

INSURANCE PRODUCT SUMMARY

Accident Insurance (Policy 9906-8472), Lost or Stolen Baggage Insurance (Policy 9908-7482), Purchase Security and Extended Protection Insurance (Policy 9908-7483), Hotel/Motel Burglary Insurance (Policy 9908-7484) and Auto Rental Collision/Loss Damage Insurance (Policy 9908-7485)

Summary of Coverage included with your J.P. Morgan Chase Commercial Card

Insurer: Chubb Insurance Company of Canada 199 Bay Street, Suite 2500, P.O. Box 139 Commerce Court West Postal Station Toronto, ON M5L 1E2 AMF Register – Insurer’s Number: 2000461714	INSURER CUSTOMER SERVICE HELPLINE 1.877.777.1544
Distributor: JPMorgan Chase Bank, National Association – Toronto Branch Suite 4500 TD Bank Tower 66 Wellington Street West Toronto, ON M5K 1E7	CUSTOMER SERVICE HELPLINE 1.416.981.9200
Prime administrator: CBSI 550 Mamaroneck Avenue Harrison, NY 10528	
Claims Agent: Crawford & Company (Canada) Inc. National Claims Management Centre 400-90 Matheson Boulevard West Mississauga, ON L5R 3R3	CUSTOMER SERVICE HELPLINE 1.855.897.8512.
Autorité des marchés financiers: Place de la Cité, Tour Cominar 2640, Laurier Boulevard, 4 ^e Floor Québec, QC G1V 5C1	Québec City: 418.525.0337 Montréal: 514.395.0337 Toll Free: 1.877.525.0337 Fax: 418.525.9512 Website: www.lautorite.qc.ca

What is the purpose of this document?

This Summary has been provided to you to help you decide if the insurance included with your J.P. Morgan Chase Commercial Card meets your needs. This is not your Certificate of Insurance nor the Policy. The information contained in this Summary is not exhaustive. For complete details, please refer to the Certificate of Insurance by clicking on the following link:

[https://www.chubb.com/content/dam/chubb-sites/chubb-com/ca-en/business-insurance/distribution-guides/documents/pdf/J.P.Morgan Chase Standard Commercial Card.pdf](https://www.chubb.com/content/dam/chubb-sites/chubb-com/ca-en/business-insurance/distribution-guides/documents/pdf/J.P.Morgan%20Chase%20Standard%20Commercial%20Card.pdf)
(the Certificate of Insurance).

An **Insured Person** may request a copy of the Policy, subject to certain access restrictions. Please communicate with the customer service helpline of the Insurer to get a copy of the Policy.

What is this insurance for?

The Accident Insurance provides coverage to J.P. Morgan Chase Commercial Cardholders against accidental loss of life or some bodily injuries occurring on a **Common Carrier Covered Trip**. The insurer agrees to pay the benefits set out in the **Certificate of Insurance** to an **Insured Person** who dies or suffers accidental injury during the coverage period.

The Lost or Stolen Baggage Insurance provides coverage to J.P. Morgan Chase Commercial **Cardholders** for the loss or damage of the baggage and personal effects occurring on a flight open to the public and supplied by an air carrier.

The Purchase Security Insurance provides coverage against loss, theft, or damage to most new personal property you purchase when the full **Purchase Price**, including all taxes, is charged to your J.P. Morgan Chase Commercial Card. This coverage is available for 90 days from the date of purchase, anywhere in the world, provided the item is not covered by another insurance plan.

The Extended Protection Insurance Plan automatically doubles the **Manufacturer's Warranty** period for up to one year from the expiration of the original **Manufacturer's Warranty** on most new personal property you purchase when the full **Purchase Price**, including all taxes, is charged to your J.P. Morgan Chase Commercial Card. This coverage is available worldwide if the **Manufacturer's Warranty** is honoured in Canada or the United States.

The Hotel/Motel Burglary Insurance provides coverage for the theft to your personal property due to **Burglary** into your hotel/motel room while registered as a guest.

The Auto Rental Collision/Loss Damage Insurance provides coverage for theft, loss, and damage of the rental vehicle that **You** rent for business or pleasure with **Your** J.P. Morgan Chase Commercial Card.

Several conditions apply.

Who is eligible for insurance?

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

To be eligible for this insurance coverage, you must:

- A. be the **Cardholder** of a J.P. Morgan Chase Commercial Card; and
- B.
 - i) for Accident Insurance, pay the full passenger fare(s) of the **Common Carrier Covered Trip** with your J.P. Morgan Chase Commercial Card, no more. You may redeem your coupons, certificates, and miles from a frequent flyer program but, a charge of at least \$1.00 or the full amount due for the trip (whichever is greater must be paid with your J.P. Morgan Chase Commercial Card;
 - ii) for Lost or Stolen Baggage Insurance, pay the **Full Fare**(s) of the airline ticket with your J.P. Morgan Chase Commercial Card;
 - iii) for Purchase Security and Extended Protection Insurance, pay the full **Purchase Price**, including all taxes, with your J.P. Morgan Chase Commercial Card;
 - iv) for Hotel/Motel Burglary Insurance, reserve, book and charge the hotel/motel room with your J.P. Morgan Chase Commercial Card; and
 - v) for Auto Rental Collision/Loss Damage Insurance, present **Yourself** in person at the **Rental Agency**, sign the rental contract, decline the **Rental Agency CDW (Collision Damage Waiver)** (LDW – Loss Damage Waiver - in the U.S.A.) or similar coverage offered by the **Rental Agency** and is intended to relieve **You** of any financial responsibility in the event of theft or damage to the rental vehicle while under the rental contract. and take possession of the rental vehicle.

Summary of key conditions

Who can be insured?

- A. You, provided you meet all the eligibility requirements described above; and
- B.
 - i) for Accident Insurance and Lost or Stolen Baggage Insurance, your **Spouse** or **Dependent Children**;
 - ii) for Auto Rental Collision/Loss Damage Insurance, any other person who drives the same rental vehicle with **Your** permission provided that **You** and all drivers qualify under and follow the terms of the rental contract and are legally licensed and permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle shall be used.

Accident Insurance

The **Insurer** will compensate you up to the amount shown in the Schedule of Benefits below for the death of an **Insured Person** and for any bodily injury to an **Insured Person**. The **Insurer** will also pay for **Medical Evacuation** and **Repatriation** expenses up to a total of \$25,000, when the **Medical Evacuation** and **Repatriation** meet certain conditions. Refer to the Certificate of Insurance for information on how the definitions of **Evacuation** and **Repatriation** apply to you.

Warning:

1. This coverage applies only when the loss was caused by an accident on a **Common Carrier Covered Trip** and sustained within one year of the accident. Refer to the Certificate of Insurance for all conditions that **Common Carrier Covered Trip** must meet for this coverage to apply.
2. This coverage applies to any **Common Carrier** consisting of a motorized land, air or water **Conveyance** that is commercially operated for the transportation of passengers for hire except helicopters, cruise ships when the trip is longer than 48 hours, sightseeing tours and any **Conveyance** used for recreational purposes. Refer to the Certificate of Insurance for all conditions that a **Conveyance** must meet for this coverage to apply.
3. This coverage applies from the time the purchase of the **Common Carrier Covered Trip** is charged to your J.P. Morgan Chase Commercial Card provided the full cost of the passenger fares is paid.
4. The **Insurer** will advance the **Hospital Admission Guaranty (\$5,000)** required for emergency medical care to the **Insured Person**, up to the amount shown in the Schedule of Benefit.;
5. **The Benefit Amount** for **Medical Evacuation** and for **Repatriation**, as well as the **Hospital Admission Guaranty** are subject to prior approval by the **Assistance Services Administrator**.
6. If 2 or more **Insured Persons** suffer a loss in the same accident during the **Common Carrier Covered Trip**, the **Insurer's** liability will be limited to 2 times the applicable **Benefit Amount** as shown in the Schedule of Benefits table below, pro-rated to each **Insured Person** under each applicable **Benefit Amount**.
7. A **Benefit Amount** of up to \$100 a day for 7 days for travel expenses to an **Immediate Family Member** assisting an **Insured Person** hospitalized for more than 5 days is subject to prior approval by the **Assistance Services Administrator**.
8. A **Benefit Amount** for **Repatriation** expenses for a dependent child of a covered person hospitalized for more than 5 days is subject to prior approval by the Assistance Services Administrator.

SCHEDULE OF BENEFITS

Coverages	Applicable Benefit Amount
A. Coverage for accidental death	
Loss of life	\$500,000
B. Accidental injuries	
Loss of Hands or Loss of Feet	\$500,000
Loss of Sight	\$500,000
Loss of Speech and Loss of Hearing	\$500,000
Loss of Speech and Loss of Hand	\$500,000
Loss of Speech and Loss of Foot	\$500,000
Loss of Speech and Loss of Sight of One Eye	\$500,000
Loss of Hearing and Loss of Foot	\$500,000
Loss of Hearing and Loss of Foot	\$500,000
Loss of Hearing and Loss of Sight of One Eye	\$500,000
Any combination of the above	\$500,000
Loss of Hand or Loss of Foot	\$ 250,000
Loss of Sight of One Eye	\$ 250,000
Loss of Speech	\$ 250,000
Loss of Hearing	\$ 250,000
Loss of Thumb and Index Finger of same hand	\$ 125,000
C. Medical Evacuation	\$ 25,000
D. Repatriation	\$ 25,000

Aggregate Limit of Liability per Accident: \$1,000,000

Lost or Stolen Baggage Insurance

The **Insurer** will compensate you up to the amount of \$1,250 for all **Insured Persons** combined and for the theft, loss, and damage of yours, **Spouse's** and **Dependent Children's** baggage and personal effects occurring on a flight open to the public and supplied by a air carrier.

Warning:

1. This coverage is supplementary and is in excess to any other insurance plan and the **Insurer** will pay the benefit only after other insurance or benefits have been exhausted to make up any difference between (i) the amount of insurance covered by other insurers or insurance plans and (ii) the amount of the loss plus the amount of any applicable deductible.
2. This coverage applies only when the **Full Fare** of the airline ticket, including taxes, is charged to your J.P. Morgan Chase Commercial Card. Refer to the Certificate of Insurance to know when **Full Fare** applies to you.
3. A benefit amount for loss, theft or damage to jewelry is limited to \$300 per **Occurrence** and is included in the maximum benefit amount of \$1,250. Refer to the Certificate of Insurance to know how the definition of **Occurrence** applies to you.
4. A benefit amount for loss, theft or damage to golf clubs and bags is limited to \$250 per **Occurrence** and is included in the maximum benefit amount of \$1,250. Refer to the Certificate of Insurance to know how the definition of **Occurrence** applies to you.

Purchase Security Insurance

When no other insurance applies or when the authorized claim exceeds the amount covered by the **Other Insurance**, the **Insurer** will compensate you up to \$1,000 per incident for the loss, theft, or damage to a new item purchased by you for personal use by paying the full **Purchase Price**, including all taxes, with your J.P. Morgan Chase Commercial Card. The loss, theft or damage to the item must occur within 90 days of the date of purchase of the **Insured Item**.

Warning:

1. This coverage is supplementary and is in excess to any **Other Insurance** and the **Insurer** will pay the benefit only after **Other Insurance** or benefits have been exhausted to make up any difference between (i) the amount of insurance covered by other insurers or insurance plans and (ii) the amount of the loss including the amount of any deductible under **Other Insurance**.
2. This coverage applies only when the **Full Purchase Price**, including all taxes, of the new personal item is charged to your J.P. Morgan Chase Commercial Card.
3. Purchase Security Insurance is exhausted when you have been paid a total of \$25,000 for all of your claims under the Purchase Security Insurance Plan even if your J.P. Morgan Chase Commercial Card remains valid.
4. Items you give as gifts are covered under this coverage when the other conditions are met.
5. In the event of loss, theft or damage to the **Insured Item**, the **Insurer** will pay you, at its option, the lesser of: (i) the cost of repairs of the **Insured Item**, (ii) the actual cash value of the **Insured Item** immediately prior to the date of loss, (iii) the **Purchase Price** of the **Insured Item**, or (iv) the amount of your credit limit as authorized on your J.P. Morgan Chase Commercial Card.
6. When the **Insured Item** is part of a pair or set and can be used individually, the **Insurer's** liability will be pro-rated based on the purchase price of the lost, stolen, or damaged part and the purchase price of the pair or set. The **Insurer** will pay you, at its option, the lesser of: (i) repairs of the **Insured Item**, (ii) the actual cash value of the **Insured Item** immediately prior to the date of loss not to exceeding the **Purchase Price** of the **Insured Item**.

Extended Protection Insurance

The **Insurer** will automatically double the duration of the **Manufacturer's Warranty** up to one year from the expiration of the original **Manufacturer's Warranty** on most new personal items purchased by you for which the **Full Purchase Price**, including all taxes, is charged to your J.P. Morgan Chase Commercial Card provided the **Manufacturer's Warranty** is honoured in Canada or the United States.

Warning:

1. This coverage is supplementary and is in excess to any **Other Insurance** and the **Insurer** will pay the benefit only after **Other Insurance** or benefits have been exhausted to make up any difference between (i) the amount of insurance covered by Other Insurance plans and (ii) the amount of the loss including the amount of any deductible under **Other Insurance**.
2. The **Manufacturer's Warranty** on the item must be honored in Canada or the United States for this coverage to apply.
3. This coverage applies only when the **Full Purchase Price**, including all taxes, of the new personal item is charged to your J.P. Morgan Chase Commercial Card.
4. The Extended Protection Insurance coverage is exhausted when you have been paid a total of \$10,000 for all of your claims under the Extended Protection Insurance plan on all of your J.P. Morgan Chase Commercial Cards, even if your J.P. Morgan Chase Commercial Cards remain valid.
5. Items you give as gifts are covered under this coverage when the other conditions are met.
6. This coverage applies to valid warranties of more than 5 years on **Insured Items** provided you register the warranty with the **Insurer** within one year of the purchase date of the **Insured Item**.
7. In the event of loss or damage to the **Insured Item**, the **Insurer** will pay you, at its option, the lesser of: (i) the cost of repairs of the **Insured Item**, (ii) the actual cash value of the **Insured Item** immediately prior to the date of loss, (iii) the **Purchase Price** of the **Insured Item**, or (iv) the amount of your credit limit as authorized on your J.P. Morgan Chase Commercial Card.
8. When the **Insured Item** is part of a pair or set and can be used individually, the **Insurer's** liability will be pro-rated based on the purchase price of the lost, stolen, or damaged part and the purchase price of the pair or set. The **Insurer** will pay you, at its option, the lesser of: (i) repairs of the **Insured Item**, (ii) the actual cash value of the **Insured Item** immediately prior to the date of loss not to exceeding the **Purchase Price** of the **Insured Item**.

Hotel/Motel Burglary Insurance

The **Insurer** will compensate you up to the amount of \$ 1 000 per **Occurrence** for the theft, and damage to your personal property due to **Burglary** into your hotel/motel room while registered as a guest. Your personal property must have been taken or damaged because of felonious entry into hotel/motel room you have book. Visible signs of force made by tools, explosives, electricity, or chemicals must be found. Refer to the Certificate of Insurance to see how the definition of **Burglary** applies to you.

Warning:

The **Insurer** will pay you, at its option, the lesser of: (i) the actual cost of replacing the property at the time of loss; (ii) the amount for which the property could be replaced with property of like kind and quality if an identical replacement item cannot reasonably be obtained; or (iii) the amount it would cost to repair the property to its condition prior to the **Burglary**.

Auto Rental Collision/Loss Damage Insurance

The **Insurer** will compensate the **Rental Agency** or **You** for loss of, damage to, or theft of a rental vehicle used by **You** for business or pleasure, up to the **Actual Cash Value** of the rental vehicle on the date of loss, and any valid **Rental Agency Loss of Use** charges requested by the **Rental Agency**. No deductible applies to this coverage.

Collision/Loss Damage Insurance for rental vehicles is a primary insurance except for losses that may be waived or assumed by the **Rental Agency** or its insurer or as otherwise required by local law.

Warning:

1. This insurance does not cover **Your** third-party liability or that of the other drivers of the rental vehicle, nor does it cover personal injury or property damage. Please check with **Your** personal automobile insurer and the **Rental Agency** to ensure that **You** and the other drivers have adequate insurance.
2. The **Rental Agency** may not classify rental vehicles in the same manner as the **Insurer**. Please confirm with the **Insurer** that the rental vehicle is insured under the terms of the Policy.
3. **You** must pay the full rental charges and costs - from start to finish- for the rental vehicle using the same J.P. Morgan Chase Commercial Card, including taxes. For more information on how this insurance coverage applies to " *free rental* " or a rental where the price is included in a prepaid travel package, refer to the Certificate of Insurance.
4. **You** must decline the **Rental Agency's CDW (Collision Damage Waiver)** (LDW – Loss Damage Waiver - in the U.S.A.) or similar coverage offered by the **Rental Agency**. For information on how to indicate **Your** refusal of the **Rental Agency's CDW (Collision Damage Waiver)** on the rental contract and the consequences if **You** do not have the option to decline, refer to the Certificate of Insurance.
5. **You** must rent only one rental vehicle at a time.
6. The vehicle(s) rental must not exceed 48 consecutive days. Refer to the Certificate of Insurance to know the definition of **Rental Agency** and the conditions of **Car Sharing Program** covered by this insurance coverage.

What is not covered?

EXCLUSIONS

For a detailed list of all exclusions, refer to applicable sections in the Certificate of Insurance.

For Accident Insurance, this insurance does not cover:

- (1) suicide or attempted suicide;
- (2) self-inflicted injury;
- (3) emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage and viral or bacterial infection, except bacterial infection resulting from accidental injury or resulting from accidental consumption of a substance contaminated with bacteria;
- (4) any act of war, whether declared or not;
- (5) participation in military action while in active military service in the armed forces;
- (6) any illegal act or attempt to commit any illegal act;
- (7) loss caused while the **Insured Person** is impaired by alcohol or a narcotic substance unless the narcotic substance has been prescribed by a physician;
- (8) travel by aircraft owned, chartered or operated by or on behalf of J.P. Morgan Chase Bank or any of its employees;
- (9) boarding or alighting from an aircraft while acting or training as a pilot or crew member EXCEPT for the temporary performance of either function in a life-threatening emergency;
- (10) when accident insurance is prohibited by trade or economic sanctions imposed by the Canadian government or any other law.

For Lost or Stolen Baggage Insurance, this insurance does not cover loss, theft or damages:

- (1) to contact lenses, eyeglasses including, but not limited to, sunglasses, artificial teeth and limbs;
- (2) to any device for recording images and/or sounds, cameras, still cameras and their equipment and accessories;
- (3) to electronic devices including, but not limited to, laptops, iPods, MP3 players, and cell phones;
- (4) to any sporting goods EXCEPT golf clubs and bags, skis, ski poles and boots and racquets;
- (5) to statues, pictures, paintings, glass or china objects, art objects and antiques;
- (6) to household goods or perishable items;
- (7) to animals;
- (8) to furs;
- (9) to cash, bullion, securities, negotiable property, tickets, valuable papers and documents;
- (10) caused by any illegal act and fraud;
- (11) caused by any illegal act committed by an **Insured person**;
- (12) loss or damage as a result of any act of war, whether declared or not;
- (13) loss or damage as a result of terrorism or hostile or warlike acts, insurrections and other similar acts;
- (14) loss or damage as a result of nuclear reaction or radiation, or radioactive contamination, any weapon of war using nuclear fission or a radioactive force

For Purchase Security Insurance, this insurance does not cover:

- (1) automobiles, motorboats, airplanes and other motor vehicles and related parts, accessories and labor;
- (2) art objects;
- (3) animals;
- (4) living plants;
- (5) services;
- (6) items purchased by or for a trade or business;
- (7) perishable goods such as food and alcoholic beverages;
- (8) incidental expenses incurred in connection with an **Insured Item**, but not part of the **Purchase Price**;
- (9) traveller's cheques, cash, tickets, bullion, rare or valuable coins, bills or any other negotiable instruments;
- (10) used and pre-owned items including antiques, collectibles and demonstrators;
- (11) jewelry in uninsured baggage except jewelry in hand baggage carried by you or a person you know accompanying you. Theft of jewelry from baggage that is not carry-on baggage is not covered EXCEPT if the entirety of your baggage is stolen.

For Extended Protection Insurance, this insurance does not cover:

- (1) automobiles, motorboats, airplanes and other motor vehicles and parts and accessories thereof;
- (2) services;
- (3) dealer's or assembler's warranties;
- (4) normal wear and tear;
- (5) used and pre-owned items, including demos;
- (6) normal course of play;
- (7) negligence, misuse and abuse;
- (8) inherent product defects;
- (9) willful acts or omission and improper installation or alteration;
- (10) ancillary costs; and
- (11) any repair or replacement that would not have been covered under the **Manufacturer's Warranty**.

General Exclusions Applicable to Purchase Security Insurance and Extended Protection Insurance

These coverages do not cover loss, theft or damage:

- (1) resulting from hostilities including war, invasion, rebellion or insurrection;
- (2) resulting from seizure, confiscation or destruction by government or public authorities;
- (3) resulting from willful, illegal, fraudulent, abusive or criminal acts or omissions;
- (4) resulting from normal wear and tear, or gradual deterioration;
- (5) resulting from contraband;
- (6) resulting from risks inherent product defects, items consumed in use, or mysterious disappearance;
- (7) resulting from flood or earthquake;
- (8) resulting from nuclear reaction or radiation or radioactive contamination;

These warranties do not cover incidental and indirect damages including bodily injury, punitive damages and legal expenses.

For Hotel/Motel Burglary Insurance, this insurance does not cover loss, theft of:

- (1) cash;
- (2) resulting from any criminal act committed by you;
- (3) resulting from any act of war, whether declared or undeclared, hostile or warlike acts, insurrection, rebellion, revolution, civil war, usurpation of power or any action taken by the government or competent authorities to hinder, combat or defend against such acts;
- (4) attributable to terrorism or any unlawful act or acts motivated by ideological considerations;
- (5) resulting from nuclear reaction or radiation, or radioactive contamination, any weapon of war using nuclear fission or a radioactive force.

For Auto Rental Collision/Loss Damage Insurance, this insurance does not cover theft, loss, and damage of the rental vehicle caused or contributed to by:

- (1) third-party liability;
- (2) personal injury or property damage other than to the rental vehicle;
- (3) replacement vehicle for which the cost of rental is insured by another automobile insurer;
- (4) the operation of the rental vehicle by **You** or an **Insured Person** while under the influence of alcohol or narcotic substances unless the narcotic substance has been prescribed by a physician without notifying **You** or the **Insured Person** not to drive
- (5) any willful, dishonest, fraudulent or criminal acts committed by **You** or **Insured Person**;
- (6) normal wear and tear, gradual deterioration, mechanical or electrical breakdown or failure, inherent damage or defects, insects or vermin;
- (7) the operation of the rental vehicle in violation of the terms of the rental agreement, except:
 - (7.1) **Insured Persons** may operate the rental vehicle;
 - (7.2) the rental vehicle may be driven on publicly maintained gravel roads;
 - (7.3) the rental vehicle may be driven inter-provincially or interstate within Canada and the United States and between Canada and the United States;
- (8) seizure, confiscation or destruction by government or public authorities;
- (9) the transportation of contraband or illegal trade, and of property or passengers for hire;
- (10) war, hostile or warlike action, revolution, or any other disturbance of a similar nature;
- (11) nuclear reaction, nuclear radiation or radioactive contamination;
- (12) intentional damage to the rental vehicle by an **Insured Person** or at their direction; and
- (13) loss, damage or misplacement of vehicle entry devices including keys and remote-control devices.

The following rental vehicles are excluded from this insurance coverage:

- (1) any rental vehicle in its model year, with a Manufacturer's Suggested Retail Price over 50,000 \$CAN, before taxes, at the place the rental contract is signed or where the rental vehicle is picked up;
- (2) any **Tax-Free Car**. Refer to the Certificate of Insurance to determine if the rental vehicle **You** rent is a **Tax-Free Car** and is therefore not covered by this insurance coverage;
- (3) vans, cargo vans or mini cargo vans;
- (4) **Minivans** that do not meet all the conditions listed in the definition of **Minivans** in the Certificate of Insurance. Refer to the Certificate of Insurance to determine if the **Minivan You** rent is covered by this insurance coverage;
- (5) trucks, pick-up trucks, or any vehicle that can be spontaneously reconfigured into a pick-up truck;
- (6) limousines;
- (7) **Off-Road Vehicles**. Refer to the Certificate of Insurance to determine if the **Off-Road Vehicle You** rent is covered by this insurance coverage;
- (8) motorcycles, mopeds or motorbikes;
- (9) trailers, campers, recreational vehicles or vehicles not licensed for road use;
- (10) minibuses or buses; and
- (11) exotic vehicles such as but not limited to Aston Martin Hummer, Porsche, Bentley, Excalibur, Ferrari, Lamborghini, Lotus, Maserati, Rolls Royce, Lincoln Navigator, Ford SportTrac, antique vehicles that are over 20 years old or have not been manufactured for at least 10 years, and vehicles that are handmade or hand finished or whose production is limited to less than 2,500 per year.

For a complete list of rental vehicles not covered by this insurance coverage, refer to the Certificate of Insurance

When does coverage start?

For Accident Insurance, coverage begins at the time the purchase of the **Common Carrier Covered Trip** is charged to your J.P. Morgan Chase Commercial Card provided the full cost of passenger fares is paid.

For Lost or Stolen Baggage Insurance, coverage begins (i) to checked-in baggage from the time of check-in and while in the custody, care or control of the air carrier, and (ii) to hand or carry-on baggage from the time the **Insured person** is on board the aircraft.

For Purchase Security Insurance and Extended Protection Insurance, coverage begins only when the limits of any **Other Insurance** applicable to the **Insured Item** have been reached and paid to you, regardless of whether the **Other Insurance** has any clauses intended to make the coverage of **Other Insurance** non-contributory or excess.

For Hotel/Motel Burglary Insurance, coverage begins from the time you book and charge the cost of the hotel/motel room to your J.P. Morgan Chase commercial Card provided you are still the **Cardholder** at the time of loss.

For Auto Rental Collision/Loss Damage Insurance, coverage begins at the time **You** take possession of the rental vehicle provided that the total rental costs and fees are charged to **Your** J.P. Morgan Chase Commercial Card.

When does coverage end?

Coverage terminates upon the occurrence of any of the following events:

- (1)
 - i) for Accident Insurance, when the **Insurer** paid the full **Benefit Amount**;
 - ii) for Lost or Stolen Baggage Insurance, (a) with respect to checked-in baggage from the time it is unloaded and placed in the terminal delivery area for pick-up by the Insured Person, and (b) with respect to hand or carry-on baggage from the time the Insured Person has left the aircraft;
 - iii) for Purchase Security Insurance, when you have been indemnified in the aggregate amount of \$25,000 for all of your claims under the Purchase Insurance Plan;
 - iv) for Extended Protection Insurance, when you have been indemnified in the aggregate amount of \$10,000 for all of your claims under the Extended Protection Insurance Plan with respect to all of your J.P. Morgan Chase Commercial Cards;
 - v) for Hotel/Motel Burglary Insurance, when you check out of your hotel/motel;
 - vi) for Auto Rental Collision/Loss Damage Insurance, when the **Rental Agency** reassumes control over the rental vehicle or when the period of time **You** rent a rental vehicle exceeds 48 consecutive days;
- (2) you no longer meet all eligibility conditions;
- (3) **Your** J.P. Morgan Chase Commercial Card is cancelled; or
- (4) the **Policy** is terminated.

Warning:

For Auto Rental Collision/Loss Damage Insurance, **Your** responsibility for the rental vehicle does terminate with the return of the keys to the **Rental Agency** or to a drop box provided for that purpose. **You** will be held responsible for any damage to the rental vehicle between the time the keys are returned and the time the **Rental Agency** employee completes his/her inspection report, so whenever possible, please make arrangements to be present during the **Rental Agency's** inspection of the rental vehicle.

For assistance or to file a claim

- For Accident Insurance, all claims must be reported in writing to the **Insurer** within 20 days of the accident occurring on a **Common Carrier Covered Trip**.
- For Lost or Stolen Baggage Insurance, all claims must be reported to the **Insurer** within 30 days of the theft, loss or damages to the baggage or personal effects or as soon as reasonably possible and all loss, theft or damages to baggage or personal effects must be immediately reported to local police or other concerned authority.
- For Purchase Security Insurance and Extended Protection Insurance, all claims must be reported to the **Insurer** within 45 days of the theft or damage.
- For Hotel/Motel Burglary Insurance, all claims must be reported to the **Insurer** within 30 days after the **Occurrence** or the commencement of any loss.
- For Auto Rental Collision/Loss Damage Insurance, all claims must be reported to the **Insurer** within 48 hours of the theft, loss or damage to the rental vehicle.
- We will provide you with instructions on how to file a claim.

FILING A CLAIM

If a loss occurs, you should contact the **Insurer** and file a claim. The procedure for filing a claim is detailed in the applicable sections of the Certificate of Insurance.

A. Submission of a Claim

All claims must be reported in writing to the **Insurer** within the time frames noted above. The **Insurer** will send you forms for giving proof of loss within 15 days of the notice of loss.

To file a claim, complete the claim form and (ii) return it, with supporting documents listed on the form to the **Claims Agent** at:

Crawford & Company (Canada) Inc.
National Claims Management Centre
400-90 Matheson Blvd. West
Mississauga, ON L5R 3R3

B. Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to the **Insurer** as soon as possible within 90 days after the loss or, if you are a Quebec resident, within the year of the loss if you prove your impossibility to act within 90 days after the loss. Your insurance must not have been terminated at the time of loss.

C. Insurer's reply

If your claim is approved, the benefit is paid within 60 days of receipt of all documents necessary for the **Claims Agent** to process your claim. If your claim is denied or the **Insurer** pays only a portion of the benefit, you will receive a letter explaining the reasons for the **Insurer's** decision within 60 days of receiving the documents required to process the claim.

D. Appeal of an Insurer's Decision and Recourses

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

HELPLINE

1.855.897.8512

Claims Agent:

Crawford & Company (Canada) Inc.
National Claims Management Centre
400-90 Matheson Blvd. West
Mississauga ON L5R 3R3
Telephone: 1.855.897.8512
Fax: 905.602.0185
Email: claimsalertadmin@crowco.ca

What are the consequences of misrepresentations or failure to disclose?

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

What if I change my mind after applying for J.P. Morgan Chase commercial Card?

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

Privacy

You may refer to the **Insurer's** Privacy policy to understand how the **Insurer** collects and uses your personal information. You may request review your personal information in your file or request a correction by writing to:

The Privacy Officer
Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139, Commerce Court West Postal Station
Toronto, ON M5L 1E2

For more information on privacy at the **Insurer**, visit:
<https://www.chubb.com/ca-en/privacy-policy.html>

How much does it cost?

This insurance coverage is included with your J.P. Morgan Chase Commercial Card. No separate fees, premiums or expenses will be charged.

Complaints

What happens in the event I disagree with the outcome of my claim or in the event of dispute?

- We are here to help you, please contact the **Insurer** for support.
- **You** must comply with any time limits imposed by the law of the province or territory in which the **Cardholder** resides, if you wish to file a lawsuit or other legal action against the **Insurer**.

COMPLAINT TO THE INSURER AND COMPLAINT RESOLUTION PROCESS

(see page 4 of the Insurance Certificate)

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

Other conditions and exclusions may apply.

This insurance product is underwritten by Chubb Insurance Company of Canada