

COLLABRIA CENTRA GOLD CARD

**Common carrier
accident insurance**

Insurance certificate

Collabria

FOR YOUR RECORDS

Insurance coverage underwritten by Desjardins
Financial Security Life Assurance Company.

C33008

Desjardins Financial Security Life Assurance Company insures credit cardholders, their spouses and dependent children who meet the eligibility requirements, against any accident that occurs while they are travelling as paying passengers aboard a common carrier.

This certificate is provided for information purposes and does not constitute the insurance policy. Please refer to the group insurance policy for all terms and conditions.

1. Eligibility requirements

To be eligible for Common Carrier Accident Insurance, a person must:

- 1) be a holder of one of the credit cards covered under this insurance;
- 2) have purchased for himself, with his card, a ticket to travel aboard a common carrier.

The cardholder's spouse and dependent children are also eligible for the coverage if the cardholder purchases their tickets with his card.

2. Definitions

- 1) **Accident:** a sudden and unforeseen event due to an external cause and resulting in bodily injury or death. The injury or death must be confirmed by a physician and be directly and solely the result of the accident.
- 2) **Cardholder or "holder":** person who holds one of the covered credit cards for which the annual fees have been paid. To be considered a cardholder, the person's name must be indicated on the card.
- 3) **Common carrier:** any means of transportation (air, sea, land) operated by a carrier approved by the competent authorities to transport passengers.
- 4) **Contract holder:** individual or corporation that took out an insurance contract with the Insurer. The contract holder of this insurance is Collabria Financial Services Inc.
- 5) **Credit card or "card":** credit card offered by Collabria Financial Services Inc. The names of the credit cards covered under this insurance are indicated in the policy.
- 6) **Dependent child:** any unmarried child of the cardholder or his spouse who is over 15 days old

and under age 18. If he is a full-time student at an educational institution recognized by the competent authorities, he must be age 24 or under.

- 7) **Dismemberment or loss of use:** permanent severance or total and permanent loss of use:
 - a) of one hand **and** the wrist joint, or
 - b) of one foot **and** the ankle joint, or
 - c) of one finger or one toe, including all the phalanges, or
 - d) of sight in one eye.
- 8) **Insurer:** Desjardins Financial Security Life Assurance Company.
- 9) **Spouse:** the person:
 - 1) who is married to or has entered into a civil union with the cardholder; or
 - 2) who can prove that:
 - a) he has been living conjugally with the cardholder for at least 12 months; or that
 - b) he has been living conjugally with the cardholder and that they have had a child together;and that he and the cardholder have not been separated for 3 months or longer due to a breakdown of their relationship.

The Insurer recognizes only one spouse. It is not responsible for the validity of the spousal designation.

3. Coverage offered in case of accident

The cardholder who satisfies the insurance eligibility requirements, as well as his spouse and dependent children if applicable, are covered for any accident occurring while they are travelling as paying passengers aboard a common carrier.

They are also covered:

- 1) when boarding or leaving a common carrier;
- 2) when they have in their possession tickets already paid for with the cardholder's credit card and are using another means of ground transportation, operated by a carrier licensed for passenger transportation, to go to or come back from the airport, station or harbour (wharf) with the intention of using, or immediately after using, the common carrier for which they purchased the tickets;
- 3) when they have in their possession tickets already paid for with the cardholder's credit card and are on

the grounds of the airport, station or harbour with the intention of using, or immediately after using, the common carrier for which they purchased the tickets.

The Insurer will pay a benefit to any insured who suffers one of the losses indicated below as a result of an accident. If so, the insured is entitled **to an amount that represents a percentage of the insurance amount, which is \$125,000**. This amount applies to the cardholder and his spouse and dependent children, if applicable.

Accidental loss	Percentage of the insurance amount
• of life	100%
• of use of two of the following limbs: foot, hand or eye	75%
• of use of one of the following limbs: foot, hand or eye	50%
• of use of one thumb and index finger of the same hand	25%
• of use of one finger or one toe	10%

4. Exclusions and limitations

- 1) If, as a result of an accident, the insured sustains one or more losses and dies further to the accident in the 52 weeks following the accident, the Insurer will only pay the amount of insurance provided for in the case of accidental loss of life.
- 2) If, as a result of an accident, the insured sustains multiple losses, the Insurer will only pay one benefit equal to the highest amount for the losses sustained.
- 3) No benefit is payable while the insured is in a coma.
- 4) If the insured's body is not found in the 52 weeks following the accident or under circumstances that make it likely he is dead, he will be presumed dead.
- 5) If an insured is covered under another policy that provides similar coverage to this policy, the Insurer

will pay only one benefit corresponding to the highest amount.

- 6) The Insurer pays no benefit in the following cases:
- a) If the trip is taken to receive health care services. This exclusion applies even if the trip is taken on the recommendation of a physician;
 - b) For a death or loss of use that is a direct or indirect result of the abusive consumption of medication or alcohol or of using narcotics. Abusive consumption of alcohol is that which results in a blood alcohol level in excess of 80 mg of alcohol per 100 ml of blood;
 - c) For any death or loss resulting directly or indirectly from a self-inflicted injury or loss of use, suicide or attempted suicide. This exclusion applies whether or not the insured is aware of his actions;
 - d) For any accident resulting from an insurrection, war or act of war, whether or not war is declared, from the insured's participation in a criminal act or a riot, if the riot occurs in a country for which the Government of Canada has issued a travel advisory before the trip start date;
 - e) If the death or loss of use occurs more than 52 weeks after the accident, unless the insured is in a coma at the end of the 52-week period. The Insurer will determine the benefits payable, if applicable, at the end of the coma;
 - f) If the insured is a passenger of a plane that is not considered to be a common carrier or that is not making a chartered flight between two airports recognized by the competent authorities, or when boarding or leaving the plane;
 - g) For any accident which occurs while the insured is travelling on a commercial vehicle as a driver, a pilot, a crewmember or a non-paying passenger;
 - h) If the death or loss of use is a result of an illness or infection.

5. Claims

All claims must be filed with the Insurer as soon as it is reasonably possible to do so and must be accompanied by evidence and information as complete as possible concerning the accident and the resulting loss.

Failure to send the claim or to provide evidence and information within 12 months after the date of the accident will invalidate the payment of any benefit for that claim.

To make a claim, call the following number:

Everywhere in Canada (toll free)

1-800-463-1623

We will send you the documents required to submit a claim.

Claims should be sent to the following address:

Claims, Common Carrier Accident Insurance
200, rue des Commandeurs
Lévis (Québec) G6V 6R2

Recourse

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 or in any applicable law.

6. Examination right

The Insurer reserves the right to have any insured, for whom a claim has been submitted, examined by a physician of its choice.

7. Payment of benefits

The Insurer pays the benefits by cheque directly to the cardholder, upon receipt and after evaluation of the relevant documents and information provided.

In case of the death of the cardholder, benefits are paid to his spouse or to his legal heirs if he has no spouse.

Notice required by law

This policy contains a provision removing restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

8. Currency

All payments stipulated in this contract are in Canadian currency.

9. Overall liability of the insurer

The total amount payable by the Insurer as a result of the same accident is limited to C\$10 million for all insureds under similar policies. If the total amount of claims submitted exceeds this limit, the total amount payable by the Insurer will be limited to C\$10 million. The benefits payable to each insured will be reduced accordingly.

10. Right to examine the policy

Insureds may consult the insurance policy at the head office of the contract holder during normal office hours. He may also obtain a copy at his expense.

11. Termination of cardholder's insurance

The eligibility of a cardholder for the insurance ends on the termination date of the contract between the contract holder and the Insurer.

A person who satisfies the eligibility requirements ceases to be insured:

- 1) when he leaves the common carrier for which he purchased tickets using his card;
- 2) immediately following a situation described in the "Coverage offered in case of accident" section;
- 3) when he leaves a ground common carrier, operated by a carrier licensed for passenger transportation, that he used to come back from the airport, station or harbour (wharf) immediately after using the common carrier for which he purchased the tickets.

Personal information management

Desjardins Financial Security Life Assurance Company (DFS) handles the personal information it has on you in a confidential manner. DFS keeps this information on file so that you can benefit from the financial services (insurance, annuities, credit, etc.) it offers. This information is consulted solely by DFS employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is

inaccurate, incomplete, ambiguous or not useful. To do so, you must send a written request to the following address:

Privacy Officer
Desjardins Financial Security
Life Assurance Company
200, rue des Commandeurs
Lévis (Québec) G6V 6R2

DFS can send promotional information or offer new products to individuals whose names appear on its client list. DFS may also give its client list to another component of the Desjardins Group for the same purposes. If you do not want to receive such offers, you may have your name removed from the list by sending a written request to the Privacy Officer at DFS.

DFS uses service providers located outside of Canada to perform certain specific activities in its normal course of business. As such, personal information may be transferred to another country and be subject to the laws of that country. For information about DFS's policies and practices regarding the transfer of personal information outside of Canada, visit the DFS Website at desjardinslifeinsurance.com or write to the DFS Privacy Officer at the address indicated above. The Privacy Officer can also answer any questions about the transfer of personal information to service providers located outside of Canada.

Dissatisfied? Let us know.

Are you concerned about or dissatisfied with our service or our Travel Insurance product? Let us know.

Call our customer service team at 1-866-647-5013.

To file an official complaint, you can:

1. Contact our Dispute Resolution Officer at 1-877-838-8185.

2. Use the complaint form at: dfs.ca/complaint.