

The insurance coverages provided in the attached Certificates of Insurance are provided to J.P. Morgan Chase Commercial Card Cardholders at no additional cost.

Chubb Insurance Company of Canada (referred to in the Certificates of Insurance as the “Company”) provides the insurance for the Certificates of Insurance under Policy 9906-8472 for Accident Insurance, Policy 9908-7482 for Lost or Stolen Baggage Insurance, Policy 9908-7483 for Purchase Security and Extended Protection, Policy 9908-7484 for Hotel/Motel Burglary Insurance and Policy 9908-7485 for Auto Rental Collision/Loss Damage Insurance (referred to in the Certificates of Insurance as the “Policy”) to J.P. Morgan Chase (referred to in this Certificate as the “Policyholder”). The Certificates of Insurance are not a contract of insurance and contain only a summary of the principal provisions of the Policy. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be canceled, changed or modified at the option of the Company or Policyholder at any time without notice. These Certificates of Insurance replace any and all certificates previously issued.

If applicable, the insurance provided under the Certificates of Insurance is supplementary. This insurance coverage is in excess of any other applicable valid and collectible insurance or indemnity available to **Insured Person(s)**.

The Certificates of Insurance outline what the insurance is and what is covered along with the conditions under which a payment will be made to a **Cardholder**. They also provide instructions on how to make a claim. These Certificates of Insurance should be kept in a safe place and carried with the **Cardholder** when they travel.

Answers to specific questions can be obtained by writing the Plan Administrator.

Plan Administrator

CBSI
550 Mamaroneck Ave.
Harrison, NY 10528

Underwritten By

Chubb Insurance Company of Canada (Incorporated under the laws of Canada)
199 Bay Street, Suite 2500
Toronto, Ontario, M5L 1E2

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**CERTIFICATE OF INSURANCE
ACCIDENT INSURANCE**

PART I - DEFINITIONS:

Assistance Services Administrator means the organization that contracts with the Company to provide **Medical Evacuation and Repatriation** services to the **Insured Person**.

Benefit Amount means the loss amount at the time the entire cost of the passenger fare is charged to a J.P. Morgan Chase account.

Common Carrier Covered Trip means travel on a **Common Carrier** when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the **Insured Person's** account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the account for travel to be considered a **Common Carrier Covered Trip**.

Common Carrier means any motorized land, water or air **Conveyance**, operated by an organization other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier** does not include helicopters, travel on cruise ships that extends beyond forty-eight (48) hours, sightseeing tours or any **Conveyance** used for recreational activities.

Conveyance means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

Hospital Admission Guaranty means any charge or expense made by a hospital prior to and as a condition of the **Insured Person's** admission.

Immediate Family Member means the **Insured Person's**: 1) spouse; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a spouse's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Insured Person with respect to **Common Carrier Covered Trip**, **Insured Person** means the individual or employee of the entity to whom the Policyholder has issued an account, as well as authorized users of the account registered with the Policyholder. **Insured Person** also means the **Insured Person's** spouse and dependent children.

Loss of Life means death, including clinical death determined by the local governing medical authorities.

Loss of Foot means the complete severance through or above the ankle joint. We will consider it a **Loss of Foot** even if the foot is later reattached.

Loss of Hand means complete severance through or above the knuckle joints of at least 4 fingers on the same hand or at least 3 fingers and the thumb on the same hand. We will consider it a **Loss of Hand** even if the fingers and/or thumb are later reattached.

Loss of Hearing means the permanent and irrecoverable loss of hearing in both ears, as determined by a physician.

Loss of Sight of an Eye means the permanent loss of vision in one eye. Remaining vision must be no better than 20/200 using a corrective aid or device as determined by a physician.

Loss of Speech means the permanent and irrecoverable total loss of the capability of speech without the aid of mechanical devices, as determined by a physician.

Loss of Thumb and Index Finger means complete severance through or above the knuckle joints of the thumb and index finger of the same hand. We will consider it a **Loss of Thumb and Index Finger** even if one or both are later reattached.

Medical Evacuation means the emergency transportation of the **Insured Person** from the location where such **Insured Person** is injured or becomes ill to the nearest hospital where appropriate medical care and treatment can be provided.

Repatriation means: 1) the transfer of the **Insured Person**, from the local hospital where emergency medical treatment is initially given to another hospital or to the **Insured Person's** domicile or permanent residence; and 2) the necessary arrangements for the return of the **Insured Person's** remains to the **Insured Person's** domicile or permanent residence in the event of the **Insured Person's** Loss of Life.

PART II - COVERAGE:

THE PLAN: As a J.P. Morgan Chase Cardholder or employee of an entity to whom J.P. Morgan Chase has issued an account you will be automatically insured against accidental loss of life, limb, sight, speech or hearing occurring on a **Common Carrier Covered Trip** while riding as a passenger in, entering or exiting any **Common Carrier** on which you have purchased passage, or riding as a passenger in, entering or exiting any **Conveyance** licensed to carry the public for hire or any courtesy transportation provided without a specific charge and while traveling to or from the airport, terminal or station immediately preceding the departure of the scheduled **Common Carrier** on which you have purchased passage or immediately following the arrival of the scheduled **Common Carrier** on which you were a passenger, or while at the airport, terminal or station at the beginning or end of the **Common Carrier Covered Trip**. If the purchase of the **Common Carrier** passenger fare is not made prior to your arrival at the airport, terminal or station, coverage will begin at the time the cost of the **Common Carrier** passenger fare is charged to your account.

ELIGIBILITY: This insurance plan is provided to J.P. Morgan Chase cardholders and employees of an entity to whom J.P. Morgan Chase has issued an account automatically when the entire cost of the passenger fare(s) is charged to J.P. Morgan Chase account while the insurance is effective. It is not necessary for you to notify J.P. Morgan Chase, the administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible J.P. Morgan Chase cardholders. J.P. Morgan Chase pays the full cost of the insurance.

BENEFICIARY: The **Loss of Life** benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order:

- a) your spouse, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

THE BENEFITS: The full **Benefit Amount** of \$1,000,000 is payable for accidental **Loss of Life**; **Loss of Speech** and **Loss of Hearing**; **Loss of Speech** and one of **Loss of Hand**, **Loss of Foot** or **Loss of Sight of One Eye**; **Loss of Hearing** and one of **Loss of Hand**, **Foot** or **Sight of One Eye**; **Loss of Hands** (both), **Loss of Feet** (both), **Loss of Sight** or any combination thereof. 50% of the **Benefit Amount** is payable for accidental **Loss of Hand**, **Foot** or **Sight of One Eye** (any one of each); **Loss of Speech** or **Loss of Hearing**. 25% of the **Benefit Amount** is payable of **Loss of Thumb and Index Finger** of the same hand. The loss must occur within one year of the accident. The Company will pay the single largest applicable **Benefit Amount**.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one **Insured Person** insured under the same account suffers a loss in the same accident, the Company will not pay more than two times the applicable **Benefit Amount** (the aggregate limit of insurance). If an accident results in **Benefit Amounts** becoming payable, which when totaled, exceed two times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the **Insured Persons**, based on each applicable **Benefit Amount**.

ADDITIONAL BENEFITS: If the **Insured Person's** accidental bodily injury, disease or illness occurs while on a **Common Carrier Covered Trip** and requires the **Medical Evacuation** or **Repatriation** of the **Insured Person** while the **Insured Person** is on a **Common Carrier Covered Trip**, then we will pay the covered expenses for such **Medical Evacuation** or **Repatriation** up to the **Benefit Amount** of \$25,000 for **Medical Evacuation** and **Repatriation**. The **Benefit Amount** for **Medical Evacuation** or **Repatriation** is payable in addition to any other applicable **Benefit Amounts** under this Policy. The **Medical Evacuation** or **Repatriation** must be ordered by a physician, who certifies that the **Medical Evacuation** or **Repatriation** is necessary to prevent death or serious deterioration of the **Insured Person's** medical condition. The **Medical Evacuation** or **Repatriation** must be approved and arranged by our **Assistance Services Administrator**. If the **Insured Person's** accidental bodily injury, disease or illness occurs during a **Common Carrier Covered Trip** and requires emergency medical treatment while the **Insured Person** is on a **Common Carrier Covered Trip**, then we will guarantee payment of the **Hospital Admission Guaranty** incurred for such emergency medical treatment up to the **Benefit Amount** for **Hospital Admission Guaranty** (\$5,000). The **Assistance Services Administrator** must approve the **Hospital Admission Guaranty**.

If the **Insured Person's** accidental bodily injury, disease or illness occurs during a **Common Carrier Covered Trip** and requires a hospital stay for more than five (5) days while the **Insured Person** is on a **Common Carrier Covered Trip**, then we will pay the **Benefit Amount** of up to \$100 per day for 7 days for family travel expense, if all the following conditions are met:

1. the **Insured Person** is confined to a hospital; and
2. the hospital is at least one hundred (100) kilometres from the **Insured Person's** permanent residence; and
3. all transportation arrangements for an **Immediate Family Member** are made by our **Assistance Services Administrator** and are by the most direct and economical route.

If the **Insured Person's** accidental bodily injury, disease or illness occurs during a **Common Carrier Covered Trip** and requires a hospital stay for more than five (5) days while the **Insured Person** is on a **Common Carrier Covered Trip**, then we will pay for an accompanying dependent child to return to his or her primary residence. All transportation arrangements must be made by our **Assistance Services Administrator** and shall be by the most direct and economical route. The **Benefit Amount** for **Medical Evacuation** or **Repatriation** is payable on an excess basis. We will determine the charges for **Medical Evacuation** or **Repatriation**. We will then reduce that amount by amounts already paid or payable by any other plan. We will pay the resulting **Benefit Amount**, but in no event will we pay more than the **Benefit Amount** for **Medical Evacuation** or **Repatriation** shown above.

PART III - EXCLUSIONS:

This insurance does not cover loss resulting from:

1. emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions;
2. participation in military action while in active military service;
3. suicide, attempted suicide or intentionally self-inflicted injuries;
4. declared or undeclared war;
5. being in, entering or exiting any aircraft owned, leased or operated by the Policyholder, or operated by an employee of the Policyholder, or the Policyholder's behalf; entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency;
6. the commission or attempted commission of any illegal act;
7. being intoxicated;
8. being under the influence of any narcotic unless taken on the advice of a physician.
9. This insurance does not apply to any accident when the Canadian government has imposed any trade or economic sanctions prohibiting insurance of any accident or when there is any other legal prohibition against providing insurance for any accident.

PART IV – NOTICE OF LOSS AND CLAIM:

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this Policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

Please send this notice to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
400 – 90 Matheson Boulevard West
Mississauga, Ontario L5R 2R3
Fax - 905-602-0185
Email: newhumanrisksclaims@crawco.ca

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

CLAIM PROOF OF LOSS: For all claims, complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

CLAIM PAYMENT: For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this Policy.

PART V - EFFECTIVE DATE:

Your insurance becomes effective on the latest of: the effective date of this Policy, the date on which you first meet the eligibility criteria as the **Insured Person** or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this Policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meets the eligibility criteria as the **Insured Person** or the date on which the Company pays out 100% of the **Benefit Amount**.

**CERTIFICATE OF INSURANCE
LOST OR STOLEN BAGGAGE INSURANCE**

PART I – DEFINITIONS:

Card means the J.P. Morgan Commercial Card.

Cardholder means an individual holder to which a valid **Card** was issued or an employee of an entity to which an account was issued, in Canada by J.P. Morgan Chase, who pays for the **Full Fare** using the valid **Card** account.

Dependent Children means any unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the **Cardholder** who is primarily dependent upon such **Cardholder** for maintenance and support, and must be:

1. under the age of 21 years;
2. under the age of 25 years and in full time attendance at an institution of higher learning; or
3. as a result of being mentally or physically challenged, permanently incapable of self-support and permanently depending on the **Cardholder** for support and maintenance.

Full Fare means 100% of the airline ticket price, including taxes, was charged to the **Card**.

Insured Person(s) means a **Cardholder** and a **Cardholder's Spouse** and **Dependent Children**, whether traveling together or not, when the **Full Fare** of the airline ticket is charged in advance to the **Card**.

Occurrence means a loss or losses arising from a single event or incident which is neither expected nor intended by a **Cardholder**. **Spouse** means a person of the same or opposite sex who is either legally married to and cohabits with the **Cardholder**, or if there is no such person, is a person who qualifies as a common law or domestic partner under the provisions of any applicable federal, provincial, territorial, state or local law.

PART II – COVERAGE:

TERMS OF COVERAGE:

A. When coverage begins:

Coverage starts when the baggage has been checked-in and is in the care, custody and control of a scheduled airline or charter airline, and for carry-on luggage when the **Insured Person(s)** boards the aircraft.

B. When coverage ends:

- Coverage ends when such checked-in baggage has been unloaded and placed in the airport terminal's baggage pick-up area for retrieval by the **Insured Person(s)** and for carry-on luggage when the **Insured Person(s)** leaves the aircraft;
- The date the **Cardholder** no longer falls within the definition of an **Insured Person(s)**;
- The date the **Cardholder** is no longer defined as a **Cardholder** as stated in this Certificate;
- The date on which the Policy is cancelled.

DESCRIPTION OF COVERAGE: The Insurer will pay the **Insured Person(s)** for loss or damage to owned or borrowed baggage and personal effects used for the adornment or personal use of the **Insured Person(s)** while in transit as checked-in baggage or carried on board a chartered flight supplied by a scheduled airline, or by a charter airline if such flight operates on a regular published schedule, when the **Full Fare** is paid with the **Card**.

LIMITS OF COVERAGE: Up to \$5,000 for all **Insured Person(s)** combined. Of the \$5,000 limit of coverage, jewelry is limited to no more than \$300 per **Occurrence** and no more than \$250 per **Occurrence** will apply to golf clubs, including golf bags.

PART III – EXCLUSIONS:

- Loss or damage to contact lenses, eyeglasses, sunglasses, artificial teeth and limbs, any device used to record images and/or sound and its equipment and accessories, including but not limited to
- cameras and camera equipment and accessories, any electronics including but not limited to laptops, Ipods, MP3 players and cell phones, sports equipment (except golf clubs and golf bags; skis, ski poles and ski boots; and racquets), statutory, paintings, china or glass objects, objects of art or antiques, household effects and items pertaining to business, perishable items, animals and furs;
- Cash, securities, bullion, negotiable property, tickets and valuable papers and documents;
- Any illegal activity, fraud;
- Any criminal acts of the **Insured Person(s)**;
- Loss or damage as a result of any act of war, whether declared or undeclared, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating or defending against such action;
- Loss or damage as a result of terrorism, meaning any ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public;
- Loss or damage as a result of nuclear reaction, nuclear radiation, or radioactive contamination, any weapon of war employing atomic fission or a radioactive force.

PART IV - NOTICE OF LOSS AND CLAIM:

Notice of a claim must be given to the Company within thirty (30) days after the **Occurrence** or commencement of any loss covered by the Policy or as soon thereafter as is reasonably possible by calling **1-855-897-8512**.

All losses must be immediately reported to the local police or other concerned authority. When submitting a claim, all of the following documentation is required:

For Lost or Stolen Luggage/Contents Claims:

- Itemized original receipts for replacement items;
- A copy of the travel agent's invoice/itinerary, and copy of the account statement in which the **Full Fare** expense appears, showing the **Card** as the method of payment;
- A copy of the lost baggage report filed with the airline which includes the completed claim form itemizing the luggage's contents;
- Proof of settlement from the **Cardholder's** personal insurance company;
- Proof of settlement from the airline company.

For Damaged Luggage/Contents Claims:

- A copy of the travel agent's invoice/itinerary, and copy of the account statement in which the **Full Fare** expense appears, showing the **Card** as the method of payment;
- A copy of the lost baggage report filed with the airline which includes the completed claim form itemizing the luggage's contents;
- Proof of settlement from the airline company;
- Estimate of repair. If not repairable, a note from the repair facility stating same;
- If not repairable, original receipts for replacement items.

Please remember to include the **Cardholder's** name, the claim number and policy number on all claims correspondence.

Please send this information to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
400 – 90 Matheson Boulevard West
Mississauga, Ontario L5R 2R3
Fax - 905-602-0185
Email: newhumanriskclaims@crawco.ca

PART V – PROVISIONS:

Other Insurance: The insurance provided under this Certificate is supplementary. This insurance coverage is in excess of any other applicable valid and collectible insurance or indemnity available to **Insured Person(s)**.

Chubb Insurance Company of Canada will be liable only for the excess of the amount of loss over the amount covered by other insurance or indemnity, and for the amount of any applicable deductible, after all other insurance or indemnity has been exhausted. Insurance provided by the Policy will not apply as contributory insurance and this "non-contribution" shall prevail despite any "non-contribution" provision in other insurance or indemnity policies or contracts.

The Policy will indemnify the **Insured Person(s)** only to the extent that direct physical damage or theft is not covered by such other insurance.

Settlement: The Company will not pay more than the lesser of the following amounts:

- The actual replacement cost of the property at the time of loss or damage;
- The amount for which the property could be replaced with property of like kind and quality if an identical replacement cannot reasonably be obtained;
- The actual cash value of the item at the time of loss should it not be replaced;
- The amount for which the property could be repaired to its condition prior to the damage;
- The maximum benefit applicable under this Certificate.

CERTIFICATE OF INSURANCE

PURCHASE SECURITY and EXTENDED PROTECTION

PART I – DEFINITIONS:

Card means the unexpired, unrevoked J.P. Morgan Commercial Card.

Cardholder means an individual holder to which a valid **Card** was issued or an employee of an entity to which an account was issued, in Canada by J.P. Morgan Chase, who pays for the **Insured Item** using the valid **Card** or account.

Insured Item means a new item (a pair or set being one item) of property for which the full **Purchase Price** is charged to the **Card**. **Manufacturer's Warranty** means an expressly written warranty issued by the manufacturer of the **Insured Item** at the time of purchase. The **Manufacturer's Warranty** must be valid in Canada or the United States.

Other Insurance means any and all policies of insurance or indemnity which provide additional coverage to a **Cardholder** for loss, theft or damage covered under this Policy and as further defined in Part 5 of this certificate.

Purchase Price means the actual cost of the **Insured Item**, including any applicable sales tax, as shown on the store receipt.

PART II – COVERAGE:

PURCHASE SECURITY: The Purchase Security feature automatically, without registration, protects most new items of personal property when the full **Purchase Price** is charged to the **Card** by insuring the item for ninety (90) days from purchase in the event of loss, theft or damage, anywhere in the world, if the item is not covered by **Other Insurance**. If the item is lost, stolen or damaged,

it will be replaced, repaired, or the **Cardholder** will be reimbursed, at the discretion of the Company. Items the **Cardholder** gives as gifts are covered under Purchase Security subject to compliance with the terms and conditions of the Policy.

EXTENDED PROTECTION: The Extended Protection feature automatically, without registration, provides **Cardholders** with double the term of the **Manufacturer's Warranty** up to a maximum of one additional full year commencing immediately following the expiry of the applicable **Manufacturer's Warranty** on most items purchased in Canada, the United States or worldwide when the full **Purchase Price** is charged to the **Card** and the original **Manufacturer's Warranty** is honoured in Canada or the United States. Valid warranties over five years can be covered if registered with the Company within the first year after purchase of the item. Items the **Cardholder** gives as gifts are covered under Extended Protection subject to compliance with the terms and conditions of the Policy.

ADDITIONAL TERMS, CONDITIONS AND RESTRICTIONS APPLICABLE TO PURCHASE SECURITY AND EXTENDED PROTECTION: There is a per incident limit of \$1,000 and maximum total limit of liability per **Cardholder** of \$25,000 for claims under Purchase Security in respect of all **Cards** held by a **Cardholder**. There is a maximum total limit of liability per **Cardholder** of \$10,000 for claims under Extended Protection in respect of all **Cards** held by a **Cardholder**.

The **Cardholder** is entitled to receive the lesser of: the cost of repairs; the actual cash value immediately prior to the loss; the **Purchase Price** of the **Insured Item**; or the **Cardholder's** credit limit as authorized by the Policyholder. Claims for **Insured Items** belonging to and purchased as a pair or set will be paid for at the full **Purchase Price** of the pair or set providing that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of a pair or set are usable individually, liability will be limited to payment equal to a proportionate part of the **Purchase Price** that the number of lost, stolen or damaged parts bear to the number of parts in the complete pair or set. The Company, at its sole option, may elect to (a) repair, rebuild, or replace the item lost, stolen or damaged (whether in whole or in part) or (b) pay cash for said item, not exceeding the **Purchase Price** thereof and subject to the exclusions, terms and limits of liability as stated in the Policy.

PART III – EXCLUSIONS:

PURCHASE SECURITY: Purchase Security does not provide coverage for the following items: travellers' cheques, cash, tickets, and any other negotiable instruments, bullion, rare or precious coins, art objects, animals, living plants, services, any item purchased by and/or used for a business or commercial purpose, used and pre-owned items including antiques and demos, perishables such as food and liquor, ancillary costs incurred in respect of an **Insured Item** and not forming part of the **Purchase Price**; automobiles, motorboats, airplanes, and any other motorized vehicles, parts, accessories and labour thereof. Jewelry in baggage is covered only if hand carried by the **Cardholder** or by a person travelling with the **Cardholder** previously known to the **Cardholder**. Jewelry stolen from baggage not hand carried is not covered unless the **Cardholder's** baggage is stolen in its entirety.

EXTENDED PROTECTION: Extended Protection does not cover the following items and services: automobiles, motorboats, airplanes and other motorized vehicle, and parts and accessories thereof; services; dealer and assembler warranties, normal wear and tear, used and pre-owned items, including demos, normal course of play, negligence, misuse and abuse, inherent product defects, willful acts or omission and improper installation or alteration, ancillary costs, and any repair or replacement that would not have been covered under the **Manufacturer's Warranty**.

GENERAL EXCLUSIONS: Losses resulting from fraud, abuse, hostilities of any kind (including war, invasion, rebellion, or insurrection), confiscation by authorities, risks of contraband, illegal activities, willful acts or omissions, normal wear and tear, normal course of play, flood, earthquake, radioactive contamination, inherent product defect, items consumed in use, or mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another) are not covered under Purchase Security and Extended Protection nor are incidental and indirect damages including bodily injury, punitive or exemplary damages and legal expenses.

PART IV - NOTICE OF LOSS AND CLAIM:

All claims must be reported within 45 days of the theft or damage occurring by calling **1-855-897-8512** (in Canada or the United States).

If the **Cardholder** is making a claim, their claim must be submitted with as much documentation as possible, as requested below, within 30 days after date of Loss. The **Cardholder** will need to provide all documentation within 90 days of the date of direct physical damage or theft of the **Insured Item** to the claims administrator at the address provided below.

The following claim documentation is required:

- Original purchase receipt for item being claimed
- Statement showing purchase
- If claim is due to damage, a repair estimate or note from repair facility stating irreparable
- If claim is due to damage and damage is visible, pictures of the damaged items
- Homeowner's/Business policy showing amount of deductible
- If claim is due to theft, a copy of the police report. If a copy was not provided, we will need the police report number, name & badge number of the police officer.

Forward this documentation to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
400 – 90 Matheson Boulevard West
Mississauga, Ontario L5R 2R3
Fax - 905-602-0185
Email: newhumanriskclaims@crawco.ca

For all correspondence, please include the **Cardholder's** name, and the policy number.

PART V – PROVISIONS:

OTHER INSURANCE: The insurance extended by the Company is issued strictly as excess coverage and does not apply as contributing insurance. This Policy is not a substitute for **Other Insurance** and covers **Cardholders** only to the extent a permitted claim for an **Insured Item** exceeds the coverage of **Other Insurance**. This Policy also provides coverage for the amount of the deductible of **Other Insurance**. The coverage afforded by the Company takes effect only when the limits of the **Other Insurance** have been reached and paid to the **Cardholder** regardless of whether the **Other Insurance** contains provisions purporting to make the coverage of such **Other Insurance** non-contributory or excess.

SUBROGATION: As a condition to the payment of any claim to a **Cardholder** under the Policy, the **Cardholder** shall, upon request, transfer the damaged item to the **Company** and assign to the **Company** all legal rights which the covered person has against all other parties for the loss. The **Cardholder** shall give the **Company** all such assistance as the **Company** may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the **Company** to bring suit in the name of the **Cardholder**.

BENEFITS TO CARDHOLDER ONLY: This protection shall insure only to the benefit of the **Cardholder**. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits. The **Cardholder** shall not assign these benefits without prior written approval of the **Company**. Permission is granted for the **Cardholder** to transfer benefits on gifts as provided in the program description and the Policy.

DUE DILIGENCE: The **Cardholder** shall use diligence and do all things reasonable to avoid or diminish any loss of, theft of or damage to property protected by Purchase Security and Extended Protection. The **Company** will not unreasonably apply this provision to avoid claims under the Policy. Where damage or loss is due to a malicious act, burglary, robbery, theft or attempt thereof, or is suspected to be so due, the **Cardholder** shall give immediate notice to the police or other authorities having jurisdiction. The **Company** will require evidence of such notice with the Loss Report prior to settlement to a claim.

FALSE CLAIM: If a **Cardholder** makes any claim knowing it to be false or fraudulent in any respect, such **Cardholder** shall no longer be entitled to the benefits of these protections nor to the payment of any claim made under the Policy.

CERTIFICATE OF INSURANCE

HOTEL/MOTEL BURGLARY INSURANCE

PART I – DEFINITIONS:

Burglary means the taking of or damage to personal property as a result of felonious entry into the Hotel/Motel premises for which there are visible signs of force made by tools, explosives, electricity or chemicals.

Card means the J.P. Morgan Commercial Card.

Cardholder means an individual holder to which a valid **Card** was issued or an employee of an entity to which an account was issued, in Canada by J.P. Morgan Chase, who reserves and pays for the Hotel/Motel room using the valid **Card** or account.

Insured Person(s) means a **Cardholder**, when the cost of the Hotel/Motel room is reserved, booked and charged to a **Cardholder's Card**.

Occurrence means a loss or losses arising from a single event or incident which is neither expected nor intended by a **Cardholder**.

PART II – COVERAGE:

TERMS OF COVERAGE:

A. When coverage begins:

Provided the Policy is in effect, the date the **Cardholder** falls within the definition of an **Insured Person**.

B. When coverage ends:

1. The date the **Cardholder** no longer falls within the definition of an **Insured Person**;
2. The date the **Cardholder** is no longer defined as a **Cardholder** as stated in this Certificate;
3. The date on which the Policy is cancelled.

DESCRIPTION OF COVERAGE: If the **Insured Person(s)** suffers a loss due to **Burglary** into their Hotel/Motel room while registered as a guest of a Hotel/Motel, the Company will reimburse the **Insured Person(s)** for the loss of personal items (excluding cash) upon receipt of due proof of loss.

The maximum payable is \$1,000 per **Occurrence**.

PART III – EXCLUSIONS:

This coverage does not cover loss or damage caused directly or indirectly, in whole or in part, by or resulting from:

1. Any criminal acts of the **Insured Person(s)**;
2. Any act of war, whether declared or undeclared, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating or defending against such action;
3. Terrorism, meaning any ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public;
4. Nuclear reaction, nuclear radiation, or radioactive contamination, any weapon of war employing atomic fission or a radioactive force.

PART IV – NOTICE OF LOSS AND CLAIM:

Notice of a claim must be given to the Company within thirty (30) days after the **Occurrence** or the commencement of any loss covered by this Certificate or as soon thereafter as is reasonably possible by calling **1-855-897-8512**.

When submitting a claim, the following documentation is required:

- Invoice issued by Hotel/Motel;
- A copy of the account statement in which the full cost of the Hotel/Motel, showing the **Card** as the method of payment;
- Police report confirming forced entry and a Hotel/Motel Burglary Report;
- Receipts for repaired or replaced items.

Please remember to include the **Cardholder's** name, the claim number and policy number on all claim correspondence. Please send this information to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
400 – 90 Matheson Boulevard West
Mississauga, Ontario L5R 2R3
Fax - 905-602-0185
Email: newhumanriskclaims@crawco.ca

PART V – PROVISIONS:

In case of an **Occurrence** or loss covered by this Certificate the **Insured Person** must comply with the following requirements. Failure by the **Insured Person** to comply with these conditions shall invalidate any claims under this Certificate.

- a. Notify the Company as provided above.
- b. Take all reasonable steps to protect, save or recover the property.
- c. Promptly notify either the police or other proper authority. Police Report and official letter from Hotel/Motel must be received in writing (copy of such is necessary to validate the claims).
- d. Provide, within ninety (90) days from the date of loss or damage, the documents specified above under Notice of Loss and Claims.

Payment of Claim: Any claim for damage covered under this Certificate will be adjusted and paid when satisfactory proof of the damage is provided. Any claim for lost property covered under this Certificate will be adjusted and paid if the property is not found within fourteen (14) days. The **Insured Person** must give proof of loss and values of the items lost to the Company. All benefits will be paid to the **Cardholder**.

Settlement: The Company will not pay more than the lesser of the following amounts:

- a. The actual replacement value of the property, at the time of loss or damage;
- b. The amount for which the property could be replaced with property of like kind and quality if an identical replacement cannot reasonably be obtained;
- c. The amount for which the property could be repaired to its condition prior to the damage.

CERTIFICATE OF INSURANCE

AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

Check with Your personal automobile insurer and the Rental Agency to ensure that You and all other drivers have adequate third-party liability, personal injury and damage to property coverage. This Policy only covers theft, loss or damage to the rental vehicle as stipulated herein.

IMPORTANT – PLEASE READ THE ENTIRE CERTIFICATE CAREFULLY:

A **Rental Agency** has no obligation to explain **Your** Auto Rental Collision/Loss Damage Insurance coverage to **You**. It is important to note that a **Rental Agency** may not classify vehicles, especially **Mini-Vans**, in the same manner as the insurance underwriter. Please confirm with Chubb Insurance Company of Canada that **Your** rental vehicle has coverage under this Policy.

When the value of the rental vehicle, in its model year, is over the Manufacturer's Suggested Retail Price (MSRP) of fifty thousand dollars (\$50,000) Canadian excluding all taxes, at the place the rental agreement is signed or where the rental vehicle is picked up; no coverage will be provided under this Policy.

PART I DEFINITIONS

Actual Cash Value means what the vehicle is worth on the date of the theft, loss and damage, and takes into account such things as depreciation and obsolescence. In determining depreciation, the Company will consider the condition of the vehicle immediately before the damage occurred, the standard market resale value and normal life expectancy.

Car Sharing Program means a car rental club which gives its members 24-hour access to a fleet of cars parked in a convenient location.

Cardholder means the person whose name is embossed on the **Eligible Card** or who is authorized to use the card in accordance with the Cardholder Agreement, or an employee of the entity to whom an account was issued.

Eligible Card means the J.P. Morgan Commercial Card.

Insured Person means:

(1) **You** the **Cardholder**, who presents himself (herself) in person at the **Rental Agency**, signs the rental contract, declines the **Rental Agency's CDW, LDW** (in the U.S.) or its equivalent and takes possession of the rental vehicle and who complies with the terms of this Policy.

(2) Any other person who drives the same rental vehicle with **Your** permission whether or not such person has been listed on the rental vehicle contract or has been identified to the **Rental Agency** at the time of making the rental, however, **You** and all drivers must otherwise qualify under and follow the terms of the rental contract and must be legally licensed and permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle shall be used.

Loss of Use means the amount paid to a **Rental Agency** to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

Mini-Van means a vehicle which is designed and made by an automobile manufacturer as a mini-van, which has a manufacturer's list **Gross Vehicle Weight** of not more than 5955 pounds or 2680 kilograms. It is exclusively made to transport a maximum of eight (8) people including the driver. It is used exclusively for transportation of passengers and their luggage and will not be used by the **Cardholder** for transportation of passengers for hire. It includes but is not limited to the following models: Ford Freestar, Chevrolet Astro, GMC Safari, Dodge Caravan, Honda Odyssey, Toyota Sienna, Nissan Quest.

Gross Vehicle Weight means the weight of the complete **Mini-Van** plus the maximum load that it has been designed to carry.

Off-Road Vehicle means any vehicle while it is being operated on a road not maintained by a federal, provincial, state, or local agency, not including entrance or departure ways to private property, or any vehicle which cannot be licensed to drive on a public road and is designed and manufactured primarily for off-road usage.

Rental Agency means an auto rental agency licensed to rent vehicles and which provides a rental agreement. For greater certainty, throughout this certificate of insurance the terms rental company and rental agency refer to both traditional auto rental agencies and **Car Sharing Programs**.

Rental Agency's CDW means an optional Collision Damage Waiver, Loss Damage Waiver (LDW in the U.S.) or similar coverage offered by car rental companies that relieves renters of financial responsibility if the car is damaged or stolen while under rental contract.

Tax-Free Car means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback. The Auto Rental Collision/Loss Damage Insurance program will not provide coverage for Tax-free cars.

You/Your mean an eligible **Cardholder**.

PART II – COVERAGE:

TERMS OF COVERAGE:

A. WHEN COVERAGE BEGINS

All coverage for eligible **Cardholders** will take effect at the time the **Cardholder** legally takes control of the rental vehicle.

B. WHEN COVERAGE ENDS

A **Cardholder's** coverage will end at the earliest of the following:

1. The **Rental Agency** reassumes control of the rental vehicle;
2. The length of time **You** rent the same vehicle or vehicles exceed 48 consecutive days, which includes instances where **You** are renting one vehicle immediately after the other. Coverage may not be extended for more than 48 days by renewing or taking out a new rental agreement with the same or another **Rental Agency** for the same vehicle or another vehicle. A full calendar day between rentals must exist in order to break the 48-day consecutive day cycle. If the rental period exceeds 48 consecutive days, coverage will not be provided from the first day of rental onwards, i.e. coverage will not be provided for either the first 48 consecutive days or any subsequent days;
3. **Your Eligible Card** is cancelled or card privileges are terminated;
4. This Policy is cancelled.

WARNING: Please note that **Your** responsibility for the Rental Agreement does not terminate by simply dropping off the keys at the **Rental Agency** or other drop box. Any damage between that time and the time the **Rental Agency** staff complete their Inspection Report will be held to be **Your** responsibility, so whenever possible please arrange to be present when the **Rental Agency** conducts their final inspection of the vehicle.

DESCRIPTION OF COVERAGE:

Deductible: No deductible applies to this coverage.

Auto Rental Collision/Loss Damage Insurance is primary insurance, except for losses that may be waived or assumed by the **Rental Agency** or its insurer, and in such circumstances where local government insurance legislation states otherwise. This coverage is available on a 24-hour basis unless precluded by law or the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed (other than under Exclusions, Part 7 (a) (b) or (c)).

This coverage applies only to the **Insured Person's** personal and business use of the rental vehicle. There is no additional charge for the Auto Rental Collision/Loss Damage Insurance and the coverage compensates **You** or a **Rental Agency** for theft, loss and damage, up to the **Actual Cash Value** of the rental vehicle and valid **Rental Agency** Loss of Use charges when the conditions described below are met. The following conditions apply for coverage to be in effect:

1. You must initiate and complete the entire rental transaction with the same **Eligible Card(s)**. The full cost, including taxes, of the rental must be charged to **Your Eligible Card(s)**. Rental vehicles which are part of prepaid travel packages are also covered if the total package was paid for using **Your Eligible Card**;
2. You are covered if **You** receive a free rental as a result of a promotion, where **You** have had to make previous vehicle rentals if each such previous rental was entirely paid for with **Your Eligible Card**;
3. Only **You** can rent the vehicle and decline the **Rental Agency's CDW, LDW** (in the U.S.) or an equivalent coverage offering. Anyone other than the **Cardholder** doing so, would void coverage;
4. **You** are covered for any car, sport utility vehicle, and **Mini-Vans**, in its model year, with a Manufacturer's Suggested Retail Price (MSRP) under fifty thousand dollars (\$50,000) Canadian, excluding all taxes, at the place the rental agreement is signed or where the rental vehicle is picked up, is covered under Auto Rental Collision/Loss Damage Insurance program with the exception of those listed and described in the exclusion section titled **The following vehicles are excluded from coverage under this Policy**.
5. **You** are covered when only one rental vehicle is rented at a time, i.e. if during the same period there is more than one vehicle rented by the **Cardholder**, only the first rental will be eligible for these benefits;
6. **You** must decline the **Rental Agency's CDW, LDW** (in the U.S.) or similar coverage offered by the **Rental Agency** on the rental contract. If there is no space on the vehicle rental contract for **You** to indicate that **You** have declined the coverage, then indicate in writing on the contract "I decline the CDW provided by the Rental Agency".
7. The length of time **You** rent the same vehicle or vehicles must not exceed 48 consecutive days, which includes instances where **You** are renting one vehicle immediately after the other. If the rental period exceeds 48 consecutive days, coverage will not be provided from the first day of rental onwards; When a **Cardholder** does not have the option available to decline the **Rental Agency's CDW, LDW** (in the U.S.) or similar provision, the Company will pay for covered theft, loss and damage up to the limit of the deductible stipulated in the **Rental Agency's CDW, LDW** (in the U.S.) or similar provision, purchased by the **Cardholder**. This shall not be construed to provide coverage where the **Rental Agency** is responsible by legislation or law for any damage to the vehicle.

PART III – EXCLUSIONS:

This coverage does NOT include theft, loss and damage arising directly or indirectly from:

1. Third party liability;
2. Personal injury or damage to property, except the rental vehicle itself or its equipment;
3. Replacement vehicle for which an automobile insurance is covering all or part of the cost of the rental;
4. The operation of the rental vehicle at any time during the rental period where an **Insured Person** is driving while intoxicated or under the influence of any illegal or prescribed (if advised not to operate a vehicle) narcotic;
5. Any dishonest, fraudulent or criminal act committed by any **Insured Person** or at their direction;
6. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin;
7. The operation of the rental vehicle in violation of the terms of the rental agreement except:
 - (a) **Insured Persons** as defined may operate the rental vehicle;
 - (b) The rental vehicle may be driven on publicly maintained gravel roads;
 - (c) The rental vehicle may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.

N.B. It must be noted that theft, loss and damage arising while the vehicle is being operated under (a), (b) or (c) above is covered by this insurance, subject however to all other terms, conditions and exclusions contained in this certificate. However, the Rental Agency's third-party liability insurance will not be in force and, as such, You must ensure that You are adequately insured privately for third party liability.

8. Seizure or destruction under a quarantine or customs regulations or confiscation by order of any government or public authority; the damage between the time of seizure, confiscation or quarantine and the time the **Rental Agency** staff complete their Inspection Report will be held to be **Your** responsibility, so whenever possible please arrange to be present when the **Rental Agency** conducts their final inspection of the vehicle.
9. The transportation of contraband or illegal trade;
10. War, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating or defending against such action;
11. The transportation of property or passengers for hire;
12. Nuclear reaction, nuclear radiation, or radioactive contamination;
13. Intentional damage to the rental vehicle by an **Insured Person** or at their direction;
14. The loss, damage or misplacement of vehicle entry devices including keys and remote-control devices or any related consequential loss, damage or expense.

The following vehicles are excluded from coverage under this Policy:

1. Any vehicle, in its model year, with a Manufacturer's Suggested Retail Price (MSRP) over fifty-thousand dollars (\$50,000) Canadian, excluding all taxes, at the place the rental agreement is signed or where the rental vehicle is picked up.
2. Vans, cargo vans or mini cargo vans (other than **Mini-Vans**);
3. Trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;
4. Limousines;
5. **Off-Road Vehicles**;
6. Motorcycles, mopeds or motor bikes;
7. Trailers, campers, recreational vehicles or vehicles not licensed for road use;

8. Vehicles towing or propelling trailers or any other object;
9. Mini-buses or buses;
10. Exotic vehicles, meaning vehicles such as but not limited to, Aston Martin, Bentley, Excalibur, Ferrari, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, Hummer, Lincoln Navigator, Ford SportTrac;
11. Any vehicle which is either wholly or in part handmade, hand finished or has a limited production of under 2,500 vehicles per year;
12. Antique vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more;
13. **Tax-Free Cars.**

PART IV - NOTICE OF LOSS AND CLAIM:

All claims must be reported within 48 hours of the theft, loss and damage occurring by calling **1-855-897-8512**.

Check the rental vehicle carefully for scratches or dents before and after **You** rent the vehicle. Be sure to point out where the scratches or dents are located to a **Rental Agency** representative and have him or her note these on the appropriate form and retain a copy for **Your** records.

If the vehicle has sustained damage of any kind during **Your** rental, immediately phone one of the numbers provided and do not sign a blank sales draft to cover the damage and **Loss of Use** charges or a sales draft with an estimated cost of repair and **Loss of Use** charges.

It is important to note that **You** will remain responsible for the theft, loss and damage and that **You** may be contacted in the future to answer inquiries during the claim process.

If **You** are making a claim, **Your** claim must be submitted with as much documentation as possible, as requested below, within 45 days of discovering the theft, loss and damage. **You** will need to provide all documentation within 90 days of the date of theft, loss and damage to the claims administrator at the address provided below.

The following claim documentation is required:

- Your statement(s) if requested;
- Your sales draft showing that the rental was paid in full with the **Eligible Card**;
- A copy of both sides of the vehicle rental agreement;
- The accident or damage report, if available;
- The itemized repair bill;
- The receipt for paid repairs;
- The police report, when available;
- A copy of **Your** billing or pre-billing statement if any repair charges were billed to **Your** account.

Forward this documentation to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
400 – 90 Matheson Boulevard West
Mississauga, Ontario L5R 2R3
Fax - 905-602-0185

Email: newhumanriskclaims@crowco.ca

Once **You** report theft, loss or damage, a claim file will be opened and will remain open for six (6) months from the date of the theft, loss or damage.

Under normal circumstances, the claim will be paid within 15 business days after all necessary documentation has been received by the claims administrator.

If the claim cannot be assessed on the basis of the information that has been provided, it will be closed. Payment will only be made on a claim or any part of a claim that is completely substantiated as required by the claims administrator within six (6) months of the date of theft, loss and damage.

After the Company has paid **Your** claim, **Your** rights and recoveries will be transferred to the Company to the extent of the Company's payment for the theft, loss and damage incurred when the rental vehicle was **Your** responsibility. This means the Company will then be entitled, at its own expense, to sue in **Your** name. If the Company chooses to sue another party in **Your** name, **You** must give the Company all the assistance the Company may reasonably require to secure its rights and remedies. This may include providing **Your** signature on all necessary documents that enable the Company to sue in **Your** name.

You should use due diligence and do all things necessary to avoid or reduce any theft, loss and damage to property protected by this Auto Rental Collision/Loss Damage Insurance.

If **You** make a claim knowing it to be false or fraudulent in any respect, **You** will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy.

GENERAL PROVISIONS

APPLICABLE TO ALL CERTIFICATES OF INSURANCE

ACCESS TO DOCUMENTS

The **Insured Person**, and any claimant under the insurance, may request a copy of the Policy, subject to certain access restrictions.

CANADIAN CURRENCY

All payments shall be payable in the lawful currency of Canada. All benefits limits indicated are in Canadian currency.

COMPLAINTS PROCEDURES

If an **Insured Person** has a complaint or inquiry about any aspect of this insurance 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 the **Insured Person** is not satisfied with the resolution to their complaint or inquiry, the **Insured Person** may communicate their 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

If the **Insured Person** is still not satisfied with the resolution to their complaint or inquiry, the **Insured Person** may communicate their complaint or inquiry to:

General Insurance OmbudService
 1-877-225-0446
<https://www.giocanada.org/complaint-form/>

LEGAL ACTION

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 other applicable legislation) in the **Cardholder's** province or territory of residence.

PROTECTING CARDHOLDER'S PRIVACY

At Chubb, we are committed to protecting our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by us, our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and coordinating coverage with other insurers. For these purposes, we, our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit Chubb.com/ca

For residents of Quebec, the Summaries are available on the insurer's website at the following link:
<https://www.chubb.com/ca-en/business-insurance/distribution-guides/visa-mastercard-certificates.html>

Please follow the link to view or print a copy of the documents.