

## Neo Financial Mastercard: Out of Province/Country Emergency Medical Insurance

### IMPORTANT

**Coverage under this certificate only applies to Cardholders who have a Card and are subscribed to the Travel Perk at time of purchase of the Covered Trip, through to and including when the claim occurs. The full cost of the Covered Trip must be paid with the Card.**

Please read this Certificate of Insurance (the “Certificate”) carefully, keep it in a safe place and carry it with You when You travel.

### GENERAL INFORMATION

All capitalized terms are defined in the “Definitions” section of this Certificate.

We certify that effective June 13, 2022, Master Policy 9912-0317, (the “Master Policy”) issued by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario, M5L 1E2 to Neo Financial Technologies Inc. (“Neo”) provides Out of Province/Country Emergency Medical Insurance for You.

This Certificate is not a contract of insurance. It contains the terms and conditions of Your insurance under the Master Policy.

All benefits are subject in every respect to the Master Policy which alone constitutes the Agreement under which payments are made.

This insurance coverage may be cancelled or modified at the option of Neo at any time.

#### **Important notice – please read carefully**

- **This Certificate of Insurance is available only if You are under age sixty (60). This age restriction applies to the Cardholder, Spouse and Dependent Children.**
- **Out-of-Province/Out-of-Country Emergency Medical Insurance coverage is for the first fourteen (14) days of Your Covered Trip only.**
- **Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that You read and understand Your insurance before You travel as Your coverage may be subject to certain limitations or exclusions.**
- **A pre-existing exclusion applies to Medical Conditions and/or symptoms that existed prior to Your Covered Trip. Check to see how this applies in this Certificate of Insurance and how it relates to Your departure date, date of purchase, or effective date.**
- **In the event of an accident, injury or sickness, Your prior medical history may be reviewed when a claim is reported.**

### **What should You do in a Medical Emergency?**

If You have a Medical Emergency, You must call Chubb Travel Assistance at 1-833-654-1253 (toll-free) or 514-285-0187 (local-collect) before You receive Emergency Treatment, within twenty-four hours when being admitted to a Hospital or as soon as is reasonably possible. Alternatively, someone else may call on Your behalf if Your Medical Condition prevents You from calling. If You do not notify Chubb Travel Assistance as soon as possible, You may receive inappropriate or unnecessary treatment which may not be covered by this insurance.

For general coverage inquiries or to report a claim, contact Crawford & Company (Canada) Inc.:

- 1-888-552-3236 (international toll free) or
- 416-957-5092 (local)
- <https://ca-fnol.claims.global/chubbcc>

If You do not call Chubb Travel Assistance, You must notify Crawford & Company (Canada) Inc. of Your claim within thirty (30) days of the date Emergency Treatment or other expenses were first incurred.

### **ELIGIBILITY**

The Cardholder is eligible to be insured under this Certificate if, at the time the full cost of the Covered Trip is charged to the Card and including the period up to and throughout the Covered Trip, the Cardholder:

- is a Permanent Resident of Canada;
- is covered by a Government Health Insurance Plan;
- has a Card with the Travel Perk; and
- has an Account in Good Standing.

A Spouse is eligible to be insured under this Certificate if, at the time the full cost of the Covered Trip is charged to the Card and including the period up to and throughout the Covered Trip:

- the Cardholder is eligible to be insured under this Certificate as described above, even if the Cardholder is not travelling;
- the Spouse is a Permanent Resident of Canada and continues to meet the definition of Spouse; and
- the Spouse is covered by a Government Health Insurance Plan.

A Dependent Child is eligible to be insured under this Certificate if, at the time the full cost of the Covered Trip is charged to the Card and including the period up to and throughout the Covered Trip:

- the Cardholder is eligible to be insured under this Certificate as described above;
- the Dependent Child is a Permanent Resident of Canada, is travelling with either the Cardholder or Spouse; and continues to meet the definition of Dependent Child; and
- the Dependent Child is covered by a Government Health Insurance Plan.

## **WHEN COVERAGE IS EFFECTIVE**

This insurance coverage is effective when the Covered Trip is booked or reserved with the travel agent or other travel supplier and the full cost is charged to the Card.

## **WHEN COVERAGE BEGINS**

Insurance coverage begins whenever You leave Your Departure Point.

You will be covered for the first fourteen (14) consecutive days of a Covered Trip, including the date You leave on Your Covered Trip and the date You return from Your Covered Trip.

## **WHEN COVERAGE ENDS**

Insurance coverage ends on the earliest of:

- A) the date You return to Your province or territory of residence;
- B) the date You have been absent for more than fourteen (14) consecutive days from Your province or territory of residence;
- C) the date on which the Card is cancelled;
- D) the date on which the balance of the Card is sixty (60) days past due;
- E) the date on which the Master Policy terminates; or
- F) the date on which Neo receives notice from the Cardholder to cancel the Card.

## **WHEN COVERAGE AUTOMATICALLY EXTENDS**

Insurance coverage automatically extends beyond the fourteen (14) day limit as follows:

- A) When You are hospitalized due to a Medical Emergency beyond the fourteen (14) day limit, Your insurance coverage will remain in force during Your hospitalization and up to five (5) days following Your discharge from Hospital.
- B) When You must delay Your return beyond the fourteen-day limit due to a Medical Emergency, Your insurance coverage is automatically extended for up to five (5) days.
- C) When the delay of a plane, bus, ship or train in which You are a passenger causes Your Covered Trip to extend beyond the fourteen-day, Your insurance coverage is automatically extended for up to seventy-two (72) hours.

## **BENEFITS**

We will pay a up to \$1,000,000 for the reasonable and customary expenses, in excess of any medical expenses payable by Your Government Health Insurance Plan or any other insurance plan, for Emergency Treatment medically required during Your Covered Trip as a result of a Medical Emergency.

### **Hospital and medical expenses**

Covers the cost of Emergency Treatments, including Hospital, surgical and medical treatment.

Eligible expenses include the following when ordered by a Physician during Your Covered Trip:

- Hospital room and board, up to semi-private or the equivalent;
- treatment by a Physician and/or surgeon;
- out-patient Hospital charges;

- x-rays and other diagnostic tests;
- use of an operating room, intensive care unit, anaesthesia and surgical dressings;
- prescription drugs except when You need them to continue to stabilize a chronic Medical Condition or a condition which You had before Your Covered Trip;
- local ground ambulance service (or local taxi fare in lieu) to a Hospital, Physician or medical service provider in case of a Medical Emergency;
- the lesser of the rental or purchase of a hospital-type bed, wheelchair, brace, crutches and other medical appliances; and
- the cost of professional services of a registered private nurse while You are hospitalized, to a maximum of \$5,000, when these services are recommended by a Physician and approved in advance through Crawford & Company (Canada) Inc.

### **Emergency dental expenses**

Covers the cost of the following dental expenses when ordered by and received from a licensed dentist:

- the repair or replacement of natural teeth or permanently attached artificial teeth required as the result of an accidental injury to the mouth during Your Covered Trip, to a maximum of \$2,000. Dental treatment must be received within ninety (90) days of the injury.
- treatment during Your Covered Trip for the emergency relief of dental pain, to a maximum of \$200.

### **Other emergency services**

Covers the cost of professional services of a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist to a maximum of \$250 per profession, when ordered by a Physician during Your Covered Trip.

### **Emergency air transportation or evacuation**

Covers the cost of the following, when medically required and approved in advance and arranged through Chubb Travel Assistance:

- the extra cost of one-way economy airfare on a commercial flight by the most direct route to the point of departure to receive immediate emergency medical attention; or
- a stretcher fare on a commercial flight by the most direct route to Your Departure Point, if a stretcher is medically necessary; and
- return economy airfare on a commercial flight and the usual fees and expenses for a qualified medical attendant to accompany You, when the attendant is medically necessary or required by the airline; or
- air ambulance transportation if it is medically essential.

### **Return of deceased**

Covers:

- the return of your remains in the common carrier's standard transportation container to Your Departure Point, and up to \$5,000 for the preparation of Your remains and the cost of the common carrier's standard transportation container;
- the return of Your remains to Your Departure Point, and up to \$5,000 for the cremation of Your remains where Your death occurred; or
- up to \$5,000 for the preparation of Your remains and the cost of a standard burial container, and up to \$5,000 for the burial of Your remains where Your death occurred.

If someone is legally required to identify Your remains, this insurance covers the cost of round-trip economy class transportation by the most cost-effective route and up to \$300 for meal and hotel accommodation expenses for that person. That person is covered under the terms of Your insurance during the period in which he or she is required to identify Your remains but for no longer than three (3) business days.

**Additional hotel and meal expenses**

Covers the cost of up to \$150 per day, to a maximum of \$1,500, for meal and commercial accommodation expenses You have incurred after the date You are scheduled to return to the Departure Point when Your return is delayed due to Your Medical Emergency or when You are relocated to receive Emergency Treatment.

**Bringing relative to bedside**

Covers the cost of round-trip economy class transportation, by the most cost-effective route, to have a relative visit You when You are hospitalized during Your Covered Trip. However, if You are under age twenty-one (21), or age twenty-one (21) and over and physically handicapped and dependent on Your bedside companion for support, this insurance provides this benefit to You as soon as You are admitted to a Hospital. That person is entitled to a maximum of \$300 for meal and hotel accommodation expenses and is covered under the terms of Your insurance during the period in which he or she is required at Your bedside. The visit must be approved in advance through Crawford & Company (Canada) Inc.

**Return of vehicle**

Covers the reasonable costs for a commercial agency, when arranged and approved through Crawford & Company (Canada) Inc., to return a vehicle to Your residence or to a commercial rental agency when You are unable to return the vehicle due to a Medical Emergency. The vehicle can be a private passenger automobile, self-propelled mobile home, camper truck, trailer home, or motorcycle that You own or rent and which You use during Your Covered Trip.

**Return of Dependent Child or Dependent Children**

If a Dependent Child or Dependent Children insured under the insurance travel with or join the Cardholder or Spouse during the Covered Trip, and the Cardholder or Spouse are hospitalized for more than twenty-four (24) hours, or the Cardholder or Spouse must return to Canada because of a Medical Emergency covered under this insurance, this insurance covers, when arranged and approved through Crawford & Company (Canada) Inc., the extra cost of one-way economy transportation by the most cost-effective route to the Dependent Children's Departure Point and the cost of return economy transportation for an escort when an escort is deemed necessary by the carrier.

**Return of Your excess baggage**

If You return to Your Departure Point by air ambulance because of Your Medical Emergency, this insurance covers the cost to return Your excess baggage up to a maximum of \$500, when medically required and approved in advance and arranged through Crawford & Company (Canada) Inc.

All benefits payable to You under the Master Policy are in excess of Government Health Insurance Plan and all other applicable valid insurance, indemnity or protection available to You in respect of the loss. We will be liable only for the excess of the amount of the loss over the amount covered under such Government Health Insurance Plan or other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability set out in this Certificate. This insurance

coverage will not apply as contributing insurance and this “non-contribution” shall supersede despite any “non-contribution provision” in other insurance indemnity or protection.

## **EXCLUSIONS AND LIMITATIONS**

This insurance does not cover any loss arising from or related to:

- Pre-Existing Condition – any Pre-existing Condition that was not Stable during the six (6) months immediately preceding Your departure on Your Covered Trip
- Reasonably Foreseeable Conditions – sickness or accidental injury that was reasonably foreseeable on the date of Your departure on Your Covered Trip
- Failure to Transfer to an Appropriate Facility for Treatment – We, in consultation Your treating Physician, reserve the right to transfer You to an appropriate medical facility or to Your province or territory of residence for further treatment; failure to comply with a transfer request will absolve Us of any liability to provide benefits for expenses incurred after the scheduled transfer date
- Recurrence – a Medical Emergency is considered to have ended when medical evidence indicates that You are able to return to Your province or territory of residence; no benefits will be paid in connection with the condition that caused a Medical Emergency if they are incurred after that time
- Failure to obtain Advance Approval – where an Eligible Medical Emergency Expense specifies that it must be approved in advance, if advance approval is not obtained, no benefit will be payable for that expense and no benefit will be paid with respect to any surgery or invasive procedure that has not been approved in advance, except in extreme circumstances where a request for prior approval would delay necessary surgery in a life-threatening medical crisis
- Non-Emergency Services – no benefit will be payable with respect to non-emergency, experimental or elective services, including any treatment, surgery or medication which medical evidence indicates that You could have returned to Canada to receive
- Misrepresentation – any Medical Condition for which You provided false or inaccurate information regarding hospitalizations, treatment or medications
- Pregnancy – pregnancy, miscarriage, childbirth or complications of any of these conditions occurring within nine weeks of the expected date of birth
- Intentionally inflicted injuries – intentionally inflicted injuries, suicide or attempted suicide
- Abuse of Medication - abuse of any medication or non-compliance with prescribed medical treatment or therapy
- Newborn Child - any child born during the trip
- Trip Against Physician’s advice - any Covered Trip commenced or continued against the advice of Your Physician
- Alcohol or Drug Abuse – any injury or accident occurring while You are under the influence of illicit drugs or alcohol (where the concentration of alcohol in Your blood exceeds eighty (80) milligrams of alcohol in one hundred millilitres of blood or when You illustrate a visible impairment due to alcohol or illicit drugs) and any chronic illness or hospitalization related to, or exacerbated by, the habitual use of alcohol or illicit drugs
- Professional Sports or Racing – participation in professional sports or any organized racing or speed contests
- Mental Problems – any Mental or Emotional Disorders
- Hazardous Activities – recreational scuba diving (unless You hold a basic scuba designation from a certified school or licensing body), mountaineering, bungee-jumping,

parachuting, parasailing, cave exploration, hang-gliding, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness

- Intentional Acts – damage due to intentional acts
- Criminal Offence – committing or attempting to commit a criminal act
- War or Insurrection – declared or undeclared war, or any act of war, riot or insurrection; or hostilities, rebellion, revolution or usurped power
- Travel Advisories – travel in a country if the Canadian government had issued a travel advisory for that country that was in effect immediately before Your departure on Your Covered Trip
- Cyber Incident

If You do not call Chubb Travel Assistance before You seek Emergency Treatment, or if You choose to seek care from a non-approved medical service provider, You will be responsible for 20% of Your medical expenses covered under this insurance and not recovered from Your Government Health Insurance Plan, to a maximum of \$25,000. If, after reimbursement by Your Government Health Insurance Plan, Your claim exceeds \$25,000, this insurance will pay 100% of any covered expenses over and above \$25,000.

Should Your Medical Condition prevent You from calling Chubb Travel Assistance before seeking Emergency Treatment, You must call as soon as medically possible or someone else may call on Your behalf.

## **CLAIMS PROCEDURES**

If You call Chubb Travel Assistance at the time of the Medical Emergency as shown under “What should You do in a Medical Emergency?” You will receive the necessary claims assistance. If You do not call Chubb Travel Assistance, You must notify Crawford & Company (Canada) Inc. of Your claim within thirty (30) days of the date Emergency Treatment or other expenses were first incurred by telephone at 1-888-552-3236 (international toll free) or 416-957-5092 (local) or online at <https://ca-fnol.claims.global/chubbcc> and submit written notice of Your claim with such supporting documentation as You are then able to provide to:

Crawford and Company (Canada) Inc.  
National Claims Management Centre  
100 Milverton Drive, Suite 300  
Mississauga, Ontario L5R 4H1  
Fax - 905-602-0185  
Email: [NeoClaims@crowco.ca](mailto:NeoClaims@crowco.ca)

1-888-552-3236 (international toll free) or  
416-957-5092 (local)  
<https://ca-fnol.claims.global/chubbcc>

The following documents must accompany Your claim:

- A) proof that the Covered Trip was paid for using the Card;
- B) originals of all bills, invoices and receipts from the service provider(s);
- C) any required Government Health Insurance Plan form;
- D) proof of any payment(s) or denial(s) made by other insurance plan(s); and

- E) a complete diagnosis from the Physician(s) and/or Hospital(s) that provided the Emergency Treatment, including, where applicable, written verification from the Physician who treated You during Your Covered Trip that the expenses were medically necessary.

#### Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss or, if You are a Quebec resident, within the year of the loss if You prove Your impossibility to act within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

#### Other Claim Information

During the processing of a claim, We may require You to undergo a medical examination by one or more Physicians selected by Us and at Our expense.

You agree that We and Our agents have:

- A) Your consent to verify Your health card number and other information required to process Your claim with the relevant government and other authorities;
- B) Your authorization to Physicians, Hospitals and other medical providers to provide to Us, Chubb Travel Assistance and the Crawford & Company (Canada) Inc. any and all information they have regarding You while under observation or treatment, including Your medical history, diagnoses and test results; and
- C) Your agreement to disclose any of the information available under A) and B) above to other sources, as may be required for the processing of Your claim for benefits obtainable from other sources.

After We pay Your health care provider or reimburse You for covered expenses, We will seek reimbursement from Your Government Health Insurance Plan and any other medical insurance plan under which You may have coverage. You may not claim or receive in total more than 100% of Your total covered expenses or the actual expenses which You incurred, and You must repay to Us any amount paid or authorized by Us on Your behalf if and when We determine that the amount was not payable under the terms of Your insurance coverage.

In no case will We seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is \$50,000 or less. If the lifetime maximum for all in-country and out-of-country benefits is over \$50,000, We will coordinate benefits only above this amount.

#### **DEFINITIONS**

“Account” means the Cardholder’s account maintained by Neo.

“Card” means the Neo Financial Mastercard issued by ATB Financial pursuant to license by Mastercard International Incorporated for which the Cardholder has elected the Travel Perk.

“Cardholder” means the person whose name is embossed on the Neo Financial Mastercard and who is a Permanent Resident of Canada.



“Computer Programs” means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

“Covered Trip” means a trip outside Your province or territory of residence where at least one element of Your trip was booked or reserved prior to departure from Your province or territory of residence and paid for in full with Your Card.

“Cyber Incident” means any of the following acts:

- A) unauthorized access to or use of Your Digital Data;
- B) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data;
- C) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against an Your Digital Data; or
- D) restriction or inhibition of access to or directed against Your Digital Data.

“Departure Point” means the province or territory You depart from on the first day of Your Covered Trip.

“Dependent Child” means the Cardholder’s dependent unmarried child (natural, adopted or foster) who is under the Cardholder’s care, resides in the same household as the Cardholder, and who is:

- A) under twenty-one (21) years of age,
- B) under twenty-six (26) years of age and a full-time university or college student; or
- C) mentally or physically handicapped and incapable of self-sustainment employment and totally reliant on the Cardholder for support.

“Digital Data” means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a travel supplier or travel agent to store information, process information, and transmit information over the internet.

“Emergency Treatment” means any treatment, surgery or medication that:

- A) is required for the immediate relief of an acute symptom; or
- B) upon the advice of a Physician cannot be delayed until You return to Canada, and has to be received during Your Covered Trip because Your Medical Condition prevents You from returning to Canada.

The Emergency Treatment must be ordered by or received from a Physician or received in a Hospital during Your Covered Trip.

“Good Standing” means an Account that:

- A) the Cardholder has applied for;
- B) Neo has approved and opened;
- C) the Cardholder has not advised Neo to close; and
- D) Neo has not suspended or revoked credit privileges for or otherwise closed.

“Government Health Insurance Plan” means the health insurance coverage that Canadian provincial and territorial governments provide for their residents.

“Hospital” means a legally constituted establishment which meets all of the following requirements:

- A) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- B) provides twenty-four (24) hour a day nursing service by registered or graduate nurses;
- C) has a staff of one or more licensed Physicians available at all times;
- D) provides organized facilities for diagnosis and surgical facilities; and
- E) is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.

“Immediate Family Member” means Your Spouse, parents, step parent, grandparents, natural or adopted children, step children or legal ward, step sisters, step brothers, grandchildren, brothers, brothers-in-law, sisters, sisters-in-law, aunts, uncles, nieces or nephews, sons-in-law or daughters-in-law, and the Your Spouse’s parents, grandparents, brothers, brothers-in-law, sisters, sisters-in-law and children.

“Medical Condition” means an injury or sickness or a condition related to an injury or sickness which includes progressive disease, illness or acute psychosis.

“Medical Emergency” means any unexpected or unforeseen sickness or bodily injury that occurs during the period of coverage and makes it necessary for You to receive immediate treatment from a Physician or to be hospitalized.

“Mental or Emotional Disorders” means emotional or anxiety states, situational crisis, anxiety or panic attacks, or other mental health disorders treated with minor tranquilizers or anti-anxiety (anxiolytic) medication.

“Permanent Resident” means a person who resides in Canada for at least six (6) months of the year. However, individuals otherwise eligible for coverage who are members of the Canadian Foreign Service need not satisfy this requirement.

“Physician” means a Doctor of Medicine (M.D.) duly licensed to practice medicine and recognized by the laws of the jurisdiction in which the treatment is rendered or the diagnosis is made, who is not Your Immediate Family Member.

“Pre-existing Condition” means a Medical Condition for which symptoms appeared, You sought or received medical advice, consultation, investigation, diagnosis, or for which treatment was required or recommended by a Physician during the six (6) months immediately preceding Your departure on Your Covered Trip.

“Stable” means any Medical Condition or related condition (whether or not the diagnosis has been determined) for which there have been:

- no new or change in medication or dosage (an adjustment in the dosage of insulin or Coumadin (warfarin) or a change from a brand name drug to an equivalent generic drug of the same dosage do not qualify as a change in medication or dosage);
- no new or change in treatment;
- no new or increase in frequency or severity of symptoms;
- no new test results or tests showing a deterioration;

- no hospitalization;
- no referral or recommendation to see a specialty clinic or specialist;
- no pending test results or testing; or
- no pending surgery or other treatment.

“Spouse” means the person who is legally married to 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 the laws of the jurisdiction in which the Cardholder resides.

“You”, “Yourself” and “Your” refer to:

- A) the Cardholder;
- B) the Spouse; and
- C) all Dependent Children when the Dependent Children travel with the Cardholder, or the Spouse.

“We”, “Us” and “Our” refers to Chubb Insurance Company of Canada.

## **GENERAL CONDITIONS**

### **ACCESS TO MEDICAL CARE**

We not responsible for the availability, quality or results of any Emergency Treatment or transport, or for Your failure to obtain Emergency Treatment.

### **SUBROGATION**

As a condition to the payment of any claim to You under this Certificate, You shall, upon request, transfer any damaged items to Us and assign to Us all legal rights which the covered person has against all other parties for the loss. You shall give Us all such assistance as We may reasonably require to secure Our rights and remedies, including the execution of all documents necessary to enable Us to bring suit in Your name.

### **FALSE CLAIM**

If You make any claim knowing it to be false or fraudulent in any respect, You shall no longer be entitled to the benefits of these protections nor to the payment of any claim.

### **ACCESS TO DOCUMENTS**

You, and any claimant under the insurance, may request a copy of the Master Policy, subject to certain access restrictions.

### **LEGAL ACTIONS**

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.

## CANADIAN CURRENCY

Amounts shown throughout this certificate are in Canadian currency. Payment and reimbursement shall be payable in Canadian dollars. All benefits limits indicated are in Canadian currency. If currency conversion is necessary, We will use the exchange rate on the date of the loss. This insurance will not pay for any interest.

## SANCTIONS

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibits Us from providing insurance, including, but not limited to, the payment of claims.

## PROTECTING YOUR 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](http://Chubb.com/ca).

## COMPLAINTS PROCEDURES

If You have a complaint about any aspect of this insurance coverage, please call 647-798-6161 or Toll Free 1-800-387-7199 between 8:30 a.m. and 4:30 p.m. (ET), Monday to Friday.

If for some reason You are not satisfied with the resolution to their complaint, You may communicate Your complaint in writing to Our complaints officer:

Chubb Insurance Company of Canada  
199 Bay Street, Suite 2500  
P.O. Box 139 Commerce Court Postal Station  
Toronto, ON M5L 1E2  
Email: [complaintscanada@chubb.com](mailto:complaintscanada@chubb.com)

If You are still not satisfied with the resolution to Your complaint, You may communicate their complaint to:

General Insurance OmbudService

1-877-225-0446

<https://giocanada.org/submit-a-complaint-2/>

#### GENERAL INQUIRIES

For general coverage inquiries contact Crawford & Company (Canada) Inc.:

1-888-552-3236 (international toll free) or

416-957-5092 (local)