurer's Reply**

Once the *Insurer* has approved the claim, benefits will be paid within **60 days** of receipt of the documented evidence required.

If the *Insurer* does not approve the claim or only pays a portion of the benefit, it will send a letter to the claimant explaining the reasons for its decision. It will send the letter within **60 days** of receipt of the documents requested to examine the claim.

### **c) Appealing the Insurer's Decision and Recourse**

If the *Insurer* does not approve your claim, you may submit additional information and request that it review your file. This option is also available to your beneficiaries.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or any applicable law. The law provides for a maximum of 3 years (period of prescription) within which to contest the *Insurer's* decision in Quebec and 2 years in Ontario.

For more information about your rights, contact your province's regulatory agency or your legal advisor.

## **Benefit Payment Methods**

### **Notice required under the law**

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

Payment of benefits or the reimbursement of expenses incurred by an *insured* will be made by direct deposit or by cheque payable to the *cardholder*. For the **Common Carrier Accident**

coverage, in the event of death, payment will be made to the *cardholder* or to their legal heirs, if *cardholder* is deceased. In the case of a *loss of use*, the payment is made to the *cardholder* if the *insured* is of the age of majority, or to the *cardholder's* legal guardian if the *insured* is a minor.

It is understood that no benefits will be paid if the *Insurer* has refunded all or part of your insurance premium before receiving your claim.

Unless otherwise indicated, all amounts specified in the insurance contract are expressed in Canadian dollars. All payments set out in this contract will be made in Canadian currency at the prevailing exchange rate on the date of the payment by the *Insurer*.

### **Multiple insurance coverage**

In the event the *insured* is covered by more than one travel insurance contract, this Travel Insurance will provide reimbursement of expenses and payment of benefits for amounts in excess of the coverage provided by any other contract.

### **Coordination of Benefits**

The *Insurer* takes into account any benefits and reimbursements that can be obtained from other organizations (private or public), so that the amounts paid to the *cardholder* do not exceed the expenses actually incurred. The benefits and reimbursements that can be obtained from another organization include those that would have been paid by this organization if a proper claim had been submitted to it.

The order of payment of benefits is established as follows:

- a) An organization that does not have a coordination of benefits provision becomes the first payer of your benefits.
- b) Otherwise, your benefits or reimbursements will be divided proportionally between the organizations, based on the amounts that should have been paid by each of them.

As well, if you do not contact the Assistance Service within the required time or if you do not follow their instructions, you will have to pay 30% of the first \$10,000 of eligible expenses incurred.

### **Delegation**

The *cardholder* delegates to the *issuer* of the *credit card* their right to negotiate the insurance contract as well as modifications made thereto.

## **Right of Subrogation**

The *Insurer* automatically acquires the right to prosecute the perpetrator of the damage in your name and at its own expense, up to the amount of benefits it paid out.

## **3- SIMILAR PRODUCTS**

Similar products are also available on the market. Check whether or not you already have insurance that provides you the same coverage as that described in this guide.

## **4- REGULATORY AGENCIES**

To learn more about the insurance product, call the *Insurer*. For more information on the Insurer's and the distributor's obligations, contact the appropriate provincial regulatory agency responsible for overseeing the application of insurance legislation.

### **Autorité des marchés financiers (Quebec residents only)**

Place de la Cité, tour Cominar  
2640, boul. Laurier, bureau 400  
Québec (Québec) G1V 5C1  
Phone: 1-877-525-0337  
E-mail: [information@lautorite.qc.ca](mailto:information@lautorite.qc.ca)  
Website: [lautorite.qc.ca](http://lautorite.qc.ca)

### **Financial Services Commission of Ontario (Ontario residents only)**

5160 Yonge Street  
P.O. Box 85  
Toronto, Ontario M2N 6L9  
Phone: 1-800-668-0128  
Email: [contactcentre@fSCO.gov.on.ca](mailto:contactcentre@fSCO.gov.on.ca)  
Website: [fSCO.gov.on.ca](http://fSCO.gov.on.ca)

## 5- 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.

DFS uses service providers located outside of Canada to perform certain specific activities in its normal course of business. As such, it is possible that some of your personal information may be transferred to another country and be subject to the laws of that country. For information about DFS's policies and practices in terms of transferring personal information outside of Canada, visit the DFS website at [dsf-dfs.com](http://dsf-dfs.com), or write to the DFS Privacy Officer at the address indicated above. The Privacy Officer can also answer any questions you may have about the transfer of personal information to service providers located outside of Canada.

### **Your satisfaction is our priority!**

As a responsible company that is attentive to the needs of its clients, Desjardins Financial Security Life Assurance Company 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 [dfs.ca/complaint](http://dfs.ca/complaint) or by contacting the Dispute Resolution Officer at 1-877-838-8185.



Denis Berthiaume  
President and  
Chief Operating Officer  
Desjardins Financial Security  
Life Assurance Company



Sylvie Paquette  
President and  
Chief Operating Officer  
The Personal Insurance Company



Linda Fiset  
Senior Vice-President  
Creditor and Direct Insurance  
Desjardins Financial Security  
Life Assurance Company



## ASSISTANCE SERVICE

The Assistance Service can be contacted at any time while your insurance is in force. The main services offered in the event of *accident* or *illness* are:

- 24-hour toll-free telephone assistance;
- referral to *physicians* or *healthcare facilities*;
- assistance with admission to *healthcare facilities*;
- transportation if you require emergency care;
- *repatriation* to your city of residence, as soon as your state of health permits it;
- *repatriation* of a *travelling companion*, your *spouse* or your *dependent children*;
- settlement of formalities in the event of death;
- delivery of medical assistance and medication if you are too far from a *healthcare facility*;
- the necessary arrangements to send for a *family member* (when prescribed by the *physician*); these services are available only if you are confined to a *healthcare facility* for at least 7 days and you are not accompanied by a person aged 18 or over;
- transmission of messages to your close friends or family in the event of an emergency;
- assistance in replacing lost or stolen tickets, identification papers or official documents required to continue the *trip*;
- assistance in finding lost or stolen baggage;
- assistance in the case of language barriers;
- information prior to departure concerning passports, visas and vaccinations required in the country of destination;
- assistance in case of *accidents* and legal problems.

# Certificate of Insurance

## Auto Rental Collision/Loss Damage Insurance

Please read this certificate carefully. It outlines what Auto Rental Collision/Loss Damage (CLD) Insurance is and what is covered along with the conditions under which a payment will be made when You rent and operate a rental vehicle but do not accept the Collision Damage Waiver (CDW) or its equivalent offered by a Rental Agency. It also provides instructions on how to make a claim. This certificate should be kept in a safe place and carried with You when You travel.

The coverage outlined in this certificate takes effect as of the Effective Date shown in the Definition section, and is applicable to eligible Desjardins Credit Card Cardholders. This insurance is provided by American Bankers Insurance Company of Florida (hereinafter referred to as the "Insurer") under Group Policy number DCS0514 (hereinafter referred to as the "Policy") issued by the Insurer to Fédération des caisses Desjardins du Québec (hereinafter referred to as the "Policyholder"). Details of the Policy providing the insurance are summarized in this certificate. All benefits are subject in every respect to the Policy, which alone constitutes the Agreement under which payments are made.

The Cardholder or a person making a claim under this certificate may request a copy of the Policy and/or a copy of the application for this coverage, if applicable, by writing to the Insurer at the address shown below.

**The Insurer's Canadian Head Office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9. The Insurer and its affiliates carry on business in Canada under the name of Assurant Solutions.**

### DEFINITIONS

To help You understand this document, some key words have been defined below:

**ACCOUNT:** the Desjardins Credit Card Account which is in Good Standing with the Policyholder.

**CAR SHARING:** a car rental club which gives its members 24 hour access to a fleet of cars parked in a convenient location.

**CARDHOLDER:** a person whose name is on the Desjardins Credit Card or who is authorized to use the card in accordance with the Cardholder agreement or the variable credit agreement. Cardholder may be referred to as "You" and "Your".

**DESJARDINS CREDIT CARD:** a Odyssey Gold, Travel Gold, Affinity Gold, Platinum, Platinum Prestige, Business Advantage, Corporate, U.S. Business, and/or U.S. credit cards issued by the Policyholder.

**EFFECTIVE DATE:** May 1<sup>st</sup>, 2014.

**GOOD STANDING:** with respect to an Account, means that the Cardholder has not advised the Policyholder in writing to close it, and the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

**INSURED PERSON: (1)** The Cardholder who appears at the Rental Agency and personally signs the rental contract, declines the Rental Agency's CDW or its equivalent, takes possession of the rental vehicle and complies with the terms of this Policy. **(2)** Any other person who, with the Cardholder's permission, drives the same rental vehicle, whether or not that person has been named in the rental contract or identified to the Rental Agency at the signing of the contract, provided that he/she and all other drivers meet and respect the terms and conditions set forth in the rental contract, and are legally licensed and permitted to drive the rental vehicle according to the relevant regulations in force in the concerned jurisdiction.

**IMPORTANT: Check with Your personal automobile insurer and the Rental Agency to ensure that You and all other drivers have adequate third party liability, personal injury and damage to property coverage. This Policy only covers loss or damage to the rental vehicle as stipulated herein.**

**LOSS OF USE:** the amount paid to a Rental Agency as compensation when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

**RENTAL AGENCY:** an auto Rental Agency licensed to rent vehicles and which provides a rental agreement.

For greater certainty, Rental Agency refers to both traditional auto rental agencies and Car Sharing programs.

**RENTAL AGENCY'S CDW:** an optional Collision Damage Waiver (CDW) or similar coverage offered by car rental companies that relieves renters of financial liability if the car is damaged or stolen while under rental contract. The Rental Agency's CDW is not insurance.

**TAX-FREE CAR:** a tax-free car package that provides tourists with a short-term (seventeen (17) days to six (6) months), tax-free vehicle lease agreement with a guaranteed buyback. The Auto Rental Collision/Loss Damage Insurance program will not provide coverage for Tax-Free Cars.

## **A. AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE AT A GLANCE**

Only the Cardholder may rent a vehicle and decline the Rental Agency's Collision Damage Waiver (CDW) or an equivalent coverage offering. This coverage applies only to the Insured Person's personal and business use of the rental vehicle.

Your Account must be in Good Standing.

You must initiate and complete the entire rental transaction with the same Desjardins Credit Card. The full cost of the rental must be charged to Your Desjardins Credit Card to activate coverage.

Coverage is limited to one rental vehicle at a time, i.e., if during the same period there is more than one vehicle rented by the Cardholder, only the first rental will be eligible for these benefits.

The length of time You rent the same vehicle must not exceed forty-eight (48) consecutive days. In order to break the consecutive day cycle, a full calendar day must elapse between rental periods. If the rental period exceeds forty-eight (48) consecutive days, coverage will not be provided from the first day onwards, i.e., coverage will not be provided for either the first forty-eight (48) consecutive days or any subsequent days. Coverage may not be extended for more than forty-eight (48) days by renewing or taking out a new rental agreement with the same or another Rental Agency for the same vehicle or another vehicle.

Coverage is limited to loss/damage to or theft of a rental vehicle only up to the rental vehicle's actual cash value plus valid Loss of Use charges.

The Cardholder must decline the CDW option or its equivalent offered by the Rental Agency. (The Auto Rental Collision/Loss Damage Insurance coverage does not pay for the premium charged by the Rental Agency for the CDW offered by the Rental Agency).

The Auto Rental CLD Insurance program will provide coverage to Cardholders when the full cost of each rental of a vehicle (per use and mileage charges) is paid for using Your Desjardins Credit Card and the Rental Agency's CDW option or its equivalent is declined. Please see the list of the vehicles that are covered and are not covered under this Certificate.

Coverage is available except where prohibited by law.

Claims must be reported within forty-eight (48) hours of the loss/damage or theft that occurred by calling **1-888-409-4442** (Canada or the United States) or by calling collect **613-634-4993**.

### **PLEASE READ THE FOLLOWING COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS.**

The Auto Rental CLD Insurance provides coverage when You use Your Desjardins Credit Card to pay in full for a rental vehicle and decline the CDW (or an equivalent coverage) offered by the Rental Agency. There is no additional charge for the Auto Rental CLD Insurance. The coverage compensates You or a Rental Agency for loss/damages or theft up to the actual cash value of the rental vehicle and valid Rental Agency Loss of Use charges when the conditions described below are met.

## **B. COVERAGE**

The Auto Rental CLD Insurance is the primary insurance (except for losses that may be waived or assumed by the Rental Agency or its insurer, and in such circumstances where local government insurance legislation states otherwise), which pays the amount for which You are liable to the Rental Agency up to the actual cash value

of the damaged or stolen rental vehicle, as well as valid Loss of Use charges resulting from damage or theft occurring while You are the renter of the rental vehicle.

You cannot rent the same vehicle for a period exceeding forty-eight (48) consecutive days. If You rent the same vehicle for more than forty-eight (48) consecutive days, no coverage is provided for any part of Your rental period. This coverage does NOT include loss arising directly or indirectly from:

1. a replacement vehicle for which Your personal automobile insurance covers all or part of the cost of the rental;
2. third party liability;
3. personal injury or damage to property, except the rental vehicle itself or its equipment;
4. the operation of the rental vehicle at any time during which any Insured Person is driving while intoxicated or under the influence of any narcotic;
5. any dishonest, fraudulent or criminal act committed by any Insured Person;
6. wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin;
7. operation of the rental vehicle in violation of the terms of the rental agreement except:
  - a) Insured Persons, as defined, may operate the rental vehicle;
  - b) the rental vehicle may be driven on publicly maintained gravel roads;
  - c) the rental vehicle may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.

**N.B. Loss/damage arising while the vehicle is being operated under a), b) or c) above is covered by this insurance. However, the Rental Agency's third party insurance will not be in force and, as such, You must ensure that You are adequately insured privately for third party liability.**

8. seizure or destruction under a quarantine or customs regulations or confiscation by order of any government or public authority;
9. transportation of contraband or illegal trade;
10. war, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power or action taken by government or public authority in hindering, combating or defending against such action;
11. transportation of property or passengers for hire;
12. nuclear reaction, nuclear radiation or radioactive contamination;
13. intentional damage to the rental vehicle by an Insured Person.

### C. COVERAGE ELIGIBILITY

Insured Persons, as defined, will be eligible for coverage provided that:

1. Your Account privileges have not been terminated or suspended; and/or
2. Your Account has not ceased to be in Good Standing.

### D. ACTIVATION

For coverage to be in effect, You must:

1. Use Your Desjardins Credit Card to pay for the entire rental from a Rental Agency.
2. Decline the Rental Agency's CDW option or similar coverage offered by the Rental Agency on the rental contract. If there is no space on the vehicle rental contract for You to indicate that You have declined the coverage, then indicate in writing on the contract "I decline CDW provided by this merchant."

If you have any questions or require further clarification please call the Insurer toll free **1-888-409-4442** if You are in Canada or the United States or call collect **613-634-4993**.

Rental vehicles which are part of prepaid travel packages are also covered if the total package was paid with Your Desjardins Credit Card.

You are covered if You receive a "free rental" as a result of a promotion where You have had to make previous vehicle rentals and if each such previous rental was entirely paid for with Your Desjardins Credit Card.

#### **E. TERMINATION**

There is NO Coverage when:

1. The Rental Agency reassumes control of the rental vehicle;
2. This Policy is cancelled;
3. Your rental period exceeds forty-eight (48) consecutive days, or Your rental period is extended for more than forty-eight (48) consecutive days by renewing or taking out a new rental agreement with the same or another Rental Agency for the same vehicle or other vehicles;
4. Your Account is cancelled or Your Account privileges are suspended or terminated.

#### **F. WHERE COVERAGE IS AVAILABLE**

This coverage is available on a 24-hour basis unless precluded by law or the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed (other than under Section B, Part 7 a), b) or c) above). (See the section on "Helpful Hints" for tips on locations where use of this coverage may be challenged and what to do when a Rental Agency makes the rental or return of a vehicle difficult.)

#### **G. TYPES OF VEHICLES COVERED AND NOT COVERED**

The types of rental vehicles covered include:

All cars, sport utility vehicles, and Mini-Vans (defined as vans made by an automobile manufacturer and classified by the manufacturer or a government authority as Mini-Vans made to transport a maximum of eight (8) people including the driver and which are used exclusively for the transportation of passengers and their luggage) except those excluded below.

The following types of vehicles are NOT covered:

1. vans, cargo vans or mini cargo vans (other than Mini-Vans as described above);
2. trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;
3. limousines;
4. off-road vehicles – meaning any vehicle used on roads that are not publicly maintained roads unless used to ingress and egress private property;
5. motorcycles, mopeds or motor bikes;
6. trailers, campers, recreational vehicles or vehicles not licensed for road use;
7. vehicles towing or propelling trailers or any other object;
8. mini-buses or buses;
9. any vehicle with a Manufacturer's Suggested Retail Price (MSRP) excluding all taxes, over sixty-five thousand dollars (\$65,000) Canadian, at the time and place of loss;
10. exotic vehicles, meaning vehicles such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce;
11. any vehicle which is either wholly or in part hand made, hand finished or has a limited production of under 2,500 vehicles per year;
12. antique vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more;
13. Tax-Free Cars.

Luxury vehicles such as BMW, Cadillac, Lincoln and Mercedes-Benz are covered as long as they meet the above requirements.

## H. IN THE EVENT OF AN ACCIDENT/THEFT

Within forty-eight (48) hours, call toll free **1-888-409-4442** if You are in Canada or the United States or call collect **613-634-4993**. The representative will answer Your questions and send You a claim form.

Decide with the rental agent which one of You will make the claim.

If the rental agent decides to settle the claim directly, complete the accident report claim form and assign the right for the Rental Agency to make the claim on Your behalf on the claim form or other authorized forms. It is important to note that You remain responsible for the loss/damage or theft and that You may be contacted in the future to answer inquiries resulting from the claims process. Original documentation may also be required in some instances. (If You have any questions, are having any difficulties, or would like the Insurer to be involved immediately, call the number provided above.)

If You will be making the claim, You must call the Insurer within forty-eight (48) hours of the loss. Your claim must be submitted with as much of the documentation requested below as possible within forty-five (45) days of discovering the loss/damage or theft. You will need to provide all the requested documentation within ninety (90) days of the date of loss to the Insurer.

### THE FOLLOWING CLAIM DOCUMENTATION IS REQUIRED:

- a) the claim form, completed and signed;
- b) Your Desjardins Credit Card sales draft showing that the rental was paid in full with the Desjardins Credit Card;
- c) the original copy of both sides of the vehicle rental agreement;
- d) the accident, loss/damage or theft report;
- e) the itemized repair bill or, if unavailable, a copy of the estimate;
- f) receipt for paid repairs;
- g) police report, when available;
- h) copy of Your billing or pre-billing statement if any repair charges were billed to Your Account;
- i) if Loss of Use is charged, a copy of the Rental Agency's complete daily utilization log from the date the vehicle was not available for rental, to the date the vehicle became available to rent.

Under normal circumstances, the claim will be paid within fifteen (15) days after the Insurer has received all necessary documentation. If the claim cannot be assessed on the basis of the information that has been provided, it will be closed. After the Insurer has paid Your claim, Your rights and recoveries will be transferred to the Insurer to the extent of the Insurer's payment for the loss/damage or theft incurred when the rental vehicle was Your responsibility. This means the Insurer will then be entitled, at its own expense, to sue in Your name.

If the Insurer chooses to sue another party in Your name, You must give the Insurer all the assistance the Insurer may reasonably require to secure its rights and remedies. This may include providing Your signature on all necessary documents that enable the Insurer to sue in Your name.

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

You should use due diligence and do all things necessary to avoid or reduce any loss or damage to property protected by this Auto Rental Collision/Loss Damage Insurance.

If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy.

### LEGAL ACTION

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* in the Cardholder's province of residence or other applicable legislation.

## HELPFUL HINTS

Before You rent a vehicle, find out if You are required to provide a deposit if You wish to decline the Rental Agency's CDW. If possible, select a Rental Agency that provides an excellent rate AND allows You to decline the CDW without having to make a deposit. Rental Agencies in some countries may resist Your declining their CDW coverage. These Rental Agencies may try to encourage You to take their coverage or to provide a deposit. If You experience difficulty using Your Auto Rental CLD Insurance coverage, please call toll free **1-888-409-4442** if You are in Canada or the United States or call collect **613-634-4993** and provide:

- the name of the Rental Agency involved;
- the Rental Agency's address;
- the date of the rental;
- the name of the Rental Agency representative with whom You spoke, and Your rental contract number.

The Rental Agency will then be contacted and acquainted with the Auto Rental CLD Insurance coverage. In certain locations, the law requires that rental agencies provide collision damage coverage in the price of the vehicle rental. In these locations, the Auto Rental CLD Insurance will provide coverage for any required deductible provided that all the procedures outlined in the certificate are followed and the Rental Agency's CDW has been declined on the rental contract. You will not be compensated for any payment You may have made to obtain the Rental Agency's CDW.

Check the rental vehicle carefully for scratches or dents before and after You drive the vehicle. Be sure to point out where the scratches or dents are located to a Rental Agency representative. If the vehicle has sustained damage of any kind, immediately phone one of the numbers provided and do not sign a blank sales draft to cover the damage and Loss of Use charges or a sales draft with an estimated cost of repair and Loss of Use charges. The rental agent may make a claim on Your behalf to recover repair and Loss of Use charges by following the procedures outlined in the section "In the Event of an Accident/Theft".

# Certificate of Insurance

## Purchase Protection And Extended Warranty

This Certificate of Insurance contains information about Your insurance. Please read it carefully and keep it in a safe place. The coverage outlined in this Certificate of Insurance is effective as of **May 1, 2014**, and is applicable to all eligible Desjardins Credit Card Cardholders.

This insurance is provided by American Bankers Insurance Company of Florida (hereinafter referred to as the "Insurer") under Group Policy number DCS0514 (hereinafter referred to as the "Policy") issued by the Insurer to Fédération des caisses Desjardins du Québec (hereinafter referred to as the "Policyholder").

The terms, conditions and provisions of the Policy are summarized in this Certificate of Insurance, which is incorporated into and forms part of the Policy. All benefits are subject in every respect to the Policy, which alone constitutes the agreement under which benefits will be provided. **Refer to the Definitions section or to the applicable description of benefits and the paragraph above for the meanings of all capitalized terms.**

The Cardholder or a person making a claim under this Certificate may request a copy of the Policy and/or a copy of the application for this insurance, if applicable, by writing to the Insurer at the address shown below.

**The Insurer's Canadian head office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9. The Insurer and its affiliates carry on business in Canada under the name of Assurant Solutions.**

### DEFINITIONS

In this Certificate of Insurance, the following words or phrases have the meanings set forth below:

**ACCOUNT** means the Desjardins Credit Card Account, which must be in Good Standing with the Policyholder.

**BONUSDOLLARS** means the Desjardins BONUSDOLLARS Rewards Program as defined in Your Desjardins Credit Card Cardholder agreement or the variable credit agreement.

**CARDHOLDER** means a person to whom a Desjardins Credit Card has been issued and whose name is on the card or any additional cardholder who is authorized to use the card in accordance with the Cardholder agreement or the variable credit agreement. Cardholder may also be referred to as "**You**" and "**Your**".

**DESJARDINS CREDIT CARD** means a Cash Back and/or Prestige Platinum credit card issued by the Policyholder.

**DOLLARS AND \$** mean Canadian dollars.

**GOOD STANDING** means, with respect to an Account, that the primary Cardholder has not advised the Policyholder to close it, it is in compliance with all terms of the Cardholder agreement or the variable credit agreement and the Policyholder has not suspended or revoked credit privileges or otherwise closed such Account.

**INSURED ITEM** means a new item (a pair or set being one item) of personal property (not purchased by a business and/or used for a business or for commercial purposes) for which You use Your Desjardins Credit Card and/or Your BONUSDOLLARS to pay the Purchase Price.

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

**ORIGINAL MANUFACTURER'S WARRANTY** means an express written warranty valid in Canada and issued by the original manufacturer of the Insured Item at the time of purchase, excluding any extended warranty offered by the manufacturer or any third party.

**PURCHASE PRICE** means the full cost of the Insured Item including any applicable taxes and less any costs or fees associated with the Insured Item(s) purchased such as insurance premiums, customs duty, delivery and transportation costs or similar costs or fees.



## **PURCHASE PROTECTION**

Purchase Protection coverage protects most new personal items purchased anywhere in the world by insuring them for ninety (90) days from the date of purchase in the event of loss, theft or damage when You use Your Desjardins Credit Card and/or Your BONUSDOLLARS to purchase such item. If an Insured Item is lost, stolen or damaged, the Insurer, at its sole discretion, will reimburse You the repair or replacement cost of the Insured Item, not exceeding the Purchase Price charged to Your Desjardins Credit Card and/or paid for with Your BONUSDOLLARS, subject to the Limitations and Exclusions below.

Purchase Protection benefits are subject to a maximum of \$10,000 per Insured Item and a lifetime maximum of \$50,000 per Account. In no event shall a corporation, partnership or business entity be eligible for the insurance provided by this Certificate of Insurance.

Original receipts and other documents described herein must be submitted at time of claim.

## **LIMITATIONS AND EXCLUSIONS**

Purchase Protection coverage is in excess of any other applicable valid insurance, indemnity, warranty or protection available to You in respect of the item(s) subject to the claim.

### **PURCHASE PROTECTION DOES NOT COVER THE FOLLOWING ITEMS:**

1. travellers cheques, cash, any other negotiable instruments of any kind, bullion, rare or precious coins, stamps or documents or tickets of any kind;
2. animals or living plants;
3. golf balls or other sports equipment lost or damaged during the course of normal use;
4. mail order items until received and accepted by You in new and undamaged condition;
5. automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawnmowers, golf carts, lawn tractors or any other motorized vehicles including motorized wheelchairs (except for miniature electrically powered vehicles intended for recreational use by children), and any of their respective parts or accessories;
6. perishables such as food, liquor and goods consumed in use;
7. jewellery, gems, watches and furs transported/stored in baggage that is not under the personal supervision of the Cardholder or the Cardholder's travelling companion;
8. items used or previously owned or refurbished items, including antiques, collectibles and fine art; and
9. items purchased by a business and/or used for a business or commercial purpose or commercial gain.

This Policy does not provide benefits for:

1. losses resulting directly or indirectly from:
  - a) fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, radioactive contamination, Mysterious Disappearance or inherent product defects; or
  - b) theft or intentional or criminal acts by the Cardholder; and
2. incidental and consequential damages including bodily injury, property, punitive and exemplary damages and legal fees.

## **EXTENDED WARRANTY**

Extended Warranty coverage provides You with double the period of repair services otherwise provided by the Original Manufacturer's Warranty, to a maximum of one (1) additional year, on most new personal items purchased anywhere in the world when You use Your Desjardins Credit Card and/or Your BONUSDOLLARS to purchase such item.

Coverage is limited to personal items with an Original Manufacturer Warranty of five (5) years or less.

Extended Warranty benefits apply to any parts and/or labour cost resulting from mechanical breakdown or failure of an Insured Item, where such parts and/or labour cost were specifically covered under the terms of the Original Manufacturer's Warranty and are limited to the repair or replacement cost of the Insured Item at the Insurer's discretion, not exceeding the Purchase Price charged to Your Desjardins Credit Card and/or paid for with Your BONUSDOLLARS, subject to the Limitations and Exclusions below.

Extended Warranty benefits are subject to a maximum of \$10,000 per Insured Item and a lifetime maximum of \$50,000 per Account. In no event shall a corporation, partnership or business entity be eligible for the insurance provided by this Certificate of Insurance.

Original receipts and other documents described herein must be submitted at time of claim.

## **LIMITATIONS AND EXCLUSIONS**

Extended Warranty coverage is in excess of all other applicable valid insurance, indemnity, warranty or protection available to You in respect of the item(s) subject to the claim.

### **EXTENDED WARRANTY DOES NOT COVER THE FOLLOWING ITEMS:**

1. items purchased with an Original Manufacturer's Warranty of more than five (5) years;
2. automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawn mowers, golf carts, lawn tractors or any other motorized vehicles including motorized wheelchairs (except for miniature electrically powered vehicles intended for recreational use by children) and any of their respective parts or accessories; and
3. items purchased by a business and/or used for business or commercial purpose or commercial gain.

This Policy does not provide benefits for losses resulting directly or indirectly from any incidental and consequential damages including bodily injury, property, punitive and exemplary damages and legal fees.

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

## **GENERAL PROVISIONS AND STATUTORY CONDITIONS**

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

### **HOW TO CLAIM**

Immediately after learning of a loss, or an occurrence which may lead to a loss, covered under the Policy and PRIOR to proceeding with any action or repairs/replacements, notify the Insurer by calling **1-888-409-4442**. You will then be sent a claim form.

For damage claims, You must obtain a written estimate of the cost to repair the Insured Item by a repair centre.

You will be required to submit a completed claim form containing the time, place, cause and amount of loss and provide documentation to substantiate the claim, including the following:

1. the original sales receipt detailing the cost, date and description of purchase;
2. the account statement showing the charge and/or the redemption of Your BONUSDOLLARS;
3. a copy of the Original Manufacturer's Warranty (for Extended Warranty claims);
4. a copy of the written repair estimate (for damage claims); and
5. a police, fire, insurance claim or loss report or other report of the occurrence of the loss sufficient for determination of eligibility for the benefits hereunder.

At the sole discretion of the Insurer, You may be required to send, at Your own expense, the damaged item on which a claim is based to the Insurer in order to support Your claim.

Prior to proceeding with any repair services or replacement of the Insured Item, You must obtain the Insurer's approval in order to ensure the eligibility for payment of Your claim.

## **NOTICE AND PROOF OF CLAIM**

Written notice and proof of claim must be given to the Insurer as soon as reasonably possible after the occurrence or commencement of any loss covered under the Policy, but in all events provided within ninety (90) days of the date of such loss. Written notice given by or on behalf of the claimant to the Insurer, with information sufficient to identify the Cardholder, shall be deemed notice of claim to the Insurer.

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

## **PAYMENT OF CLAIM**

Benefits payable under the Policy will be paid upon receipt of full written proof, as determined by the Insurer. Payment made in good faith in respect of a claim will discharge the Insurer to the extent of that claim.

No person or entity other than the Cardholder shall have any right, remedy or claim, legal or equitable, to the benefits.

## **PAIR OR SET**

Claims for items belonging to and purchased as a pair or set will be paid for at the Purchase Price of the pair or set provided that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of the pair or set are usable individually, liability will be limited to payment equal to the proportionate part of the Purchase Price.

## **GIFTS**

Insured Items that You give as gifts are covered for Purchase Protection and Extended Warranty benefits. In the event of a claim, You, not the recipient of the gift, must make the claim for benefits.

## **OTHER INSURANCE**

Purchase Protection and Extended Warranty benefits are in excess of all other applicable valid insurance, indemnity, warranty or protection available to You in respect of the item(s) subject to the claim. The Insurer will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, warranty or protection and for the amount of any applicable deductible, and only if all such other coverage has been claimed under and exhausted, and further subject to the terms, exclusions, and limits of liability set out in this Certificate of Insurance. This coverage will not apply as contributing insurance notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

## **DUE DILIGENCE**

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the Policy.

## **SUBROGATION**

Following payment of Your claim under the Policy, the Insurer shall be subrogated to the extent of the amount of such payment, to all of the rights and remedies You have against any party in respect of such claim, and shall be entitled, at its own expense, to sue in Your name. You shall give the Insurer all such assistance as is reasonably required to secure the Insurer's rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in Your name.

## **TERMINATION OF COVERAGE**

Coverage ends on the earliest of:

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

No benefits will be paid under this Policy for loss or damage occurring after the coverage has terminated, unless otherwise specified or agreed.

## **FALSE CLAIM**

If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefit of coverage under the Policy, nor to the payment of any claim made under the Policy.

## **LEGAL ACTION**

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* in the Cardholder's province of residence, or other applicable legislation.

## **IF YOU HAVE A COMPLAINT OR INQUIRY**

If You have a complaint or inquiry about any aspect of Your coverage, please call the Insurer at **1-888-409-4442**. The Insurer will do its best to resolve Your complaint or inquiry. If for some reason the Insurer is unable to do so to Your satisfaction, You may submit the complaint or inquiry in writing to:

General Insurance OmbudService (GIO)

10 Milner Business Court, Suite 701, Toronto, Ontario M1B 3C8

### Purchase Protection and Extended Warranty

- Purchase Protection provides coverage in the event of loss or damage for 90 days from the purchase date when you use your card to purchase eligible items, up to a lifetime maximum of \$50,000 per account.
- Extended Warranty coverage automatically doubles the original manufacturer's warranty for up to one additional year when you use your card to purchase most items.

In case of claim  
Canada and U.S.: 1-888-409-4442

### Hertz discount

Discount on short-term automobile rentals at all participating Hertz locations around the world.  
To benefit from the discount, mention your Visa Desjardins Discount Number CDP #1629632 and pay with your Visa Desjardins Prestige Platinum card.

For reservations 1-800-263-0600

### Desjardins Card Services Customer Service

- Information and lost or stolen cards (24 hours a day/ 7 days a week)  
Montreal: 514-397-4700  
Canada and the U.S.: 1-800-363-4345  
Other countries (collect calls): 514-397-4610

### Auto Rental Collision/Loss Damage Insurance

Covers you if your rental car is damaged or stolen for a period of up to 48 consecutive days when you charge the full cost of your car rental to your card and decline the collision damage waiver insurance offered by the rental agency.

Canada and U.S.: 1-888-409-4442  
Other countries (collect calls): 613-634-4993

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PRESTIGE  
Platinum

### Important telephone numbers

We strongly suggest you keep this information close by at all times.

VISA

### Travel Insurance

#### Emergency Health Care

up to 64; 23 days  
65-75; 15 days  
age 76 and older: no medical coverage  
No limit on the number of trips per year.

#### Trip cancellation

Up to \$2,000 per person per trip, in case of cancellation and unlimited for interruption.

#### Baggage

Up to \$500/person for late delivery and up to \$1,000/person for theft or damage to baggage.

#### Common Carrier Travel Accident

Up to \$1,000,000 in case of accidental death or dismemberment when public transportation tickets are bought with the card.

#### For additional coverage

Canada and U.S.: 1-877-777-5284

#### For information or claims

Canada and U.S.: 1-877-838-7615

### Travel Assistance Service

The Travel Assistance Service can be reached anytime, and from anywhere.  
In case of emergency or for information Canada and the U.S.: 1-888-871-3252  
International collect calls: 514-871-3252  
In any other country: + 800 29-48 53 99

### Visa Desjardins Prestige Platinum

card number

4540 34

Coverage held

### Visa Desjardins Prestige Platinum

travel insurance

Doctor

Name:

Tel:

Person to be contacted in case of emergency

Name:

Tel:



POSTES

CANADA



CANADA

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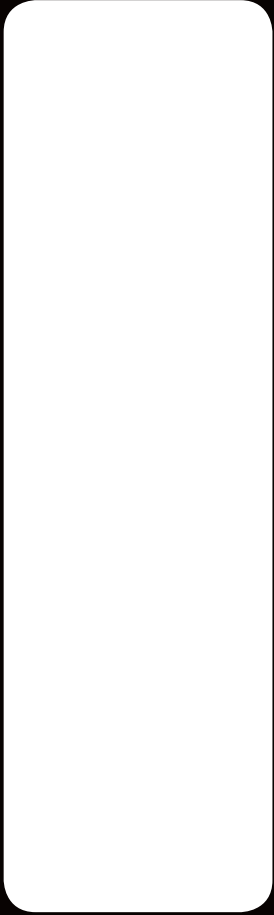
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