

CERTIFICATES OF INSURANCE

AMERICAN EXPRESS®
AIR MILES®* PLATINUM
CREDIT CARD

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\$100,000 TRAVEL ACCIDENT INSURANCE

Chubb Life Insurance Company of Canada
Head Office in Canada: Toronto, Ontario
(Herein called the Company)

Effective Date of this Certificate:
October 1, 2016

COVERED PERSONS

An individual shall qualify as a Covered Person under the Master Group Policy TMH600135 (“the Policy”) with the benefits described in this certificate only if he or she is:

- A. a Basic or Supplementary Cardmember who has an American Express® AIR MILES®* Platinum Credit Card issued by Amex Bank of Canada (“American Express”) in his or her name; or
- B. the Spouse or dependent child under age 23 of such person; and
- C. the American Express Card account is billed in Canada.

IMPORTANT DEFINITIONS

For purposes of the Policy, “American Express Card” unless otherwise specified means any of the Cards or Accounts listed in Category A above.

“**Basic Cardmember**” means any individual who has asked the Policyholder to issue one or more American Express Cards and who has an American Express Card account.

“**Common Carrier Conveyance**” means an air, land or water vehicle (other than a rental vehicle) operated by a common carrier licensed to carry passengers for hire and available to the public.

“**Covered Trip**” means:

1. a trip taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person’s ticket or verification issued by the Common Carrier Conveyance, and
2. the Covered Person’s fare for such trip has been charged to an American Express Card prior to any Injury.

“**Injury**” means a bodily injury which:

1. is caused by an accident which occurs while the Covered Person’s insurance is in force under the Policy; and
2. results in Loss insured by the Policy and due, directly and independently of all other causes, to such accident.

“**Scheduled Airline**” means an airline maintaining regular published schedules (or recognized by the Company as meeting similar criteria) which is licensed for the transportation of passengers by the duly constituted authority having jurisdiction over civil aviation in the country of its registry. In no event shall the term “Scheduled Airline” include any air carrier designated or licensed by the governmental authority having jurisdiction over civil aviation as being a Supplemental, Non-Certificated, Irregular or Non-Scheduled air carrier.

“**Spouse**” means a person who is legally married to the Covered Person (“Married Spouse”) or a person who has been living in a conjugal relationship with the Covered Person for the last 12 months, has been publicly represented

as the Covered Person's partner and who resides in the same household as the Covered Person ("Cohabiting Spouse").

"Supplementary Cardmember" means any individual who has received an American Express Card at the request of a Basic Cardmember for use in connection with the Basic Cardmember's American Express Card account.

BENEFIT AMOUNTS

LOSS OF LIFE	\$100,000
DISMEMBERMENT	
Loss of both hands or both feet	\$100,000
Loss of one hand and one foot	\$100,000
Loss of the entire sight of both eyes	\$100,000
Loss of the entire sight of one eye and one hand or one foot	\$100,000
Loss of one hand or one foot	\$50,000
Loss of the entire sight of one eye	\$50,000

The Company will pay the applicable benefit amount above if a Covered Person suffers a Loss from an Injury while coverage is in force under the Policy, but only if such Loss occurs within 100 days after the date of the accident which caused the Injury. In no event will the Company pay for more than one Loss sustained by the Covered Person as a result of any one accident. The benefit amount paid will be for the greatest Loss.

"Loss" as used above with reference to a hand or foot means complete and permanent severance through or above the wrist or ankle joint, and as used with reference to an eye means the irrecoverable loss of the entire sight of such eye.

\$100,000 MAXIMUM INDEMNITY PER COVERED PERSON

In no event will multiple American Express Cards obligate the Company under the Policy in excess of the highest amount payable under one American Express Card, as stated in "Benefit Amounts", for any one Loss sustained by any one individual Covered Person as a result of any one accident.

DESCRIPTION OF BENEFITS

Common Carrier Benefit:

A benefit is payable under the Policy if the Covered Person sustains Injury as a result of an accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance or being struck by such Common Carrier Conveyance on a Covered Trip.

Alternate Transportation Benefit:

A benefit is payable under the Policy if the Covered Person sustains Injury as a result of:

1. an accident which occurs on a Covered Trip while riding as a passenger in or boarding or alighting from any conveyance providing alternate transportation for a Scheduled Airline flight which was delayed or rerouted, requiring the carrier which would have operated the flight to arrange for such alternate transportation; or
2. being struck by a conveyance providing alternate transportation for a Scheduled Airline flight.

EXPOSURE AND DISAPPEARANCE

If the Covered Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure the Covered Person suffers a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy.

If the Covered Person disappears because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance, and if the Covered Person's body has not been found within 52 weeks after the date of such accident, it will be presumed, provided there is no evidence to the contrary, that the Covered Person suffered Loss of life as a result of Injury covered by the Policy.

EXCLUSIONS

The Policy does not cover any Loss caused or contributed to by (1) suicide or intentionally self-inflicted Injury by the Covered Person, or any attempt thereat, while sane or insane; (2) war or any act of war, whether declared or undeclared; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval or air forces) in the country where the Injury occurs shall not be deemed an act of war; (3) the commission or aiding and abetting in the commission of an offense under the Criminal Code of Canada or the laws of another country, or any attempt thereat, by or on behalf of the Covered Person or his or her beneficiaries; (4) Injury sustained while serving as an operator or crew member of any conveyance; (5) Injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle; (6) the Covered Person taking any alcohol, drug, medication, gas or poison unless taken as prescribed by a physician; (7) directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.

INDIVIDUAL TERMINATION

The insurance of any Covered Person will terminate: (1) on the date the Policy terminates; or (2) on the date the person ceases to be a Covered Person under the Policy.

CLAIMS

Written notice of claim must be given to Chubb Life Insurance Company of Canada, 199 Bay Street - Suite 2500 P.O. Box 139, Commerce Court Postal Station Toronto, Ontario M5L 1E2, within 30 days after the occurrence of any Loss covered by the Policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the claimant with information sufficient to identify the Covered Person shall be deemed notice to the Company. The benefit payable for any Loss will be paid upon receipt of due written proof of such Loss.

PAYMENT OF CLAIMS

Benefits for all Losses sustained by a Covered Person will be paid to the Covered Person, if living, and otherwise to the surviving person, or equally to the surviving persons, in the first of the following classes of beneficiaries in which there is a living member:

- a. the Covered Person's Spouse. If there is more than one Spouse, "Spouse" shall mean the Cohabiting Spouse at the time of the Covered Person's Loss;
- b. the Covered Person's children including legally adopted children provided that if the Covered Person has any surviving grandchildren by a Covered Person's child that has not survived the Covered Person, such grandchildren will share equally the share that would have been paid to their parent had he/she survived the Covered Person;
- c. the Covered Person's estate.

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

In determining such person or persons, the Company may rely upon an affidavit by a member of any of the classes of beneficiaries described above. Payment based upon any such affidavit shall fully discharge the Company from all obligations under the Policy unless, before such payment is made, the Company has received at the address specified above written notice of a valid claim by some other person(s). Any amount payable to a minor may be paid to the minor's legal guardian.

GENERAL PROVISIONS

You and any claimant under the Group Policy have the right to obtain a copy of your application, any written evidence of insurability (as applicable) and the Group Policy, on request.

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, Limitations Act, 2002, or in other applicable legislation.

The benefits described herein are subject to all of the Terms and Conditions of the Group Policy which is held by Amex Bank of Canada and may be examined at the office of the Policyholder. This Certificate replaces any prior Certificate which may have been furnished in connection with the Policy. Further information about the Policy may be obtained by calling 1-877-777-1544.

Your privacy matters to us.

At Chubb Life, we are committed to protecting your privacy. We respect your privacy and want you to understand how we collect and use your personal information.

How We Collect Your Information

Chubb Life, our reinsurers and authorized administrators (collectively "We") collect and keep information about you, which is needed to provide the products and services you request. We collect information from you, either directly or through our representatives. We may also need to consult existing insurance files about you and collect information from third parties, such as hospitals, doctors and other health care providers, the Medical Information Bureau, the government (including government health insurance plans) and other governmental agencies, other insurance companies, financial institutions, motor vehicle reports, and your current and former employers.

How We Use Your Information

We use your information to provide the products and services you request, which includes using it to evaluate insurance risk and manage claims. We may also share your information with third parties, when it is necessary for the services we provide to you. Third parties may include other insurance companies, the Medical Information Bureau, financial institutions, third party administrators, and any references you provide. We may use your information internally, to prepare statistical reports that help us understand the needs of our customers and that help us understand and manage our business. In some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb Life may be located outside of Canada, and your personal information may thus be subject to the laws of those foreign jurisdictions.

You may request to review your personal information in your file or request to make a correction by writing to:

The Privacy Officer; Chubb Life Insurance Company of Canada, 199 Bay Street, Suite 2500, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit chubb.com/ca.



Ellen J. Moore

President, Chubb Life Insurance Company of Canada

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CAR RENTAL THEFT AND DAMAGE INSURANCE

Effective Date of this Certificate:
August 1, 2019.

INTRODUCTION

Royal & Sun Alliance Insurance Company of Canada (referred to in this Certificate as the “Insurer”) provides the insurance for this Certificate under Master Policy **PSI018515861** (referred to in this Certificate as the “Policy”) issued to Amex Bank of Canada (referred to in this Certificate as the “Policyholder”). This Certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A *Cardmember* or a claimant under the Policy or Group Policy may, on request to the Insurer, obtain a copy of the Policy or Group Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, changed or modified at the option of the Insurer or the Policyholder at any time without notice. This Certificate replaces any and all certificates previously issued to the *Cardmember* with respect to the Policy.

This Certificate of insurance outlines what Car Rental Theft and Damage Insurance is and what is covered along with the conditions under which a payment will be made when a *Cardmember* rents and operates a *rental auto* but does not accept the Collision Damage Waiver (CDW), Loss Damage Waiver (LDW), or their 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 the *Cardmember* when they travel.

The *Cardmember* should check with their personal automobile insurer and the *rental agency* to ensure that they and all other drivers have adequate third party liability, personal injury and damage to property coverage. This Certificate only covers theft, loss or damage to the *rental auto* as stipulated herein.

IMPORTANT NOTICE - PLEASE READ CAREFULLY

- Coverage is only available if you are a resident of Canada.
- The *basic Cardmember* is responsible for this insurance coverage, including coverage bound by any transactions carried out by a *supplementary Cardmember* below the age of majority.
- This Certificate contains clauses which may limit the amounts payable.

A *rental agency* has no obligation to explain the Car Rental Theft and Damage Insurance coverage to the *Cardmember*. It is important to note that a *rental agency* may not classify vehicles, especially *mini-vans*, in the same manner as the Insurer. The *Cardmember* should confirm with the Insurer that their *rental auto* has coverage under this Certificate. Confirmation of coverage under the Policy or any questions concerning the details included herein, should be directed to the Insurer at **1-800-243-0198** (in Canada or the United States) or call collect **+905-475-4822** (elsewhere in the world).

When the value of the *rental auto*, in its model year, is over the Manufacturer’s Suggested Retail Price (MSRP) of eighty-five thousand dollars (\$85,000) Canadian excluding all taxes, at the place the *rental agreement* is signed or where the *rental auto* is picked up, no coverage will be provided under this Certificate.

PART I DEFINITIONS

Throughout this Certificate of Insurance, all *italicized* terms have the specific meaning explained below.

Actual cash value means what the vehicle is worth on the date of the theft, loss and damage and takes into account such things as depreciation and obsolescence. In determining depreciation, the Insurer will consider the condition of the *rental auto* immediately before the theft, loss and damage occurred, the standard market resale value and normal life expectancy.

Card means an American Express® AIR MILES®* Platinum Credit Card.

Cardmember means a holder of a valid Basic or Supplementary *Card* from American Express issued in Canada by Amex Bank of Canada.

Coverage period means the period of time not to exceed more than forty-eight (48) consecutive days, commencing at the time the *Cardmember* legally takes control of the *rental auto* and ends at the time the *rental agency* resumes control of the *rental auto*. If the *Cardmember* rents a vehicle for longer than forty-eight (48) consecutive days, there will be no coverage under this insurance, including the first forty-eight (48) days. Coverage cannot 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 or another vehicle. A full calendar day between rentals must exist in order to break the 48 consecutive day cycle.

Eligible person means a *Cardmember* and *secondary drivers*, while covered under this Certificate.

Loss of use means the amount paid to a *rental agency* to compensate it when a *rental auto* is unavailable for rental while undergoing repairs for damage incurred during the *coverage period*.

Mini-van means a vehicle which is designed and made by an automobile manufacturer as a mini-van. It is exclusively made to transport a maximum of eight people including the driver. It is used exclusively for transportation of passengers and their luggage and will not be used by the *Cardmember* for transportation of passengers for hire.

Off-road vehicle means any vehicle while it is being operated on a road not maintained by a federal, provincial, state, or local agency, not including an ingress or egress to private property, or any vehicle which cannot be licensed to drive on a public road and is designed and manufactured primarily for off-road usage.

Principal driver means a *Cardmember* who presents himself (herself) in person at the *rental agency*, signs the *rental agreement*, declines the *rental agency's* CDW (LDW in the United States) or its equivalent and takes possession of the *rental auto* and who complies with the terms of this Certificate. The *Cardmember* and all drivers must otherwise qualify under and follow the terms of the *rental agreement* and must be legally licensed and permitted to drive the *rental auto* under the laws of the jurisdiction in which the *rental auto* shall be used.

Rental agency means an auto rental agency licensed under the law of the applicable jurisdiction which provides a *rental agreement*.

Rental agreement means the written contract between the *Cardmember* and the *rental agency* for the *rental auto*.

Rental auto means a vehicle rented from a *rental agency* for up to the coverage period allowed and that is not an excluded vehicle listed and described in Part IV - Exclusions, "The following vehicles are excluded from coverage under this Certificate".

Secondary drivers means any drivers who are not the *principal driver* of the *rental auto* who are permitted to operate the *rental auto* by the *Cardmember* (the *principal driver*) whether or not such person has been listed on the *rental*

agreement or has been identified to the *rental agency* at the time of making the rental. The *Cardmember* and all drivers must otherwise qualify under and follow the terms of the *rental agreement* and must be legally licensed and permitted to drive the *rental auto* under the laws of the jurisdiction in which the *rental auto* shall be used.

Supplementary Cardmember means an authorized user of the *Card* account.

Tax-free car means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback.

PART II TERM OF COVERAGE

A. WHEN COVERAGE BEGINS

All coverage for eligible *Cardmembers* will take effect at the time the *Cardmember* legally takes control of the *rental auto*.

B. WHEN COVERAGE ENDS:

A *Cardmember's* coverage will end at the earliest of the following:

1. *Rental agency* resumes control of the *rental auto*;
2. When a *Cardmember* is no longer defined as a *Cardmember* or *principal driver* as stated in this Certificate;
3. The date on which the Policy is cancelled except that coverage in effect at the time of such cancellation will be continued on outstanding rentals until the *Cardmember* returns the *rental auto* to the *rental agency*, provided the total rental period does not exceed the *coverage period*;

WARNING: Please note that the *Cardmember's* responsibility for the *rental agreement* does not terminate by simply dropping off the keys at the *rental agency* or other drop box. Any damages between that time and the time the *rental agency* staff complete their Inspection Report will be held to the *Cardmember's* responsibility, so whenever possible the *Cardmember* should arrange to be present when the *rental agency* conducts their final inspection of the *rental auto*.

PART III DESCRIPTION OF COVERAGE

The Car Rental Theft and Damage Insurance compensates the *Cardmember* or a *rental agency* for theft, loss and damage, up to the *actual cash value* of the *rental auto* and valid *rental agency loss of use* charges when the conditions described below are met. The following conditions must be satisfied for coverage to be in effect:

1. A *Cardmember* must initiate and complete the entire rental transaction with the same valid *Card*. The full cost, including applicable taxes, of the rental, must be charged to their *Card*. *Rental autos* which are part of prepaid travel packages are also covered if the total package was paid for using the *Cardmember's Card*;
2. A *Cardmember* is covered if they receive a "free rental" as a result of a promotion, where they have had to make previous vehicle rentals if each such previous rental was entirely paid for with the *Cardmember's Card* and the applicable taxes for the "free rental" have been charged to the *Cardmember's Card*;
3. A *Cardmember* is covered if they receive a "free rental" day(s) as a result of the *Card* rewards program, for the number of days of free rental and the applicable taxes have been charged to their *Card*. If the free rental day(s) are combined with rental days for which the *Cardmember* must pay, the entire additional payment including taxes must be paid for using their *Card*;

4. A *Cardmember* is covered if points earned under their *Card* reward program are used to pay for the rentals and the applicable taxes have been charged to their *Card*. However, if only a partial payment is made using the *Card* reward program, the entire additional payment of that rental, including any applicable taxes, must be paid for using their *Card* in order to be covered. Note: Rentals will not be covered for Car Rental Theft and Damage if paid for with points from a reward program other than the *Card* reward program;
5. Only a *Cardmember* can rent the vehicle and decline the *rental agency's* CDW, LDW or an equivalent coverage offering. Anyone other than the *Cardmember* doing so would void coverage;
6. A *Cardmember* is covered for any car, sport utility vehicle, and *mini-van*, in its model year, with a Manufacturer's Suggested Retail Price (MSRP) under eighty-five thousand dollars (\$85,000) Canadian, excluding all taxes, at the place the *rental agreement* is signed or where the *rental auto* is picked up, with the exception of those listed and described in the exclusion section titled "**The following vehicles are excluded from coverage under this Certificate**";
7. A *Cardmember* is covered when only one *rental auto* is rented at a time, i.e. if during the same period there is more than one vehicle rented by the *Cardmember*, only the first rental will be eligible for these benefits;
8. The *Cardmember* must decline the *rental agency's* CDW, LDW or similar coverage offered by the *rental agency* on the rental contract. If there is no space on the vehicle rental contract for the *Cardmember* to indicate that they have declined the coverage, then they should indicate in writing on the contract "I decline the CDW provided by the *rental agency*";
9. The length of time the *Cardmember* rents the same vehicle must not exceed 48 consecutive days, which includes instances where the *Cardmember* is renting one vehicle immediately after the other. A full calendar day between rentals must exist in order to break the 48 consecutive day cycle. If the rental period exceeds 48 consecutive days, coverage will not be provided from the first day of rental onwards;
10. The *Cardmember* and/or *eligible person* has not been indemnified for damages or expenses covered under the Policy by or through personal insurance.

When a *Cardmember* does not have the option available to decline the *rental agency's* CDW, LDW or similar provision, the Insurer will pay for covered theft, loss and damage up to the limit of the deductible stipulated in the *rental agency's* CDW, LDW or similar provision, purchased by the *Cardmember*. This shall not be construed to provide coverage where the *rental agency* is responsible by legislation or law for any damage to the *rental auto*.

PART IV EXCLUSIONS

This insurance will not pay any expenses relating to or in any way associated with:

1. Third party liability;
2. Damages or expenses assumed, waived, or that may be paid by the *rental agency*, or by its insurer pursuant to any direct compensation agreement or other applicable sections of provincial insurance acts;
3. Personal injury or damage to property, except the *rental auto* itself or its equipment;
4. Replacement vehicle for which an automobile insurance is covering all or part of the cost of the rental;
5. The operation of the *rental auto* at any time during the *coverage period* where an *eligible person* is driving while intoxicated or under

- the influence of any illegal or prescribed (if advised not to operate a vehicle) narcotic;
6. Any dishonest, fraudulent or criminal act committed by any *eligible person* or at their direction;
 7. Participation in any race or speed test.
 8. The use of a fuel type or octane level that differs from the manufacturer's recommended fuel for that *rental auto*;
 9. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin;
 10. The operation of the *rental auto* in violation of the terms of the *rental agreement* except:
 - (a) *eligible person* as defined may operate the *rental auto*;
 - (b) The *rental auto* may be driven on publicly maintained gravel roads;
 - (c) The *rental auto* may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.

N.B. It must be noted that theft, loss and damage arising while the *rental auto* is being operated under (a), (b) or (c) above is covered by this insurance, subject however to all other terms, conditions and exclusions contained in this Certificate. However, the *rental agency's* third party liability insurance may not be in force and, as such, a *Cardmember* must ensure that they are adequately insured privately for third party liability.

11. Seizure or destruction under a quarantine or customs regulations or confiscation by order of any government or public authority; the damage between the time of seizure, confiscation or quarantine and the time the *rental agency* staff complete their Inspection Report will be held to be the *Cardmember's* responsibility, so whenever possible they should arrange to be present when the *rental agency* conducts their final inspection of the vehicle;
12. The transportation of contraband or illegal trade;
13. 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;
14. The transportation of property or passengers for hire;
15. Nuclear reaction, nuclear radiation, or radioactive contamination, any weapon of war employing atomic fission or a radioactive force;
16. Intentional damage to the *rental auto* by an *eligible person* or at their direction;
17. The loss, damage or misplacement of vehicle entry devices including keys and remote control devices or any related consequential loss, damage or expense.

The following vehicles are excluded from coverage under this Certificate:

1. Automobiles or other vehicles which are not *rental autos*;
2. Any vehicle, in its model year, with a Manufacturer's Suggested Retail Price (MSRP) over eighty-five thousand dollars (\$85,000) Canadian, excluding all taxes, at the place the *rental agreement* is signed or where the *rental auto* is picked up;
3. Vans, cargo vans or mini cargo vans (other than *mini-vans*);
4. Trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;

5. Limousines;
6. *Off-road vehicles*;
7. Motorcycles, mopeds or motor bikes;
8. Trailers, campers, recreational vehicles or vehicles not licensed for road use;
9. Vehicles towing or propelling trailers or any other object;
10. Mini-buses or buses;
11. Any vehicle which is either wholly or in part hand made, hand finished or has a limited production of under 2,000 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*.

PART V IN THE EVENT OF AN ACCIDENT/THEFT

All claims must be reported within 48 hours of the theft, loss and damage occurring by calling **1-800-243-0198** (in Canada or the United States) or by calling collect **+905-475-4822** (elsewhere in the world).

The *rental auto* must be carefully checked for scratches or dents before and after the *Cardmember* rents the vehicle. They should be sure to point out where the scratches or dents are located to a *rental agency* representative and have him or her note these on the appropriate form and retain a copy for their records.

If the *rental auto* has sustained damage of any kind during the *coverage period*, the *Cardmember* must immediately phone one of the numbers provided and must 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.

It is important to note that the *Cardmember* will remain responsible for the theft, loss and damage and that they may be contacted in the future to answer inquiries during the claim process.

If a *Cardmember* is making a claim, their claim must be submitted with as much documentation as possible, as requested below, within 45 days of discovering the theft, loss and damage.

The following claim documentation is required:

- Statement(s) if requested;
- Sales draft showing that the *rental auto* was paid in full with the *Card*, or the sales draft showing the balance of charges for the rental if points earned under the *Card* reward program were used to pay for part of the rental;
- A copy of both sides of the vehicle *rental agreement*;
- The accident or damage report, if available;
- The itemized repair bill;
- The receipt for paid repairs;
- The police report, when available, and if a police report is not legally required in the jurisdiction in which the accident occurred, then the name, badge number and division address of the police officer contacted;
- A copy of the billing or pre-billing statement if any repair charges were billed to the account.

Forward this documentation to:

Royal & Sun Alliance Insurance Company of Canada
Claims Management Services
2 Prologis Blvd., Suite 100
Mississauga, Ontario L5W 0G8

For all written and verbal correspondence, please include the *Cardmember's* name, the Policyholder's name, and the Policy number PSI018515861.

LIMITATION PERIODS: 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 (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.

CANADIAN CURRENCY: All payments shall be payable in the lawful currency of Canada. All benefit limits indicated are in Canadian currency.

DISAGREEMENT OVER SIZE OF LOSS: If there is a disagreement about the amount of the loss, either the *Cardmember* or the Insurer can make a written demand for an appraisal. After the demand, the *Cardmember* selects a competent appraiser and the Insurer selects a competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by two of the three (the appraisers and the arbitrator) will be binding. The *Cardmember* must pay the appraiser he or she chooses. The Insurer will pay the appraiser they chose. The *Cardmember* will share with the Insurer the cost of the arbitrator and the appraisal process.

SUBROGATION: To the extent the Insurer pays for a loss suffered by a *Cardmember*, the Insurer will take over the rights and remedies the *Cardmember* had relating to the loss. This is known as subrogation. The *Cardmember* must help the Insurer preserve their rights against those responsible for the Insurer's loss. This may involve signing any papers and taking any other steps the Insurer may reasonably require. If the Insurer takes over a *Cardmember's* rights, the *Cardmember* must sign an appropriate subrogation form supplied by the Insurer.

SANCTIONS: The Insurer is required to comply with economic, financial and trade sanctions ("Sanctions") imposed by Canada and may be required to comply with Sanctions imposed by the United States in certain circumstances. The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with Sanctions imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. Accordingly, the Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this Certificate of Insurance which would breach applicable Sanctions imposed under the laws of Canada, the European Union, the United Kingdom, or the United States.

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Royal & Sun Alliance Insurance Company of Canada is committed to protecting your privacy and the confidentiality of your personal information. We will collect, use and disclose personal information for the purposes identified in our Privacy Policy. To obtain more information, you can review our Privacy Policy online at www.rsagroup.ca or request a copy by calling 1-888-877-1710.

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BUYER'S ASSURANCE[®] PROTECTION PLAN

Effective Date of this Certificate:
August 1, 2019.

INTRODUCTION

Royal & Sun Alliance Insurance Company of Canada (referred to in this Certificate as the "Insurer") provides the insurance for this Certificate under Master Policy **PSI018966745** (referred to in this Certificate as the "Policy") issued to Amex Bank of Canada (referred to in this Certificate as the "Policyholder"). A copy of the Master Policy is on file at Royal & Sun Alliance Insurance Company of Canada, 18 York Street, Suite 800, Toronto, ON, M5J 2T8.

This Certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A *Cardmember* or a claimant under the Policy or Group Policy may, on request to the Insurer, obtain a copy of the Policy or Group Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the agreement under which payments are made.

The insurance provided under this Certificate is supplementary. This insurance coverage is in excess of any other applicable, valid and collectible insurance indemnity available to the *Cardmember*.

This Certificate of insurance outlines what the Buyer's Assurance Protection Plan is and what is covered along with the conditions under which a payment will be made to a *Cardmember*. It also provides instructions on how to make a claim.

IMPORTANT NOTICE - PLEASE READ CAREFULLY

- **Coverage is only available if you are a resident of Canada.**
- **The *basic Cardmember* is responsible for this insurance coverage, including coverage bound by any purchases made by a *supplementary Cardmember* below the age of majority.**
- **This Certificate contains clauses which may limit the amounts payable.**

For any questions concerning the details included herein and to confirm the coverage provided under the Policy, please contact the Insurer **1-800-243-0198** (in Canada or the United States) or call collect **+905-475-4822** (elsewhere in the world).

PART I DEFINITIONS

Throughout this Certificate of Insurance, all *italicized* terms have the specific meaning explained below.

Basic Cardmember means the person in whose name Amex Bank of Canada has opened a *Card* account and does not include a *supplementary Cardmember*, provided always that the basic *Cardmember's* *Card* account privileges have not expired, been revoked, terminated or suspended.

Card means an American Express[®] AIR MILES^{®*} Platinum Credit Card issued by Amex Bank of Canada ("American Express").

Cardmember means a holder of a valid Basic or Supplementary *Card* from American Express issued in Canada by Amex Bank of Canada.

Item means a new item (a pair or set being one item) of personal property (not purchased by or for use by a business for commercial purposes), or gift, for which the full *purchase price* is charged to the *Card*.

Manufacturer's warranty means an expressly written warranty issued by the manufacturer of the *item* at the time of purchase. The manufacturer's warranty must be provided at no additional cost and be valid in Canada or the United States.

Occurrence means a loss or losses arising from a single event or incident which is neither expected nor intended by the *Cardmember*.

Other insurance means any and all policies of insurance, contracts of indemnity, service contracts or warranties which provide additional coverage to a *Cardmember* for loss or damage covered under the Buyer's Assurance Protection Plan.

Purchase price means the actual cost of the *item*, including any applicable sales tax, as shown on the store receipt.

Supplementary Cardmember means an authorized user of the *Card* account.

PART II DESCRIPTION OF COVERAGE

When a *Cardmember* charges the entire *purchase price* of an *item* to their *Card*, the Buyer's Assurance Protection Plan will extend the terms of the original *manufacturer's warranty* for a period of time equal to the duration of the original *manufacturer's warranty* (excluding any extended warranty offered by the manufacturer or any other party), up to one additional year on warranties of five years or less that are eligible in Canada or in the United States. Coverage is provided for product malfunction, defect or damage covered by the terms of the *item's* original *manufacturer's warranty*, at no additional cost.

Coverage takes effect immediately following the expiry of the *item's* original *manufacturer's warranty*, up to a maximum of one full year. In the event the *item's* original *manufacturer's warranty* is no longer available due to bankruptcy of the manufacturer, this insurance will provide coverage immediately following the manufacturer's date of bankruptcy, up to a maximum of one full year.

The benefits provided under the Buyer's Assurance Protection Plan apply only to the *Cardmember*. Only the *Cardmember* has any legal or equitable right, remedy, or claim to benefits under the Buyer's Assurance Protection Plan.

PART III LIMITATIONS

1. Indemnification for loss is limited to a maximum of \$10,000 per *item* (not to exceed \$25,000 per *Cardmember* per policy year for all *occurrences* and for all *items* combined) and is further subject to the terms, conditions and exclusions set forth in this Certificate.
2. The insurance provided under this Certificate is supplementary. This Certificate is not a substitute for *other insurance* which also insures against direct physical damage, malfunction or defect. This Certificate will indemnify the *Cardmember* only to the extent that direct physical damage, malfunction or defect is not covered by such *other insurance*.
3. The total liability of the Insurer for any *item* under this Certificate shall not exceed the *purchase price* of that *item*.
4. Claims for *items* belonging to a pair or set will be covered for the full *purchase price* of the pair or set providing the *items* are not useable individually and cannot be replaced individually.
5. Valid claims will be settled, at the Insurer's sole option, either by replacing, repairing or rebuilding the *item* or by cash payment in an amount not to exceed the *purchase price*, subject always to the limits of liability of the Insurer hereunder.

PART IV ADDITIONAL TERMS, CONDITIONS, RESTRICTIONS AND EXCLUSIONS

1. There shall be no coverage or entitlement to benefits under this Certificate for loss arising from the following:

- a. Any physical damage, including damage as a direct result of natural disaster or a power surge, except to the extent the original *manufacturer's warranty* covers such damage.
 - b. *Occurrences* caused by any of the following:
 - I. Fraud,
 - II. Abuse,
 - III. War or hostilities of any kind (e.g. Invasion, rebellion insurrection),
 - IV. Confiscation by order of any government, public authority, or customs official,
 - V. Risk of contraband,
 - VI. Illegal activity or acts,
 - VII. Radioactive contamination;
 - c. Negligence;
 - d. Improper installation or alteration;
 - e. Ancillary costs incurred in respect of an *item* and not forming part of the *purchase price*;
 - f. Inherent product defects;
 - g. Mechanical failure or product defects covered under product recall;
 - h. All *occurrences* that take place outside the Buyer's Assurance Protection Plan coverage effective period.
2. There shall also be no coverage or entitlement to benefits under this Certificate for the following:
- a. Products with *manufacturer's warranties* not valid in Canada or the United States;
 - b. Products which, at the time of purchase, are used, rebuilt, refurbished or remanufactured, including demos;
 - c. Products covered by an unconditional satisfaction guarantee;
 - d. Motorized vehicles (such as cars, trucks, motorcycles, boats, airplanes) and their parts (including batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers);
 - e. Motorized devices and their parts used for agriculture, landscaping, demolition or construction;
 - f. Improvements or upgrades to a residential or commercial property, including but not limited to permanently affixed goods. Business fixtures, including but not limited to air conditioners, refrigerators, heaters;
 - g. Loss or damage to electrical appliances or devices of any kind (including wiring) when loss or damage is due to electrical currents artificially generated, including arcing, unless fire or explosion ensues and then only for such loss and damage;
 - h. Land or buildings;
 - i. Jewellery;
 - j. Consumable or perishable items;
 - k. Animals or living plants;
 - l. One of a kind products which cannot be replaced;
 - m. Business property including but not limited to inventory, *items* purchased for resale or *items* that would form part of a sellable product;
 - n. Sports equipment and goods where the loss or damage is due to the use thereof.
 - o. Products with *manufacturer's warranties*, or combined *manufacturer's warranties* and service plan agreements, lasting in excess of five years;

- p. The equipment *manufacturer's warranty* is defined as the basic coverage offered by the manufacturer at the time of purchase. Buyer's Assurance Protection Plan is not applicable to additional coverages purchased from the manufacturer or another party.

PART V NOTICE OF LOSS/ PROOF OF LOSS/ PAYMENT OF CLAIMS

The *Cardmember* must report their claim within 30 days from the date of *occurrence*. It is important to remember that the *Cardmember* must retain all receipts and the original *manufacturer's warranty* for the *item(s)* until the claim process is complete. The *Cardmember* may also be asked to obtain a repair estimate.

- 1) To report an *occurrence*, the *Cardmember* must call toll free **1-800-243-0198** (in Canada or the United States) or **+905-475-4822** elsewhere in the world.
- 2) To submit a claim, the following documentation is required:
 - a. the original sales receipt;
 - b. the corresponding Amex Bank of Canada account statement; and
 - c. the original *manufacturer's warranty*.
- 3) The Insurer will decide whether to have the *item* repaired, rebuilt or replaced, or to reimburse the *Cardmember* (cash or credit) up to the amount charged to the *Card*, and not to exceed the original *purchase price*. Buyer's Assurance Protection Plan does not reimburse for shipping and handling expenses or installation, assembly, or other service charges.
- 4) The *Cardmember* must provide all requested documentation to the Insurer within 60 days from the date of the *occurrence* (or 30 days after request by the Insurer) to remain eligible for benefits.
- 5) For some claims, the *Cardmember* may be required to send in the damaged *item*, at their expense, for further evaluation of their claim. If requested, the *Cardmember* must send in the damaged *item* within 30 days from the date of request to remain eligible for benefits.

APPRAISAL

In the event of disagreement as to the value of an *item*, the property saved or the amount of a loss, those questions shall be determined by appraisal as provided under applicable provincial or territorial insurance legislation. There shall be no right to an appraisal until a specific demand is made in writing and until after proof of loss has been delivered.

PARTS

Except in the case of claims for *items* belonging to a pair or set, in the case of damage to any part of an *item*, consisting, when complete for use, of several parts, the Insurer is not liable for more than the repair or replacement value of the part damaged, including the cost of installation. Where parts of a pair or set are usable individually, liability will be limited to payment equal to a proportionate part of the *purchase price* for the *item* or *items* which form the basis of a claim hereunder.

SUBROGATION

As a condition to the payment of any claim to a *Cardmember* under the Policy, the *Cardmember* shall, upon request, transfer the damaged *item* to the Insurer and assign to the Insurer all legal rights which the *Cardmember* has against all other parties for the loss. The *Cardmember* shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the *Cardmember*.

DUE DILIGENCE

The *Cardmember* shall use diligence and do all things reasonable to avoid, mitigate or diminish any loss of or damage to property protected by Buyer's Assurance Protection Plan. The Insurer will not unreasonably apply this provision to avoid claims under the Policy.

FALSE CLAIM

If a *Cardmember* makes any claim knowing it to be false or fraudulent in any respect, such *Cardmember* shall no longer be entitled to any benefits hereunder nor to the payment of any claim made under the Policy.

LIMITATION PERIODS

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 (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.

SANCTIONS

The Insurer is required to comply with economic, financial and trade sanctions ("Sanctions") imposed by Canada and may be required to comply with Sanctions imposed by the United States in certain circumstances. The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with Sanctions imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. Accordingly, the Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this Certificate of Insurance which would breach applicable Sanctions imposed under the laws of Canada, the European Union, the United Kingdom, or the United States.

CANADIAN CURRENCY

All payments shall be payable in the lawful currency of Canada. All benefit limits indicated are in Canadian currency.

AMENDMENT

This coverage may be cancelled, changed or modified at the option of the Policyholder at any time without notice. This Certificate replaces any and all certificates previously issued to the *Cardmember* with respect to the Policy.

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Royal & Sun Alliance Insurance Company of Canada is committed to protecting your privacy and the confidentiality of your personal information. We will collect, use and disclose personal information for the purposes identified in our Privacy Policy. To obtain more information, you can review our Privacy Policy online at www.rsagroup.ca or request a copy by calling 1-888-877-1710.

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PURCHASE PROTECTION[®] PLAN

Effective Date of this Certificate:
August 1, 2019.

INTRODUCTION

Royal & Sun Alliance Insurance Company of Canada (referred to in this Certificate as the “Insurer”) provides the insurance for this Certificate under Policy **PSI018516570** (referred to in this Certificate as the “Policy”) issued to Amex Bank of Canada (referred to in this Certificate as the “Policyholder”). This Certificate is not a contract of insurance and contains only a summary of the principal provisions of the Policy. A *Cardmember* or a claimant under the Policy or Group Policy may, on request to the Insurer, obtain a copy of the Policy or Group Policy, subject to certain access limitations permitted by applicable law. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, changed or modified at the option of the card issuer at any time without notice. This Certificate replaces any and all certificates previously issued to the *Cardmember* with respect to the Policy.

This Certificate of Insurance outlines what Purchase Protection[®] Plan Insurance is and what is covered along with the conditions under which a payment will be made to a *Cardmember*. It also provides instructions on how to make a claim.

IMPORTANT NOTICE - PLEASE READ CAREFULLY

- Coverage is only available if you are a resident of Canada.
- The *basic Cardmember* is responsible for this insurance coverage, including coverage bound by any purchases made by a *supplementary Cardmember* below the age of majority.
- This Certificate contains clauses which may limit the amounts payable.

For confirmation of coverage or for any questions concerning the information in this Certificate, call toll free **1-800-243-0198** (in Canada and the United States) or call collect **+905-475-4822** (elsewhere in the world).

PART I DEFINITIONS

Throughout this Certificate of Insurance, all *italicized* terms have the specific meaning explained below.

Basic Cardmember means the person in whose name Amex Bank of Canada has opened a *Card* account and does not include a *supplementary Cardmember*, provided always that the basic *Cardmember*'s *Card* account privileges have not expired, been revoked, terminated or suspended.

Card means an American Express[®] AIR MILES[®] Platinum Credit Card issued by Amex Bank of Canada (“American Express”).

Cardmember means a holder of a valid Basic or Supplementary *Card* from American Express issued in Canada by Amex Bank of Canada.

Eligible person(s) means a *Cardmember* and recipients of gifts from such *Cardmember*, while covered under the Policy.

Insured item means a new item (a pair of set being one item) of personal property (not purchased by or for use by a business for commercial purposes), for which at least a portion of the *purchase price* is charged to the *Card*.

Occurrence means a loss or losses arising from a single event or incident which is neither expected nor intended by an *eligible person*.

Other insurance means any and all policies of insurance or indemnity which provide additional coverage to a *Cardmember* for loss, theft or damage covered under this Certificate.

Purchase price means the actual cost of the *insured item*, including any applicable sales tax, as shown on the store receipt and where at least a portion of the cost is charged to the *Cardmember's Card*.

Supplementary Cardmember means an authorized user of the *Card* account.

PART II TERM OF COVERAGE

A. WHEN COVERAGE BEGINS:

Cardmember's coverage will take effect at the time the *Cardmember* purchases the *insured item*.

B. WHEN COVERAGE ENDS:

A *Cardmember's* coverage will end at the earliest of the following:

1. Ninety (90) days after the date on which the *insured item* is purchased by the *Cardmember*;
2. When a *Cardmember* is no longer defined as a *Cardmember* as stated in the Policy;
3. The date on which the Policy is cancelled.

PART III DESCRIPTION OF COVERAGE

The Purchase Protection Plan automatically, without registration, protects most *insured items* when at least a portion of the *purchase price* is charged to the *Card* by insuring the item for ninety (90) days from the date of purchase in the event of direct physical damage or theft (hereinafter called "Loss") anywhere in the world, if the item is not covered by *other insurance*. If the item is stolen or damaged, it will be replaced, repaired, or the *Cardmember* will be reimbursed at the portion of the *insured item* that was charged to the *Card*, at the discretion of the Insurer. Items the *Cardmember* gives as gifts are covered under the Purchase Protection Plan subject to compliance with the terms and conditions of this Certificate.

PART IV LIMITATIONS

1. Indemnification for Loss is limited to \$1,000 per *Cardmember* per *occurrence* (even if the *occurrence* involves more than one *insured item*) and is further subject to the terms, conditions and exclusions set forth in this Certificate.
2. The insurance provided under this Certificate is supplementary. This Certificate is not a substitute for *other insurance* which also insures against direct physical damage or theft to the *insured item*. This Certificate will indemnify *eligible persons* only to the extent that direct physical damage or theft is not covered by such *other insurance*.
3. The total liability of the Insurer for any *insured item* under this Certificate shall not exceed the *purchase price* of that item.
4. For *insured items* where only a portion of the *purchase price* is charged to the *Card*, total liability will be limited to the portion of the *purchase price* charged to the *Card*.
5. Claims for *insured items* belonging to a pair or set will be paid for at the portion of the *purchase price* charged to the *Card* of the pair or set providing the items are not useable individually and cannot be replaced individually. Where parts of a pair or set are usable individually, liability will be limited to payment equal to a proportionate part of the *purchase price* that the number of lost, stolen or damaged parts bear to the number of parts in the complete pair or set.

6. Valid claims will be settled, at the Insurer's sole option, either by replacing, repairing or rebuilding the *insured item* or by cash payment in an amount not to exceed the *purchase price*, subject always to the limits of liability.

PART V EXCLUSIONS

1. There shall be no payment under this Certificate for Loss arising from the following perils:
 - a. Wear and tear;
 - b. Theft of items attached to or carried by or in a motor vehicle;
 - c. Mysterious disappearance, lost items;
 - d. Inherent product defects, faulty material or workmanship;
 - e. War, invasion, hostilities, rebellion, insurrection, confiscation by order of any government or public authority or risks of contraband or Losses arising from illegal activity or acts;
 - f. Flood and earthquake;
 - g. Radioactive contamination.
2. There shall also be no payment under the Policy for Loss of:
 - a. Cash, or its equivalent, Travellers Cheques, tickets and any other negotiable instruments;
 - b. Animals or living plants;
 - c. Consumable goods;
 - d. Perishable goods such as food and liquor;
 - e. Items left behind;
 - f. Ancillary costs incurred in respect of an *insured item* and not forming part of the *purchase price*;
 - g. Jewellery and watches in baggage unless carried by hand and under the personal supervision of the *Cardmember* or by a person travelling with and sharing the same travel accommodations as the *Cardmember* (travelling companion), for the trip;
 - h. Motorized vehicles;
 - i. Property solely used and pertaining to a business, profession or occupation;
 - j. Property as a result of deliberate physical abuse to the property, excluding vandalism;
 - k. Property which was procured illegally; or
 - l. Where the *Cardmember* knowingly makes a false or fraudulent claim.

PART VI NOTICE OF LOSS AND CLAIMS

All claims must be reported within 48 hours of the theft, loss and damage occurring by calling **1-800-243-0198** (in Canada or the United States) or by calling collect **+905-475-4822** (elsewhere in the world).

If the *Cardmember* is making a claim, their claim must be submitted with as much documentation as possible, as requested below, within 30 days after date of loss. The *Cardmember* will need to provide all documentation within 90 days of the date of direct physical damage or theft of the *insured item* to the claims administrator at the address provided below.

The following claim documentation is required:

1. Original purchase receipt for item being claimed
2. Statement showing purchase
3. If claim is due to damage, a repair estimate or note from repair facility stating irreparable

4. If claim is due to damage and damage is visible, pictures of the damaged items
5. Homeowner's policy showing amount of deductible
6. If claim is due to theft, a copy of the police report. If a copy was not provided, we will need the police report number, name & badge number of the police officer.

Forward this documentation to:

Royal & Sun Alliance Insurance Company of Canada
Claims Management Services
2 Prologis Blvd., Suite 100
Mississauga, Ontario L5W 0G8

For all correspondence, please include the *Cardmember's* name, the Policyholder's name and the Policy number **PSI018516570**.

Upon the request from the Insurer, the *Cardmember* will, at the *Cardmember's* expense, send the damaged *insured item* for which a claim is made to the Insurer. When a claim is paid, the *Cardmember* shall, upon request from the Insurer, transfer the *insured item* and assign the legal right to the *insured item's* ownership to the Insurer to the extent of the Loss indemnified under this Certificate.

FRAUD

Any fraud or willfully false statement in a statutory declaration in relation to any of the above particulars vitiates the claim of the person making the declaration.

APPRAISAL

In the event of disagreement as to the value of the *insured item*, the property saved or the amount of loss, those questions shall be determined by appraisal as provided under The *Insurance Act* before there can be any recovery under this Certificate whether the right to recover on the contract is disputed or not, and independently of all other questions. There shall be no right to an appraisal until a specific demand is made in writing and until after proof of loss has been delivered.

PARTS

Except in the case of claims for *insured items* belonging to a pair or set (see Part IV, [5]), all other loss of, or damage, to any part of the *insured item*, consisting, when complete for use, of several parts, the Insurer is not liable for more than the repair or replacement value of the part damaged, including the cost of installation.

SUBROGATION

When a claim is paid, the *eligible person* shall, upon request from the Insurer, transfer the item to the Insurer and assign the legal right to recover from the party responsible for the Loss to the Insurer to the extent of the Loss indemnified under this Certificate.

LIMITATION PERIODS

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 (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.

SANCTIONS

The Insurer is required to comply with economic, financial and trade sanctions ("Sanctions") imposed by Canada and may be required to comply with Sanctions imposed by the United States in certain circumstances. The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom

is required to comply with Sanctions imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard. Accordingly, the Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this Certificate of Insurance which would breach applicable Sanctions imposed under the laws of Canada, the European Union, the United Kingdom, or the United States.

CANADIAN CURRENCY

All payments shall be payable in the lawful currency of Canada. All benefit limits indicated are in Canadian currency.

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Royal & Sun Alliance Insurance Company of Canada is committed to protecting your privacy and the confidentiality of your personal information. We will collect, use and disclose personal information for the purposes identified in our Privacy Policy. To obtain more information, you can review our Privacy Policy online at www.rsagroup.ca or request a copy by calling 1-888-877-1710.

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CUSTOMER SERVICE NUMBERS

Chubb Life Insurance Company of Canada: 1-877-777-1544

Travel Accident Insurance

Royal & Sun Alliance Insurance Co. of Canada: 1-800-243-0198

Car Rental Theft and Damage Insurance

Buyer's Assurance[®] Protection Plan

Purchase Protection[®] Plan