

BMO<sup>®</sup> World Elite<sup>®</sup>  
Mastercard<sup>®</sup> Travel  
Insurance and Vehicle  
Rental, Purchase  
Protection and  
Extended Warranty  
Insurances

BMO



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# Product summary for travel insurance

Name and contact information for the insurer and distributor

## INSURER

### **Allianz Global Risks US Insurance Company (Canadian Branch)**

130 Adelaide Street West, Suite 1600

Toronto, ON M5H 3P5

416-915-4247 or 1-866-658-4247

Registered with the Autorité des marchés financiers under client number 2000971682.

[www.agcs.allianz.com](http://www.agcs.allianz.com)

### **Chubb Insurance Company of Canada**

199 Bay Street, Suite 2500

P.O. Box 139

Toronto, ON, M5L 1E2

(416) 359-3222 or 1-800-268-9344

Registered with the Autorité des marchés financiers under client number 2000737552

[www.chubb.com](http://www.chubb.com)

*Refer to the certificate/policy of insurance to determine which coverage each insurer underwrites.*

## ADMINISTRATOR OPERATIONS CENTRE

### **Allianz Global Assistance**

700 Jamieson Parkway

Cambridge, ON N3C 4N6

1-877-704-0341 or 1-519-741-0782

[www.allianz-assistance.ca](http://www.allianz-assistance.ca)

### **Chubb Insurance Plan Administrator**

#### **CSI Brokers Inc.**

1 Yonge Street, Suite 1801

Toronto, ON M5E 1W7

1-800-337-2632

[www.csibrokers.com](http://www.csibrokers.com)

*Refer to the certificate/policy of insurance to determine who administers each coverage.*

## DISTRIBUTOR

### **Bank of Montreal**

129 Saint-Jacques Street West, 2nd floor

Montreal, QC H2Y 1L6

1-877-CALL BMO

(1-877-225-5266)

[www.bmo.com](http://www.bmo.com)

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

#### Autorité des marchés financiers

Place de la Cité, Tour Cominar  
2640, boulevard Laurier, 4<sup>e</sup> étage

Québec, QC G1V 5C1

1-877-525-0337

[lautorite.qc.ca](http://lautorite.qc.ca)

## Name and type of insurance

**INSURANCE PRODUCT NAME:** Trip Cancellation Insurance; Trip Interruption/Trip Delay Insurance; Flight Delay Insurance; Baggage and Personal Effects Insurance; Out-of-Province/Out-of-Country Emergency Medical Insurance; and Common Carrier Accidental Death and Dismemberment Insurance.

**INSURANCE PRODUCT TYPE:** The Autorité des marchés financiers classifies the above insurance products as Travel Insurance.

## Introduction

This product summary provides an overview of the insurance benefits included with your BMO World Elite Mastercard to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

**NOTE: This is not the certificate/policy of insurance.** Please refer to the certificate/policy of insurance for the complete terms and conditions.

The certificate/policy of insurance and this product summary can be found at: <https://www.agcs.allianz.com/global-offices/canada/product-summaries.html>

## Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in ***bold italic*** throughout this product summary are defined below. For a full list, refer to the certificate/policy of insurance.

***Coverage period*** means the time insurance is in effect, as indicated in the various sections of the certificate/policy of insurance.

***Dependent child(ren)*** means an unmarried natural, adopted or stepchild of a primary cardholder dependent on the primary cardholder for maintenance and support who is:

- 20 years of age and under; or
- 25 years of age and under and a full-time student attending a recognized college or university; or

- 21 years of age or older and permanently mentally or physically challenged and incapable of self-support and became so while eligible as a dependent child.

## Coverage summary

The table below summarizes the types of insurance coverages that come with your BMO World Elite Mastercard and the coverage limits.

Each coverage is valid for a different **coverage period**. Details are found in the certificate/policy of insurance.

Type of coverage	Limits (in CAD\$)
Trip Cancellation Insurance and Trip Interruption/Trip Delay Insurance	<ul style="list-style-type: none"> <li>• <b>Trip Cancellation:</b> up to \$2,500 per covered person (maximum \$5,000 per account per trip)</li> <li>• <b>Trip Interruption/Delay:</b> up to \$2,000 per covered person</li> </ul>
Flight Delay Insurance	<ul style="list-style-type: none"> <li>• Up to \$500 per account per trip when your scheduled flight is delayed by more than 6 hours</li> </ul>
Baggage and Personal Effects Insurance	<ul style="list-style-type: none"> <li>• <b>Lost, Stolen or Damaged Baggage:</b> up to \$750 per covered person (maximum \$2,000 per account per trip)</li> <li>• <b>Delayed Baggage:</b> up to \$200 when your baggage is delayed by the common carrier for 12 hours or more</li> </ul>
Out-of-Province/Out-of-Country Emergency Medical Insurance	<ul style="list-style-type: none"> <li>• Up to \$2,000,000 per covered person per trip</li> <li>• Coverage for up to 21 consecutive days per trip for covered persons age 64 or younger</li> </ul>
Common Carrier Accidental Death and Dismemberment Insurance	<ul style="list-style-type: none"> <li>• Up to \$500,000 per covered person</li> </ul>

### ⚠️ IMPORTANT

In order to be eligible for the coverages outlined above, you as the primary cardholder, your spouse and **dependent child(ren)** must be Canadian residents and your BMO World Elite Mastercard account must be in good status where privileges have not expired, been revoked, suspended or terminated.

# Travel insurance coverages

## Trip cancellation and trip interruption/trip delay coverage

### Who can be covered by this insurance?

You as the primary cardholder, your spouse, and **dependent children** when the full or partial cost of your travel arrangements are charged to your Mastercard account and/or purchased with your BMO loyalty program points.

### Benefits

You will receive payment for your prepaid travel arrangements charged to your account (up to the benefit limit), that cannot be refunded to you in cash, or as a credit or voucher for future travel or rescheduled if you need to cancel, interrupt or delay your trip as a result of a covered reason.

- **Trip Cancellation Insurance provides:** Up to \$2,500 per covered person (maximum \$5,000 per account per trip) when you cancel your trip for a covered reason before you were scheduled to leave.
- **Trip Interruption/Trip Delay Insurance provides:** Up to \$2,000 per covered person when you are already on your trip and for a covered reason you must interrupt your trip or delay your return beyond your scheduled return date.

### What is covered and not covered?

Covered reasons
The following includes some key situations that are covered:
<b>Health</b>
<ul style="list-style-type: none"><li>• Sickness, injury or death</li><li>• Side effects resulting from vaccines required for your trip</li><li>• Complications of pregnancy or delivery</li></ul>
<b>Work</b>
<ul style="list-style-type: none"><li>• Meeting cancellation</li><li>• Job transfer or termination (Trip Cancellation)</li></ul>
<b>Legal</b>
<ul style="list-style-type: none"><li>• Jury duty or subpoenaed witness</li></ul>
<b>Other</b>
<ul style="list-style-type: none"><li>• Refusal of travel visa (Trip Cancellation)</li><li>• Delay of a scheduled departure for specific reasons</li><li>• Environmental disaster</li><li>• The Canadian government issues a travel advisory:<ul style="list-style-type: none"><li>a) after you have booked your trip but before you leave for your trip and, as a result, you cancel your trip (Trip Cancellation); or</li><li>b) after you have left on your trip and, as a result, you return to Canada before your scheduled return date (Trip Interruption).</li></ul></li></ul>

## Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Pre-existing medical condition(s) that is not stable during your stability period (refer to details following this chart).
- Travelling against the advice of a doctor.
- Mental, nervous or emotional disorders that don't require immediate hospitalization and/or acts of self-harm.
- Alcohol or drug abuse, or misuse of medication.
- Pregnancy, delivery or related complications occurring within 9 weeks of expected delivery date.
- Criminal offenses or illegal acts.
- Professional sports or high-risk activities.

**Pre-existing Medical Condition(s)** refers to a sickness, injury, or medical condition whether or not diagnosed by a physician, for which you showed signs or symptoms; or for which you required or received a medical consultation or treatment; and which existed before your **coverage period** began.

**Stable** refers to any medical condition or related condition for which you have **not**:

- had any new treatment, or a change in treatment, including frequency or type; and
- had any new symptoms or diagnosis or test results showing the condition is getting worse; and
- been hospitalized; and
- been referred to a specialist or are awaiting surgery or the results of a medical investigation;

during the stability period outlined below.

### **Stability Period:**

- If you are age **64 or younger**, your stability period is the 6 months before your **coverage period** begins.
- If you are age **65 or older**, your stability period is the 12 months before your **coverage period** begins.

*Refer to the Trip Cancellation and Trip Interruption/Trip Delay Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## ⚠ IF YOU NEED TO CANCEL, INTERRUPT OR DELAY YOUR TRIP

Contact the Allianz Global Assistance Operations Centre and your travel suppliers within 48 hours of the cancellation, interruption or delay of the trip. If you do not contact the Operations Centre the expenses you incur may be reduced or not paid.

## Flight delay coverage

### Who can be covered by this insurance?

You as the primary cardholder, your spouse, and **dependent children** when the full or partial cost of your airline ticket(s) is charged to your Mastercard account and/or purchased with your BMO loyalty program points.

### What is covered and not covered?

Benefits
Flight Delay Insurance provides coverage if there is a delay in the arrival or departure of your regularly scheduled flight of more than 6 hours. You are eligible for up to \$500 per account per trip, for additional accommodation and travelling expenses as a result of the delay.
Exclusions
You will not be covered for expenses that are caused by or related to the following: <ul style="list-style-type: none"><li>• Mental, nervous or emotional disorders that don't require immediate hospitalization and/or acts of self-harm.</li><li>• Alcohol or drug abuse, or misuse of medication.</li><li>• Pregnancy, delivery or related complications occurring within 9 weeks of expected delivery date.</li><li>• Criminal offences or illegal acts.</li><li>• Bankruptcy or insolvency of a travel supplier, if the supplier was in this state at the time your trip was booked.</li></ul>

*Refer to the Flight Delay Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## Baggage And Personal Effects Coverage

### Who can be covered by this insurance?

You as the primary cardholder, your spouse, and **dependent children** when the full or partial cost of your common carrier ticket(s) is charged to your Mastercard account and/or purchased with your BMO loyalty program points.

### What is covered and not covered?

Benefits
Baggage and Personal Effects Insurance provides: <ul style="list-style-type: none"><li>• Up to \$750 per covered person (maximum \$2,000 per account per trip) for loss, theft or damage to your baggage and/or your personal items while you are on your trip.</li><li>• Up to \$200 to purchase essential items (i.e., necessary toiletries and clothing) if your checked baggage is delayed by the common carrier for 12 hours or more.</li></ul>



## Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Normal wear and tear, gradual deterioration including from insects or vermin.
- Specific items including cell phones, computers, motorized vehicles, animals, prescription glasses, contact lenses, non-prescription sunglasses, artificial teeth, tickets, and money.
- Loss or damage to jewelry, furs and camera equipment while in the custody of a common carrier.
- Criminal offenses or illegal acts.
- Items you insure with another company.

*Refer to the Baggage and Personal Effects Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## Emergency medical coverage

### Who can be covered by this insurance?

You as the primary cardholder, your spouse, and **dependent children** provided that all individuals are:

- covered by a government health insurance plan during the entire trip; and
- age 64 or younger on the date they go on their trip.

### ⚠ IMPORTANT

You do not need to charge your trip expenses to your credit card to be eligible for Emergency Medical Coverage.

### What is covered and not covered?

#### Benefits

If you experience an unexpected medical emergency or injury while travelling, Out-of-Province/Out-of-Country Emergency Medical Insurance provides coverage of up to \$2,000,000 for the following expenses:

- Emergency hospital, ambulance and medical
- Private duty nursing
- Emergency air transportation or evacuation
- Professional services of a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist
- Emergency dental
- Transportation to bedside
- Return of deceased
- Hotel and meals
- Return of vehicle

## Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Pre-existing medical condition(s) that is not stable during your stability period (refer to details following this chart).
- Non-emergency treatment or surgery.
- After medical treatment, you were advised to return to Canada, and you did not return.
- Travel for medical reasons.
- Travelling against the advice of a doctor.
- Mental, nervous or emotional disorders that don't require immediate hospitalization and/or acts of self-harm.
- Alcohol or drug abuse, or misuse of medication.
- Pregnancy, delivery or related complications occurring within 9 weeks of expected delivery date.
- Criminal offenses or illegal acts.
- Professional sports or high-risk activities.
- A travel advisory issued by the Canadian government for the destination that you are travelling to before you leave on your trip.

**Pre-existing Medical Condition(s)** refers to a sickness, injury, or medical condition whether or not diagnosed by a physician, for which you showed signs or symptoms; or for which you required or received a medical consultation or treatment; and which existed before your **coverage period** began.

**Stable** refers to any medical condition or related condition for which you have **not**:

- had any new treatment, or a change in treatment, including frequency or type; and
- had any new symptoms or diagnosis or test results showing the condition is getting worse; and
- been hospitalized; and
- been referred to a specialist or are awaiting surgery or the results of a medical investigation;

during the stability period outlined below.

**Stability Period** refers to the 6 months before your **coverage period** begins.

*Refer to the Out-of-Province/Out-of-Country Emergency Medical Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## ⚠ IF YOU EXPERIENCE A MEDICAL EMERGENCY

Contact the Allianz Global Assistance Operations Centre within 24 hours or as soon as possible.

If you do not contact the Operations Centre the expenses you incur may be reduced or not paid.

Some treatment, services or medical appliances require pre-approval from the Operations Centre.

### Automatic Extension of Coverage

If on your scheduled return date you are hospitalized due to a medical emergency, your coverage will be automatically extended for as long as you are in hospital and up to three additional days following your release from the hospital.

Your coverage will also be automatically extended for up to an additional three days if your return home is delayed due to a common carrier delay, an automobile accident, or a medical emergency of another insured person travelling with you.

### Common carrier accidental death and dismemberment coverage

#### Who can be covered by this insurance?

You as the primary cardholder, your spouse, and **dependent children** when the full cost of your common carrier ticket(s) is charged to your Mastercard account and/or purchased with your BMO loyalty program points.

#### What is covered and not covered?

Benefits
Common Carrier Accidental Death and Dismemberment Insurance provides coverage of up to \$500,000 per covered person in the event of an accidental injury or death while you are a passenger on, or while you are entering or exiting a licensed common carrier (includes passenger plane, bus, taxi, car service, train, cruise ship, etc.).
Exclusions
You will not be covered for expenses that are caused by or related to the following: <ul style="list-style-type: none"><li>• Sickness or illness.</li><li>• Pregnancy, childbirth or related complications.</li><li>• Intentional acts of self-harm.</li><li>• Operation of an aircraft or being a crew member of an aircraft.</li></ul>

*Refer to the Common Carrier Accidental Death and Dismemberment Insurance section in the certificate/policy of insurance for a complete list of what is and what is not covered.*

## CAUTION

If multiple insured persons suffer a loss from the same accident, the total amount payable per account will be limited to \$1,500,000.

## Other important information

### Cost of Insurance

#### What is the cost of the insurance plans featured on my credit card?

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

### Cancellation/Termination of Insurance

#### Can I cancel the insurance plans on my credit card?

The insurance plans that come with your credit card cannot be cancelled without cancelling your card. You can cancel your card at any time by calling the number on the back of your card.

#### When do the insurance plans end?

Your insurance plans will end on the date that either:

1. your BMO World Elite Mastercard account is cancelled, closed, or your privileges have expired, been revoked, suspended or terminated; or
2. the insurance plans are cancelled by Allianz or by BMO; whichever date occurs first.

### Making a Claim

#### How do I submit a claim?

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

#### Operations Centre

c/o Allianz Global Assistance, Claims Department

P. O. Box 277

Waterloo, Ontario, Canada N2J 4A4

Toll-free Canada/U.S.A: 1-877-704-0341

Collect worldwide: 1-519-741-0782

Online at: [allianz-assistance.ca/en\\_CA/customers/file-a-claim.html](http://allianz-assistance.ca/en_CA/customers/file-a-claim.html)

**For Common Carrier Accidental Death and Dismemberment claims, please contact the plan administrator:**

**CSI Brokers Inc.**

1 Yonge Street, Suite 1801

Toronto, ON

M5E 1W7

1-800-337-2632

[www.csibrokers.com](http://www.csibrokers.com)

### **How long do I have to submit a claim?**

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

### **How are insurance benefits paid?**

If you die as a result of an accident under the Common Carrier Accidental Death and Dismemberment Insurance, the death benefit will be paid to your estate, unless you had previously completed and submitted a beneficiary designation form to Chubb Insurance Company of Canada indicating to whom the benefit is to be paid. All other insurance benefits will be paid to you or any other person insured under the policy who suffers a loss.

**Note:** All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

*Refer to the certificate/policy of insurance for full claim details.*

### **Misrepresentation and Non-Disclosure**

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

### **Trip Assistance**

The following assistance services are available to you through the Allianz Global Assistance Operations Centre 24 hours a day/7 days a week:

- Emergency cash transfer
- Lost document or luggage assistance
- Pre-trip information

- Legal assistance services

## Questions

### Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day/7 days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to [questions@allianz-assistance.ca](mailto:questions@allianz-assistance.ca)

## How to file a complaint

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

### 1. How to file a complaint with Allianz Global Assistance

For all coverages other than Common Carrier Accidental Death and Dismemberment, appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

#### Allianz Global Assistance

Appeals Department

P.O. Box 277

Waterloo, ON N2J 4A4

[appeals@allianz-assistance.ca](mailto:appeals@allianz-assistance.ca)

#### Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

#### Allianz Global Risk US Insurance Company (Canadian Branch)

Ombudsperson

130 Adelaide Street West, Suite 1600

Toronto ON, M5H 3P5

Phone: 416-915-1956

Email: [ombudscanada@agcs.allianz.com](mailto:ombudscanada@agcs.allianz.com)

### 2. How to file a complaint with Chubb Insurance Company of Canada

If you have a complaint or inquiry about Common Carrier Accidental Death and Dismemberment coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday. If for some reason you are not satisfied with the resolution to their complaint or inquiry, you may communicate your complaint or inquiry in writing to our complaints officer:

## **Chubb Insurance Company of Canada**

199 Bay Street, Suite 2500

P.O. Box 139 Commerce Court Postal Station

Toronto, ON M5L 1E2

Email: [complaintscanada@chubb.com](mailto:complaintscanada@chubb.com)

### **3. External Recourse**

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

#### **General Insurance OmbudService (GIO)**

Phone: 1-877-225-0446

Website: [www.giocanada.org](http://www.giocanada.org)

#### **QUEBEC RESIDENTS**

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

#### **Autorité des marchés financiers (AMF)**

Phone: 1-877-525-0337

Email: [renseignement-consommateur@lautorite.qc.ca](mailto:renseignement-consommateur@lautorite.qc.ca)

### **4. The Financial Consumer Agency of Canada (FCAC)**

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>

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\* Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

# Product summary for vehicle rental, purchase protection, and extended warranty insurance

Name and contact information for the insurer and distributor

## INSURER

### Allianz Global Risks US Insurance Company (Canadian Branch)

130 Adelaide Street West, Suite 1600

Toronto, ON M5H 3P5

416-915-4247 or 1-866-658-4247

Registered with the Autorité des marchés financiers under client number 2000971682.

[www.agcs.allianz.com](http://www.agcs.allianz.com)

## ADMINISTRATOR OPERATIONS CENTRE

### Allianz Global Assistance

700 Jamieson Parkway

Cambridge, ON N3C 4N6

1-877-704-0341 or 1-519-741-0782

[www.allianz-assistance.ca](http://www.allianz-assistance.ca)

## DISTRIBUTOR

### Bank of Montreal

129 Saint-Jacques Street West, 2nd floor

Montreal, QC H2Y 1L6

1-877-CALL BMO

(1-877-225-5266)

[www.bmo.com](http://www.bmo.com)

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

### Autorité des marchés financiers

Place de la Cité, Tour Cominar

2640, boulevard Laurier, 4<sup>e</sup> étage

Québec, QC G1V 5C1

1-877-525-0337

[lautorite.qc.ca](http://lautorite.qc.ca)

Name and type of insurance

**INSURANCE PRODUCT NAME:** Car Rental Insurance; Purchase Protection and Extended Warranty Insurance.



**INSURANCE PRODUCT TYPE:** The Autorité des marchés financiers classifies the above insurance products as Vehicle Rental Insurance and Credit Card and Debit Card Insurance, respectively.

## Introduction

This product summary provides an overview of the insurance benefits included with your BMO World Elite Mastercard to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

**NOTE: This is not the certificate/policy of insurance.** Please refer to the certificate/policy of insurance for the complete terms and conditions.

The certificate/policy of insurance and this product summary can be found at: <https://www.agcs.allianz.com/global-offices/canada/product-summaries.html>

## Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in ***bold italic*** throughout this product summary are defined below. For a full list, refer to the certificate/policy of insurance.

***Dependent Child(ren)*** means an unmarried natural, adopted or stepchild of a primary cardholder dependent on the primary cardholder for maintenance and support who is:

- 20 years of age and under; or
- 25 years of age and under and a full-time student attending a recognized college or university; or
- 21 years of age or older and permanently mentally or physically challenged and incapable of self-support and became so while eligible as a dependent child.

***Family Cardholder*** means a primary cardholder's spouse and/or ***dependent child*** who have been issued a supplemental Mastercard by BMO on the primary cardholder's account.

***Rental Car*** means a land motor vehicle with four wheels, that is designed for use mainly on public roads and which you have rented from a commercial rental agency for your personal use for the period of time shown on the rental car agreement. Certain motor vehicles are not covered. With regards to the Collision Damage Waiver Benefit, a rental car may also include a commercial car sharing program of which you are a member.

## Coverage summary

The table below summarizes the types of insurance coverages that come with your BMO World Elite Mastercard and the coverage limits.

Each coverage is valid for a different coverage period. Details are found in the certificate/policy of insurance.

Type of coverage	Limits (in CAD\$)
Car Rental Insurance	<p><b>Collision Damage Waiver:</b></p> <ul style="list-style-type: none"> <li>• Maximum Rental Period: 48 consecutive days</li> <li>• Manufacturer's Suggested Retail Price of a <i>rental car</i>: up to \$65,000</li> </ul> <p><b>Accidental Death and Dismemberment:</b> up to \$200,000 for the primary cardholder and up to \$20,000 for each additional insured person (maximum \$300,000 for any one accident)</p> <p><b>Personal Effects:</b> up to \$1,000 per covered person, per occurrence (maximum \$2,000 per account per rental period)</p>
Purchase Protection and Extended Warranty Insurance	<p><b>Purchase Protection:</b> 90 days from date of purchase</p> <p><b>Extended Warranty:</b> extends the original manufacturer's warranty up to 1 additional year</p>

### ⚠ IMPORTANT

In order to be eligible for the coverages outlined above, you as the primary cardholder, your spouse and **dependent child(ren)** must be Canadian residents and your BMO World Elite Mastercard account must be in good status where privileges have not expired, been revoked, suspended or terminated.

## Vehicle rental insurance

### Car rental coverage

#### Who can be covered by this insurance?

You as the primary cardholder, your spouse and **dependent children** when entering into a non-renewable rental car agreement for a four-wheel passenger vehicle, where the total rental period does not exceed 48 consecutive days, and:

- the *rental car* is rented by the primary cardholder or a **family cardholder**;

- the **rental car** is rented from a commercial car rental agency;
- the full or partial cost of the **rental car** is charged to your credit card account or paid through the redemption of BMO loyalty program points;
- only one vehicle is rented during a rental period;
- you decline collision damage waiver benefits offered by the rental agency; and
- the **rental car** is operated by an insured person under the policy who is listed on the rental car agreement.

## Collision Damage Waiver (CDW)

### What is covered and not covered?

Benefits
<p>When the rental period does not exceed 48 consecutive days, Car Rental Insurance provides coverage for a <b>rental car</b> with a Manufacturer's Suggested Retail Price of up to \$65,000 for:</p> <ul style="list-style-type: none"> <li>• Damages</li> <li>• Theft, including parts and accessories</li> <li>• Loss-of-use charges when the <b>rental car</b> is being repaired</li> <li>• Towing</li> </ul>
Exclusions
<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> <li>• Specific excluded vehicles such as trucks, trailers, off-road vehicles, motorcycles, mopeds, recreational vehicles and antiques.</li> <li>• Normal wear and tear and gradual deterioration.</li> <li>• Violation of the rental car agreement.</li> <li>• Off-road operation or speed contests.</li> <li>• Alcohol or drug use, or misuse of medication.</li> <li>• Criminal offenses or illegal acts.</li> </ul>

### **WARNING**

This coverage does not provide any form of third-party automobile, property damage or personal injury liability insurance. It is your responsibility to have adequate third-party insurance.

*Refer to the Car Rental Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## Accidental Death and Dismemberment

### What is covered and not covered?

#### Benefits

Car Rental Accidental Death and Dismemberment Insurance provides up to \$200,000 for the primary cardholder and up to \$20,000 for each additional insured person for a loss that occurs as a result of an accident, while occupying an eligible **rental car**. Maximum benefit is \$300,000 for any one accident.

- Amount payable varies by type of loss
- Losses include but are not limited to: loss of life, loss of sight, loss of speech or hearing, loss of hand or foot.

#### Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Violation of the rental car agreement.
- Off-road operation or speed contests.
- Alcohol or drug use, or misuse of medication.
- Criminal offenses or illegal acts.
- Self-inflicted injury, suicide or attempted suicide.

*Refer to the Car Rental Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## Personal Effects

### What is covered and not covered?

#### Benefits

This coverage provides up to \$1,000 per covered person, per occurrence (maximum \$2,000 per account per rental period) when an insured person's personal effects are stolen or damaged while in a **rental car** during the eligible rental period.

## Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Specific items such as money or perishables.
- Wear and tear and gradual deterioration.
- Off-road operation or speed contests.
- Alcohol or drug use, or misuse of medication.
- Criminal offenses or illegal acts.
- Violation of the rental car agreement.
- Situations where the personal property goes missing, cannot be located, and there is no evidence that a theft occurred.
- Failure to take reasonable steps to protect your personal property from theft or damage.

*Refer to the Car Rental Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## Purchase and extended warranty insurance

### **Purchase protection and extended warranty coverage**

#### **Who can be covered by this insurance?**

You as the primary cardholder or a *family cardholder* when the full purchase price of an item is charged to your Mastercard account or paid for through the redemption of your BMO loyalty program points.

#### **What is covered and not covered?**

### Benefits

#### **Purchase Protection**

- Provides coverage against theft of or damage to covered items for 90 days from the purchase date.
- Allianz will decide whether you will receive payment equal to the purchase price, or if your damaged or stolen item will be repaired or replaced instead.

#### **Extended Warranty**

- Extends the original manufacturer's warranty to a maximum extension of 1 year.
- This coverage follows the terms and conditions of the original manufacturer's warranty.
- You will receive payment for the lesser cost of repair or replacement.

#### **Lifetime Maximum**

- There is a lifetime maximum benefit for Purchase Protection and Extended Warranty Insurance combined of \$60,000 per account.

## Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Specific items including money, animals, plants, consumables, furs and jewelry (Purchase Protection).
- The original manufacturer stops business for any reason (Extended Warranty).
- Items with a lifetime warranty (Extended Warranty).
- Theft from a vehicle or residence when there are no signs of a forced entrance.
- Misuse and wear and tear.
- Used and refurbished items.
- Motorized vehicles and their parts and accessories.
- Sports equipment.
- Natural disasters.
- Items intended for commercial use.

*Refer to the Purchase Protection and Extended Warranty Insurance section in the certificate of insurance for a complete list of what is and what is not covered.*

### **IMPORTANT**

- If the original manufacturer's warranty did not offer the option to replace instead of repair the item the Extended Warranty coverage will not offer replacement.
- The original warranty must be valid in Canada.
- When the original manufacturer's warranty exceeds 5 years, it must be registered with the Operations Centre.

## Other important information

### **Cost of Insurance**

#### **What is the cost of the insurance plans featured on my credit card?**

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

#### **Can I cancel the insurance plans on my credit card?**

The insurance plans that come with your credit card cannot be cancelled without cancelling your card. You can cancel your card at any time by calling the number on the back of your card.

#### **When do the insurance plans end?**

Your insurance plans will end on the date that either:

1. your BMO World Elite Mastercard account is cancelled, closed, or your privileges have expired, been revoked, suspended or terminated; or

2. the insurance plans are cancelled by Allianz or by BMO; whichever date occurs first.

## **Making a Claim**

### **How do I submit a claim?**

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

#### **Operations Centre**

c/o Allianz Global Assistance, Claims Department

P. O. Box 277

Waterloo, Ontario, Canada N2J 4A4

Toll-free Canada/U.S.A: 1-877-704-0341

Collect worldwide: 1-519-741-0782

Online at [https://www.allianz-assistance.ca/en\\_CA/customers/file-a-claim.html](https://www.allianz-assistance.ca/en_CA/customers/file-a-claim.html)

### **How long do I have to submit a claim?**

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

### **How are insurance benefits paid?**

If you die as a result of an accident under the Car Rental Accidental Death and Dismemberment Insurance, the death benefit will be paid to your estate, unless you had previously completed and submitted a beneficiary designation form to Allianz Global Assistance indicating to whom the benefit is to be paid. All other insurance benefits will be paid to you or any other person insured under the policy who suffers a loss.

**Note:** All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

*Refer to the certificate/policy of insurance for full claim details.*

## **Misrepresentation and Non-Disclosure**

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

## Trip Assistance

The following assistance services are available to you through the Allianz Global Assistance Operations Centre 24 hours a day/7 days a week:

- Emergency cash transfer
- Lost document or luggage assistance
- Pre-trip information
- Legal assistance services

## Questions

### Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day/7 days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to [questions@allianz-assistance.ca](mailto:questions@allianz-assistance.ca)

## How to file a complaint

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

### 1. How to file a complaint with Allianz Global Assistance

For all coverages other than Common Carrier Accidental Death and Dismemberment, appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

#### Allianz Global Assistance

Appeals Department

P.O. Box 277

Waterloo, ON N2J 4A4

[appeals@allianz-assistance.ca](mailto:appeals@allianz-assistance.ca)

#### Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

#### Allianz Global Risk US Insurance Company (Canadian Branch)

Ombudsperson

130 Adelaide Street West, Suite 1600

Toronto ON, M5H 3P5

Phone: 416-915-1956

Email: [ombudscanada@agcs.allianz.com](mailto:ombudscanada@agcs.allianz.com)



## 2. How to file a complaint with Chubb Insurance Company of Canada

If you have a complaint or inquiry about Common Carrier Accidental Death and Dismemberment coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday. If for some reason you are not satisfied with the resolution to their complaint or inquiry, you may communicate your complaint or inquiry in writing to our complaints officer:

### **Chubb Insurance Company of Canada**

199 Bay Street, Suite 2500

P.O. Box 139 Commerce Court Postal Station

Toronto, ON M5L 1E2

Email: [complaintscanada@chubb.com](mailto:complaintscanada@chubb.com)

## 3. External Recourse

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

### **General Insurance OmbudService (GIO)**

Phone: 1-877-225-0446

Website: [www.giocanada.org](http://www.giocanada.org)

### **QUEBEC RESIDENTS**

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

### **Autorité des marchés financiers (AMF)**

Phone: 1-877-525-0337

Email: [renseignement-consommateur@lautorite.qc.ca](mailto:renseignement-consommateur@lautorite.qc.ca)

## 4. The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>

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**BMO**



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