

# INSURANCE PRODUCT SUMMARY AND FACT SHEET

Summary of Coverages included with your  
**American Express Cobalt® Card**

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# American Express Cobalt® Card

## Product Summaries & Fact Sheets



## Travel insurance summary

Travel insurance for American Express (Amex) Cards is provided by Belair Insurance Company Inc. (the Insurer). This summary provides important information about travel insurance included with the **American Express Cobalt® Card** and is intended to help you determine if this insurance meets your needs.

**This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract.** For all coverage details, including benefits, eligibility, limitations and exclusions, consult the [Certificate of Insurance](#).

### Insurer contact information

**Belair Insurance Company Inc.**  
700 University Avenue, Suite 1500A  
Toronto, Ontario M5G 0A1  
Toll-free: 1 800 243-0198  
Collect: 905 475-4822  
[info.client.insure](mailto:info.client.insure)  
Client number delivered by the Autorité  
des marchés financiers: 2000441942  
Website of the Authority: [lautorite.qc.ca](http://lautorite.qc.ca)

### Distributor contact information

**Amex Bank of Canada**  
2225 Sheppard Avenue East, Suite 100  
Toronto, Ontario M2J 5C2  
**General Enquiries only:**  
Toll-free at 1 800 869-3016  
[americanexpress.com](http://americanexpress.com)

## 1. What coverages are included?

The following is an overview of available coverages:

Coverage	Description	Coverage Maximums
<b>Emergency Medical</b>	Covers certain expenses incurred for emergency medical care while travelling outside your province or territory. <ul style="list-style-type: none"> <li>15-day coverage period including the day you leave and the day you return, if insured person is age 64 or under</li> </ul>	\$5,000,000 per insured person, per trip
<b>Flight and Baggage Delay &amp; Hotel Burglary</b>	<p><b>Flight Delay:</b> Covers reasonable living expenses such as meals and accommodation when a flight is delayed 4 hours or more</p> <p><b>Baggage Delay:</b> Covers certain expenses in the event of baggage delayed 6 hours or more</p> <p><b>Hotel Burglary:</b> Offers compensation for loss or damage to personal items if your accommodation is broken into while you are registered as a guest</p>	<p><b>Flight and Baggage Delay:</b> Maximum \$500 per occurrence for all insured persons combined</p> <p><b>Hotel Burglary:</b> Maximum \$500 per occurrence for all insured persons combined</p>
<b>Lost or Stolen Baggage</b>	Covers certain expenses in the event of lost, damaged or stolen checked or carry-on baggage	\$500 per occurrence for all insured persons combined



Certain fees or expenses must be charged to the Card account, in full or at least in part, to be covered.

Refer to the [Certificate of Insurance](#) for each coverage for full details.

You can find all information concerning what types of care, situations and costs are covered in the [Certificate of Insurance](#) for each coverage under the section titled “What are you covered for?” or “What is covered and what are the benefits?”, as applicable.

**Travel insurance offers medical and general assistance services at all times in the event of sudden and unforeseen circumstances.**

## 2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. **This is not a complete list.** Consult the sections titled “What are you not covered for?” and “What else do you need to know?”, as applicable, in the [Certificate of Insurance](#) for each coverage to see a complete list of exclusions, limitations and reductions.



## Exclusions

No benefits are payable in the following circumstances:

### Concerning travel insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.
- If you do not get our approval before incurring certain travel medical expenses related to your benefit request.

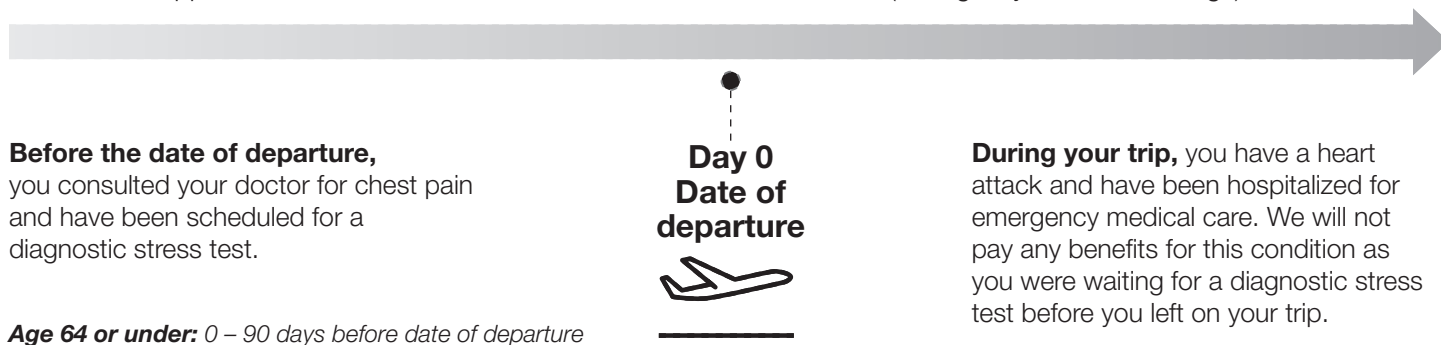
### Limitation

Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

## Health conditions not covered:

<b>Emergency Medical</b>	<b>Health conditions not covered</b> Expenses associated with any injuries or health problems you may have that were not stable in the 90 days before leaving on your trip.
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Illustration of application of exclusion for health conditions that are not stable (Emergency medical coverage)



<b>Emergency Medical</b>	<b>Circumstances not covered</b> <ul style="list-style-type: none"> <li>• routine prenatal care, pregnancy or the birth and delivery of a child in the 9 weeks before or after the expected delivery date</li> </ul> <p><b>Note:</b> A child born during a trip is not covered</p> <ul style="list-style-type: none"> <li>• an accident or illness while travelling in a region or country that the Canadian Government has issued an advisory of “Avoid non-essential travel” or “Avoid all travel” before your trip begins. If the travel advisory is issued after you leave on your trip, coverage is limited to 10 days from the time the travel advisory was issued. This only applies to conditions or losses that are directly or indirectly related to the reason the travel advisory was issued.</li> <li>• participation in certain sports, activities or risky behaviour</li> <li>• committing or attempting to commit an illegal or criminal act</li> <li>• alcohol or drug abuse or an accident while driving under the influence of drugs or alcohol or having an alcohol concentration that exceeds the legal limit</li> </ul>
<b>Flight and Baggage Delay &amp; Hotel Burglary</b>	<b>Circumstances not covered for Flight and Baggage Delay</b> <ul style="list-style-type: none"> <li>• alternate travel arrangements such as taxi, limo, bus or purchase of an airline ticket</li> <li>• baggage delay when a flight is returning to your place of residence</li> </ul> <p><b>Circumstances not covered for Hotel Burglary</b></p> <ul style="list-style-type: none"> <li>• any illegal activity, fraud, committed by or attempted by you</li> </ul>
<b>Lost or Stolen Baggage</b>	<b>Items not covered</b> <ul style="list-style-type: none"> <li>• cash, any type of currency, prepaid cards, gift cards, traveller's cheques, tickets, important documents, china, glass, fragile items, household effects or furnishings</li> </ul>

### 3. Who can be covered?

To be eligible for the following coverages, **you must be a resident of Canada**, and:

	Emergency Medical	Flight and Baggage Delay & Hotel Burglary	Lost or Stolen Baggage
• the primary Cardmember or an authorized user* of the account	✓	✓	✓
• the spouse** of the primary Cardmember or an authorized user* of the account	✓	✓	✓
• a dependent child*** of: - the primary Cardmember or their spouse**; - an authorized user* of the account or their spouse**	✓	✓	✓

\* A person who is a Supplementary Cardmember.

\*\* A person who is married to or who has entered into a civil union with another person and is living with that person; or, a person who is not married but has lived in a marital relationship in the same household for at least one year with another person who is publicly presented as that person's spouse.

\*\*\* A child is considered a dependent child in the following cases:

- the child is between 15 days and 20 years old and is financially dependent on you or your spouse
- the child is between the ages of 21 and 24, is financially dependent on you or your spouse, and attends an educational institution (secondary school, CEGEP or university) on a full-time basis
- the child has a permanent physical or mental disability and is financially dependent on you or your spouse

### 4. When does the insurance start and end?

#### Start

The insurance becomes available when you activate your Card.

#### End

The insurance ends on the earlier of:

- the date the Card account is cancelled or closed by Amex
- the date the Card account is closed at the request of the primary Cardmember
- the date the Card account is no longer in good standing
- the date the insurance is cancelled or suspended

For all details concerning the duration of insurance, consult the section titled "When does coverage begin and end?" of the [Certificate of Insurance](#) for each coverage.

### 5. How much does the insurance cost?

This insurance is included with your Card. There are no separate fees, premiums or expenses.

## 6. What if I provide inaccurate information?

You must always provide accurate information we request. We may refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided.

## 7. What if I want to cancel?

You have the right to rescind this insurance product within 10 days of activating your Card. Please note that this insurance product is embedded and any cancellation of insurance may require the cancellation of your Card. Contact Amex (the Distributor) for assistance and refer to the “Notice of rescission of an insurance contract” at the end of this summary.

## 8. How do I file a claim and what are the applicable timeframes?

Here's how to file an insurance claim:

As soon as the event occurs, call 1 800 243-0198 or 905 475-4822 (collect calls accepted).

You will be given instructions on how to file a claim.

Global Excel Management Inc., the authorized assistance and claims provider for the Insurer, provides claims and assistance for all travel insurance coverages outlined in this summary.

### Timeframe to submit claim forms and supporting documents

Fill out the claim form that you will receive and return it as instructed, along with all the necessary documents, within 90 days of the event that led to the claim.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.

### What if I disagree with a decision made regarding my claim?

Belair Insurance Company Inc. is committed to providing consumers with exceptional service. It is important to us that you let us know how we are doing. If you are not satisfied with an action, product or service you received, you have the right to express your dissatisfaction through our Complaint Handling Protocol available at: <https://info.client.insure/complaint-procedures>.

You may contact us at any time to obtain information on how we process complaints or how you can file a complaint or inquire about a complaint you have made. Our clients can contact the Customer Experience Team in the following ways:

- By mail:  
**Belair Insurance Company Inc.**  
Customer Experience Team  
2450 Girouard Street West  
Saint-Hyacinthe, QC, J2S 3B3
- By email: [customer.experience@belairdirect.com](mailto:customer.experience@belairdirect.com)
- By telephone: 1 866 405-6763
- Or through our [online complaint form](#).

**We're here to help you. For any questions, call 1 800 243-0198 or 905 475-4822.**

### Notice given by a distributor

**The Act respecting the distribution of financial products and services gives you important rights.**

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1 877 525-0337 or visit [lautorite.gc.ca](http://lautorite.gc.ca).

## Notice of rescission of an insurance contract

Date: \_\_\_\_\_ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,

I hereby rescind insurance contract no.: \_\_\_\_\_ (number of contract, if indicated)

Entered into on: \_\_\_\_\_ (date of signature of contract)

In: \_\_\_\_\_ (place of signature of contract)

\_\_\_\_\_ (name of client)

\_\_\_\_\_ (signature of client)



# Travel insurance fact sheet



The purpose of this fact sheet is to inform you of your rights.  
It does not relieve the insurer or the distributor of their obligations to you.

## LET'S TALK INSURANCE!

Name of distributor: Amex Bank of Canada

Name of insurer: Belair Insurance Company Inc.

Name of insurance product: Travel Insurance



### IT'S YOUR CHOICE

**You are never required to purchase insurance:**

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



### HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



### DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



### RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details.**

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**The Autorité des marchés financiers can provide you with unbiased, objective information.**  
Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

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**Reserved for use by the insurer:** Belair Insurance Company Inc.  
700 University Avenue, Suite 1500A  
Toronto, Ontario M5G 0A1  
AMF Register - Insurer's client no.: 2000441942

**This fact sheet cannot be modified**





## Purchase insurance summary

Purchase insurance for American Express (Amex) Cards is provided by Belair Insurance Company Inc. (the Insurer). This summary provides important information about purchase insurance included with the **American Express Cobalt® Card** and is intended to help you determine if this insurance meets your needs.

**This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract.** For all coverage details, including benefits, eligibility, limitations and exclusions, consult the [Certificate of Insurance](#).

### Insurer contact information

**Belair Insurance Company Inc.**  
700 University Avenue, Suite 1500A  
Toronto, Ontario M5G 0A1  
Toll-free: 1 800 243-0198  
Collect: 905 475-4822  
[info.client.insure](mailto:info.client.insure)  
Client number delivered by the Autorité  
des marchés financiers: 2000441942  
Website of the Authority: [lautorite.qc.ca](http://lautorite.qc.ca)

### Distributor contact information

**Amex Bank of Canada**  
2225 Sheppard Avenue East, Suite 100  
Toronto, Ontario M2J 5C2  
**General Enquiries only:**  
Toll-free at 1 800 869-3016  
[americanexpress.com](http://americanexpress.com)

## 1. What coverages are included?

The following is an overview of available coverages:

Coverage	Description	Coverage Maximums
<b>Car Rental Theft and Damage</b>	Covers theft, loss, or damage to a rental car	Up to \$85,000 Manufacturer's Suggested Retail Price per rental (maximum duration of 48 consecutive days)
<b>Buyer's Assurance® Protection Plan</b>	For most new personal items: <ul style="list-style-type: none"> <li>doubles the manufacturer's warranty duration up to a maximum of one additional year</li> </ul>	Maximum \$10,000 per item not to exceed \$25,000 per Cardmember per policy year for all occurrences and items combined
<b>Purchase Protection® Plan</b>	For most new personal items: <ul style="list-style-type: none"> <li>covers theft or damage occurring within 90 days following the date of purchase</li> </ul>	Maximum \$1,000 per Cardmember per occurrence
<b>Mobile Device</b>	Offers compensation in case of loss, theft or accidental damage to devices such as a cell phone, smartphone or tablet	Up to \$1,000 per occurrence, per insured person



Certain fees or expenses must be charged to the Card account, in full or at least in part, to be covered. Refer to the [Certificate of Insurance](#) for each coverage for full details.

You can find all information concerning what types of situations, items and costs are covered in the [Certificate of Insurance](#) for each coverage under the section titled "What is covered and what are the benefits?"

## 2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. Below is a summary of some circumstances and items that are not covered. **This is not a complete list.** Consult the sections titled "What are you not covered for?" and "What else do you need to know?", as applicable, in the [Certificate of Insurance](#) for each coverage to see a complete list of exclusions, limitations and reductions.



### Exclusions

No benefits are payable in the following circumstances:

#### Concerning purchase insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.
- If you do not get expenses related to repair services or replacement of purchased items approved in advance by us.

#### Limitation

Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

<b>Car Rental Theft and Damage</b>	<p><b>Vehicles not covered</b></p> <ul style="list-style-type: none"> <li>trucks, pick-up trucks, off-road vehicles, motorcycles, mopeds, motor bikes, recreational vehicles, buses, vans, cargo vans or mini cargo vans (other than mini-vans)</li> </ul> <p><b>Circumstances not covered</b></p> <ul style="list-style-type: none"> <li>driving while impaired by alcohol or drugs</li> <li>normal wear and tear or mechanical or electrical breakdown or loss, damage or misplacement of keys or remote-control devices</li> <li>operation of the vehicle in violation of the terms of the rental contract</li> <li>transport of contraband, use of vehicle for illegal trade</li> <li>participation in any race or speed contest</li> <li>personal injury, damage to property or third-party liability</li> <li>diminished value costs</li> </ul>
<b>Buyer's Assurance® Protection Plan</b>	<p><b>Items not covered</b></p> <ul style="list-style-type: none"> <li>motorized vehicles and their parts and accessories</li> <li>used and pre-owned items</li> <li>items purchased by or for use by a business</li> </ul> <p><b>Circumstances not covered</b></p> <ul style="list-style-type: none"> <li>improper alteration or installation</li> <li>damage to sports equipment and goods when being used for its intended purpose</li> <li>fraud, confiscation by authorities, war, negligence, abuse, illegal activity or acts</li> <li>inherent product defect</li> </ul>
<b>Purchase Protection® Plan</b>	<p><b>Items not covered</b></p> <ul style="list-style-type: none"> <li>animals and living plants</li> <li>perishables and goods consumed in use</li> <li>traveller's cheques, any type of currency, cash, prepaid cards, gift cards, tickets</li> <li>jewellery stolen from baggage not hand carried</li> <li>motorized vehicles and their parts and accessories</li> <li>items purchased by or for use by a business</li> </ul> <p><b>Circumstances not covered</b></p> <ul style="list-style-type: none"> <li>normal wear and tear</li> <li>fraud, confiscation by authorities, war, abuse, illegal activity or acts</li> <li>inherent product defect</li> <li>mysterious disappearance</li> <li>flood and earthquake</li> </ul>
<b>Mobile Device</b>	<p><b>Items not covered</b></p> <ul style="list-style-type: none"> <li>accessories, laptops and batteries</li> <li>mobile devices purchased for resale or by, or for, a business</li> <li>used, previously owned, or refurbished (except by the manufacturer) mobile devices</li> <li>mobile devices that have been modified from their original state</li> <li>mobile devices being shipped or mobile devices stolen from baggage unless hand carried</li> </ul> <p><b>Circumstances not covered</b></p> <ul style="list-style-type: none"> <li>normal wear and tear or cosmetic damage that does not affect functionality</li> <li>inherent product defects or catastrophic damage beyond repair</li> <li>power surges, artificially generated electrical currents or electrical irregularities</li> <li>fraud, confiscation by authorities, illegal activities, theft or intentional criminal acts by any insured person</li> <li>mysterious disappearance</li> <li>flood and earthquake</li> </ul>

### 3. Who can be covered?

To be eligible for the following coverages, **you must be a resident of Canada**, and:

	Car Rental Theft and Damage	Buyer's Assurance® Protection Plan	Purchase Protection® Plan	Mobile Device
• the primary Cardmember, an authorized user* of the account, or a secondary driver	✓			
• the primary Cardmember or an authorized user* of the account		✓	✓	✓

\* A person who is a Supplementary Cardmember.

### 4. When does the insurance start and end?

#### Start

The insurance becomes available when you activate your Card.

#### End

The insurance ends on the earlier of:

- the date the Card account is cancelled or closed by Amex
- the date the Card account is closed at the request of the primary Cardmember
- the date the Card account is no longer in good standing
- the date the insurance is cancelled or suspended

For all details concerning the duration of insurance, consult the [Certificate of Insurance](#) for each coverage.

### 5. How much does the insurance cost?

This insurance is included with your Card. There are no separate fees, premiums or expenses.

### 6. What if I provide inaccurate information?

You must always provide accurate information we request. We may refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided.

### 7. What if I want to cancel?

You have the right to rescind this insurance product within 10 days of activating your Card. Please note that this insurance product is embedded and any cancellation of insurance may require the cancellation of your Card. Contact Amex (the Distributor) for assistance and refer to the "Notice of rescission of an insurance contract" at the end of this summary.

### 8. How do I file a claim and what are the applicable timeframes?

Here's how to file an insurance claim:

As soon as the event occurs, call 1 800 243-0198 or 905 475-4822 (collect calls accepted).

You will be given instructions on how to file a claim.

## Timeframe to submit claim forms and supporting documents

Fill out the claim form that you will receive and return it as instructed, along with all the necessary documents, within 90 days of the event that led to the claim.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.

## What if I disagree with a decision made regarding my claim?

Belair Insurance Company Inc. is committed to providing consumers with exceptional service. It is important to us that you let us know how we are doing. If you are not satisfied with an action, product or service you received, you have the right to express your dissatisfaction through our Complaint Handling Protocol available at: <https://info.client.insure/complaint-procedures>.

You may contact us at any time to obtain information on how we process complaints or how you can file a complaint or inquire about a complaint you have made. Our clients can contact the Customer Experience Team in the following ways:

- By mail:  
**Belair Insurance Company Inc.**  
Customer Experience Team  
2450 Girouard Street West  
Saint-Hyacinthe, QC, J2S 3B3
- By email: [customer.experience@belairdirect.com](mailto:customer.experience@belairdirect.com)
- By telephone: 1 866 405-6763
- Or through our [online complaint form](#).

**We're here to help you. For any questions, call 1 800 243-0198 or 905 475-4822.**

## NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

### Notice given by a distributor

Section 440 of the Act respecting the distribution of financial products and services ([chapter D-9.2](#))

### The Act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1 877 525-0337 or visit [autorite.qc.ca](http://autorite.qc.ca).

### Notice of rescission of an insurance contract

Send to: Belair Insurance Company Inc.  
700 University Avenue, Suite 1500A  
Toronto, Ontario M5G 0A1

Date: \_\_\_\_\_ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,

I hereby rescind insurance contract no.: \_\_\_\_\_ (number of contract, if indicated)

Entered into on: \_\_\_\_\_ (date of signature of contract)

In: \_\_\_\_\_ (place of signature of contract)

\_\_\_\_\_  
(name of client)

\_\_\_\_\_  
(signature of client)

# Purchase insurance fact sheet



The purpose of this fact sheet is to inform you of your rights.  
It does not relieve the insurer or the distributor of their obligations to you.

## LET'S TALK INSURANCE!

Name of distributor: Amex Bank of Canada

Name of insurer: Belair Insurance Company Inc.

Name of insurance product: Purchase Insurance



### IT'S YOUR CHOICE

**You are never required to purchase insurance:**

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



### HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



### DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



### RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details.**

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**The Autorité des marchés financiers can provide you with unbiased, objective information.**  
Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

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**Reserved for use by the insurer:** Belair Insurance Company Inc.  
700 University Avenue, Suite 1500A  
Toronto, Ontario M5G 0A1  
AMF Register - Insurer's client no.: 2000441942

**This fact sheet cannot be modified**



## INSURANCE PRODUCT SUMMARY

### \$250,000 Travel Accident Insurance

Master Group Policy – TMH600135

#### Summary of coverage included with your Card

<b>Insurer:</b> <b>Chubb Life Insurance Company of Canada</b> 199 Bay Street, Suite 2500, P.O. Box 139 Commerce Court West Postal Station Toronto, ON M5L 1E2 AMF Register – Insurer's Number.: 2000461714	<b>INSURER CUSTOMER SERVICE HELPLINE</b> 1-877-777-1544
<b>Distributor:</b> <b>Amex Bank of Canada</b> 2225 Sheppard Ave E, North York, ON M2J 5C2	<b>CUSTOMER SERVICE HELPLINE</b> 1-800-869-3019 <b>General Inquiries only</b>
<b>Autorité des marchés financiers:</b> Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage Québec (Québec) G1V 5C1	Québec City: 418-525-0337 Montreal: 514-395-0337 Toll Free: 1-877-525-0337 Fax: 418-525-9512 <b>Website:</b> <b>www.lautorite.qc.ca</b>

#### What is the purpose of this document?

This Summary has been provided to help you decide if the insurance included with your AMEX card meets your needs. **This is not your Certificate of Insurance.** The information contained in this Summary is not exhaustive. For complete details, please refer to your Certificate of Insurance by clicking on the following link:

[https://www.chubb.com/content/dam/chubb-sites/chubb-com/ca-en/business-insurance/distributionguides/documents/pdf/american\\_express\\_250000\\_travel\\_accident\\_insurance-certificate\\_of\\_insurance.pdf](https://www.chubb.com/content/dam/chubb-sites/chubb-com/ca-en/business-insurance/distributionguides/documents/pdf/american_express_250000_travel_accident_insurance-certificate_of_insurance.pdf)

#### What is this insurance for?

Common Carrier Accident Insurance provides coverage for an accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air or water vehicle). Alternate Transportation Insurance provides coverage for an injury resulting from an accident during a trip while riding as a passenger in or being struck by any conveyance providing alternate transportation for a scheduled flight. Many conditions apply.

#### Who is eligible for insurance?

**Warning:** Words or phrases in bold type in this Summary are defined in the Certificate of Insurance. You should be familiar with these definitions. Refer to the Certificate of Insurance (page 1) to see how the definitions apply to you.

To be eligible for this insurance coverage:

- you must be the Basic or Supplementary Cardmember who has an American Express Card issued by Amex Bank of Canada ("American Express") in his or her name, or
- you must be the Spouse or dependent child under age 23 of such person; and
- the American Express Card account must be billed in Canada.

## Summary of key conditions

### Who can be insured?

- A. you, provided you meet all the eligibility requirements described above; and
- B. your Spouse or dependent child under age 23 provided you meet all the eligibility requirements described above.

### TRAVEL INSURANCE COVERAGE

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

#### Common Carrier Benefit:

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

#### Alternate Transportation Benefit:

A benefit is payable under the Policy if you sustain an Injury as a result of:

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

### EXPOSURE AND DISAPPEARANCE

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

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

### MAXIMUM INDEMNITY

If you have multiple American Express Cards, the Insurer under the Policy will only pay the highest amount payable under one American Express Card, as stated in "Benefit Amounts", for any one Loss sustained by you as a result of any one accident.

## What's not covered?

### EXCLUSIONS

For a detailed list of all exclusions, refer to page 3 of the Certificate of Insurance.

**This insurance does not cover any Loss** caused or contributed to by:

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

## When does coverage apply?

During a trip taken by you between the point of departure and the final destination as shown on your ticket or verification issued by the Common Carrier Conveyance provided your fare for such trip has been charged to an American Express Card prior to any Injury.

## When does coverage end?

The insurance of any Covered Person will terminate:

1. on the date the Policy terminates; or
2. on the date the person ceases to be a Covered Person under the Policy.

## To file a claim

- You must call us as soon as possible after the incident.
- We will provide you with instructions needed to file a claim.
- You must submit your claim to us **within 30 days** of the incident.

### FILING A CLAIM

If a Loss occurs, You should contact the Insurer and file a claim. The procedure for filing a claim is detailed on page 3 of the Certificate of Insurance.

#### A. Submission of a Claim

All claims must be reported in writing to the Insurer within 30 days of the covered Loss. The Insurer will send you forms for giving proof of loss within 15 days of the notice of loss.

To file a claim, complete the claim form and return it, with supporting documents listed on the form to:

Chubb Life Insurance Company of Canada  
199 Bay Street - Suite 2500  
P.O. Box 139, Commerce Court Postal Station  
Toronto, Ontario M5L 1E2

#### B. Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to the Insurer as soon as possible within 30 days after the loss or, if you are a Quebec resident, within the year of the loss if you prove your impossibility to act within 30 days after the loss. Your insurance must not have been terminated at the time of loss.

#### C. Insurer's Reply

If your claim is approved, the benefit is paid within 15 days of receipt of all documents necessary for the Claims Agent to process your claim. If your claim is denied or the Insurer pays only a portion of the benefit, you will receive a letter explaining the reasons for the Insurer's decision within 15 days of receiving the documents required to process the claim.

#### D. Appeal of an Insurer's Decision and Recourses

You may appeal from the Insurer's decision if you disagree with the outcome. You have 31 days from the date of the Insurer's decline of your claim to appeal from decision. Your appeal to the Claims Agent must be in writing. The Insurer will send you a response within 30 days of receipt of your request to review. You may also contact the Autorité des marchés financiers or your own lawyer.

**HELPLINE**

Canada and the United States  
1-877-772-7797 (toll free)

### What are the consequences of misrepresentation or failure to disclose?

Any misrepresentation, inaccurate representation or failure to disclose could lead to the Policy being cancelled, coverage being denied, or benefits being refused or reduced. Should you have any questions, please contact the Insurer.

### What if I change my mind after applying for an American Express card?

Coverage can be cancelled by cancelling Your American Express Card without penalty at any time. The insurance is non-refundable, as there is no insurance premium nor additional fee. To cancel Your insurance coverage, You must send notice of cancellation of the card to the Distributor that provided You with Your card.

### Privacy

You may consult the Insurer's Privacy policy to understand how they collect and use your personal information. You may request to review Your personal information in your file or request to make a correction by writing to: The Privacy Officer; Chubb Life Insurance Company of Canada, 199 Bay Street, Suite 2500, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb Life, visit: <https://www.chubb.com/ca-en/privacy-policy.aspx>

### Other conditions and exclusions may apply

**Additional conditions and exclusions are described in detail in the Certificate of Insurance.** You can view the Certificate of Insurance by following the link on the first page of this Summary. Please read it carefully.

#### How much does it cost?

The insurance is included with your AMEX card. No separate fees, premiums or expenses will be charged.

#### What happens in the event of a dispute?

- We're here to help you, please contact us for support.
- You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

#### COMPLAINT TO THE INSURER AND COMPLAINT RESOLUTION PROCESS

To make a complaint and access the Insurer's policy on handling complaints, please click on the following link: <https://www.chubb.com/ca-en/complaint-resolution-process.aspx>

### Have a question?

Insurer Customer Service: 1-877-777-1544

AMEX Customer Service: 1-800-869-3016

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