

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 1 866 363-3338 in Canada and the US or collect from elsewhere at 905 403-3338 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>	
A provision for Applicable Law has been added and references interpretation according to the province in which you are resident	-
<b>Out-of-Province/Country Emergency 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, as well as to include coverage for ridesharing services	↓
The insurer’s right to transfer you to another hospital or medical facility, or back to your province, has been replaced with a limitation of benefits at the end of the emergency	↓
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	-
An exclusion related to anxiety or panic attack or state of mental or emotional stress has been added. However, the exclusion offers a return of coverage if such mental or emotional states are diagnosed	↓
Exclusions related to the abuse of drugs or alcohol have been modified to target accidents while operating a motorized vehicle	↑
The exclusion related to pregnancy has been updated to exclude routine pre-natal care and a child born on a trip	↓
The exclusion related to sports has been expanded to include additional dangerous activities	↓
Telemedicine and House Call Services now available	↑
Addition of an insurer Right of Examination as a condition before receiving insurance money under the policy	↓
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	↓
Sanctions wording has been updated to include expanded scope of applicable economic sanctions laws and other prohibitions or restrictions imposed by law or regulation	↓
Definition of Dependent Children has been modified to include foster child, or legal ward, as well as a requirement to be at least 15 days old on the departure date	↓
A definition of Family Member has been added	-

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)	↑
The definition for Trip has been modified	-
<b>Car Rental Collision/Loss Damage Insurance</b>	
The vehicle MSRP limits have been increased	↑
"When coverage ends" has been modified to include when you no longer meet the definition of a Cardholder or Principal Driver	-
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	↓
The exclusion related to exotic vehicles has been removed	↑
An exclusion related to participation in any race or speed contest has been added	↓
An exclusion related to the use of a type of fuel that differs from the manufacturer's recommendation has been added	↓
The exclusion related to Nuclear Risks has been removed	↑
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 relating to Sanctions has been added	↓
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	-
The definition of Rental Agency has been amended to exclude car dealerships and peer-to-peer carsharing companies	↓
<b>Common Carrier Accident</b>	
The definition of Common Carrier has been updated to exclude conveyance used for sightseeing and aerial tours	↓
The exclusion related to participation and/or voluntary exposure to war has been modified and includes invasion or act of foreign enemy; declared or undeclared hostilities; civil war, riot, rebellion; revolution or insurrection; act of military power; or any service in the armed forces.	↓
An exclusion for noncompliance with any medical therapy or medical treatment has been added	↓
A provision relating to Subrogation has been added	↓
A provision relating to Sanctions 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>	↑
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 relating to Sanctions has been added	↓
A provision regarding Disagreement Over Size of Loss has been added	-
The definition of Purchase Price has been modified to include items financed with the card through a Canadian Buy Now Pay Later service provider	↑