

**American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida Group Policy: ATBGB0406**

Amended and Restated effective: April 1, 2017

This Certificate of Insurance contains information about your insurance. Please read it carefully and keep it in a safe place. Refer to the definitions section below or to the applicable description of benefits and the paragraph below for the meanings of all capitalized terms.

The coverage outlined in this Certificate of Insurance is effective as of April 1, 2006 (except where otherwise specified under certain benefits), and is provided to all eligible Alberta Rewards BusinessCard Mastercard Cardholders and, where specified, their eligible Spouses and Dependent Children by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida (hereinafter collectively referred to as the "Insurer"), under Group Policy number ATBGB0406 (hereinafter referred to as the "Policy"), issued by the Insurer to Alberta Treasury Branches operating under the name "ATB Financial" (hereinafter referred to as the "Policyholder").

The terms, conditions and provisions of the Policy are summarized in this Certificate, which is incorporated into, and forms part of the Policy. All benefits are subject in every respect to the Policy that alone constitutes the agreement under which benefits will be provided. You or a person making a claim under this Certificate of Insurance may request a copy of the Policy and/or a copy of your application for this insurance (if applicable) by writing to the Insurer at the address shown below.

Claims payment and administrative services under this Policy are arranged by the Insurer.

American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida – Canadian Head Office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9.

**Definitions**

**Accident** means a sudden, unexpected and unforeseeable cause of injury from an external source.

**Accidental Bodily Injury** means bodily injury caused directly by an Accident occurring while the insurance evidenced by this Certificate of Insurance is in force, which results within three hundred and sixty-five (365) days after the date of the Accident, directly in any of the losses to which the insurance applies, and is sudden, unforeseen, unexpected and independent of any disease, bodily infirmity, bodily malfunction or any other cause.

**Account** means an Alberta Rewards BusinessCard Mastercard account, issued to a business and/or owner, which is in Good Standing with the Policyholder.

**Administrator** means the Insurer and/or the service provider(s) arranged by the Insurer to provide claims payment and administrative services under the Policy.

**BusinessCard Mastercard** means an Alberta Gold Rewards BusinessCard Mastercard issued by the Policyholder.

**Cardholder** means any natural person resident in Canada who is the applicant for, and is issued a BusinessCard Mastercard by the Policyholder and whose Account is in Good Standing. Cardholder may be referred to as "You" or "Your."

**Checked Luggage** means suitcases or other containers specifically designated for carrying personal belongings, for which a baggage claim check has been issued to the Insured Person by a Common Carrier.

**Common Carrier** means any land, air or water conveyance which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

**Dependent Child** means Your unmarried natural, adopted or step-children who are dependent on You for maintenance and support and who are either under 21 years of age, or under 25 years of age and in full time attendance at a recognized institution of higher learning. Dependent Child(ren) also includes children 21 years of age or over who are permanently mentally or physically challenged and incapable of self-support.

**Doctor** means a physician who is registered or licensed to practice medicine in the jurisdiction where the medical treatment or service is provided, and who is not related by blood or by marriage to the Insured Person to whom the service is rendered.

**Dollars** and "\$" means Canadian dollars.

**Eligible Expenses** mean charges for any of the following travel arrangements which have been booked or reserved prior to Trip departure:

- i. cost of transportation by a Common Carrier;
- ii. cost of hotel or similar accommodations; and
- iii. cost of a package tour which has been sold as a unit and includes at least two of the following:
  - transportation by a Common Carrier;
  - car rental;
  - hotel or similar accommodation;
  - meals;
  - tickets or passes for sporting events or other entertainment, exhibition or comparable event; or
  - lessons or the services of a guide.

**Emergency Medical Treatment** means treatment necessary for the immediate relief of a Medical Emergency.

**Essential Items** mean the minimum essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable due to the delay of Your Checked Luggage.

**GHIP** means the government health insurance plan of an Insured Person's province or territory of residence in Canada.

**Good Standing** means, with respect to an Account, that You have not advised the Policyholder in writing to close or for which the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

**Hospital** means an institution which is licensed to provide, on an inpatient basis, medical care and treatment of sick and injured persons through medical, diagnostic and major surgical facilities, under the supervision of a staff of Doctors and with 24-hour-a-day service. Hospital does not include any institution or part of an institution which is licensed or used principally as a clinic, a continued care or extended care facility, a convalescent home, a rest home, a nursing home or home for the aged, a health spa or a treatment centre for drug addiction or alcoholism.

**Hospitalization** means a stay of at least forty-eight (48) hours in a Hospital for Emergency Medical Treatment, which cannot be postponed.

**Immediate Family Member** means an Insured Person's Spouse, daughter or son (whether natural, adopted or step-child), grandchild, grandparents, mother, father, step-parent, sister, step-sister, brother, step-brother, parent-in-law, daughter-in-law, son-in-law, sister-in-law or brother-in-law.

**Insured Person** means a Cardholder and, where specified, certain other eligible persons as outlined under the applicable benefit.

**Key Employee** means an employee whose continued presence at the Insured Person's place of business is critical to the ongoing affairs of the Insured Person's business during Your Trip.

**Legal Business Partner** means a person who participates with the Insured Person in the daily management of a shared business and who shares the financial risk of the operation.

**Loss** for the purposes of Common Carrier Accidental Death and Dismemberment and Car Rental Accidental Death and Dismemberment coverage means:

- i. with respect to life, Accidental Bodily Injury causing death;
- ii. with respect to sight, speech or hearing, Accidental Bodily Injury causing entire and irrecoverable loss of sight, speech or hearing;
- iii. with respect to a hand, Accidental Bodily Injury causing actual irreversible severance of the entire four fingers of the same hand, at or above the middle joints; and with respect to a foot, Accidental Bodily Injury causing actual irreversible severance of a foot, at or above the ankle joint.

**Medical Condition** means any illness, injury or symptom, whether diagnosed or not.

**Medical Emergency** means any unforeseen illness or Accidental Bodily Injury which occurs during a Trip and required immediate medical care or treatment from a Doctor. A Medical Emergency ends when the illness or Accidental Bodily Injury has been treated such that the Insured Person's condition has stabilized. Treatment provided, when medical evidence indicates that an Insured Person could delay treatment or return to Canada for such treatment, is not considered a Medical Emergency and is not covered.

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

**Occupying** means in or upon or entering into or alighting from.

**Original Manufacturer's Warranty** means an express written warranty valid in Canada and issued by the original manufacturer of the personal property, excluding any extended warranty offered by the manufacturer or any third party.

**Pre-existing Condition** means any Medical Condition for which symptoms appeared or for which an Insured Person sought the attention of a Doctor, had investigated, diagnosed or treated, had treatment or further investigation recommended, or for which medication was prescribed or altered, in the 180 days prior to:

- a) the date the Trip was booked for Trip Cancellation and Trip Interruption/Delay; and
- b) the Trip departure date for Travel Emergency Medical Insurance.

For Travel Emergency Medical Insurance, a Pre-Existing Condition does not include a Medical Condition which is controlled by the consistent use of medications prescribed by a Doctor, provided that, during the 180-day period, before the Insured Person's departure, there has been no other treatment or investigation recommended and there has been no change in medication. A new medication or increase/decrease in dosage constitutes a change.

**Reasonable and Customary Charges** means charges which do not exceed the general level of charges made by other providers of similar standing in the locality or geographical area where the charges are incurred, when furnishing comparable treatment, services or supplies for a similar Medical Emergency.



**Rescheduling Expenses** means the additional charges associated with Eligible Expenses, including administrative and change fees, which result from rescheduling a Trip, prior to departure, and which have been charged to Your Account.

**Spouse** means Your legal husband or wife, or the person who You live with and have publicly represented as Your Spouse for at least one year.

**Ticket** means evidence of fare paid for travel on a Common Carrier, which has been charged to Your Account.

**Travelling Companion** means a person booked to travel with You and/or Your Spouse on a Trip and who has prepaid accommodations and/or transportation arrangements for the same Trip.

**Trip** means a scheduled period of time during which an Insured Person is away from his or her province or territory of residence.

## Purchase Assurance

For this benefit, Insured Person means the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable to the benefits. Benefits are in effect when You charge the FULL cost of the item(s) to Your Account and/or pay such cost with points redeemed under the ATB Financial My Business Rewards program.

**Benefits:** Purchase Assurance benefits are available automatically, without registration, to protect most new items of property purchased by You with Your BusinessCard Mastercard for ninety (90) days from the date of purchase against damage or theft anywhere in the world, subject to the Policy Limitations and Exclusions below. If such an item is lost, stolen or damaged, it will be repaired or replaced or You will be reimbursed the purchase price at the Administrator's discretion.

**Limitations and Exclusions:** Purchase Assurance benefits are only available to the extent that the item in question is not otherwise protected or insured in whole or in part. Purchase Assurance benefits are not available in respect of the following:

- i. travellers cheques, cash (whether paper or coin), bullion, precious metals, tickets, negotiable instruments or other numismatic property of a similar nature;
- ii. animals or living plants;
- iii. mail order, internet, telephone or any purchase being shipped until delivered and accepted by You in new and undamaged condition;
- iv. golf balls or other sports equipment damaged during the course of normal use;
- v. automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawn mowers, golf carts, lawn tractors or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children), or any of their respective parts or accessories;
- vi. perishables, such as food and liquor, and/or goods consumed in use;
- vii. jewellery;
- viii. used, refurbished or previously owned items, including antiques, collectibles and fine arts;
- ix. cellular telephones, beepers, personal digital assistants (PDA) or any similar electronic device;
- x. computers, software;
- xi. bodily injury, property damage, exemplary damages, consequential damages and legal fees;
- xii. losses caused by or resulting from fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, radioactive contamination, Mysterious Disappearance, or inherent product defects; or
- xiii. services, including delivery and transportation costs of items purchased.

**Limits of Liability:** Benefits hereunder are limited to an item maximum of \$5,000 and a lifetime maximum of \$50,000 per Account.

You will be entitled to receive no more than the original purchase price of the protected item as recorded on the BusinessCard Mastercard sales receipt.

When the protected item is part of a pair or set, You will receive no more than the value of the particular part or parts lost or damaged regardless of any special value that the item may have as part of an aggregate purchase price of such pair or set. The Insurer, at its sole option, may elect to:

- i. repair, rebuild or replace the item lost or damaged (whether wholly or in part); or
- ii. pay You for said item, not exceeding the lesser of the original purchase price, the replacement price or the repair cost thereof and subject to the exclusions, terms and limits of liability as stated in this Certificate of Insurance.

See General Provisions for Purchase Assurance and Extended Warranty Insurance below.

## Extended Warranty

For this benefit, Insured Person means the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable to the benefits. Benefits are in effect when the FULL cost of the item(s) with an Original Manufacturer's Warranty is charged to Your Account and/or paid for with points redeemed under the ATB Financial My Business Rewards program.

**Benefits:** Extended Warranty benefits for eligible items are available automatically, without registration, to provide You with double the period of repair services otherwise provided by the Original Manufacturer's Warranty, to a maximum of one full year on most items purchased new with a BusinessCard Mastercard provided that, in all cases, automatic coverage is limited to the Original Manufacturer's Warranty of five (5) years or less. Most Original Manufacturer's Warranties over five (5) years will be covered if registered with the Administrator within the first year after purchase of the item (Refer to 'Registration').

Extended Warranty benefits apply to any parts and/or labour cost resulting from mechanical breakdown or failure of a covered item, or any other obligation that was specifically covered under the terms of the Original Manufacturer's Warranty.

Extended Warranty benefits are limited to the lesser of the cost to repair or replace or the original purchase price of the item including applicable taxes.

**Limitations and Exclusions:** The Extended Warranty benefit ends automatically upon the date when the original manufacturer ceases to carry on business for any reason whatsoever.

The Extended Warranty benefit does not cover the following items:

- i. automobiles, motorboats, aircraft, motorcycles, motorscooters, snowblowers, riding lawn mowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts or accessories;
- ii. computers, cellular phones, personal digital assistants (PDA) or any similar electronic device;
- iii. services;
- iv. used items or refurbished items; or
- v. bodily injury, property damage, consequential damages, punitive damages, exemplary damages and legal fees.

**Registration:** To register item(s) with an original Manufacturer's Warranty of more than five (5) years for the Extended Warranty benefit, You must send copies of the following items to the Administrator within one (1) year after the item is purchased. Call **1-866-305-0888**.

- i. a copy of the original vendor sales receipt;
- ii. the customer copy of the BusinessCard Mastercard sales receipt;
- iii. the serial number of the item; and
- iv. the Original Manufacturer's Warranty.

## General Provisions for Purchase Assurance and Extended Warranty Insurance

**Gifts:** Eligible items that You give as gifts are covered for Purchase Assurance and Extended Warranty benefits. In the event of a claim, You, not the recipient of the gift, must make the claim for benefits.

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

**Claims Procedures for Purchase Assurance and Extended Warranty:** You must keep original receipts and other documents described herein to file a valid claim.

Immediately after learning of any loss or occurrence, You must notify the Administrator by calling **1-866-305-0888**. The Administrator will send You the applicable claim form(s). Your failure to provide proof of loss within ninety (90) days from the date of loss or damage may result in denial of the related claim.

You must complete and sign the claim form which must contain the time, place, cause and amount of loss, and include the following:

- i. the customer copy of the BusinessCard Mastercard sales receipt and Your Account statement showing the charge;
- ii. the original vendor's sales receipt;
- iii. a copy of the Original Manufacturer's Warranty (for Extended Warranty Claims); and
- iv. a police, fire, insurance claim or loss report or other report of the occurrence of the loss sufficient for determination of eligibility for the benefits hereunder.

Prior to proceeding with any repair services, You must obtain the Administrator's approval in order to ensure the eligibility for payment of Your claim. At the sole discretion of the Insurer, You may be required to send, at your own expense, the damaged item on which a claim is based to the Administrator in order to support Your claim. Payment made in good faith will discharge the Insurer to the extent of this claim.



## Purchase Assurance and Extended Warranty Termination

**of Coverage:** Coverage ends on the earliest of:

- i. the date Your Account is cancelled, closed or ceases to be in Good Standing;
- ii. the date the Cardholder ceases to be eligible for coverage; and
- iii. the date the Policy is terminated.

No coverage will be provided for items purchased after the Policy termination date.

## Car Rental Collision Damage Waiver Insurance

For the purposes of the Car Rental Collision Damage Waiver benefit, Insured Person means a Cardholder and any other person who holds a valid driver's license and is listed on Your rental contract, provided he/she would otherwise qualify under the rental contract and is permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle shall be used. This coverage is in effect when You charge the FULL cost of the car rental to Your Account and/or pay such cost with points redeemed under the ATB Financial My Business Rewards program.

**Eligibility:** You are eligible for BusinessCard Mastercard Car Rental Collision Damage Waiver ("CDW") insurance coverage when You rent most private passenger vehicles on a daily or weekly basis for a period NOT to exceed forty-eight (48) consecutive days, provided that:

- i. You initiate the rental transaction by booking or reserving the car rental with Your BusinessCard Mastercard and by providing Your BusinessCard Mastercard as payment guarantee at the time You take possession of the car, and
- ii. You decline the rental agency's collision damage waiver (CDW) or loss damage waiver (LDW), or similar provision and,
- iii. You rent the car in Your name, and charge the FULL cost of the car rental to Your Account and/or pay such cost with points redeemed under the ATB Financial My Business Rewards program.

'Free Rentals' are also eligible for benefits when received as the result of a promotion conditioned on Your making previous rentals, if each such previous rental met the eligibility requirements of this Certificate of Insurance.

**Benefits:** Subject to the terms and conditions of this Policy, You are provided with protection against the amount for which You are liable to the rental agency up to the actual cash value of the damaged or stolen rental vehicle as well as any valid and documented loss of use, reasonable and customary towing charges and administration charges resulting from damage or theft occurring while the rental vehicle is rented in Your name. Benefits are limited to one vehicle rental during any one period. If during the same period more than one vehicle is rented by the Cardholder, only the first rental will be eligible for these benefits.

In some jurisdictions the law requires the rental agencies to include CDW/LDW in the price of the vehicle rental. In these locations, Car Rental CDW benefits under this Policy will only provide coverage up to the deductible that may apply, provided all the requirements outlined in this Certificate of Insurance have been met and You have waived the rental agency's deductible waiver. No CDW/ LDW premiums charged by the rental agencies will be reimbursed under this Policy. Rental vehicles which are part of pre-paid travel packages are eligible for benefits if the total for Your Trip was charged to Your Account and all other requirements are met.

**This coverage does not provide any form of third party automobile property damage or personal injury liability insurance.**

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

**Know before you go:** While Car Rental CDW benefits provide coverage on a worldwide basis (except where prohibited by law), and the coverage is well received by car rental merchants, there is no guarantee that this coverage will be accepted at every car rental facility. Some rental agencies may resist Your declining their CDW / LDW coverage. They may try to encourage You to take their coverage. If You refuse, they may insist You provide a deposit. Before booking a car, confirm that the rental agency will accept BusinessCard Mastercard Car Rental CDW without requiring a deposit. If they won't, find one that will, and try to get written confirmation. If booking Your trip through a travel agency, let them know You want to take advantage of BusinessCard Mastercard Car Rental CDW benefits and have them confirm the rental agency's willingness to accept this coverage.

You will not be compensated for any payment You may have to make to obtain the rental agency's CDW/ LDW.

Check the rental car carefully for scratches, dents and windshield chips, and point out any damage to the agency representative before You take possession of the car. Have them note the damage on the rental agreement (and take a copy with You), or ask for another vehicle.

If the vehicle sustains damage of any kind, immediately phone the Administrator at one of the numbers provided. Advise the rental agent that You have reported the claim and provide the Administrator's phone number. If loss appears to exceed \$1,000 you must also advise the police and request a police report. Do not sign a blank sales draft to cover the damage and loss of use charges.

**Coverage Period:** Car Rental CDW insurance coverage begins as soon as the Cardholder or other person authorized to operate the rental car under the car rental agreement takes control of the vehicle, and ends at the earliest of:

- i. the time when the rental agency assumes control of the rental car, whether it be at its place of business or elsewhere;
- ii. the date on which the Account ceases to be in Good Standing and/or Your Account privileges are suspended, revoked or otherwise terminated;
- iii. the date the Insured Person ceases to be eligible for coverage; or
- iv. the date the Policy is terminated.

**Types of Vehicles Covered:** The types of rental vehicles covered include cars, sport utility vehicles and mini-vans, provided they are designed for private passenger use with seating for no more than eight (8) including the driver.

**Types of Vehicles Not Covered:** Vehicles belonging to the following categories are NOT covered:

- i. any vehicle with a manufacturer's suggested retail price (MSRP), excluding taxes, over sixty five thousand Dollars (\$65,000) at the time and place of loss;
- ii. vans, other than mini-vans as described above;
- iii. trucks, pick-up trucks or any vehicle that can be reconfigured into a pick-up truck
- iv. off-road vehicles designed and manufactured primarily for off-road use;
- v. motorcycles, mopeds and motorbikes;
- vi. campers and trailers;
- vii. recreational vehicles;
- viii. antique cars (cars which are over twenty (20) years old or have not been manufactured for ten (10) years or more);
- ix. customized vehicles; and
- x. leased vehicles.

**Exclusions and Limitations:** Car Rental CDW benefits do NOT cover any loss caused or contributed to by:

- i. operation of the rental vehicle in violation of the law or any terms of the rental agreement/contract;
- ii. operation of the vehicle by any driver not in possession of a driver's license that is valid in the rental jurisdiction;
- iii. operation of the vehicle by any driver not authorized on the rental agreement at the time the rental is initiated;
- iv. operation of the vehicle on other than regularly maintained roads;
- v. alcohol intoxication and/or the use of narcotic drugs by the driver;
- vi. any dishonest, fraudulent or criminal act committed by You and/or any authorized driver;
- vii. wear and tear, gradual deterioration or mechanical breakdown of the vehicle;
- viii. insects or vermin, inherent vice or damage;
- ix. 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;
- x. seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority;
- xi. transportation of contraband or illegal trade;
- xii. transportation of property or passengers for hire; or
- xiii. nuclear reaction, radiation or radioactive contamination.

Car Rental CDW benefits do NOT include coverage for:

- i. vehicles rented for a period that exceeds 48 consecutive days\*, whether or not under one or more rental agreements;
- ii. a replacement vehicle for which Your personal automobile insurance or the repair shop is covering all or part of the cost of the rental;
- iii. loss or theft of personal belongings in the vehicle;
- iv. third party liability (injury to anyone or anything inside or outside the vehicle);
- v. any amount payable by Your employer or employer's insurance coverage, if the rental car was for business purposes;
- vi. expenses assumed, paid or payable by the rental agency or its insurers; or
- vii. cellular telephones, portable computers and communication devices.

\* If the rental period exceeds 48 days, no coverage will be provided even for the first 48 days of the rental period. Coverage may not be extended for more than 31 days by renewing or taking out a new rental agreement with the same or another vehicle rental agency for the same or another vehicle.

**In the Event of Accident or Theft:** You must report a claim to the Administrator as soon as possible, and in all events certainly within 48 hours of the damage or theft having occurred. Call **1-866-305-0888** from within Canada and the United States or **905-477-0702** collect from elsewhere in the world. Failure to report a claim within 48 hours may result in denial of the claim or reduction of Your benefit.

A customer service representative will take down some preliminary information; answer any questions You may have and arrange to send You a claim form. You will be required to submit a completed claim form and to substantiate Your claim by providing documentation, including the following:

- i. a copy of the driver's license of the person who was driving the car at the time of the accident;
- ii. a copy of the loss/damage report You completed with the rental agency;
- iii. a copy of a police report if the loss results in damage or theft over \$1,000;



- iv. a copy of Your BusinessCard Mastercard sales draft, and Your statement of Account showing the rental charge;
- v. the front and back of the original opened and closed-out car rental agreement;
- vi. a copy of the itemized repair estimate, final itemized repair bill and parts invoices;
- vii. original receipt(s) for any repairs for which You may have paid; and
- viii. if loss of use is charged, a copy of the rental agency's daily utilization log from the date the car was not available for rental, to the date the car became available to rent.

Valid claims submitted with incomplete or insufficient documentation may not be paid.

## Personal Effects

For this benefit, Insured Person means the Cardholder who rented the vehicle.

**Benefits:** This coverage is in effect when You charge the FULL cost of a car rental to Your Account. Personal Effects benefits are provided for loss, theft or damage to personal effects while such personal effects are in transit or in any hotel or other building en route during a Trip with a covered rental car, for the duration of the car rental period.

Coverage is provided for the personal effects of the Cardholder when the Cardholder rents a car, and extends to the personal effects of any Immediate Family Member travelling with You.

**Exclusions and Limitations:** Personal Effects do not include money (whether paper or coin), bullion, tickets, bank notes, securities, documents, memorabilia, collectibles, medals or other numismatic property.

Maximum coverage during the rental period is \$1,000 for each Insured Person, per occurrence. Total benefits for all Insured Persons during each car rental period are limited to \$2,000 per Account. Benefits are not paid if loss results from Mysterious Disappearance.

**How to Claim:** In the event of a claim, contact the Administrator at **1-866-305-0888**.

**Other Insurance:** Personal Effects coverage is in excess of all other applicable valid insurance, indemnity or protection available to the Cardholder in respect of the items subject to the claim. The Insurer will be liable only for the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been claimed under and exhausted and subject to the terms, exclusions and limits of liability set out in this Certificate of Insurance. This coverage will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

## Car Rental Accidental Death & Dismemberment

For this benefit, Insured Person means the Cardholder while Occupying the rental vehicle.

Benefits are in effect when You charge the FULL cost of the car rental to Your Account and/or pay such cost with points redeemed under the ATB Financial My Business Rewards program.

Coverage will be provided on the same terms, conditions, limitations and exclusions applicable to Car Rental Collision Damage Waiver (above) and Common Carrier Accidental Death & Dismemberment benefits (below), except that coverage is provided to the Cardholder who sustains an Accidental Bodily Injury while Occupying the covered rental car.

If an Insured Person sustains an Accidental Bodily Injury while Occupying a rental car the applicable benefit specified for the resulting Loss will be paid.

Schedule of Insurance Loss	Amount of Benefit
	Cardholder*
Loss of Life	\$150,000
Loss of both hands or both feet	\$150,000
Loss of one foot or one hand and the entire site of one eye	\$150,000
Loss of site of both eyes	\$150,000
Loss of one hand and one foot	\$150,000
Loss of speech and hearing	\$150,000
Loss of one hand or one foot	\$75,000
Loss of sight of one eye	\$75,000
Loss of speech	\$75,000
Loss of hearing	\$75,000
Loss of thumb and index finger on the same hand	\$37,500

The maximum benefit payable for Loss resulting from any one Accident is \$225,000 per Account. If more than one described Loss is sustained by an Insured Person, then the total benefit payable from one Accident to such person is limited to the greatest amount payable for any one Loss sustained.

**How to Claim:** In the event of a claim, contact the Administrator at **1-866-305-0888**.

## Common Carrier Accidental Death and Dismemberment

For this benefit, Insured Person means You, Your Spouse and Your Dependent Child(ren) while travelling with You. Benefits are in effect when You charge the FULL cost of Common Carrier travel to Your Account and/or pay such cost with points redeemed under the ATB Financial My Business Rewards program.

**Benefits:** If an Insured Person sustains an Accidental Bodily Injury while Occupying a Common Carrier as a fare paying passenger, the applicable benefit specified for the resulting Loss (in the following Schedule of Insurance) will be paid.

Schedule of Insurance Loss	Amount of Benefit
Loss of Life	\$500,000
Loss of both hands or both feet	\$500,000
Loss of one foot or one hand and the entire site of one eye	\$500,000
Loss of site of both eyes	\$500,000
Loss of one hand and one foot	\$500,000
Loss of speech and hearing	\$500,000
Loss of one hand or one foot	\$250,000
Loss of sight of one eye	\$250,000
Loss of speech	\$250,000
Loss of hearing	\$250,000
Loss of thumb and index finger on the same hand	\$125,000

The maximum benefit payable for Loss resulting from any one Accident is \$750,000 per Account. If more than one described Loss is sustained by an Insured Person, then the total benefit payable from one Accident to such person is limited to the greatest amount payable for any one Loss sustained.

For benefits to be payable, the Loss must occur within 365 days of the Accidental Bodily Injury that caused the Loss. Coverage is in force when an Insured Person is Occupying a Common Carrier to:

- i. travel directly to the point-of-departure terminal for the Trip shown on the Ticket;
- ii. make the Trip shown on the Ticket; and
- iii. travel directly from the point-of-arrival terminal for the Trip shown on the Ticket to the next destination.

**Beneficiary:** Unless otherwise specified by You, any amount due under the Policy for Loss of Life:

- i. at Your death will be paid to Your Spouse if living, otherwise equally to Your living Children if any, otherwise equally to Your then living parents or parent, otherwise to Your estate;
- ii. at the death of any other Insured Person, will be paid to You if then living, otherwise as though it were a sum payable under (i) above.

All other benefits will be paid to You. The beneficiaries herein designated may be changed in accordance with the Change of Beneficiary provision.

**Exclusions and Limitations:** Common Carrier Accidental Death and Dismemberment Benefits under the Policy are not payable for a Loss caused by or resulting from:

- i. intentionally self-inflicted injuries;
- ii. suicide or attempted suicide;
- iii. illness or disease;
- iv. pregnancy or complications of pregnancy, including resulting childbirth or abortion;
- v. bacterial infection except bacterial infection of an accidental Bodily Injury, or if death results from accidental ingestion of a substance contaminated by bacteria;
- vi. any act of war, declared or not, or civil disorders;
- vii. an Accident occurring while operating or learning to operate, or serving as a member of the crew of any aircraft;
- viii. the commission or attempted commission of a criminal offence; or
- ix. an Accident occurring while Occupying a water conveyance, unless the conveyance itself is involved in an accident which gives rise to the Loss to the Insured Person.

**How to Claim:** In the event of a claim, contact the Administrator at **1-866-305-0888**.



## Trip Cancellation and Trip Interruption/Delay Insurance

(For Trips booked on or after February 1, 2016)

For these benefits, Insured Person means You and Your Spouse, and Your Dependent Child(ren) and one Travelling Companion while travelling with You. Benefits are in effect when You charge the FULL cost of Eligible Expenses for the Trip to Your Account and/or pay such cost with points redeemed under the ATB Financial My Business Rewards program.

**Trip Cancellation Benefits:** The Insurer will reimburse You for any Eligible Expenses which are not refundable or reimbursable in any manner if, prior to Your scheduled departure, an Insured Person is required to cancel a Trip due to one of the following Covered Causes for Cancellation. The amount payable is subject to a maximum limit of \$1,000 per Insured Person and \$5,000 per Trip for all Insured Persons on the same Trip, and will be limited to the cancellation penalties in effect on the date the Covered Cause for Cancellation arises. **It is therefore important that You cancel Your travel arrangements with Your travel supplier as soon as a Covered Cause for Cancellation arises. You must also advise the Administrator immediately.**

However, if prior to Your scheduled departure, an Insured Person chooses to reschedule a Trip due to one of the following Covered Causes for Cancellation, You will be reimbursed for any Rescheduling Expenses which are not refundable or reimbursable in any manner. The amount payable is the lesser of the Rescheduling Expenses and the amount that would have been paid under this Certificate if the Trip had been cancelled outright. Your rescheduled trip will be considered a new Trip under this Certificate and the Pre-existing Condition period will be measured from the date the new Trip was booked.

**Covered Causes for Cancellation (first occurring after Your Trip was booked) mean the following:**

### Medical Covered Causes for Cancellation

- i. death of an Insured Person;
- ii. death of an Insured Person's Immediate Family Member occurring after the Trip is booked and within 31 days prior to the scheduled Trip departure date;
- iii. accidental bodily injury or sudden and unexpected sickness of an Insured Person, which did not result from a Pre-Existing Condition and which prevents the Insured Person from starting the Trip. A Doctor must substantiate in writing that prior to the scheduled Trip departure date, he or she advised the Insured Person to cancel the Trip or that the sickness or accidental bodily injury made it impossible for the Insured Person to start the Trip;
- iv. accidental bodily injury or a sudden and unexpected sickness requiring Hospitalization of an Insured Person's Immediate Family Member during the Trip;
- v. Hospitalization of an Insured Person's Immediate Family Member occurring after the Trip was booked and within 31 days prior to the Trip departure date;
- vi. Hospitalization or the death of an Insured Person's Legal Business Partner or Key Employee occurring after the Trip was booked; and
- vii. Hospitalization or the death of an Insured Person's host at destination occurring after the Trip was booked.

### Non-Medical Covered Causes for Cancellation

- i. an enforceable call of an Insured Person to jury duty or sudden and unexpected subpoena of an Insured Person to act as a witness in a court of law requiring the Insured Person's presence in court during the Trip;
- ii. a written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian government after booking Your Trip, advising Canadians not to travel to a country, region or city originally ticketed for the Trip for a period that includes an Insured Person's Trip;
- iii. an employment transfer of the Insured Person by the employer with whom the Insured Person was employed on the date the Insured Person booked his or her Trip, which transfer requires the relocation of the Insured Person's principal residence within 30 days before the Insured Person's scheduled Trip departure date;
- iv. a delay causing an Insured Person to miss a connection for a Common Carrier or resulting in the interruption of an Insured Person's travel arrangements, including the following:
  - delay of an Insured Person's Common Carrier resulting from the mechanical failure of that carrier;
  - a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report);
  - weather conditions; or
  - unexpected or unforeseen earthquake or volcanic eruption.The outright cancellation of a Common Carrier travel is not considered a delay. The benefit under this Covered Cause for Cancellation is the Insured Person's one-way economy fare via the most cost-effective route to the Insured Person's next destination;
- v. a natural disaster that renders an Insured Person's principal residence uninhabitable;
- vi. an Insured Person's quarantine or hijacking; and
- vii. a call to service of an Insured Person by government with respect to reservists military, police or fire personnel.

As soon as a Covered Cause for Cancellation occurs, the Insured Person must cancel the Trip and You must notify the Administrator at **1-866-305-0888** from within Canada and the United States, or **905-477-0702** locally or collect from other countries within 48 hours of the time the Covered Cause for Cancellation arose.

**Trip Interruption/Delay Benefits:** You will be reimbursed for:

- i. the lesser of the additional charges paid by You for a change in ticketing or the cost of a one-way economy fare to return to point of departure, plus
- ii. the amount of the unused portion of any Eligible Expenses which are not refundable or reimbursable, excluding the cost of pre-paid, unused return transportation if, as a result of one of the following Covered Causes for Interruption/Delay occurring during the Trip, an Insured Person is prevented from continuing the Trip.

The amount payable is subject to a maximum limit of \$1,000 per Insured Person and \$5,000 per Trip for all Insured Persons on the same Trip. You must immediately advise the Administrator when a cause for interruption arises.

**Covered Causes for Interruption/Delay mean the following:**

### Medical Covered Causes for Interruption/Delay:

- i. death of an Insured Person, or an Insured Person's Immediate Family Member during the Trip;
- ii. accidental bodily injury or sudden and unexpected sickness of an Insured Person, which did not result from a Pre-Existing Condition and which, in the sole opinion of the Administrator, based on medical advice provided by the attending Doctor, requires immediate medical attention and prevents the Insured Person from returning from the Trip on the scheduled return date;
- iii. accidental bodily injury or a sudden and unexpected sickness requiring Hospitalization of an Insured Person's Immediate Family Member during the Trip, which was not known to the Insured Person prior to the Trip departure date;
- iv. Hospitalization or the death of an Insured Person's Legal Business Partner or Key Employee;
- v. Hospitalization or the death of an Insured Person's host at destination.

### Non-Medical Covered Causes for Interruption/Delay:

- i. written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian government during the Trip, advising Canadians not to travel to a country, region or city originally ticketed for the Trip for a period that includes an Insured Person's Trip;
- ii. a delay causing an Insured Person to miss a connection for a Common Carrier or resulting in the interruption of an Insured Person's travel arrangements including the following:
  - a delay of an Insured Person's Common Carrier, resulting from the mechanical failure of that carrier;
  - a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report).
  - weather conditions; or
  - unexpected or unforeseen earthquake or volcanic eruption.The outright cancellation of a flight is not considered as a delay. The benefit under this Cause for Interruption/Delay is the Insured Person's one-way economy fare via the most cost-effective route to the Insured Person's next destination;
- iii. a natural disaster that renders an Insured Person's principal residence uninhabitable;
- iv. An Insured Person's quarantine or hijacking; and
- v. a call to service of an Insured Person by Government with respect to reservists, military, police or fire personnel.

As soon as a Cause for Interruption/Delay occurs, You must notify the Administrator at **1-866-305-0888** from within Canada and the U.S.A., or **905-477-0702** locally, or collect from other countries. The Administrator will assist You in making the necessary arrangements to return.

**Limitations and Exclusions:** Only one Travelling Companion is covered on each Trip. No benefits are payable in respect of any Trip Cancellation or Trip Interruption/Delay resulting directly or indirectly from:

- i. cancellation of a Trip for any reason other than a Covered Cause for Cancellation, as described herein;
- ii. interruption of a Trip for any reason other than a Covered Cause for Interruption/Delay, as described herein;
- iii. an Insured Person's Pre-Existing Condition;
- iv. pregnancy, childbirth and/or related complications occurring within 9 weeks of the expected delivery date;
- v. intentionally self-inflicted injury, suicide or attempted suicide;
- vi. illness or accidental injury sustained while under the influence of drugs, medication, alcohol or other intoxicants;
- vii. participation in a criminal offence;
- viii. acts of terrorism, insurrection or war, whether declared or undeclared;
- ix. voluntary participation in a riot or civil commotion;
- x. mental or emotional disorder; or
- xi. participation in professional sports, speed contests, dangerous sports or events.

**Please note:** The Policy will only cover any excess cost over and above the travel rewards provided by any reward or frequent flyer plan. This plan does not cover the value of the loss of any rewards or frequent flyer plan points, except ATB Financial My Business Rewards Points.



**How to Claim:** For Trip Cancellation and Trip Interruption/Delay benefits, You must call the Administrator at **1-866-305-0888** to obtain a claim form.

You will be required to submit a completed claim form and provide documentation to substantiate Your claim, including the following:

- Original tickets (including any unused coupons), original vouchers, original itinerary, invoices, and receipts.
- Your Business Mastercard voucher and statement of account and any other documentation necessary to confirm that the costs of Eligible Expenses were charged to Your Account.
- Proof satisfactory to the Administrator that the Trip Cancellation or Trip Interruption/Delay resulted from a Covered Cause for Cancellation or a Covered Cause for Interruption/Delay, as described herein.
- Name, address and phone number of the Insured Person's employer, if applicable.
- Name, address and policy numbers for all other insurance coverage You and/or the Insured Person may have, including health insurance and credit card coverage (whether group or individual).
- Signed authorization to obtain any further information the Administrator may require.

Claims submitted with incomplete or insufficient documentation may not be paid

## Flight Delay Insurance

(For Tickets purchased on or after April 1, 2017)

For this benefit, Insured Person means You, Your Spouse and Your Dependent Child(ren) while travelling with You. Benefits are in effect when You charge the FULL cost of Ticket(s) to Your Account and/or pay such cost with points redeemed under the ATB Financial My Business Rewards program.

**Benefits:** The Insurer will reimburse You for all Insured Persons travelling on the same Trip if the confirmed scheduled flight departure from any airport is delayed by 4 hours or more, for necessary and reasonable expenses incurred with respect to hotel accommodations, restaurant meals, refreshments, Essential Items and sundry items (such as a magazine, paperback book and other such small items) within 48 hours of the delay or denied boarding, to a maximum of \$250 per day, and a maximum of \$500 total (2 days) per Trip, provided that:

- i. no alternative transportation is made available to the Insured Person within 4 hours of the original scheduled departure time of the original flight;
- ii. delay of the flight was the result of strike by airline personnel, quarantine, civil commotion, hijack, natural disaster, inclement weather, mechanical breakdown or denied boarding due to overbooking; and
- iii. You provide the required proof of loss to the Insurer, including plane Ticket(s), or the sales receipt for the Ticket(s), a written statement from the airline confirming and detailing the delay and itemized original receipts with respect to the necessary and reasonable expenses incurred for hotel accommodations, restaurant meals, refreshments, Essential Items and sundry items.

**Limitations and Exclusions:** Benefits are not payable for the delay of any flight caused by or resulting from:

- i. criminal or fraudulent acts of the Insured Person;
- ii. war, whether declared or undeclared, civil war, insurrection, rebellion or revolution; or
- iii. any warlike act by any government or military force.

**How to Claim:** In the event of a claim, contact the Administrator at **1-866-305-0888**.

**Other Insurance:** This coverage is in excess of all other applicable valid insurance, indemnity, reimbursement or protection available to You in respect of the claim. The Insurer will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, reimbursement or protection and for the amount of any applicable deductible, only if all such other coverage has been claimed under and exhausted and subject to the terms, exclusions and limits of liability set out in this Certificate of Insurance. This coverage will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

## Delayed Luggage Insurance

(For Tickets purchased on or after February 1, 2016)

For this benefit, Insured Person means You, Your Spouse and Your Dependent Child(ren) while travelling with You. Benefits are in effect when You charge the FULL cost of Ticket(s) to Your Account and/or pay such cost with points redeemed under the ATB Financial My Business Rewards program.

**Benefits:** The Insurer will reimburse You if any Insured Person's accompanying Checked Luggage is not delivered within 4 hours of their arrival at the scheduled flight destination point, for immediate necessary and reasonable expenses incurred, with respect to emergency purchases of essential clothing and personal hygiene items to a maximum of \$250 per day and a maximum of \$500 total (2 days) per Trip provided that:

- i. such luggage was in the custody of a of a Common Carrier or Common Carrier personnel; and
- ii. such luggage was not delayed on the last leg of the return portion of the Trip.
- iii. Limitations and Exclusions: Delayed Luggage Insurance does not cover, provide service or pay claims resulting from:
- iv. expenses incurred after Checked Luggage is returned to the Insured Person;
- v. expenses incurred when Checked Luggage is delayed on the Insured Person's return to his or her province or territory of residence;
- vi. loss of items due to radiation, confiscation or quarantine by any customs or government authority, war (declared or undeclared) risks, or contraband or illegal transportation or trade; or
- vii. a delay caused by or resulting from an Insured Person's criminal act(s).

**How to Claim:** In the event of a claim, contact the Administrator at **1-866-305-0888**.

**Other Insurance:** This coverage is in excess of all other applicable valid insurance, indemnity, reimbursement or protection available to the Insured Person in respect of the claim. The Insurer will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, reimbursement or protection and for the amount of any applicable deductible, only if all such other coverage has been claimed under and exhausted and subject to the terms, exclusions and limits of liability set out in this Certificate of Insurance. This coverage will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

## Hotel/Motel Burglary Insurance

(For Trips booked on or after February 1, 2016)

For this benefit, Insured Person means You, Your Spouse and any Immediate Family Member travelling with You. Benefits are in effect when You either: (i) charge the FULL cost of the Hotel/Motel room Your Account, (ii) pay such cost with points redeemed under the ATB Financial My Business Rewards program, (iii) or pay such cost by any combination of a charge to your Account and redemption of points.

**Benefits:** The Hotel/Motel Burglary coverage protects the Insured Person, for the period of time between Check In and Check Out, from theft of most items of personal property from a Hotel/Motel room where there is evidence of forceful entry, ONLY within the territorial limits of Canada and the United States. Coverage is up to a maximum of \$1,000 per occurrence.

**Exclusions:** Hotel/Motel Burglary does not cover:

- i. cash;
- ii. travelers' cheques;
- iii. securities;
- iv. credit cards or any other negotiable instrument;
- v. tickets; and
- vi. documents.

**How to Claim:** In the event of a claim, contact the Administrator at **1-866-305-0888**.

**Other Insurance:** This coverage is in excess of all other applicable valid insurance, indemnity, reimbursement or protection available to the Insured Person in respect of the claim. The Insurer will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, reimbursement or protection and for the amount of any applicable deductible, only if all such other coverage has been claimed under and exhausted and subject to the terms, exclusions and limits of liability set out in this Certificate of Insurance. This coverage will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

## Travel Emergency Medical Insurance

(For Trips with a scheduled departure date of February 1, 2016, or after)

Coverage is provided for the first 8 consecutive days of a Trip for Insured Persons under 65 years of age on the date of departure.

For this benefit, Insured Person means You, Your Spouse and Your Dependent Child(ren) while travelling with You and/or Your Spouse on a Trip. To be eligible for Travel Emergency Medical coverage, All Insured Persons must be residents of Canada, under 65 years of age on the departure date of a Trip, and insured by their provincial or territorial GHIP.



**Coverage Period:** Only the first 8 consecutive days of a Trip, as determined by the originally scheduled departure and return dates, will be covered. **There is no coverage for that portion of a Trip which extends beyond the first 8 consecutive days.** In the event of a claim, proof of scheduled Trip duration will be required.

Coverage begins at 12:01 a.m. on the date the Insured Person leaves his or her province or territory of residence in Canada on a Trip. Coverage will terminate on the earliest of the following:

- i. the date the Insured Person returns to his or her province or territory of residence in Canada;
- ii. the date the Account is cancelled, closed or is no longer in Good Standing;
- iii. the date the Insured Person has been absent for more than 8 consecutive days (including the day of departure and day of return) from his or her province or territory of residence in Canada;
- iv. the date the Insured Person ceases to be eligible for coverage (for Dependent Children, see the Definitions section for age limits); or
- v. the date the Policy terminates.

No benefits will be paid under the Policy for losses incurred after coverage has terminated, unless otherwise specified or agreed.

**Automatic Extension of Coverage:** Coverage will be automatically extended beyond the 8-day limit for up to 3 days following the end of a Medical Emergency.

In addition, Travel Emergency Medical Insurance coverage will also be automatically extended beyond the 8-day limit for up to 3 days if an Insured Person's return to his or her province or territory of residence in Canada is delayed solely as the result of:

- i. the delayed departure of a Common Carrier on which he or she is booked; or
- ii. a delayed return as a result of an accident or the mechanical breakdown of an Insured Person's personal vehicle.

**Benefits:** In the event of a Medical Emergency, the Reasonable and Customary Charges for Emergency Medical Treatment will be paid by the Insurer, less any amount payable by or reimbursable under a GHIP, any group or individual health plans or insurance policies.

Benefits are limited to \$1,000,000 for each Insured Person, subject to the Limitations and Exclusions. The following expenses are eligible for reimbursement:

- i. **Hospital Accommodation, Medical Expenses and Doctor Charges** for Emergency Medical Treatment.
- ii. **Private Duty Nursing** when prescribed by a Doctor.
- iii. **Diagnostic Services** including laboratory tests and x-rays when prescribed by a Doctor. NOTE: Magnetic resonance imaging (MRI), computerized axial tomography (CAT scans), sonograms and ultrasound must be authorized in advance by the Administrator.
- iv. **Ambulance Service** to the nearest Hospital equipped to provide the required Emergency Medical Treatment.
- v. **Emergency Air Transport** to the nearest Hospital, or repatriation to a Hospital in the Insured Person's province or territory of residence in Canada (when approved and arranged by the Administrator) in the event the Insured Person's condition precludes the use of other means of transportation.
- vi. **Prescription Drug Reimbursement** excluding any drugs or medications which are commonly available without prescription, or which are not legally registered and approved in Canada or the United States.
- vii. **Accidental Dental Care** to a maximum of \$2,000 for treatment of natural or permanently installed teeth, necessitated by an accidental blow to the mouth.
- viii. **Medical Appliances** including slings, braces, splints, and local rental of crutches, walkers and wheelchairs.
- ix. **Return Airfare** to cover any additional cost incurred for a one-way economy fare (less any refunds due on original tickets) and, if required, the charge for transportation of a stretcher and attending medical personnel to return the Insured Person to his or her province or territory of residence in Canada if further medical treatment is warranted and when approved and arranged by the Administrator.
- x. **Transportation to Bedside** from Canada for one of: the Insured Person's Spouse, parent, child, brother or sister when the Insured Person is hospitalized and expected to remain so for 3 days or more. This benefit must be pre-approved by the Administrator. This benefit includes one round-trip economy airfare, food and accommodation expenses of \$100 per day to a maximum of \$1,500. This Travel Emergency Medical insurance will be extended, at no charge, for the person required at bedside for the duration of the Medical Emergency.
- xi. **Vehicle Return** cost to a maximum of \$1,000 to return an Insured Person's car to his or her province or territory of residence in Canada, or in the case of a rented vehicle, to the nearest appropriate rental location, when the Insured Person is unable to return the vehicle as a result of a Medical Emergency.
- xii. **Car Accident Assistance** when an Insured Person's vehicle is disabled as a result of an accident during the Trip. A maximum of \$200 per day will be paid toward the cost of accommodation, food, car rental, or commercial transportation for the time the vehicle is inoperable for a maximum of 3 days immediately following the date of the accident.

xiii. **Return of Deceased** when death results from a Medical Emergency, to a maximum of \$5,000 for the cost of preparation (including cremation) and transport of the Insured Person (excluding the cost of a burial coffin or urn) to his or her province or territory of residence in Canada.

**Limitations:** Failure to notify the Administrator immediately following a Medical Emergency, or as soon as possible under the circumstances, will limit the benefits payable under this Certificate of Insurance as follows:

- i. No benefits will be payable for surgery or invasive procedures (such as cardiac catheterization) without prior approval by the Administrator, except in extreme circumstances where a request for prior approval would delay surgery needed in a life-threatening medical crisis.
- ii. Non-surgical eligible expenses for which benefits would otherwise have been provided will be limited to 80% of the total, to a maximum of \$30,000.

In consultation with the attending Doctor, the Administrator reserves the right to transfer the Insured Person to an appropriate network facility or to his or her province or territory of residence in Canada for Emergency Medical Treatment. Refusal to comply will absolve the Insurer of any liability for expenses incurred after the proposed transfer date.

Once a Medical Emergency ends, no further benefits are payable for that Medical Emergency or for any recurrence of the condition which caused the Medical Emergency.

**Exclusions:** There is no coverage under this Policy for any Insured Person who, on the departure date of a Trip, is 65 years of age or older.

Further, no benefits are payable for any expenses incurred directly or indirectly as a result of:

- a) any Pre-existing Condition as defined;
- b) any Medical Emergency or Emergency Medical Treatment that occurs other than during a Trip;
- c) any elective or non-emergency surgery, treatment or medication, including ongoing care of a chronic condition;
- d) any Medical Emergency that occurs during a Trip where the primary purpose was to work outside of Canada;
- e) pregnancy, childbirth and/or related complications occurring within 9 weeks of the expected delivery date;
- f) neo-natal care;
- g) participation in a criminal offence;
- h) intentionally self-inflicted injuries, suicide or attempted suicide;
- i) illness or accidental injury sustained while under the influence of drugs, medication, alcohol or other intoxicants;
- j) acts of terrorism, insurrection or war, whether declared or undeclared;
- k) voluntary participation in a riot or civil commotion;
- l) mental or emotional disorders;
- m) treatments that are not prescribed by a Doctor; or
- n) participation in professional sports, speed contests, dangerous sports or events including recreational scuba diving (unless the Insured Person holds a basic scuba designation from a certified school or licensing body).

**Medical Emergency Procedures: When a Medical Emergency occurs, You must contact the Administrator without delay.**

24-hour assistance is available by calling **1-866-305-0888** from within Canada and the United States, or **905-477-0702** locally or collect from other countries. If calling from somewhere in the world where a collect call is not possible, call direct and You will be reimbursed.

The Administrator will confirm coverage, provide directions to the network facility or the nearest appropriate medical facility, provide the necessary authorization of payment of eligible expenses and manage the Medical Emergency.

The Administrator will make every effort to pay or authorize payment of eligible expenses to Hospitals, Doctors, and other medical providers directly. If direct payment or payment authorization is not possible, an Insured Person may be required to make payments. In that event, the Insured Person will be reimbursed for eligible expenses on submission of a valid claim.

**Note:** Benefits may be excluded or reduced where the Administrator has not been contacted in advance of treatment, as noted above.

**How to Claim:**

**If the Administrator is notified in advance of medical treatment**

and the Administrator authorizes Hospital or other medical payments on an Insured Person's behalf, the Insured Person must sign an authorization form allowing the Administrator to recover payments from GHIP, other health plans or insurers and return it to the Administrator within 30 days. If an advance has been made for ineligible expenses, You will be required to reimburse the Administrator.

**If the Administrator is not notified in advance of medical treatment**

and eligible expenses are incurred for which payment has not been pre-authorized by the Administrator, they should be submitted to the Administrator with original receipts and payment statements. Benefits may be excluded or reduced where the Administrator has not been contacted in advance of treatment (see the Limitations section).



You will be required to submit a completed claim form and provide documentation to substantiate the claim, including the following:

- i. the cause and nature of the Medical Condition requiring treatment;
- ii. original, itemized medical invoices;
- iii. original prescription receipts;
- iv. Insured Person's date of birth (proof of age may be required);
- v. a photocopy of the Insured Person's GHIP (Health) card;
- vi. name, address and phone number of the Insured Person's employer, if applicable;
- vii. proof of the Insured Person's departure and/or return date (i.e. copy of tickets, receipts, prepaid accommodation invoice and gas receipts);
- viii. name, address and policy numbers for all other insurance coverage You and other Insured Persons may have, including group and individual insurance, credit card coverage and any other reimbursement plans; and
- ix. signed authorization to obtain any further required information.

Claims submitted with incomplete or insufficient documentation may not be paid.

## General Provisions and Statutory Conditions

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

**Notice and Proof of Claim:** Immediately after learning of a loss, or an occurrence which may lead to a loss under any of these insurance benefits, notify the Administrator. You will then be sent a claim form.

Written notice of claim (on a claim form or other written notification) must be given to the Administrator within forty-five (45) days after the occurrence or commencement of any loss covered by the Policy or as soon thereafter as is reasonably possible, but in all events must be provided no later than ninety (90) days from the date of loss. Written notice given by or on behalf of the claimant or the beneficiary to the Administrator with information sufficient to identify You, shall be deemed notice of claim.

The completed claim forms together with written proof of loss must be delivered as soon as reasonably possible, but in all events within one (1) year from the date on which the loss occurred.

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

**Proof of Loss:** The appropriate claim forms, together with written proof of loss, must be delivered as soon as reasonably possible, but in all events within one (1) year from the date that the loss occurred.

**Examination and Autopsy:** The Insurer at its own expense shall have the right and opportunity to examine the person of any Insured Person whose injury is the basis of a claim hereunder when and so often as it may be reasonably required during pendency of a claim hereunder, and also the right and opportunity to make an autopsy in case of death, where it is not forbidden by law.

**Payment of Claims:** Benefits payable under the Policy will be paid upon receipt of full written proof, as determined by the Insurer.

The benefit for Loss of Life will be payable in accordance with the beneficiary provisions under the Common Carrier Accidental Death and Dismemberment benefits provisions of the Certificate. Any other accrued benefits unpaid at the Insured Person's death may, at the option of the Insurer, be paid either to such beneficiary or to the Cardholder in whose name the Account is maintained. All other benefits will be payable to the Cardholder.

If any benefit of this Certificate of Insurance shall be payable to the estate of the Insured Person or to an Insured Person or beneficiary who is a minor or otherwise not competent to give a valid release, the Insurer may pay such benefit, to any relative by blood or by marriage of the Insured Person or beneficiary who is deemed by the Administrator to be equitably entitled thereto. Any payment made by the Insurer in good faith pursuant to this provision shall fully discharge the Insurer to the extent of such payment.

**Termination of Insurance:** Coverage for Insured Persons ends on the earliest of:

- i. the date Your Account is cancelled, closed or ceases to be in Good Standing;
- ii. the date the Insured Person ceases to be eligible for coverage; and
- iii. the date the Policy terminates.

No losses incurred after the Policy termination date will be paid.

**Change of Beneficiary:** The right to change beneficiary is reserved to the Cardholder and subject to any provision or rule of law governing the right to change the beneficiary. The consent of the beneficiary or beneficiaries will not be required. The Cardholder may change a beneficiary by filing a written beneficiary change with the Insurer but such change shall not be operative until recorded by the Insurer and will relate back to and take effect as of the date the request was signed, but without prejudice to the Insurer on account of any payment made before receipt of such beneficiary change. To change Your beneficiary designation, call the Administrator at **1-866-305-0888**.

**Subrogation:** Following payment of an Insured Person's claim for loss or damage, the Insurer shall be subrogated to the extent of the amount of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the name of the Insured Person. The Insured Person shall give the Insurer all such assistance as is reasonably required 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 Insured Person.

**Due Diligence:** The Insured Person shall use diligence and do all things reasonable to avoid or diminish any loss or damage under the Policy.

**Legal Action:** Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act, Limitations Act* or other applicable legislation in Your province or territory.

**False Claim:** If You make a claim knowing it to be false or fraudulent in any respect, You shall no longer be entitled to this insurance, nor to the payment of any claim under the Policy.

### END OF CERTIFICATE OF INSURANCE



## STATEMENT OF SERVICES

### Travel Assistance Services

Travel Assistance Services are services only, not insurance benefits. Any costs incurred for or in connection with such services will be charged to Your Account (subject to credit availability). If not chargeable, payment for such costs will be arranged (where reasonably possible) through Your family and friends.

These services are provided on a 24-hour, 7 day a week basis. To take advantage of any of the services described below, simply call **1-866-305-0888** from within Canada and the U.S.A., or from elsewhere in the world, collect at **905-477-0702**.

Assistance services may not be available in countries of political unrest and such countries as may from time to time be determined to be unsafe, or which may be inaccessible.

**Emergency Cash Transfer:** In the event of theft, loss or an emergency while travelling away from home, You can call to obtain emergency cash transfer (maximum of \$5,000).

**Lost Document and Ticket Replacement:** In the event of theft or loss of necessary travel documents or tickets when travelling, You can call for assistance with arrangements for their replacement.

**Pre-trip Information:** You can call and obtain information regarding passport and visa regulations, and vaccination and inoculation requirements for the country You are visiting.

**Legal Referrals and Payment Assistance:** If while travelling, You require legal assistance, You can call for referral to a local legal advisor and assistance with arrangements for the posting of bail and the payment of legal fees, to a maximum of \$5,000.

### Price Protection Service

Price Protection Service is not insurance and is available only to the Cardholder. No other person or entity will have any right, remedy or claim, legal or equitable, to Price Protection payments.

**Services:** Price Protection Service is in effect for 60 days from the date of purchase of most new items of personal property purchased in Canada and either (i) charged in full to Your Account, (ii) paid for with points redeemed under the ATB Financial My Business Rewards Points program, or (iii) paid by any combination of a charge to your Account and redemption of points.

If, within 60 days of the purchase of an eligible item, You find an identical item with the same brand, model number (if applicable) and attributes (benefits, features, functions and uses) offered for retail sale in Canada (in Canadian dollars) at a price lower than the price You paid, You must call the Administrator at **1-866-305-0888**. The Administrator will decide on a case-by-case basis, at their discretion and subject to the Limitations and Exclusions below, to either:

- i. buy back the original eligible item from You at the original price, provided You, after receiving authorization, purchase the identical lower priced item, charged in full to Your Account; or
- ii. settle the service obligation by paying You the price difference between the original eligible item and the identical lower priced item.

The buyback or payment amount is based on the price of the item before applicable taxes, manufacturer's rebate, store rebates, and shipping and installation charges. Price Protection Service is subject to a minimum price difference of \$10 per item, and a maximum of \$100 per item, and in the case of payment to You for the difference in price, a maximum of \$500 per Account per calendar year. The Price Protection Service will apply to a maximum of 3 identical items during the 60-day period. No item can be submitted for Price Protection payment more than once during the 60-day period.

**Limitations and Exclusions:** Price Protection Service is not available in respect of the following:

- i. traveller's cheques, cash (whether paper or coin), bullion, precious metals, tickets, documents, stamps, negotiable instruments or property of a similar nature;
- ii. animals, living plants or perishables such as food, liquor and/or goods consumed in use;
- iii. computers (including hardware, software, printers and scanners), cellular phones, personal digital assistants (PDA) or any similar electronic device;
- iv. automobiles, motorboats, airplanes, motorcycles, motorscooters, riding lawn mowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children), or any of their respective parts, fuels or accessories;
- v. one-of-a-kind items;
- vi. used or previously owned or refurbished items, including antiques, collectibles and fine art;

- vii. items purchased and/or used by or for a business or for commercial gain; or
- viii. services related to items purchased including insurance, duty, delivery and transportation costs.

Price Protection Service does not apply if the retailer makes a price adjustment and/or refunds the difference between the original and lower price. Price comparisons with liquidated merchandise, grey market (Internet) items and gift card or savings card incentives issued by a retailer are not eligible for Price Protection Service. Price comparisons with items offered for sale on a website outside of Canada or for which an international shipping fee must also be paid are not eligible for Price Protection Service.

You are only eligible for Price Protection Service if the Account is in Good Standing at the time of Your request.

**Gifts:** Eligible items that You give as gifts are covered. In the event a price difference is discovered, You, not the recipient of the gift, must make the request for Price Protection Service.

**How to Request Price Protection Service:** You must keep original receipts and other documents described herein to file a valid request.

**You must notify the Administrator by telephoning 1-866-305-0888 as soon as You discover the advertised price difference.** The Administrator will decide, as described under Services, whether to buy back the original eligible item or pay You the difference in price between the original eligible item and the identical lower-priced item.

The Administrator will send You the applicable request form. Your failure to provide the completed request form and proof supporting Your request under items (i) – (iii) below within 90 days from the date of purchase may result in nonpayment of the related request. You must complete and sign the request form and include the following:

- i. the customer copy of Your sales receipt and a copy of the Account statement showing the charge and/or ATB Financial My Business Rewards points redemption;
- ii. the original vendor's sales receipt;
- iii. a dated advertisement/flyer to prove that the identical item was offered in Canada at the reduced price within 60 days of the date of Your purchase; and
- iv. if the Administrator chooses to buy back the original eligible item, You must ship the original eligible item in accordance with the instructions provided to You by the Administrator.

This service may be discontinued or amended upon notice to the Cardholder.

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