

As of July 1<sup>st</sup>, 2025, certain coverages on your existing policy may have been reduced or removed, so please read the content below carefully. The main changes are listed below. Some of the limits and coverages have been increased or enhanced.

For qualifying losses occurring between July 1st, 2025, to October 1st, 2025, whichever insurance coverage is most beneficial to you will apply.

For full details of any changes, please refer to your certificate of insurance. If you have any questions about these changes, please give us a call. We would be happy to review the details with you.

Insurance coverage(s) included with CIBC credit cards are underwritten by **Belair Insurance Company Inc.** You may contact the insurer at 1 855 845-0999 in Canada and the US or collect from elsewhere at 905 412-1102 or visit [cibc.client.insure](https://cibc.client.insure).

Legend:
Positive change “↑” = Change is more favourable to the cardholder
Negative change “↓” = Change is less favourable to the cardholder
Neutral “-” = No impact to the cardholder

COVERAGE	IMPACT
<b>General</b>	
Sanctions wording has been updated to include expanded scope of applicable economic sanctions laws and other prohibitions or restrictions imposed by law or regulation	↓
The Applicable Law provision has been updated to reference interpretation according to the province in which you are resident	-
<b>Out-of-Province Emergency Travel Medical Insurance</b>	
References to age are now based on your age on the departure date	-
The benefit for Incidental Expenses has been updated to clarify the maximum is for all insured persons combined	↓
The exclusion for medical conditions that were not stable (including the definition of Stable) has been modified	↑
Medical conditions requiring the use of home oxygen within a certain period prior to your departure date are now excluded	↓
Any cancer for which you received chemotherapy treatment within a certain period prior to your departure date is now excluded	↓
The exclusion for a pre-existing lung condition has been limited to any lung condition that required treatment with oral steroids within a certain period prior to your departure date	↓
Telemedicine and House Call Services have been expanded to include areas outside of the United States, when available in your area of travel	↑
Other Insurance or Recovery section has been modified to include amounts recoverable under a credit card, a charge card, applicable Canadian consumer protection legislation or any other benefit or reimbursement source	↓
Subrogation rights of the insurer have been updated, and include no-fault benefits available to you, and impose obligations on you to secure our rights. This wording also requires you to notify us if you institute a demand or action for a covered loss	↓
Clarification of the insurer’s Right of Examination as a condition before receiving insurance money under the policy	-
Definition of Family Member has been expanded to include legal guardian, legal ward and adopted child	↑
The definition of Spouse has been updated, and now includes civil unions	-
The definition of Stable has been modified to expand the criteria required for a medical condition to be considered stable	↓
The criteria for a medical condition to be considered Stable no longer includes the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes, or a change from a brand medication to a generic brand medication (where there is no modification to the dosage)	↑

<b>Trip Cancellation/Trip Interruption Insurance</b>	
The description of coverage for Trip Cancellation/Trip Interruption Insurance has been clarified to reference that non-refundable and non-transferrable expenses must be related to prepaid travel arrangements	-
References to age have been removed as they are not relevant to this coverage	-
The description of "When does coverage take effect" for Trip Delay coverage has been modified to reference your return point	-
The description of "When does coverage begin and end?" has been modified to reference that coverage for Trip Interruption and Trip delay coverages begin when the common carrier departs from the departure point or on your departure date	-
The description of "When does coverage begin and end?" has been modified to include "The date the cardholder's card is cancelled"	↓
The instructions for determining benefits for a claim related to a medical condition has been added to include the date that a doctor advises the medical condition is no longer stable to be considered as the date the covered reason occurs	-
Coverage has been added to include a change in your medical condition after you make a deposit towards your trip, but before your departure date, which causes that medical condition to no longer be stable in the 90 days prior to your departure date	↑
Coverage for the cancellation of your or your travelling companion's business meeting has been modified to include reasons beyond your travelling companion or your travelling companion's employer's control	↑
Coverage has been added for a default whereby a contracted supplier of air transportation stops all service completely as a result of bankruptcy or insolvency during the period of insurance	↑
The benefits for certain coverages under Trip Interruption have been modified to include reimbursement for the cost of travel to attend the funeral of a family member or friend, or to travel to the bedside of a hospitalized family member, up to the amount of what it could have cost to return to your departure point	↑
A definition of Travel Supplier has been added	-
An exclusion has been added related to the failure of any travel supplier at the time of booking this supplier was bankrupt, insolvent or had sought protection from creditors, had a receiver appointed privately or by court order; or was subject to any other proceeding under the Companies' Creditors Arrangement Act, the Winding-up and Restructuring Act, or any equivalent or related legislation in any other applicable jurisdiction	↓
Coverage for the cancellation of a cruise has been expanded to include a collision with the seabed or shore, and the withdrawal of the ship from operation due to a grounding order	↑
The Benefits A & B in the certificate have been clarified to apply the maximum sum insured for each trip	↑
The Benefits C, D & E in the certificate have been clarified to apply up to the maximum sum insured for each trip. Additionally, Benefit C and D have been clarified to cover one-way transportation, Benefit E has been expanded to cover any type of transportation	-
The maximum benefit for Out-of-pocket expenses has been clarified to be included within the overall maximum benefit for Trip Cancellation/Trip Interruption Insurance	↓
The exclusion for pre-existing medical conditions has been modified; criteria for a medical condition to be considered Stable no longer includes the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes, or a change from a brand medication to a generic brand medication (where there is no modification to the dosage)	↑
A new exclusion for medical conditions requiring the use of home oxygen within a certain period prior to your effective date or your departure date has been added	↓
A new exclusion for any cancer for which you received chemotherapy treatment within a certain period prior to your effective date or your departure date has been added	↓
A new exclusion for any lung condition that required treatment with oral steroids within a certain period prior to your effective date or your departure date has been added	↓
A new exclusion related to travel arrangements purchased after the departure date of your trip has been added	↓

The exclusion related to the schedule change of a medical test or surgery that was originally scheduled before your period of insurance has been removed	↑
The exclusion related to Coronavirus disease 2019 (COVID-19) has been removed	↑
Other Insurance or Recovery section has been modified to remove the limitation to covered benefits incurred outside your Canadian province or territory of residence	↑
Subrogation rights of the insurer have been updated, and include no-fault benefits available to you, and impose obligations on you to secure our rights. This wording also requires you to notify us if you institute a demand or action for a covered loss	↓
Clarification of the insurer's Right of Examination as a condition before receiving insurance money under the policy	-
The definition of Family Member has been expanded to include a legal guardian, legal ward and, natural or adopted child	↑
A definition of Grounding has been added to clarify how it applies to insured risks	-
The definition of Key Employee has been expanded to include key employees of your travelling companion	↑
A definition of Prepaid Travel Arrangements has been added	-
The definition of Return Date has been modified to refer to the date that you return to your province	-
A definition of Return Point has been added	-
The definition of Stable has been modified to expand the criteria required for a medical condition to be considered stable	↓
The definition of Trip has been modified	↑
<b>Flight Delay and Baggage Insurance</b>	
The description of "When does coverage end?" has been modified to add "The date the cardholder's card is cancelled"	↓
The benefits for Flight Delay/Missed Connection have been modified to explain how aggregate limits apply	↓
The exclusion for any accident occurring while the insured person is operating or learning to operate or serving as a member of the crew of any aircraft has been removed	↑
The definition of Common Carrier has been modified to remove the requirement for a full fare ticket to have been obtained	-
A condition related to the Payment of Benefits has been added which explains that payments are payable to you or on your behalf, and in the case of death, benefits are payable to the estate of the insured person unless another beneficiary is designated in writing	-
Other Insurance provision has been updated, incorporating certain rights of the insured under the <i>Civil Code of Québec</i>	↑
Subrogation rights of the insurer have been updated, and include no-fault benefits available to you, and impose obligations on you to secure our rights. This wording also requires you to notify us if you institute a demand or action for a covered loss	↓
A condition related to due diligence has been added which requires the insured person to do all things reasonable to avoid or diminish any loss of, theft of or damage to property protected by this insurance. This wording also requires you to notify the police or other authorities having jurisdiction in case of a malicious act, burglary, robbery, theft or attempt threat	↓
A provision regarding Disagreement Over Size of Loss has been added	-
<b>Car Rental Collision/Loss Damage Insurance</b>	
The vehicle MSRP limits have been increased	↑
The requirement to decline the rental agency's CDW, LDW (in the United States) where there is no option to do so in writing has been removed, which provides coverage up to the limit of the deductible stipulated in the rental agency's CDW, LDW (in the United States) or similar provision, purchased by you	↑

An exclusion related to diminished value costs of the damaged or repaired rental car has been added	↓
Subrogation rights of the insurer have been updated, and include no-fault benefits available to you, and impose obligations on you to secure our rights. This wording also requires you to notify us if you institute a demand or action for a covered loss	↓
A condition related to the Payment of Benefits has been added which explains that payments are payable to you or on your behalf, and in the case of death, benefits are payable to the estate of the insured person unless another beneficiary is designated in writing	-
A condition related to due diligence has been added which requires the insured person to do all things reasonable to avoid or diminish any loss of, theft of or damage to property protected by this insurance. This wording also requires you to notify the police or other authorities having jurisdiction in case of a malicious act, burglary, robbery, theft or attempt threat	↓
A condition limiting benefits to the actual expenses which you have incurred has been added	-
<b>Purchase Security &amp; Extended Protection Insurance</b>	
The exclusion related to motorised vehicles has been expanded to specify additional types of vehicles	↓
The exclusion related to traveller's cheques and other types of currency has been expanded to exclude prepaid cards and gift cards	↓
A condition related to the Payment of Benefits has been added which explains that payments are payable to you or on your behalf, and in the case of death, benefits are payable to the estate of the insured person unless another beneficiary is designated in writing	-
Other Insurance provision has been updated, incorporating certain rights of the insured under the <i>Civil Code of Québec</i>	↑
A provision relating to Subrogation has been added	↓
A provision regarding Disagreement Over Size of Loss has been added	-
The definition of Insured Item has been modified to include items purchased as a gift	↑
The definition of Purchase Price has been modified to include items financed with the card through a Canadian Buy Now Pay Later service provider	↑
<b>Hotel Burglary Insurance</b>	
The requirement for the full cost of accommodation to be charged to the card or paid with points from the card reward program has been removed and replaced with the requirement for a portion of the cost to be charged to the card, or paid with points from the card reward program	↑
The section outlining "When does coverage begin and end?" has been clarified to begin when any portion of the cost is paid for with the card or obtained through the redemption of points from the card reward program	-
The exclusion related to cash, or any type of currency has been modified to also exclude prepaid cards and gift cards	↓
A condition related to the Payment of Benefits has been added which explains that payments are payable to you or on your behalf, and in the case of death, benefits are payable to the estate of the insured person unless another beneficiary is designated in writing	-
Other Insurance provision has been updated, incorporating certain rights of the insured under the <i>Civil Code of Québec</i>	↑
Subrogation rights of the insurer have been updated, and include no-fault benefits available to you, and impose obligations on you to secure our rights. This wording also requires you to notify us if you institute a demand or action for a covered loss	↓
A provision regarding Disagreement Over Size of Loss has been added	-
<b>Mobile Device Insurance</b>	
The section outlining when coverage ends has been modified to clarify that when purchased in full, coverage ends when your device is no longer activated with a Canadian wireless provider	↓
The section outlining when coverage begins and ends has been modified to specify financing must be through a provider's payment plan, as well as to add that coverage ends when the Primary Cardholder's card is cancelled	↓
The benefits provided if your mobile device is lost, stolen or accidentally damaged have been clarified	-

For a repair or replacement of a mobile device, the requirement to be of the same make and model as the original device has been removed	↑
A condition related to the Payment of Benefits has been added which explains that payments are payable to you or on your behalf, and in the case of death, benefits are payable to the estate of the insured person unless another beneficiary is designated in writing	-
Other Insurance provision has been updated, incorporating certain rights of the insured under the <i>Civil Code of Québec</i>	↑
Subrogation rights of the insurer have been updated, and include no-fault benefits available to you, and impose obligations on you to secure our rights. This wording also requires you to notify us if you institute a demand or action for a covered loss	↓
A definition of Provider has been included	-
The definition of Purchase Price has been amended to exclude any in-store credit issued to you by a retailer or a Canadian wireless service provider when you trade-in an old mobile device	-
A provision regarding Disagreement Over Size of Loss has been added	-