

## DISTRIBUTION GUIDE

Name of Insurance Product: **PNC Commercial Card Benefits**

Type of Insurance Product: Group Travel Insurance

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*The Autorité des marchés financiers does not express an opinion on the quality of the product offered in this guide. The insurer alone is responsible for any discrepancies between the wording of the guide and the policy.*

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## I. INTRODUCTION

The purpose of this guide is to describe the features and benefits of the travel insurance products offered as part of the PNC Bank Canada Branch Commercial Card Benefits. This document was created to make it easier to understand Your insurance coverage by providing the information in a user-friendly fashion. Also, the purpose of this guide is to enable You to determine for Yourself whether this insurance product meets Your personal needs, without having an insurance agent present.

All amounts shown throughout this distribution guide are in Canadian dollars unless otherwise stated.

Throughout this guide, the words “We”, “Us”, “Our”, “the Insurer” refer to AIG Insurance Company of Canada while the words “You”, “Yourself”, “Your” refer to the applicant of the International Air Ticket Plan.

We encourage You to read this distribution guide attentively and would specifically like to draw Your attention to:

- the capitalized terms, defined in Part VI-Appendix A-DEFINITIONS of this guide;
- the exclusions, restrictions and reduction of coverage, described in **bold** throughout this guide and more specifically in Section Three (3) of Part II of this guide titled “**Exclusions, Restrictions or Reduction in Coverage**”;
- the claims procedure, described in Part III of this guide titled “**Proof of Loss and Claims Procedure**”;

For additional information on the coverage, exclusions and other general dispositions of this travel insurance product, please refer to the Summary of Coverage.

You can contact Global Excel Management at 1-819-780-0826 for additional information.

## II. DESCRIPTION OF THE PRODUCT OFFERED

### 1. NATURE OF THE COVERAGE

#### ***(a) What types of benefits do I qualify for?***

You are automatically covered under this insurance if You are a PNC Bank Canada Branch Corporate Card Cardholder and the Corporate Account is in Good Standing.

PNC Commercial Card Benefits provides travel insurance coverage for a Trip booked on Your PNC Bank Corporate Credit Card for travel outside Your home residence.

Please note that travel to some destinations may not be covered under this insurance (please refer to the section titled “*Exclusions, Restrictions or Reduction in Coverage*” for further details).

**(b) What protection is offered?**

This coverage is designed to cover losses arising from sudden and unforeseeable circumstances only. **Travel medical coverage is not included.**

This insurance offers coverage for certain amounts incurred in conjunction with the Trip:

<b>Protection / Coverage</b>	<b>Maximum Limit [per Insured Person]</b>
Common Carrier Accidental Death & Dismemberment	\$500,000/Insured Person
Car Rental Collision/Loss Damage	48 days, MSRP \$65,000
Flight Delay	\$250/day, max \$500 (if delay ≥ 4hrs)
Hotel/Motel Burglary	\$2,500/occurrence
Baggage Delay	\$500/Insured Person (if delay ≥ 4hrs) \$2,500/occurrence
Loss/Stolen Baggage	\$500/Insured Person \$2,500/occurrence
Unexpected Return Home	\$1000/Insured Person

**2. SUMMARY OF THE SPECIFIC CONDITIONS**

**(a) Who is eligible for this insurance?**

You are automatically eligible for this insurance if:

1. You are a Canadian resident; and
2. You are a PNC Bank Canada Branch Corporate Card Cardholder which includes this insurance; and
3. The Corporate Account is in Good Standing.

**(b) What risks will be covered by this insurance?**

Common Carrier Accidental Death and Dismemberment Coverage

This coverage provides protection in the following circumstances:

Accident:

1. You are in an Accident while You are on a Trip;
2. You suffer a Bodily Injury as a result of such Accident while You are on a Trip; and
3. **within 365 days from** such Accident, You suffer a Dismemberment.

This coverage provides for the payment of benefits in the event You suffer an Accident during a Trip, on a Common Carrier for which You are a paying passenger, that causes Your death, loss of sight in one or both eyes or the loss of one or both hands or feet or suffer complete and irrecoverable loss of speech or loss of hearing, all **within 365 days** from the date of the underlying Accident.

### Car Rental Collision/Loss Damage Insurance Coverage

This coverage provides protection when the Cardholder enters into a non-renewable Rental Car Agreement, where the total rental period does not exceed 48 days, for a Rental Car with a Manufacturer's Suggested Retail Price (MSRP), in its model year, up to a maximum of \$65,000 for:

1. Physical Damage to a Rental Car arising during the Coverage Period;
2. Theft of the Rental Car or any of its respective parts of accessories;
3. Reasonable cost of towing the Rental Car to the nearest available repair facility
4. Reasonable rental agency charges for valid loss-of-use while the Rental car is being repaired.

This coverage provides payment for reimbursement of expenses incurred due to a covered risk occurring during the period of coverage, when the Cardholder enters into a non-renewable Rental Car Agreement for a Rental Car, where the total rental period does not exceed 48 days. Expenses must be in excess of those reimbursable by any other insurance contract or health plan (group or individual) under which You are entitled to benefits.

### Flight Delay

This coverage provides protection if Your flight is delayed **four (4) or more consecutive hours** from the regularly scheduled departure.

Expenses must be incurred by the Cardholder as a result of the delay.

This coverage provides payment for certain costs that are incurred by You in the event of a flight delay for **four (4) hours** or more due to a covered risk occurring during Your Trip.

### Hotel/Motel Burglary

This coverage provides protection if, while on a Trip, Your Personal Effects or Business Items You own and use during the Trip are stolen from Your Hotel/Motel room.

This coverage provides payment for reimbursement of Your Personal Effects and Business Items stolen during Your Trip from Your Hotel/Motel room, in excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits or reimbursement.

### Baggage Delay

This coverage provides protection if Your checked Baggage is delayed by the Common Carrier for **four (4) or more hours**, during the Trip en route to Your destination and before returning to Your original point of departure.

This coverage provides reimbursement of expenses incurred by You for the purchase of Essential Items due to the delay of Your Baggage that You own and use during the Trip outside Your home residence.

Loss/Stolen Baggage

This coverage provides protection if, while on a Trip, Your Baggage, Personal Effects or Business Items You own and use during the Trip are lost or stolen.

This coverage provides payment for certain costs that are incurred by You due to the direct physical loss of, or the theft of, the Baggage, Personal Effects or Business Items You own and use during the Trip.

Unexpected Return Home

This coverage provides protection to return You to Your original point of departure due to the death of an Immediate Family Member while You are on a Trip.

This coverage provides payment for reimbursement of certain costs that are incurred by You to return from a Trip to Your original point of departure due the Unexpected death of an Immediate Family Member.

**(c) What benefits will this insurance provide?**

All benefit payments are subject to the restrictions explained in the **Exclusions, Restrictions or Reductions in Coverage** section of this guide.

Common Carrier Accidental Death and Dismemberment Coverage

We will pay the following benefits in the event of a Loss under this coverage:

<b>Covered Loss</b> (Please refer to Section titled “What risks will be covered by this insurance?”)	<b>Benefit</b>
Life	\$500,000
Sight in both eyes	\$500,000
Both hands	\$500,000
Both feet	\$500,000
One hand and one foot	\$500,000
Loss of speech	\$500,000
Loss of hearing	\$500,000
Sight in one eye	\$250,000
One hand	\$250,000
One foot	\$250,000

*Accidental Death:*

We will pay **\$500,000** if a Bodily Injury sustained by You during the Trip causes You to die in the **365 days after** the Accident.

*Accidental Dismemberment:*

We will pay **\$500,000**, if a Bodily Injury sustained by You during the Trip **in the 365 days after** the Accident:

- causes You to become completely and permanently blind in both eyes;
- results in both of Your hands or feet being fully severed above a wrist or ankle joint;
- results in one (1) of Your hands and one (1) of Your feet being fully severed above a wrist or ankle joint;
- causes You to suffer complete and irrecoverable loss of speech;
- causes You to suffer complete and irrecoverable loss of hearing.

Otherwise, We will pay **\$250,000**, if a Bodily Injury sustained by You during the Trip **in the 365 days after** the Accident:

- causes You to become completely and permanently blind in one (1) eye;
- results in one (1) of Your hands or one (1) of Your feet being fully severed above a wrist or ankle joint.

**If more than one (1) Loss is sustained by You as a result of the same Accident, only one (1) amount, the largest applicable to the Losses incurred, will be paid. The Insurer will not pay more than 100% of the Maximum Limit shown in the Schedule of Benefits for all Losses due to the same Accident.**

Car Rental Collision/Loss Damage Insurance Coverage

We will pay **up to a maximum of \$65,000** for any or a combination of the following:

1. Physical Damage to a Rental Car arising during the Coverage Period;
2. Theft of the Rental Car or any of its respective parts or accessories;
3. Reasonable cost of towing the Rental Car to the nearest available repair facility;
4. Reasonable rental agency charges for valid loss-of-use while the Rental car is being repaired.

This amount of the benefit payable will be equal to the cost of the repair (including reasonable loss-of-use charges) or replacement costs of Your Rental Car which has been damaged or stolen, less any amount or portion of the loss assumed, waived or paid by the vehicle rental agency, its insurer, or a third party insurer.

Flight Delay

In the event of the occurrence of a flight delay covered by this insurance, We will reimburse You, **up to \$250 per day**, for meals and accommodations, essential telephone calls and ground transportation, **to a maximum of \$500**.

Hotel/Motel Burglary

In the event Your Personal Effects and Business Items are stolen from Your Hotel/Motel room **during** the Trip, We will reimburse You for the **lesser** of:

- the current Actual Cash Value of the stolen Personal Effects and Business Items;
- the cost of replacement of the stolen Personal Effects and Business Items, **up to a maximum of \$2,500 per occurrence.**

Reimbursement is in excess of any compensation provided by the Hotel/Motel and/or any other valid and collectible insurance benefits or reimbursement.

#### Baggage Delay

If Your checked Baggage is delayed or misdirected by the Common Carrier for **more than four (4) hours** while on a Trip, We will reimburse You **up to \$500 to an aggregate maximum of \$2,500 per occurrence** for the purchase of Essential Items.

#### Loss/Stolen Baggage

In the event Your Baggage, Personal Effects and/or Business Items are lost or stolen **during** the Trip, We will reimburse You for the **lesser** of:

- the current Actual Cash Value of Your Baggage, Personal Effects and/or Business Items;
- the cost of replacement of Your Baggage, Personal Effects and/or Business Items, **up to a maximum of \$2,500 per occurrence.**

#### Unexpected Return Home

In the event of the death of an Immediate Family Member while You are on a Trip, We will reimburse the Cardholder, **up to a maximum of \$1000 per Insured Person**, for the cost to return to their original point of departure, for the **lesser** of:

- the additional charges to change Your Ticket;
- to purchase a one-way economy fare, by the most cost-effective route, on a Common Carrier.

#### ***(d) Is there a deductible on this insurance?***

No, there are no deductibles.

#### ***(e) How do I apply for coverage?***

This travel insurance is included as part of the PNC Commercial Card Benefits. You do not need to apply for coverage. However, the following conditions must be met with respect to each coverage listed below:

#### Common Carrier Accidental Death and Dismemberment Coverage

The full fare for Your Common Carrier passage for Your Trip is charged to the Cardholder's Account.



### Car Rental Collision/Loss Damage Insurance Coverage

1. The Rental Car must be rented by the Cardholder;
2. The Rental Car must be rented from a commercial car rental agency;
3. The full cost of the Rental Car must have been charged to Your Account;
4. The Cardholder must decline the collision damage waiver benefits (or similar provisions, such as “loss damage waiver”) offered by the rental agency (when not prohibited by law). If such coverage is not available from the rental agency, the Collision/Loss Damage is not available under this Summary of Coverage;
5. You must not rent more than one (1) vehicle at a time during a rental period; and
6. The Rental Car must have been operated by the Cardholder or an Insured Person travelling with the Cardholder and listed on the Rental Car Agreement and authorized to operate the Rental Car under the Rental Car Agreement in accordance with its conditions when the loss occurs.

### Flight Delay

The full cost of Your air transportation for Your Trip must have been charged to the Cardholder’s Account.

### Hotel/Motel Burglary

1. the full cost of Your Hotel/Motel accommodation for Your Trip was charged to the Cardholder’s Account; and
2. the Hotel/Motel accommodation must be registered in the Cardholder’s name.

### Baggage Delay

The full fare for the Common Carrier transportation for Your Trip must have charged to the Cardholder’s Account.

### Lost/Stolen Baggage

The full cost of Your Common Carrier fare must have been charged to the Cardholder’s Account.

### Unexpected Return Home

The full cost of Your Trip must have been charged to the Cardholder’s Account.

### ***(f) How do changes in my health affect my coverage?***

Changes in Your health do not affect Your coverage.

***(g) When does my coverage begin?***

Except as otherwise stated herein, coverage comes into effect on the date that PNC Bank Canada Branch receives and approves the Application for the Cardholder's Corporate Account.

The following Coverage Periods, with respect to each coverage listed below, also apply:

Common Carrier Accidental Death and Dismemberment Coverage

Insurance coverage begins on Your Departure Date and applies in the event of an Accident sustained during a Trip on a Common Carrier for which You are booked as a paying passenger.

Car Rental Collision/Loss Damage Insurance Coverage

Insurance coverage begins as soon as the Cardholder, or another Insured Person authorized to operate the Rental Car under the Rental Car Agreement, takes control of the Rental Car. The total rental period must not exceed 48 consecutive days. In order to break the consecutive day cycle, a full calendar day must exist between rental periods. If the rental period exceeds 48 consecutive days, coverage under this Summary of Coverage will be void and no claim will be payable, regardless if the date of incident giving rise the claims was within the first 48 days or not.

Insurance coverage ends at the earliest of:

1. the time when the car rental agency assumes control of the Rental Car, whether it be at its place of business or elsewhere (Note: Rental Car keys left in a locked drop box does not constitute that the rental agency has assumed control of the Rental Car);  or
2. the end of the chosen rental period;
3. the date on which coverage is terminated in accordance with the "Termination of Coverage" provision set out within this Summary of Coverage.

Flight Delay

Coverage begins at the scheduled departure time shown on Your airline Ticket. Coverage ends upon arrival at Your destination or original point of departure if returning.

Hotel/Motel Burglary

Coverage begins each time You Check In to an eligible room in a Hotel/Motel, and coverage ends each time You Check Out of an eligible room in a Hotel/Motel.

Baggage Delay

Coverage begins when the Baggage is checked in with the Common Carrier by You (includes curbside check-in with facility designated personnel). Coverage ends when the Baggage is checked out from the Common Carrier by You (this includes curbside check-out with facility designated personnel).

### Lost/Stolen Baggage

Coverage begins at the time of Your departure on Your Trip. Coverage ends at the time of Your departure on Your return journey to Your original point of departure. Coverage does not apply to Your return home flight.

### Unexpected Return Home

Coverage begins on the Departure Date after You have departed on Your Trip. Coverage ends at the time of Your return to Your original point of departure.

#### ***(h) How is my premium calculated and when is it payable?***

There is no premium charged to You for this coverage.

#### ***(i) Is there a waiting period in the event of a claim?***

There is no waiting period in the event of a claim.

#### ***(j) Who will receive the benefits paid?***

Benefits will be paid to Your estate if You do not designate a beneficiary.

#### ***(k) May I designate a beneficiary?***

Yes, You may designate a beneficiary with respect to any benefits paid with respect to Your death. You must contact Global Excel Management at 1-819-780-0826 to advise who the beneficiary is and it will be noted on Your file.

### **3. EXCLUSIONS, RESTRICTIONS OR REDUCTION IN COVERAGE**

#### **EXCLUSIONS: CAUTION**

##### **General Exclusions and Limitations**

**The following exclusions apply to all benefits available under this insurance.**

**In addition to any exclusions that apply to a specific benefit outlined within each section, We also do not cover any claim, loss or any expense related in whole or in part, directly or indirectly to:**

1. Any Injury, Death, Accident or Loss occurring while:
  - a. the Insured Person is under the influence of illicit drugs or alcohol (where the concentration of alcohol in the Insured Person's blood exceeds eighty (80) milligrams of alcohol in one hundred (100) millilitres of blood); or
  - b. when the Insured Person is visibly Intoxicated; or
  - c. while the Insured Person or driver is intoxicated due to the voluntary taking of drugs;
2. The commission of or Your direct or indirect attempt to commit a criminal act or Your death occurring while You are committing or attempting to commit a criminal act;

3. Expenses incurred if You travel to a country that The Department of Foreign Affairs and International Trade of the Canadian Government or Health Canada has advised Canadians not to travel to during the time of Your Trip;
4. Your committing or attempting to commit suicide or intentionally self-inflicted Injury (whether sane or insane).
5. War (declared or not), acts of foreign enemies or rebellion;
6. Interest on a payment or reimbursement; or
7. Expenses incurred relating to travel in, to, or through Cuba, because such travel is not serviced and supported by Our United States affiliates.

#### **Additional Exclusions for Specific Benefits**

#### **Additional Exclusions for Common Carrier Accidental Death & Dismemberment**

**In addition to the exclusions set out in the General Exclusions Section above, We do not cover or pay any benefit for any loss, theft or expense related in whole or in part directly or indirectly, to any of the following:**

1. disease, even if the proximate cause of its activation or reactivation is the Accidental bodily Injury; or
2. hang-gliding, parachuting, bungee jumping or skydiving.
3. operating or learning to operate any aircraft, as pilot or crew; or performing employment duties on any aircraft or ship; or performing duties in any regular armed forces service.

#### **Additional Exclusions for the Car Rental Collision/Loss Damage Insurance**

**These exclusions apply to the Car Rental Collision/Loss Damage coverage set out above. The additional exclusions set out in the General Exclusions section of the Policy also apply.**

1. We do not cover any Loss or any expense related in whole or in part, directly or indirectly, to:
  - a. contents of the Rental Car;
  - b. liability other Loss/Damage to the Rental Car;
  - c. expenses assumed or waived by the rental car agency and/or its insurance company; and
  - d. amounts payable under any other insurance.
2. We do not cover any loss or damage arising either directly or indirectly from, caused by, or contributed to by You or any other person driving or operating the Rental Car while You or such other person is:

- a. under the influence of intoxicating substances;
  - b. participating in a speed test or contest;
  - c. carrying passengers for compensation or hire;
  - d. using the Rental Car for commercial delivery, transporting contraband, or illegal trade;
  - e. attempting suicide or self-inflicted Injury, while sane or insane;
  - f. intentionally causing damage, while sane or insane;
  - g. committing or attempting to commit a criminal offence or dishonest or fraudulent acts; or
  - h. driving or operating the Rental Car in violation of the terms of the Rental Car Agreement.
3. We do not cover any Loss/Damage arising either directly or indirectly from, caused by, or contributed to by:
- a. the mechanical failure or breakdown of any part of the Rental Car, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing, insects or vermin;
  - b. any dishonest act, conversion, failure, neglect or abuse of the Rental Car committed by You, Your employees or agents, or any person to whom the Rental Car may be entrusted by You;
  - c. Your failure to preserve or protect the Rental Car; or
  - d. damage caused to the Rental Car by use off of publicly maintained roads.
4. We do not cover any loss or damage to:
- a. automobiles over 20 years old, exotic automobiles including but not limited to Aston Martin, Bentley, Daimler Benz, Excalibur, Ferrari, Jaguar, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, or any similar automobile;
  - b. trucks (including pickups) or any vehicle that can be spontaneously reconfigured into a pickup truck;
  - c. buses, commercial vans, vans that exceed "3/4 ton" rating or vans with seating for more than eight (8) occupants;
  - d. motorcycles, mopeds, motorbikes, recreational vehicles, all-terrain vehicles, campers, trailers or limousines;
  - e. off-road vehicles (Sport Utility Vehicles are covered, provided they are not used as off-road vehicles, are driven on maintained roads and do not have an open cargo bed);
  - f. vehicles towing or propelling trailers or any other object;
  - g. leased vehicles with a buyback guarantee.
5. Ionizing radiation or radioactive Contamination from any nuclear fuel or waste which results from the burning of nuclear fuels, or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
6. This coverage does not provide any form of third party automobile, property damage or personal Injury liability insurance (It is Your responsibility to have adequate third party insurance, either through Your own automobile insurance policy or by accepting the liability portion of the insurance offered through the rental agency).

7. There is no coverage for any Rental Car with an MSRP, in its model year, over \$65,000.
8. There is no coverage for additional rental fees charged by the rental agency for a replacement vehicle if required by You for the remainder of the original rental period.
9. This coverage does not apply when Your rental period is more than 48 consecutive days, or Your rental period is extended for more than 48 days by renewing or taking out a new rental agreement with the same or another rental agency for the same vehicle or other vehicles.
10. This coverage will not pay for cost of any insurance offered by or purchased through the rental car agency, even if such cost is mandatory or included in the price of the Rental Car.

#### **Additional Exclusions for Flight Delay**

**In addition to the exclusions set out in the General Exclusions section above, We do not cover or pay any benefit for any loss or expense related in whole or in part directly or indirectly, to any of the following:**

1. prepaid expenses;
2. any cause if You have knowledge at the time of booking Your Trip of any reason why the Trip may be delayed;
3. a travel visa or passport that is not issued due to a late application or that has been previously refused;
4. a Strike that has been announced;
5. air traffic delays caused by congestion in the skies;
6. failure of any device to correctly read or interpret date /time data;
7. an act or acts of Terrorism;
8. nuclear reaction, nuclear radiation, or radioactive Contamination, any weapon of war employing atomic fission or a radioactive force.

#### **Additional Exclusion for Hotel/Motel Burglary**

**In addition to the exclusions set out in the General Exclusions section above, We do not cover or pay any benefit for any loss or theft of any of the following:**

1. animals;
2. art objects;
3. cellular phones;
4. cash, cheques, securities, credit cards, debit cards and other negotiable instruments;
5. Tickets, documents, keys, coins, bullion and stamps;
6. perishables and consumables including, but not limited to perfume, cosmetics;
7. antiques or collectors' items;
8. fragile items;
9. items obtained illegally; or

10. articles that are insured on a valued basis.

We do not cover or pay any benefit for any Loss resulting from a Mysterious Disappearance.

#### **Additional Exclusions for Baggage Delay**

**In addition to the exclusions set out in the General Exclusions section above, We do not cover or pay any benefit for any loss or expense related in whole or in part directly or indirectly, to any Baggage that is delayed on Your final return flight to Your Home Province.**

#### **Additional Exclusions for Lost/Stolen Baggage**

**A In addition to the exclusions set out in the General Exclusions section above, We do not cover or pay any benefit for any loss, theft or expense related in whole or in part directly or indirectly, to any of the following:**

1. loss or theft of:
  - a. animals;
  - b. bicycles except while checked as Baggage on a Common Carrier, perishable items;
  - c. household items and furniture;
  - d. artificial teeth or limbs;
  - e. hearing aids;
  - f. eyeglasses of any type;
  - g. contact lenses;
  - h. money;
  - i. Tickets;
  - j. securities;
  - k. items related to Your occupation or profession;
    1. antiques or collectors' items;
  - m. fragile items;
  - n. items obtained illegally; or
  - o. articles that are insured on a valued basis;
2. damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, Your imprudence, or Your omission;
3. unaccompanied Baggage or Personal Effects;
4. Baggage or Personal Effects left unattended or in an unlocked vehicle; Baggage or Personal Effects shipped under a freight contract; or
5. any Loss resulting from a Mysterious Disappearance.

## **RESTRICTIONS OR REDUCTION IN COVERAGE**

### **GENERAL CONDITIONS**

**All of the following conditions apply to all coverage under this insurance:**

**No benefits are payable for losses that occur when the insurance is no longer in effect.**

**This coverage will be declared null and void if, for any reason the Cardholder is ineligible for coverage in accordance with any section of the Summary of Coverage;**

**Benefits under the Summary of Coverage are available only if the Cardholder is in Good Standing with a PNC Bank Canada Branch Account .**

**The benefit limits and all other amounts expressed in the Summary of Coverage are expressed in Canadian currency. Where covered losses are billed in foreign currency, the rate of exchange is based on the rate effective on the date when We pay the claim. No sum payable shall bear interest.**

**If You are covered under more than one of Our insurance products, or have similar coverage with another insurance company, the total amount paid to or for You will not exceed Your actual expenses and the maximum to which You are entitled is the largest amount specified for that benefit under any one (1) of Our insurance products.**

**Benefits payable under this insurance will be paid within 60 days of receipt of satisfactory proof of loss.**

**Our general liability under this insurance is limited solely to the payment of eligible benefits, up to the benefit limits specified herein, for any loss or expense.**

**To the extent We pay for a Loss suffered by You, We will take over the rights and remedies You had relating to the Loss. You must help Us preserve Our rights against those responsible for its Loss. This may involve signing any papers and taking any other steps We may reasonably require. If We take over Your rights, You must sign an appropriate subrogation form supplied by Us. As a condition to receiving the applicable benefits listed herein, as they pertain to this subrogation provision, You agree, except as may be limited or prohibited by applicable law, to reimburse Us for any such benefits paid to or on Your behalf, if such benefits are recovered, in any form, from any third party or coverage. We have full rights of subrogation; however, We do not subrogate against Your**



**personal Canadian car insurance policy.**

**In the event of a payment of a claim under this insurance , We have the right to proceed, in Your name, but at Our expense, against third parties who may be responsible for giving rise to a claim under insurance benefits. You will execute and deliver documents as necessary and co-operate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.**

**You shall use diligence and do all things reasonable to avoid or diminish any Loss of or Damage to property protected by this insurance.**

**If You make any claim under this insurance knowing it to be false or fraudulent in any respect, coverage under this insurance shall cease and there shall be no payment of any claim made under this insurance.**

**While covered under this insurance, You must act in a prudent manner at all times, so as to minimize costs to Us.**

**Your insurance benefits will be declared null and void in the case of fraud or attempted fraud by You, or if You conceal or misrepresent any material fact or circumstance concerning this insurance.**

**All benefits are subject, in every respect, to the terms of the Group and Master Policy. The Certificate of Insurance shall govern should the terms of the Summary of Coverage and Group and Master Policy conflict.**

**You must repay to Us amounts paid or authorized for payment on Your behalf if We later determine the amount is not payable under this insurance.**

**Any provision of this insurance, which is in conflict with any federal law or law of the Province of Québec, is hereby amended to conform to the minimum requirements of that law.**

**Additional Conditions for Common Carrier Accidental Death & Dismemberment**

**In addition to the conditions set out in the General Conditions section above, and all of the following conditions must be satisfied before a benefit is payable under this Common Carrier Accidental Death & Dismemberment Coverage.**

**This Common Carrier Accidental Death & Dismemberment benefit, as described in the Benefits for Covered Risks 1 and Benefits for Covered Risk 2, applies only to an Accidental Bodily Injury sustained by You while riding as a passenger (but not as a pilot, operator, or member of the crew) in, on, boarding, or alighting from any passenger plane having a current and valid airworthiness certificate.**

**We will also provide coverage for the following:**

- a. when You are a passenger in a land or water conveyance, that an airline provides at their expense, as a substitute for a passenger plane on which this Policy would have covered You;**
- b. when You are a passenger in a limousine or bus provided by the airline or airport authority;**
- c. when You are at an airport prior to boarding or after deplaning a flight covered by this Policy;**
- d. when You are travelling to or from airports in a scheduled helicopter flight to make a connection with a flight covered by this insurance; or**
- e. when You are a passenger on a covered flight that is forced to land or disappears, and You are exposed to the elements.**

**Additional Conditions for the Car Rental Collision/Loss Damage Insurance**

**In addition to the conditions set out in the General Conditions section above, and all of the following conditions must be satisfied before a benefit is payable under this Car Rental Collision/Loss Damage coverage:**

- 1) You must examine the Rental Car and document in writing, all existing damages before accepting the Rental Car, and submit a copy of that damage record to Us if You have a claim;**
- 2) You must take all reasonable and necessary steps to protect the Rental Car and prevent damage to it. You must report the Loss to the appropriate local authorities and the rental car agency as soon as possible;**
- 3) You must obtain all information about any other party involved in any type of collision, such as name, address, insurance information and driver's license number; and**
- 4) You must provide Us with all required documentation including but not limited to the Rental Car Agreement, police report and damage estimate.**

**In the event of a payment of a claim under this insurance, We have the right to proceed, in Your name, but at Our expense, against third parties who may be responsible for giving rise to a claim under this insurance. You will execute and deliver documents as necessary and cooperate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.**

**The maximum Trip duration under this benefit shall not exceed 48 consecutive days. No coverage will be provided to or for anyone who is not an Insured Person.**

**In the event that You are found to be ineligible for coverage or that a claim is found to be invalid or benefits are reduced in accordance with any insurance**

**provision, We have the right to collect from You any amount which We have paid on Your behalf.**

**Additional Conditions for Flight Delay**

**In addition to the conditions set out in the General Conditions section above, You will be required to submit original, itemized receipts for any expense that You incur as a result of the flight delay before a benefit is payable under this Flight Delay coverage.**

**Additional Conditions for Hotel/Motel Burglary**

**In addition to the conditions set out in the General Conditions section above all of the following conditions must be satisfied before a benefit is payable under this Hotel/Motel coverage:**

- 1) You must use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims;**
- 2) The Hotel/Motel verifies the loss via a Hotel/Motel burglary report;**
- 3) You make a sworn statement to police authorities having jurisdiction within 24 hours of discovering the Hotel Theft and furnish a notarized copy of that statement with Your claim; and**
- 4) There are visible signs of force to a door, window or surrounding walls to Your Hotel/Motel room.**

**Additional Conditions for Baggage Delay**

**In addition to the conditions set out in the General Conditions section above, all of the following conditions must be satisfied before a benefit is payable under this Baggage Delay coverage:**

- 1) verification of the delay by the Common Carrier, and receipts for the emergency purchases must accompany any claim;**
- 2) purchases must be made within 36 hours of Your arrival at Your destination and before returning to Your original point of departure; and**
- 3) the costs of items purchased under this benefit will reduce the maximum amount payable under the Lost/Stolen Luggage benefit, if it is later determined that Your Baggage has been lost, stolen or damaged.**

#### **Additional Conditions for Lost/Stolen Baggage**

**In addition to the conditions set out in the General Conditions section above, all of the following conditions must be satisfied before a benefit is payable under this Loss/Stolen Baggage coverage:**

- 1) benefits are payable only after You have exhausted recovery or reimbursement benefits available from the transportation carrier;**
- 2) We will pay this benefit up to the applicable limit after making proper allowance for wear and tear or depreciation for the loss of, damage to and delay of the Baggage and Personal Effects that You own and that You use during Your Trip. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this benefit, You must obtain written documented evidence from the police immediately or, if the police are unavailable, the Hotel manager, tour guide, or transportation authorities; and**
- 3) You must take all precautions to protect, save or recover the property immediately and advise Us as soon as possible.**

**We reserve the option to repair or replace Your property with another of a similar kind, quality, and value and to ask You to submit damaged items for appraisal.**

**We shall not be liable beyond the Actual Cash Value of the property at the time any loss occurs.**

#### **4. END OF COVERAGE**

**Termination Date:** except as otherwise stated herein, coverage shall terminate on the earliest of:

- a. the date of termination of the Corporate Account, to which the Cardholder belongs;
- b. the date the Cardholder is no longer eligible to participate as an authorized Cardholder;
- c. the date the Corporate Account is defined as ineligible or as not in Good Standing; or
- d. the date this insurance is terminated as provided for in Group and Master Policy.

Furthermore, Your coverage will automatically terminate on the earliest of the following:

- a. the date when the Cardholder, for any reason ceases to fall within the description of Cardholder;
- b. the insurance is terminated as provided for in the Group and Master Policy;
- c. the Bank receives notice that the business and/or owner/individual borrower applicant wishes to cancel the Corporate Account; or
- d. the Corporate Account ceases to be in Good Standing.

**(a) How do I cancel this coverage?**

The Cardholder must advise his/ her employer if the Cardholder no longer wants coverage under this plan.

**(b) Are there any premiums that can be refunded?**

You will not be charged any premium for this insurance and therefore there will not be a reimbursement if the Cardholder decides to cancel the insurance coverage”.

**5. OTHER INFORMATION**

**(a) Who can I call for additional information regarding this insurance?**

You can contact the Distributor of this insurance.

**III. PROOF OF LOSS OR CLAIM**

**(a) Who can make a Claim**

The Cardholder, or authorized representative, must file the claim.

**(b) How do I make a claim and what are my time periods?**

**1) Initial Notice and Claim Form**

If making a claim, You must notify Us as soon as possible in order for Us to facilitate the process. We must receive notice of Your claim **within 30 days** from Your return home in order for Us to provide You with a claim form. To report a claim or to request a claim form, or if You have any questions regarding Your claim please call:

- toll free 1-888-566-8028 if in Canada or the Continental United States; **or**
- collect 1-819-566-8028, if calling from elsewhere in the world.

**Failure to complete the required claim and authorization form in full will delay the processing of and could invalidate Your claim.**

All claim information should be sent to:

**Travel Guard  
c/o Global Excel  
Attn: Claims Department  
73 Queen Street  
Sherbrooke, Qc J1M 0C9**

**Within 15 days** after We have received notice of claim, a claim form will be sent to You. If You do not receive the claim form, You will meet the requirements by sending Us:

- a. a written notice describing the cause of the claim; and

b. a satisfactory proof of loss as outlined in the proof of loss provisions, within the time limit set out for the proof of loss.

## **2) Claim Procedures - Proof of Loss:**

Your completed claim form together with written proof of loss, including receipts and itemized bills for all expenses as well as any original documentation of any refunds or expense allowances received from the Common Carrier or other entity, must be sent to Us **within 90 days** of the date a claim arises.

Failure to give notice of claim or furnish proof of loss within the time prescribed does not invalidate the claim if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed and if the notice or proof is given or furnished as soon as reasonably possible, and **in no event later than one (1) year** from the date of the event for which benefits are being claimed.

In conjunction with the processing of Your claim under this insurance:

1. We may verify Your health card number and other information required to process Your claim, with government and other authorities;
2. Physicians, Hospitals and other medical providers are authorized by You to provide to Us any and all information they have regarding You, while under observation or treatment, including Your medical history, diagnoses and test results; and
3. We may disclose the information available under one (1) and two (2) above and from other sources to such other persons, as may be required for the purposes of providing assistance about or processing Your claim for benefits.

## **3) Conditions Specific to Each Benefit**

As a condition to the payment of benefits under this insurance, We will need certain information from You if You need to file a claim. The documentation, with respect to each coverage listed below, must be provided to Us, which includes, at a minimum and is not limited to, the following:

### a. Common Carrier Accident Death and Dismemberment Coverage

- a certified death certificate;
- medical records pertaining to the Accident; and
- a police report of any Accident reports filed.

### b. Car Rental Collision / Loss Coverage

- a copy of the drivers license of the person who was driving the Rental Car at the time of the Accident;
- a copy of the loss/damage report You completed with the rental agency;
- a copy of the original police report;
- the original format and back pages of the opened and closed-out Rental Car Agreement, including the visual inspection report completed prior to assuming control of the Rental Car and confirmation of Your time booked;

- a copy of the itemized repair estimate, final itemized repair bill and parts invoices;
- a copy of the Cardholder's Corporate Account sales draft or Your statement of Account showing the rental charge; and
- if loss-of-use is charged, a copy of the rental agency's daily utilization log from the date the Rental Car was not available for rental, to the date the Rental Car became available to rent.

c. Flight Delay Coverage

- Original police, Common Carrier or other report that verifies the cause and duration of the delay;
- Original, itemized receipts; and
- A copy of the Cardholder's charge slip, as proof that the Common Carrier was charged and paid for with the Cardholder's Account.

d. Hotel/Motel Burglary Coverage

- a copy of the Cardholder's charge slip, as proof that the Hotel/Motel was charged and paid for with the Cardholder's Account;
- a statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost or, if You have no applicable insurance or other reimbursement, a notarized statement to that effect;
- a copy of the police report;
- a copy of any valid and collectible insurance or other reimbursement available to You;
- a copy of any settlement payment or reimbursement made to You from the Hotel/Motel; and
- any other documentation deemed necessary by Global Excel Management to substantiate the claim.

e. Baggage Delay Coverage

- Proof of delay of Checked Baggage from the Common Carrier;
- Original, itemized receipts of Essential Items; and
- A copy of the Cardholder's charge slip, as proof that the Common Carrier was charged and paid for with the Cardholder's Account.

f. Loss/Stolen Baggage Coverage

- the police report or other report to local authorities;
- an itemization and description of the stolen or damaged items and their estimated value;
- the written report regarding the loss or damage;
- a copy of the receipts, credit card statements, or cancelled cheques for the Personal Effects or Business Items stolen or damaged;
- estimate of repairs, if applicable;
- photo of the damaged item, if applicable;
- declaration page from any other applicable insurance or a notarized statement that You have no other insurance;

- a letter of coverage or denial from the transportation carrier, if applicable;
- copy of the Cardholder's charge slip, as proof that the Common Carrier was charged and paid for with the Cardholder's Account; and
- original receipts or sales slips for all items claimed under Loss/Stolen Baggage proof that You owned the articles.

g. Unexpected Return Home

- A copy of the Immediate Family Member's death certificate.

**Physical Examination:** We have the right to investigate the circumstances of Loss being claimed under this coverage and in the event of death to require an autopsy if not prohibited by law.

**Payment of Claims: To Whom Paid:**

All payments for benefits payable under this plan will be made directly to the Cardholder Account for which coverage under this plan they are eligible, except for payment under the Common Carrier Accidental Death & Dismemberment benefit.

Any Accidental Death benefit payable under this Policy will be paid to You, if living, otherwise to Your estate, unless a beneficiary designation has been filed with Global Excel Management. All other indemnities are payable to the Insured Person suffering the Loss.

**(c) What happens if I submit a claim and I am not eligible for coverage?**

If while processing a claim, it is determined You are not eligible for coverage (please refer to the section titled "*Who is eligible for this insurance?*"), Your coverage will be treated as never having been in force.

**4) Reply**

**(d) When will I be notified about my claim?**

**Within 10 days** of receiving all of the required information to adjudicate Your claim, You will be notified of the benefits payable under this insurance.

Where the claim is approved, and a benefit is payable, except for payment under the Common Carrier Accidental Death & Dismemberment benefit, the Cardholder Account, for which coverage under this Plan they are eligible, will be reimbursed and You will be provided with a notice confirming payment of such benefit **within 20 business days** from date of approval.

When a claim is approved, and a benefit is payable under the for Common Carrier Accident Death & Dismemberment benefits, We will send You such benefit payment and a notice confirming payment of such benefit **within 20 business days** from date of approval.

Where the claim is denied, You will be notified of the reason(s) for denial **within 20 business days** from the date of the denial.



## **5) Appeal of the Insurer's Decision and Recourses**

### ***(e) How can I appeal the Decision?***

Should You wish to dispute the decision with respect to Your claim, You may write to Global Excel Management (GEM) **within 30 days** of the date shown on the original denial letter. You must provide additional information that supports Your claim, such as original receipts that were not originally submitted with Your claim form. The original assessment will be re-reviewed and You will be provided with a written response **within 30 days**. You may also consult the Autorité des marchés financiers or Your own legal advisor.

### **Hotel/Motel Burglary and Lost/Stolen Baggage Coverage**

If there is a disagreement about the amount of such a Loss, either We or You can make a written demand for an appraisal. Should such a demand be made, You and We will each select Our own competent appraiser. After examining the facts, each of the two (2) 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 (2) of the three (3) (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You and such cost is not covered by this insurance. We will pay the appraiser we choose. You will share with Us the cost for the arbitrator and the appraisal process.

## **IV. SIMILAR PRODUCTS**

There are similar products in the marketplace which are available to You. Moreover, You can increase the amount of certain coverage provided under this insurance through the purchase of other insurance products offered by Us or others.

## **V. REFERRAL TO THE AMF**

### ***(a) Who can I call to find out more about the Insurer's or the Distributor's obligations to me?***

For additional information regarding the Insurer's and the Distributor's obligations to You, please contact the AMF at:

Autorité des marchés financiers  
Place de la Cité, Tour Cominar  
2640, boulevard Laurier, 4<sup>e</sup> étage  
Québec (Québec) G1V 5C1

Québec City: 418-525-0337  
Montréal: 514-395-0337  
Toll free: 1-877-525-0337  
Fax: 418-525-9512

Internet address: [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

E-mail address: [renseignements-consommateur@lautorite.qc.ca](mailto:renseignements-consommateur@lautorite.qc.ca)

## **VI. APPENDICES**

**Accident/Accidental** means a sudden, Unexpected, unintended, unforeseeable, external event, occurring during an insured Trip, which independently of any other cause, results in Loss, Injury, or Accidental Death.

**Accidental Bodily Injury** means bodily Injury caused directly and independently of all other causes by external and purely Accidental means. The Accident must occur while this insurance is in force and the loss to which the insurance applies must result within three hundred and sixty-five (365) days of the date of the bodily Injury and must not result from any of the exclusions.

**Accidental Death and Dismemberment (AD&D)** means Accidental Death caused by an Accident which results in death if the Injury, Accident and death occur while You are on a Trip. Accidental dismemberment means loss of:

- Life
- Sight \*\* in both eyes
- Both hands\*
- Both feet\*
- One hand\* and one foot\*
- One hand\*
- One foot\*
- Sight\*\* in one eye
- Speech\*\*\*
- Hearing\*\*\*

\* loss with regard to a hand or a foot means actual severance through or above the wrist or ankle joints;

\*\* loss with regard to the eye means entire loss of sight in that eye(s) that cannot be corrected;

\*\*\*loss with regard to speech or hearing means the loss is complete and irrecoverable.

**Account** means a sub-account of the Corporate Account established by PNC Bank Canada Branch for a Cardholder, which is in Good Standing.

**Actual Cash Value** means the lesser of: (i) the actual purchase price of a similar item; (ii) the actual cash value of the item at the time of loss, which includes deduction for depreciation; or (iii) the cost to repair the item.

**Baggage** means luggage and personal possessions, whether owned, borrowed or rented, and taken by You on the Trip, subject to certain exclusions.

**Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

**Cardholder** means employees who have been authorized by the company to use the Commercial Card for purchases on behalf of the company.

**Check In** means the date and time You register at the Hotel/Motel and acquire Your room key/card.

**Check Out** means the date and time You vacate the Hotel/Motel room and surrender Your room key/card.

**Common Carrier** means any train, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

**Contamination** means the poisoning of people by nuclear and/or chemical and/or biological substances, which causes illness and/or death.

**Corporate Account** means the PNC Bank Canada Branch Commercial Card Account established by PNC Bank Canada Branch for a business, provided it is in Good Standing.

**Coverage Period** means the time insurance is in effect, as indicated in the various sections of this Summary of Coverage.

**Credit Card(s)** means the corporate credit card issued by PNC Bank Canada Branch to the Cardholder.”

**Departure Date** means the date on which You are scheduled to leave Your home residence on a Trip.

**Dependent Child(ren)** means unmarried persons who are the Cardholder’s natural, adopted, step or foster children who are dependent on the Cardholder for support and care and are (i) less than 21 years of age; or (ii) full-time students less than 26 years of age; or (iii) mentally or physically incapable of self support. The Cardholder must be the legal guardian of any foster children.

**Essential Items** means necessary clothing and/or toiletries purchased during the time period in which checked Baggage has been delayed.

**Global Excel Management** means the operations centre located at 73 Queen Street, Sherbooke, QC, J1M 0C9.

**Good Standing** means being in full compliance with all of the provisions of the PNC Commercial Card Program Terms and Conditions as amended from time to time.

**Hotel/Motel** means a commercial establishment that provides lodging and usually meals and other guest services for travellers and other paying guests.

**Hotel Burglary** means the loss of or damage to Your Personal Effects as a result of wrongful entry into Your Hotel/Motel room, for which there are visible signs of force to a door, window or surrounding walls.

**Immediate Family Member** means Your Spouse, natural, step, or adopted children, persons for whom You are the legal guardian, parents, parents-in-law, son-in-law, daughter-in-law, step-parents, sisters, brothers, sisters/brothers-in-law, step-sisters/brothers, grandparents, and grandchildren.

**Injury** means a bodily injury occurring during an insured Trip, resulting directly or indirectly and independently of all other causes, from an Accident. The injury must be verified by a Physician.

**Insured Person** means the persons covered for benefits described in this Summary of Coverage as specifically defined in each of the benefit sections. This can include Your Spouse and/or Dependent Children travelling while travelling with the Cardholder.

**Insurer** means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8.

**Loss/Damage** means the Injury or damage sustained by the Insured as a consequence of one (1) or more of the events against which the Insurer has undertaken to compensate the Insured.

**MSRP** means Manufacturer's Suggested Retail Price.

**Mysterious Disappearance** means when the article of personal property or Business Items in question cannot be located, and the circumstances of its disappearance cannot be explained or do not lend themselves to a reasonable conclusion that a theft occurred.

**Personal Effects** means property normally worn or designed to be carried on or by an Insured Person solely for private purposes and not used for business.

**Rental Car** means a four wheel passenger vehicle, that is designed for use mainly on public roads and which is rented by the Cardholder from a commercial car rental agency for Your use for the benefit of time shown on the Rental Car Agreement and for which the full cost has been charged to the Account.

**Rental Car Agreement** means the entire written contract that Cardholder receive when renting a car from a commercial rental car agency that describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the rental car agreement.

**Return Date** means the date on which the Insured is scheduled to return to the point where the Trip started or to a different specified Return Destination. This date is specified in the travel documents.

**Return Destination** means the place to which the Insured expects to return from his/her Trip.

**Spouse** means the person legally married to the Cardholder, or if there is no such person, the person who resides in the same household as the Cardholder in a conjugal relationship and is publically represented as the spouse of the Cardholder. For the purposes of this insurance, the Cardholder may have only one (1) Spouse.

**Summary of Coverage** means this document, any riders or endorsements to this document all which provide the terms and conditions of Your insurance coverage.

**Terrorism** means the unsanctioned and illegal use of force that causes destruction of property, linsuenjury or death by an individual or group for the express purpose of achieving a political, ethnic or religious goal or result.

**Ticket** means evidence of the full fare paid for travel on a Common Carrier that has been charged in full to the Account.

**Trip** means a scheduled period of time outside of the Insured Person's home residence which may include: (i) travel by a Common Carrier, the fare for which has been completely charged to the Account prior to departure; or (ii) a stay in a Hotel/Motel or similar accommodation, the cost of which has been completely charged to the Account prior to the Departure Date.

**Unexpected** means not anticipated or expected and occurring after the effective date of the coverage.

**We, Us, Our** means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's behalf by Travel Guard Group Canada, Inc. and its affiliates (Travel Guard).

**You, Yourself, Your** means the Cardholder, the Cardholder's Spouse, the Cardholder's Dependent Children, and any employee employed in Canada by the same employer as the Cardholder, who is travelling with the Cardholder.

## **Appendix 3**

### **PRIVACY PRINCIPLES**

We abide by the *Privacy Principles* of the AIG Insurance Company of Canada and want You, our policyholders, insureds and claimants (referred to as “Customers” or “You”), to be aware of how and why We handle personal information. We work hard to respect and maintain Your privacy. However, the very nature of our business is such that the collection, use and disclosure of personal information is fundamental to the products and services We provide.

For the purposes of the *Privacy Principles*, personal information means information that identifies an individual. For example: an individual’s name, birth date, address, age, health and financial information is personal information which we may collect, use and in certain circumstances, where necessary, disclose, in the course of providing insurance services and carrying on business. By applying for or purchasing AIG’s products and services, you are providing your consent to our collection, use, and disclosure of your personal information for insurance purposes and carrying on business, as set out in the *Privacy Principles*.

You may obtain a copy of the *Privacy Principles* on our website at [www.aig.ca](http://www.aig.ca) or request a copy by contacting us at:

The Privacy Officer  
C/o AIG Insurance Company of Canada  
120 Bremner Boulevard, Suite 2200  
Toronto, ON M5J 0A8  
1-800-387-4481

**PERSONAL NOTES**

**Coverage Amount:** \_\_\_\_\_

**Premium:** \_\_\_\_\_

**Other:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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