

Desjardins credit card Travel Insurance policy

**NO PREMIUMS
FOR THE FIRST 3 DAYS
OF EACH TRIP**



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.

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When you receive your policy

- Make sure you read all the exclusions and limitations that apply to your insurance (see pages 17 to 23).

Before leaving on your trip

- Make sure you're covered for an injury, medical condition or symptoms that you've had for 3 or 6 months prior to your departure date (see pages 17 to 19).
- Make sure you ask us to extend your insurance if the duration of your trip exceeds the 3 days of insurance included with your credit card (see page 23).

In case of emergency while travelling

- Don't forget to call the Assistance Service BEFORE going to a hospital or clinic. Otherwise, penalties may apply (see page 7).

The insurance is offered by:

Desjardins Financial Security
Life Assurance Company
200 rue des Commandeurs
Lévis QC G6V 6R2
Telephone: 1-855-368-6924
desjardinstravelinsurance.ca

In some provinces, some coverages are offered by:

The Personal Insurance Company
6300 boul. Guillaume-Couture
Lévis QC G6V 6P9
Telephone: 1-800-463-6416
desjardins.com

Important Numbers

➤ **In case of emergency while travelling:**

Canada and U.S. – toll free

1-800-465-6390

Anywhere in the world – collect call

514-875-9170

To speak directly with a Canadian operator who will put your collect call through to the Assistance Service, dial the Canada Direct access code from the country you are in. Codes are available at infocanadadirect.com.

➤ **To make a claim or modify your insurance**

(extend or add coverage or increase insurance amount):

- **Website**

desjardinstravelinsurance.ca

- **Phone**

Canada and U.S. – toll free

1-800-463-7845

➤ **For all other questions:**

Canada and U.S. – toll free

1-800-463-7845

In this document, words in *italics* are defined on pages 29 and 30.

Table of Coverage

All the amounts shown in the Table of Coverage apply per *insured*, per trip, unless otherwise indicated. The departure and return date count as full days when calculating the duration of the trip.


EMERGENCY HEALTH CARE	Maximum coverage period: 3 days	Maximum age: 75	Maximum reimbursement of eligible expenses: \$5,000,000
TRIP CANCELLATION	Maximum coverage period: 3 days	Maximum age: 75	Maximum amount of insurance: \$500 Early or delayed return: \$1,000
BAGGAGE	Maximum coverage period: 3 days	Maximum age: No limit	Maximum amount of insurance: Theft of or damage to baggage: \$500 Late delivery of baggage: \$500
ACCIDENT	Maximum coverage period: 3 days	Maximum age: No limit	Maximum amount of insurance: While aboard a plane: \$10,000 While travelling: \$5,000

Introduction

What is the purpose of the travel insurance included with your credit card?

This insurance provides financial protection against **sudden and unforeseen** events that could occur while travelling.

Your contract therefore includes certain exclusions relating to some activities or illnesses among other things. For example, you may not be covered while practicing dangerous sports or for health problems or symptoms that you had before leaving on your trip.

We recommend that you read the exclusions and limitations section so you understand your coverage (see pages 17 to 23). 

When are you covered under this insurance?

This insurance covers you for trips outside your *province of residence* of a duration equal to or less than 3 days.

The departure and return date count as full days when calculating the duration of the trip.

Please note that the **Trip Cancellation** coverage also covers you for trips inside your *province of residence*.

How are the insurance amounts and maximums applied?

All the amounts apply per *insured*, per trip, unless otherwise indicated.

What is the effective date of the contract?

The Desjardins "No premiums for the first 3 days of each trip" travel insurance contract takes effect on May 15, 2016 and replaces all other Desjardins "No premiums for the first 3 days of each trip" travel insurance contracts. The terms and conditions described in this policy apply to any coverage that begins as of May 15, 2016.

Who is covered under this insurance (eligibility)?

To be covered under the travel insurance included with your credit card:

- a) you must be a *Canadian resident* and at least 15 days old;
- b) you must, on the departure date, be younger than or the maximum age indicated in the Table of Coverage;
- c) you must have activated your *credit card* prior to departure;
- d) your privileges as a *cardholder* must not have been suspended;
- e) your *credit card* account 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) the destination of your trip must be outside your *province of residence*, except for the **Trip Cancellation** coverage.

This travel insurance also covers your *spouse* and your *dependent children* if they accompany you throughout their trip.

For the **Emergency Health Care** coverage, you, your *spouse* and your *dependent children* must be insured under the hospitalization insurance plan in your *province of residence* for the entire duration of the trip. You are responsible for ensuring that you have this government insurance.

For a child that is born on the trip to be covered

A child born during a trip is automatically insured under the **Emergency Health Care** coverage if the mother is insured under this coverage and expenses for delivery are not excluded (see the exclusions for this coverage).

Description of the coverages

Important note!

This insurance **only** covers you for trips of 3 days or less. If the duration of your trip exceeds that number of days, you **must** ask us to extend your coverage. Otherwise, you will **not be covered for your trip**. Your extended coverage must cover the entire duration of your trip, but you will pay only for the days of coverage not included under this insurance.

1. Emergency Health Care coverage

- We cover the **expenses outlined on pages 8 to 10, if incurred outside your *province of residence***, in the event that:
 - you suddenly and unexpectedly become ill or have an *accident* on your trip; **and**
 - you require emergency medical care or services.
- These expenses are covered:
 - up to the maximums indicated below, which, unless otherwise indicated, apply per *insured*, per trip;
 - up to an overall maximum of \$5,000,000 per *insured*, per trip;
 - up to the reasonable and customary amounts usually billed for such care or services in the region where they are received.
- **You must call the Assistance Service BEFORE going to a *hospital or clinic*** and follow their instructions. Otherwise, you will be required to pay 30% of the eligible expenses, up to a maximum of \$3,000.

If you are unable to call yourself (for example: you are unconscious), another person must call on your behalf within 24 hours following the *accident* or *illness*. If you are travelling alone, we recommend that you carry with you a copy of the telephone numbers to call in case of emergency.
- We are not responsible for the availability or quality of the care and services received.
- This insurance also covers your *spouse* and your *dependent children* if they accompany you throughout their trip.

Eligible expenses

1 Expenses for medical and dental care and services

- a) Hospital room and board charges for semi-private accommodation or private accommodation, if your state of health requires it;
- b) the services of a *physician* or a nurse practitioner;
- c) the following care and services, if prescribed by a *physician*:
 - lab tests and X-rays;
 - nursing care provided during a hospitalization;
 - drugs that can only be obtained with a prescription. **These drugs are limited to a 30-day supply.** However, there is no limit on the drugs taken during a hospitalization;
 - purchase or rental of crutches, canes or splints;
 - rental of a wheelchair, respirator or other medical or orthopaedic devices;
 - any other type of care authorized by the Assistance Service.
- d) the services of a chiropractor (excluding X-rays), a podiatrist or a physiotherapist who are members in good standing of their professional association. **Maximum of \$60 per treatment and \$300 in total per profession.**
- e) treatment of natural healthy teeth (that still have their roots), in the event of an **emergency** resulting from a direct and accidental blow to the mouth. **Maximum of \$3,000.**

2 Living expenses if you have to delay your return

Living expenses (accommodation, meals, transportation, etc.) that you are required to pay if you have to delay your return because you or a *family member* accompanying you suffers from an *illness* or injury. The *illness* or injury must be confirmed by a *physician*.

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

3 Emergency transportation expenses

Transportation to the closest facility where appropriate medical care is available. We also reimburse **up to \$100 per emergency** for local transportation expenses that you incur after having received this care to return to the location where you are staying during your trip.

4 Expenses for the repatriation, visit of a family member and return of vehicle

To be covered, the Assistance Service must approve and arrange the services below.

a) **Expenses to repatriate you for medical reasons**

Your repatriation to your place of residence to receive appropriate care as soon as your health permits.

b) **Medical attendant expenses**

If you have to be repatriated and the attending *physician* indicates the need for a qualified medical attendant to accompany you: round-trip economy transportation and the usual fees and expenses of an attendant.

c) **Expenses to repatriate an insured travelling companion**

If you have to be repatriated: the additional cost of an economy-class plane ticket for the repatriation of a single *travelling companion* to their place of residence. This *travelling companion* must be insured by Desjardins Financial Security for their trip and must have emergency healthcare coverage.

d) **Expenses to repatriate children accompanying you**

If you have to be repatriated or are confined to a *hospital* for more than 24 hours: the additional cost of an economy-class plane ticket for the repatriation of children in your care during your trip to their place of residence, if no other person can take them. We also pay the expenses of an escort if the *common carrier* requires that the children be escorted.

e) **Expenses to repatriate a pet accompanying you**

If you have to be repatriated: the repatriation to your place of residence of a cat or dog accompanying you on your trip if no other person can bring the pet home. **Maximum of \$500.**

f) **Expenses to repatriate your baggage**

If you have to be repatriated: the excess baggage charges if your baggage has to be brought back by another person, or the cost of repatriating your baggage to your place of residence if no other person can bring your baggage back. **Maximum of \$300.**

g) **Expenses to bring a family member to your bedside**

If you are confined to a *hospital* or *clinic* for at least 3 days, are not already accompanied by a *family member* age 18 or older and the attending *physician* deems it necessary:

- the cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who has to leave their *province of residence* to visit you;
- the cost for this person to purchase travel insurance from Desjardins Financial Security for emergency health care to insure the trip that they have to make to come to your bedside, **up to \$1,000;**
- the *living expenses* incurred by this person during their trip, **up to \$200 per day and \$2,000 in total.**

h) **Expenses to return your vehicle**

The return of the vehicle that you used to get to your destination, provided that a *physician* certifies that your health does not allow you to drive and provided that no *travelling companion* is able to do so. The vehicle must be in good mechanical condition to make the return. The following expenses are eligible for the return of your vehicle: the costs of a vehicle transport agency or the reasonable and necessary expenses incurred by an individual for gas, meals, accommodation and a one-way economy ticket. **Maximum of \$2,500.**

5 Expenses in case of death

To be covered, the Assistance Service must approve and arrange the services below.

a) Expenses relating to body identification

If you die during your trip and you were not accompanied by a *family member* age 18 or older:

- the cost of a round-trip economy ticket by the most direct route for a *family member* who must leave their *province of residence* to come and identify your body;
- the cost for this person to purchase travel insurance from Desjardins Financial Security for emergency health care to insure the trip to identify your body, **up to \$1,000**;
- the *living expenses* incurred by this person during their trip, **up to \$200 per day and \$2,000 in total**.

b) Expenses to repatriate your remains or ashes

If you die during your trip: the repatriation of your remains or ashes to your usual place of residence by the most direct route. **Maximum of \$12,000** for transportation and preparation of the body, including cremation, where applicable. The cost of the casket or urn is not covered.

c) Expenses for cremation or burial in the country you were visiting

If you die during your trip: your cremation or burial in the country where you died. **Maximum of \$6,000**.

2. Trip Cancellation coverage

➤ We will reimburse **the expenses outlined on pages 12 and 13**, depending on your situation, if:

- You have to cancel or modify your trip for one of the 18 causes below (pages 10 to 12);
- You were reasonably unaware that this cause would occur at the time the expenses were incurred or when you requested an increase in the insurance amount for this coverage; **and**
- This cause is serious enough to justify cancelling or modifying your trip.

➤ This insurance also covers your *spouse* and your *dependent children* if they accompany you throughout their trip.

Recognized causes of trip cancellation or modification

Cause 1 – One of the following people becomes ill, has an *accident* or dies:

- you
- one of your *family members*
- a *travelling companion*
- a *family member* of a *travelling companion*
- the person responsible for the care of your *dependent children*
- your business partner or key employee
- the person for whom you are the legal guardian

- the person who is hosting you in their home during part or all your trip

We reserve the right to have the injured or sick person examined by a *physician* of our choosing.

Cause 2 – Your travelling companion has to cancel or interrupt their trip due to one of the recognized causes described in this section.

Cause 3 – You find out that you (or your spouse) are pregnant and your scheduled return date is **after the first 32 weeks of pregnancy**.

Cause 4 – A person for whom you are the estate executor dies.

Cause 5 – You are summoned for jury duty or to appear as a witness.

Cause 6 – You receive notice of custody of a child.

Cause 7 – A business meeting is cancelled because the person you are supposed to meet becomes ill, has an *accident* or dies.

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

Cause 8 – You are required to move for work purposes in the 30 days prior to your departure or during the time scheduled for your trip. This transfer is required by the employer for whom you were working at the time you purchased your trip.

Cause 9 – The company where you have been working for at least one year shuts down due to a lock-out or declares bankruptcy.

Cause 10 – You involuntarily lose your permanent employment that you have had with the same employer for more than one year. Permanent employment is a non-seasonal employment under a contract of unlimited duration for which you are paid at least 20 hours per week.

Cause 11 – A disaster causes significant damage to your **main residence** in your *province of residence* or to your **business**.

Cause 12 – Your cruise is cancelled due to mechanical problems, grounding or quarantining of the cruise ship or it has been repositioned due to bad weather.

Cause 13 – The common carrier is delayed due to bad weather, a natural disaster or mechanical problems.

OR

The **common carrier or a vehicle is delayed** due to a **traffic accident** or **emergency road closure** by police (we will require a police report).

This delay must result in you missing the departure of a *common carrier vehicle* used during your trip and force you to change your travel arrangements. In all cases, you must have planned to be at the point of departure at least **3 hours** before the scheduled departure time.

Cause 14 – A *travel service supplier* defaults.

- The default must result in you definitively losing at least some of the money you paid for your trip.
- You must give us the right in writing to sue the *travel service supplier* on your behalf for the amount paid.
- The *travel service supplier* must have an office in Canada and hold all the licences and operating certificates required by the competent Canadian authorities.

Cause 15 – After the date on which you purchased your trip, the **Canadian government advises Canadians against visiting the destination country or region** due to a particular situation in that country.

Cause 16 – You are **quarantined**.

Cause 17 – The ***plane*** you are travelling on **is hijacked**.

Cause 18 – Due to a crisis or emergency situation, you are called on to serve as a **police officer, firefighter or member of the military** in active duty or as a reservist, or to provide **essential health care services**.

Expenses reimbursed

For any trip:

- reimbursement of your ***living expenses*** is limited to **\$200 per day** and **\$2,000 in total**;
- reimbursement of your **other expenses** is limited to your **insurance amount** (see Table of Coverage);
- the fees must have been paid using the *credit card*;
- we consider travel vouchers issued by the *travel service supplier* to be a reimbursement.

1 If **you have to completely cancel your trip or cruise** due to one of the recognized causes.

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

In this case, you must:

- cancel your trip or cruise with the *travel service suppliers* in question as soon as possible. Important: we will not reimburse any penalties charged by a *travel service supplier* because you waited too long to cancel.
- also contact us to let us know at the same time you cancel your trip or cruise.

2 If your ***travelling companion* has to completely cancel their trip** due to one of the recognized causes and you decide to still proceed with your trip.

We will reimburse the additional expenses incurred due to the absence of your *travelling companion* (for example: additional charge for hotel room).

3 If you **miss your departure or it is delayed** due to one of the recognized causes.

We will reimburse:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date or time of the ticket you purchased with your *credit card* from a scheduled carrier (*plane, boat, train, bus*). The new ticket must be a one-way economy ticket and be used to get you to the planned destination by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

4 If you have to **return early or later than planned** due to one of the recognized causes.

We will reimburse:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date or time of the ticket you purchased with your *credit card* from a scheduled carrier (*plane, boat, train, bus*). The new ticket must be a one-way economy ticket and be used to return to your point of departure by the most direct route.

If you have to return later than planned:

If an *illness* or *accident* delays your return by more than 7 days after the scheduled return date, we will only reimburse the additional cost of the return ticket if you or your *travelling companion* were hospitalized. In this case, we require proof of hospitalization.

- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

5 If you **miss a part of your trip** because:

- you or a *travelling companion* are hospitalized for at least 3 full continuous days during the trip; or
- a *travelling companion* dies during the trip.

We will reimburse:

- a) The *living expenses* you incur.
- b) If you missed a transportation you were supposed to take: the additional cost for changing the date or time of the ticket you purchased with your *credit card* from a scheduled carrier (*plane, boat, train, bus*). The new ticket must be a one-way economy ticket and be used to get you to the planned destination by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

3. Baggage coverage

- We will pay **the amounts indicated below** if your baggage or identification are lost, stolen or damaged while you are insured under the **Baggage** coverage.
- **For any trip**, we will pay the applicable amounts, depending on the situation, **up to \$500**.
- You must:
 - notify us as soon as you become aware of the loss, damage or theft;
 - in case of theft, also notify the police;
 - obtain a written statement of the loss, theft or damage, such as a police report, or a statement from the hotel manager, tour guide or representatives of the transportation company;
 - take all reasonable steps to protect or recover your property.
- This insurance also covers your *spouse* and your *dependent children* if they accompany you throughout their trip.

Amounts paid or reimbursed

- a) Your baggage or personal effects are damaged or lost by the *common carrier* or are stolen.

We will reimburse the actual value of your baggage or personal effects at the time the covered loss or damage occurred.

Maximum amount paid:

- **\$500** for all the following items: jewellery, watches or articles made of silver, gold or platinum;
 - **\$500** for any other item, including related accessories.
- b) Your passport, driver's licence, birth certificate or visa is stolen, damaged or lost.

We will reimburse the costs you incur to replace them.

Maximum amount reimbursed:

\$250 for all these documents.

- c) Return of your baggage or personal effects is delayed for more than 6 hours because they were not routed as planned by the *common carrier* **AND** you have to purchase toiletries and essential clothing before returning to your point of departure in your *province of residence*.

We will reimburse the expenses incurred **up to \$500** for toiletries and clothing you need to buy before recovering your baggage.

If your baggage is officially considered to be lost, we will deduct the amount paid for the delay of your baggage from the amount payable for the loss of your baggage.

4. Accident coverage

Accident while aboard a plane option

- We will pay the applicable amount indicated in the table below, if during your trip:
 - you are involved in an *accident* while you are travelling as a passenger aboard a *plane*;
 - this *accident* causes your death or the loss of use of a body part (hand, foot or eye).
- To be covered, you must have purchased a ticket for yourself with your *credit card* to travel in a *plane*.
- Your *spouse* and *dependent children* will also be insured under this coverage if you purchased their tickets with your *credit card* and they accompany you throughout their trip.

Amount that will be paid if you die:

\$10,000

Amount that will be paid if you suffer loss of use without dying:

Loss of use of two or more body parts (hand, foot or eye):

\$10,000

Loss of use of one body part (hand, foot or eye): **\$5,000**

- You are also covered while:
 - you are travelling as a passenger in another means of transportation provided by the airline or the airport authorities during your trip;
 - you are waiting at the airport for a departure of a flight for which you purchased a ticket with your *credit card*.

Accident while travelling option

We will pay the applicable amount indicated in the table below, if you die or lose the use of a body part (hand, foot or eye) due to an *accident* you suffer during your trip:

Amount that will be paid if you die:

Due to an *accident* that occurs while you are travelling as a passenger of a *common carrier vehicle*: **\$10,000**

Due to any other *accident*: **\$5,000**

Amount that will be paid if you suffer loss of use without dying:

Loss of use of two or more body parts (hand, foot or eye):

\$5,000

Loss of use of one body part (hand, foot or eye): **\$2,500**

Other conditions for the two options

Loss of use of a body part

- “Loss of use of a hand” means the total and permanent loss of use of one hand **and** the wrist.
- “Loss of use of a foot” means the total and permanent loss of use of one foot **and** the ankle.
- “Loss of use of an eye” means the total and permanent loss of sight in one eye.

Time period in which the death or loss of use must occur

For an amount to be payable, the death or loss of use must occur in the **12 months** following the *accident*.

However, if the *accident* results in a **coma**, we will wait until the coma is over to determine if an amount is payable, even if it ends more than 12 months after the *accident*.

In case of disappearance

If your body is not found in the 12 months that follow an *accident* that you had, you will be presumed to be dead and we will pay the applicable amount in the event of death.

Insurance start date

The insurance start date depends on the coverage in accordance with the indications below.

The **Emergency Health Care, Baggage** and **Accident** coverages take effect on the later of the following dates:

- a) the date of your departure, i.e., the date you leave your *province of residence*;
- b) the date indicated in the document entitled “Your insurance choices,” if you extended this coverage.

The **Trip Cancellation** coverage starts on the date of the initial payment (partial or total) of the cost of the trip using your *credit card*.

Insurance end date

The insurance end date depends on the coverage in accordance with the indications below.

The **Emergency Health Care, Baggage** and **Accident** coverages end on the earlier of the following dates:

- a) the date you return to your *province of residence*;
- b) the date indicated in the document entitled “Your insurance choices,” if you extended this coverage.

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

- a) the date the cause of cancellation of your trip occurs before the planned departure date;
- b) the date you return to your *province of residence*.



Exclusions

Exclusion for unstable injuries or medical conditions

Did you have an injury or medical condition before the insurance start date of the Emergency Health Care or Trip Cancellation coverage? Has this injury or medical condition been unstable in the months prior to this time?

- You are not covered if you incur expenses for this reason, even if you declared it on the medical questionnaire or if a *physician* told you you could travel. Travel insurance only covers you for unforeseen events.
- How to determine the “insurance start date”?
 - For the Emergency Health Care coverage, the insurance start date is your departure date.
 - For the Trip Cancellation coverage, the insurance start date is the date of the initial payment (partial or total) of the cost of the trip using your *credit card*.
- To determine if an injury or medical condition has been unstable:

Answer the questions in the box below for EACH injury or medical condition and for EACH trip.

- For the Emergency Health Care coverage:
 - were you under age 55 on the insurance start date? Answer for the 3-month reference period;
 - were you age 55 or older on the insurance start date? Answer for the 6-month reference period.
- For the Trip Cancellation coverage: answer for the 3-month reference period.

During the 3 months/6 months prior to the insurance start date, did you have an injury or medical condition for which:

- 1) you had new symptoms or the existing symptoms were more frequent or more intense?
- 2) you consulted a *physician* (except for a routine check-up)?
- 3) a *physician* recommended that you undergo a test, you underwent a test or you are waiting for the results?
- 4) you had surgery, were hospitalized or a *physician* recommended that you have surgery?
- 5) you started a new treatment, including a new drug, or a new treatment was prescribed?
- 6) you had a change in treatment or medication (quantity, frequency or the medication itself) or this change was prescribed?

We do not consider a routine adjustment to insulin or Coumadin, or the replacement of a brand-name drug for an identical generic drug if the dose is the same, to be a change of medication.

Did you answer YES to any of these 6 questions?

Your injury or medical condition has therefore been unstable in the months prior to the insurance start date.


We will not pay any expenses for this injury or medical condition or for any related injury or medical condition.

Exception: Is your medical condition a cold, flu, ear infection, sinus infection, sore throat or tonsillitis?

You are covered for this medical condition:

- If you have recovered for at least 30 consecutive days on the insurance start date; AND
- If this medical condition is not a chronic illness or a complication of a chronic illness.
- In the case where coverage has been extended or an insurance amount has been increased
 - If you extend the Emergency Health Care coverage after your departure:
The exclusion for unstable injuries or medical conditions applies again based on your age and state of health on the effective date of the extension.

- If you increase the insurance amount of the Trip Cancellation coverage:
The exclusion for unstable injuries or medical conditions applies to the amount of the increase based on your state of health on the date you apply for the increase.

 **Other exclusions**

We will not pay any amount in the following cases. The X's indicate the coverages to which each exclusion applies.

Baggage			
Accident			
Trip Cancellation			
Emergency Health Care			
x	x	x	1. Claim that results directly or indirectly from an injury you inflict yourself, a suicide or attempted suicide, whether or not you are aware of your actions.
x	x	x	2. Claim that results from an event that occurs while you are using narcotics or abusing drugs or alcohol. <ul style="list-style-type: none"> • 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.

Baggage			
Accident			
Trip Cancellation			
Emergency Health Care			
x	x	x	<p>3. Accident that occurs while you are participating in:</p> <ul style="list-style-type: none"> • any sporting activity for pay; • any sporting event for which the winners are awarded cash prizes; • any non-standard sport or activity involving a high level of risk, such as those indicated below, for instance: <ul style="list-style-type: none"> ◦ hang-gliding and paragliding; ◦ parachuting and sky diving; ◦ bungee jumping; ◦ climbing or mountaineering; ◦ freestyle skiing; ◦ amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school; ◦ any combat sport; ◦ any competition, speed event or other high-risk activity involving the use of a motor vehicle, including training activities, whether on approved tracks or elsewhere.
	x	x	<p>4. Claim that results from pregnancy, miscarriage, childbirth or their complications, if the event that gives rise to the claim occurs after the first 32 weeks of pregnancy.</p>
x	x	x	<p>5. Claim that results from an event that occurs while you are participating in a riot or criminal act.</p>
x	x	x	<p>6. Claim that results from an event that occurs while you are travelling in a country that the Canadian government had advised Canadians against visiting before the trip begins. However, we will accept your claim if you can demonstrate that the particular situation existing in the country visited did not contribute in any way to the event that gives rise to the claim.</p>
		x	<p>7. If you are taking the trip to receive medical care or services, even if the trip is recommended by a <i>physician</i>.</p>

Baggage		
Accident		
Trip Cancellation		
Emergency Health Care		
	x	8. Expenses related to hospital care not covered under the hospitalization insurance plan in your <i>province of residence</i> .
	x	9. Expenses incurred after the date you refuse the treatment prescribed by the attending <i>physician</i> or the Assistance Service, or if you refuse to follow any of the following instructions from the Assistance Service: <ul style="list-style-type: none"> • change <i>hospitals</i> or <i>clinics</i>; • undergo a diagnostic examination; • return to your <i>province of residence</i>.
	x	10. Expenses incurred for life-sustaining drugs that you take on an on-going basis, such as insulin, nitroglycerin and vitamins.
	x	11. Optional or non-emergency care, even if you receive it further to an emergency. This means care that can be obtained in your <i>province of residence</i> without endangering your life or health.
	x	12. Care, treatment or surgery received for cosmetic purposes and any related complications.
	x	13. If a <i>physician</i> advised you not to travel.
	x	14. Claim related directly or indirectly to a mental, nervous, psychological or psychiatric disorder, except if you have to be hospitalized for this disorder.
	x	15. If an excursion, outing or activity lasting one day or less that you had planned during your trip is cancelled but does not end the trip before the planned return date.
	x	16. If you are taking the trip to visit a sick person whose death or state of health causes you to cancel or change your trip.
	x	17. If on the insurance start date you were aware of the reason requiring you to cancel or modify your trip.
x		18. Theft resulting from your lack of oversight or carelessness.
x		19. Damage to fragile or brittle objects.

Baggage		
Accident		
Trip Cancellation		
Emergency Health Care		
x		20. Damage or theft of eyeglasses (prescription or sunglasses), contact lenses or their accessories.
x		21. Damage caused intentionally or through normal wear and tear or manufacturing defect.
x		22. Damage or theft of: <ul style="list-style-type: none"> • money, tickets, bonds, securities and documents (other than identification and travel documents which are covered); • professional equipment; • food and drinks; • illegally acquired items; • an item for which you can request compensation from the <i>common carrier</i>.
x	x	23. If you are the driver or pilot or a crew member or non-paying passenger travelling in a <i>commercial vehicle</i> , except if you are using the vehicle as a private means of transportation only, while on vacation, and it is one of the following vehicles: <ul style="list-style-type: none"> • a car; • a truck (or van); • a heavy vehicle in which you are not travelling as the driver.
x		24. Death or loss of use resulting from an act of terrorism.



Limitations

➤ Emergency Health Care coverage

Penalty if you don't contact the Assistance Service before going to a *hospital* or a *clinic*

If the obligation to contact the Assistance Service described on page 7 is not satisfied, you'll be required to pay 30% of the covered costs, up to \$3,000.

➤ Accident coverage

If you are involved in an *accident* covered under both options, we will pay only one of the two applicable amounts. If these amounts are different, we will pay the higher of the two.

The total amount that we will pay further to one *accident* is limited to \$5,000,000 for all Accident coverages (Accident while aboard a plane option) issued by us under credit card programs.

➤ Trip Cancellation coverage

In case of default of a *travel service supplier*, the maximum amount we will reimburse is limited to \$2,500 per *insured*, per trip, and \$500,000 for all individual Travel Insurance contracts issued by us.

Modifying your insurance

You can modify your contract by contacting us at 1-800-463-7845.

1 To extend your insurance

If the duration of your trip exceeds 3 days, you have the option of extending all or only some of the coverages included with your *credit card*. However, if you chose to not extend certain coverages, you will not be covered under them.

Here's how to extend your coverages:

- request that we extend the coverages and pay the required premium before the coverages end;
- request that we extend the coverages for **all** the days added to your trip;
- for the **Emergency Health Care** coverage:
 - if we require it, you must answer a medical questionnaire; we may refuse to extend your coverage due to your state of health or decide to not cover certain health problems;
 - you must be covered under a government health and hospitalization insurance plan for the entire duration of your trip, including any added days.

We will then send you a document entitled "Your insurance choices," which will indicate the new end date of the coverage(s) in question.

2 To increase the insurance amount under a coverage

You can increase the insurance amount under the **Trip Cancellation** and **Baggage** coverages for a specific trip.

Here's how:

- request that we increase it and pay the required premium before leaving your *province of residence*;
- for the **Trip Cancellation** coverage: if we require it, you must answer a medical questionnaire; we may refuse to increase the insurance amount due to your state of health.

We will then send you a document entitled "Your insurance choices," which will indicate the change made to your contract.

3 To add a coverage

You can request that we add a coverage to your contract for a specific trip. We will then send you a document entitled "Your insurance choices," which will indicate the change made to your contract.

Free automatic extension

We will automatically extend your coverage free of charge if your return is delayed for any of the following reasons:

- a) if the *common carrier vehicle* in which you are travelling as a paying passenger is delayed or if the vehicle in which you are travelling is delayed due to a traffic accident or mechanical breakdown.
Duration of the coverage extensions: up to 72 hours after they were scheduled to end.
- b) if you or a *travelling companion* are hospitalized or are entitled to *living expenses* because you had an *accident* or suffer from an *illness*.

Duration of the coverage extensions: up to 72 hours after the later of the following:

- the end of the *living expense* payment period (maximum 10 days);
- the end of the hospitalization period, where applicable.

In all the situations indicated in a) and b), the **Trip Cancellation** and **Accident (Accident while aboard a plane option)** coverages will be extended until the date you return to your *province of residence*.

For Baggage coverage:

If you checked your baggage with a *common carrier* and the delivery is delayed, we will extend the Baggage coverage free of charge until the *common carrier* delivers your bags.

Other information

What documents make up your travel insurance contract?

These documents include:

- this “No premiums for the first 3 days of each trip” Travel Insurance policy;
- the personalized document entitled “Your insurance choices,” if you modified the contract;
- any document referred to as a “rider to your travel insurance contract” or any appendix confirming contract changes or updates;
- all medical questionnaires, if one or more *insureds* had to complete it to modify your contract.

Can we make changes to the contract?

We can make changes to this Travel Insurance contract provided we give written notice to the issuer of your *credit card*, i.e., the Fédération des caisses Desjardins du Québec, at least 90 days in advance.

As a *cardholder*, you delegate the right to negotiate the terms and conditions of the insurance contract and any changes that may be made to the issuer of your *credit card*.

Can we cancel the contract?

We can **cancel** the contract in any of the following situations:

- a) if you make a false statement, whether fraudulent or not;
- b) if you fail or refuse to provide us with information on any of the people insured under your contract;
- c) if you don't authorize us to collect the information needed to determine if we can insure someone or to process a claim from you.

We can also **terminate** the contract by sending you advance written notice. The contract will then terminate on the 30th day from receipt of this notice. However, we will continue the insurance for *insureds* who are already travelling when the notice is sent, up until they return to their *province of residence*.

Termination of a coverage for an insured

We can terminate a given coverage for an *insured* for a trip that is underway if they refuse the treatment prescribed by the attending *physician* or the Assistance Service, or if they refuse to follow any of the following instructions from the Assistance Service:

- change *hospitals* or *clinics*;
- undergo a diagnostic examination;
- return to their *province of residence*.

Submitting a claim

Three steps

1. Call us or visit our website

From Canada and the U.S.

(toll free): **1-800-463-7845**

From anywhere in the world

(collect call): **418-647-5299**

desjardinstravelinsurance.ca

2. Send us the required form

There is a form to be completed for most claims. You can ask us to send it to you or get it on our website.

Time limit:

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

3. Send us the proof requested

We can request that you provide certain information, documents, proof and the authorizations needed to assess your claim.

Time limit:

You must send us this proof within 90 days following the date you sent us your claim.

Examples of documents and proof that we may request

For the **Emergency Health Care** coverage, you must provide us with the original invoice for the care received. The invoice must include:

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

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

- a) the unused transportation tickets;
- b) the official receipts for the additional transportation costs incurred;
- c) the receipts for the land arrangements (hotel reservations, car rental, etc.) or the cruise fees. The receipts must include the contracts that were officially issued through a *travel service supplier* and indicate the non-refundable amounts in the event of cancellation;

- d) an official document stating the cause of the claim. In the case of a medical cause, 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 departure or before the date of return, as the case may be. The medical certificate must also indicate the complete diagnosis and specify the exact reasons why the trip could not be carried out as planned;
- e) the receipts for the *living expenses* incurred.

For the **Baggage** coverage, you must provide:

- a) 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;
- b) proof of the value of the property (receipts, credit card statements, etc.);
- c) if your baggage is delayed: proof that the baggage was delayed indicating that it was checked with the *common carrier*, as well as receipts of purchases for toiletries and clothing.

Medical examination

When a claim is made, we may have the *insured* examined by a health care professional. We will choose the professional and pay the cost of the examination.

Our response to your claim

If we approve your claim

The payment will be made within **60 days** once we have received all the required documents.

If we do not approve your claim or we only pay a portion of the amount

We will send you a letter explaining the reasons for our decision within **60 days** once we have received all the required documents.

If you do not agree with our decision (appeal process)

If we do not approve a claim or only pay a portion of the amount claimed, you can submit additional information and request that we review your file.

Please note that if you want to appeal our decision in court, you must do so within the time limit provided for by law. This time limit is **3 years in Quebec. It may be shorter in other provinces.** To find out the time limit, please refer to the applicable legislation in your *province of residence*.

For more information about your rights, contact the regulatory agency in your *province of residence*.

Payment of your claim

Person to whom we make the payment

We will pay any amount payable to the *cardholder*.

However, for the **Accident** coverage, we will pay any amount payable in case of death to the *cardholder*, or to their legal heirs if they are deceased. For an accidental loss of use, we will pay all amounts to the *cardholder* if they are of the age of majority, otherwise to their legal guardian.

As the individuals to whom we will pay all amounts owing are already determined, you cannot designate anyone else.

Payment method

We will pay all amounts by direct deposit (you must provide a void cheque) or by cheque.

Currency

Unless otherwise indicated, all amounts payable specified in this contract are expressed in Canadian dollars. As needed, we will determine the amount payable using the prevailing exchange rate on the date of payment.

Situations in which we will not pay any amount

We will not pay any amount:

- 1) if the person for whom you are requesting a payment, or their legal representative, does not authorize us to collect the personal information needed to examine the claim;
- 2) if your claim relates to a coverage that was modified or added to your contract and we have refunded part or all of the premium for this coverage before receiving your claim.

Division of expense reimbursements

In accordance with insurance rules, a person can never be reimbursed for more than the expenses they paid, even if they are covered under more than one insurance contract or plan.

If you make a claim for expenses that are also covered under another insurance (private or public), we are the "last payer." In other words, we will only reimburse the portion of expenses that are not reimbursable under this other insurance. However, if this other insurance also states that it is the last payer or if it includes a coordination of benefits clause, the reimbursement will be divided between it and this travel insurance contract, based on the amounts that should have been paid by each.

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

In the event of a claim due to damage caused by a third party, you assign us your right to sue this third party and any other right that you may have against them. We will exercise this recourse on your behalf and at our expense, up to an amount equal to what we paid you for the damage in question.

Definitions

Accident: A sudden and unforeseen event due to an external cause, which occurs independently from any illness or other cause and results in bodily injury or death. The injury or death must be confirmed by a *physician* and be directly and solely the result of the accident. The injury must also require immediate emergency care.

Canadian resident: A person legally authorized to reside in Canada and who lives there at least 6 months a year.

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

Clinic: Clinic or any other health care facility recognized as such under legislation in effect in the country where it is located.

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, land) of passengers.

Common carrier vehicle: Any means of transportation (air, sea or land) operated by a carrier approved by the competent authorities to transport passengers.

Dependent child: Any child or grandchild of yours or of your *spouse*. To be considered a dependent child, the child must be over 15 days old and under age 18 and have 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. In the case of a grandchild, the child must be under your direct responsibility and the child's parents must not accompany you on the trip.

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, stepsons, stepdaughters, uncles, aunts, cousins, nephews and nieces.

Hospital: Hospital or any other health care facility recognized as such under legislation in effect in the country where it is located.

Illness: A serious disturbance in the normal state of the organs or functions of the human body. To be considered an illness, this disturbance must also occur suddenly and unexpectedly and require immediate emergency care. An illness must also be certified by a *physician*.

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

Living expenses: Reasonable and necessary expenses incurred for room and board, child care expenses for *dependent children* not accompanying you, as well as telephone and local transportation charges.

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

Plane: An aircraft weighing at least 4,536 kg licensed and operated by a scheduled or charter airline. The airline must hold a valid license from the Canadian Transportation Agency or foreign 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.

Province of residence: The Canadian province or territory where a person lives.

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

- a) is married to or in a civil union with the *cardholder*;
- b) can prove that they have been living conjugally with the *cardholder* for at least 12 months and that they have not been separated for 3 months or more due to a breakdown of their relationship; or
- c) can prove that they have been living conjugally with the *cardholder*, that they have a child together and that they have not been separated from the *cardholder* for 3 months or more due to a breakdown of their relationship.

We recognize only one spouse. We are not responsible for the validity of the designation of spouse.

Travelling companion: Person who shares the *insured's* travel arrangements.

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

Are you dissatisfied with our service?

Let us know

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

To file a formal complaint, you can either:

- contact our Dispute Resolution Officer at 1-877-838-8185; or
- use the complaint form available on our website at dfs.ca/complaint.

Personal information management

We handle the personal information we have on you in a confidential manner. We keep this information on file so that you can benefit from the financial services (insurance, annuities, credit, etc.) we offer. This information is consulted solely by our employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or unnecessary. 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 QC G6V 6R2.**

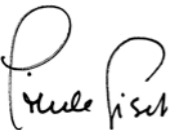
We may send promotional information or offer new products to individuals whose names appear on our client list. We may also give our client list to another component of the Desjardins Group for the same purposes. If you do not want to receive such offers, you may have your name removed from the list by sending a written request to the Privacy Officer at the address indicated above.

We use service providers located outside of Canada to perform certain specific activities in our normal course of business. As such, some of your personal information may be transferred to another country and be subject to the laws of that country. For information about our policies and practices regarding the transfer of personal information outside of Canada, visit our website at dsf-dfs.com or write to our Privacy Officer at the address indicated above. Our Privacy Officer can also answer any questions about the transfer of personal information to service providers located outside of Canada.



Denis Berthiaume

President and Chief Operating Officer
Desjardins Financial Security Life Assurance Company



Linda Fiset

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



Sylvie Paquette

President and Chief Operating Officer
The Personal Insurance Company

