



Summary

Insurance coverage provided with the U.S. Visa* card from Desjardins

- **Auto Rental Collision/Loss Damage Insurance**

This summary contains important information

It is meant to provide an overview of the features and benefits of the insurance coverage ("Coverage") provided with the U.S. Visa* card.

Insurer



ASSURANT®

**American Bankers
Insurance Company of Florida***

** Carrying on business in Canada under the trade name Assurant®*

5000 Yonge Street, Suite 2000
Toronto, Ontario M2N 7E9
Phone: 1-888-409-4442

Client number of the insurer with the
Autorité des marchés financiers: 2000979997

Website of the Autorité des marchés financiers:
lautorite.qc.ca

Policyholder/Distributor

Fédération des caisses Desjardins du Québec

100, rue des Commandeurs
Lévis QC G6V 7N5

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Who qualifies for this Coverage?

The primary cardholder of an U.S. Visa* card.

Who is insured under this Coverage?

Cardholder ("You" and "Your"): Primary cardholder and any additional cardholder who is authorized to use the card in accordance with an Open Credit Contract.

In addition, for **Auto Rental Collision/Loss Damage Insurance**: Any other person who, with the cardholder's permission, drives the same rental vehicle is also insured.

What is the cost of this Coverage?

No additional fee will be charged for this Coverage provided with the U.S. Visa* card.

What is this Coverage?

This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events (please see the certificate of insurance for full details):

| | Eligibility | Benefits | Exclusions/Limitations |
|---|---|---|---|
| Auto Rental Collision/ Loss Damage Insurance | <p>When You rent an eligible private passenger vehicle for a period of up to 48 consecutive days:</p> <ol style="list-style-type: none">You must:<ul style="list-style-type: none"><u>book or reserve and charge</u> the full cost of the vehicle rental with Your U.S. Visa* card;<u>rent</u> the vehicle in Your name;<u>decline</u> the rental agency's collision damage waiver or similar coverage;the vehicle must be damaged or stolen <u>during</u> the coverage period; <p>AND</p> <ol style="list-style-type: none">You must <u>notify</u> the insurer within 48 hours of the date of loss. | <p>Reimbursement up to the actual value of:</p> <ol style="list-style-type: none">the damaged; orstolen rental vehicle; <p>OR</p> <p>Reimbursement for loss/damage, up to the deductible in the rental agency coverage if You choose or You are required to purchase the rental agency's collision damage waiver or similar coverage.</p> | <p><i>It does not cover:</i></p> <ul style="list-style-type: none"><i>certain types of rental vehicles such as trucks, vans and any vehicle with a manufacturer's suggested retail price excluding all taxes, over \$85,000</i><i>damage related to wear and tear and mechanical breakdown</i> <p><i>Limited to 1 rental vehicle at a time</i></p> |

How can I submit a claim?

Notify the insurer immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage. You will then be sent a claim form.

Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than 1 year after the date of loss. If Your claim is denied, You have 3 years to go to court.

How are the benefits paid?

The benefits are paid directly to You.

What if I have a complaint?

For information on how to have Your complaint addressed, You can call the insurer at **1-888-409-4442** or visit their website at www.assurant.ca/customer-assistance.

When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, Your credit card account is cancelled or closed, Your credit privileges are suspended or revoked, or You cease to be eligible for Coverage.

Can I cancel the Coverage?

At any time, if You don't want the Coverage, You can decide not to use it or contact Your credit card provider to get a different credit card with other insurance coverages or no insurance.

Other details?

Complete terms and conditions of the Coverage can be found in the certificate of insurance available online at Cardbenefits.assurant.com/docs/default-source/Desjardins/Desjardins_VisaUS_Cert.pdf