

## Neo Financial Mastercard: Trip Cancellation/Trip Interruption 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 9912-0318, (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 Trip Cancellation/Trip Interruption 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.

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>

Notice of claim must be provided forty-eight (48) hours after the occurrence or commencement of any loss covered by this Certificate or as soon thereafter as is reasonably possible.

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

A Pre-Existing Condition exclusion applies to the Trip Cancellation and Trip Interruption benefits. Please see Exclusions and Limitations for details. If You have any questions regarding Pre-Existing Conditions and/or want to confirm coverage, please contact Crawford & Company (Canada).

**If You need to cancel or interrupt a Covered Trip:** If a Covered Cause for Trip Cancellation or Trip Interruption occurs, You must phone Crawford & Company (Canada) immediately.

Failure to notify Crawford & Company (Canada) within forty-eight (48) hours may reduce the amount payable.

## **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
- 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; and
- the Spouse is a Permanent Resident of Canada and continues to meet the definition of Spouse.

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; and
- 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.

## **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 for Trip Cancellation begins at the time of purchase of Your Covered Trip and before any cancellation penalties have been incurred.

Insurance coverage for Trip Interruption begins on the date You complete a portion of the Covered Trip as shown on Your invoice or ticket.

## **WHEN COVERAGE ENDS**

Insurance coverage ends on the earliest of:

- A) for Trip Cancellation, the date You depart or plan to depart on the Covered Trip;
- B) for Trip Interruption, the date You are scheduled to return from the Covered Trip;
- 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.

## **BENEFITS**

We will pay a up to \$1,000 for the prepaid portion of Your Covered Trip that is non-refundable and non-transferable to another travel date if You are required to cancel a Covered Trip due to a Covered Cause for Cancellation listed below. If there is more than one individual making a claim, the maximum payable is \$5,000 aggregate per Covered Trip.

Covered Causes for Cancellation:

- A) Your, Your Immediate Family Member's, Your Travel Companion's or Your Travel Companion's Immediate Family Member unexpected death, sickness or injury. sickness and injury must require the care and attendance of a Physician and the Physician must recommend in writing cancellation of the Covered Trip.
- B) Hospitalization or death of the host at Your principal destination.
- C) You or Your Travel Companion are selected for jury duty or subpoenaed to appear as witness in court whereby the date of the hearing conflicts with the Covered Trip.
- D) A disaster renders Your or Your Travel Companion's principal residence uninhabitable.
- E) A transfer by Your employer necessitates a change of Your permanent residence within 30 days before the Covered Trip departure date.
- F) A call to service of You or Your Travel Companion by the Canadian Government with respect to reservists, military, police or fire personnel.
- G) a written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian Government after Your Covered Trip is booked, advising Canadians not to travel to a country, region or city originally ticketed for the Covered Trip for a period that includes Your Covered Trip;
- H) As a result of the delay of a connecting vehicle, You miss the scheduled departure as ticketed due to: inclement weather; mechanical failure or accident of a Common Carrier; a traffic accident; or an emergency police-directed road closure. Such delay due to traffic accident or emergency police-directed road closure must be substantiated by an official police report. All such misconnections are subject to the connecting vehicle arriving at the point of departure not less than two hours prior to schedule departure time. In the event of a misconnection, this insurance covers the entire Covered Trip, up to the coverage limits, as originally ticketed or the cost of a one-way economy fare, via the most cost-effective route, to catch up to the tour or to continue Your Covered Trip as originally booked.
- I) Weather conditions delay Your connecting scheduled carrier for 30% or more of the total duration of the Covered Trip and You elect not to continue with the Covered Trip.

We will pay a up to \$1,000 if You are prevented from continuing on a Covered Trip due to a Covered Cause for Interruption listed below. If there is more than one individual making a claim, the maximum payable is \$5,000 aggregate per Covered Trip.

Your expenses will be reimbursed for:

- A) the extra cost to change Your ticket to a one-way economy fare, via the most cost-effective route, by regular scheduled transportation back to Your departure point or the next destination on Your Covered Trip; or
- B) the cost of a one-way economy fare by regular scheduled transportation to Your departure point or the next destination on Your Covered Trip if Your existing ticket cannot be changed;

- C) the non-refundable portion of any unused prepaid travel arrangements if Your Covered Trip is interrupted;
- D) if Your Travel Companion's trip is interrupted for any of the reasons stated under the Covered Cause for Interruption, You will be reimbursed for the cost incurred to adjust Your prepaid accommodations to a single supplement; and
- E) if You must delay the return portion of a Covered Trip, We will also pay the necessary and reasonable costs of commercial accommodation and meals up to \$150 a day when the return portion of a Covered Trip is delayed beyond the date scheduled.

Covered Causes for Interruption:

- A) Your, Your Immediate Family Member's, Your Travel Companion's or Your Travel Companion's Immediate Family Member unexpected death, sickness or injury. sickness and injury must require the care and attendance of a Physician and the Physician must recommend in writing cancellation You interrupt or delay You Covered Trip.
- B) Hospitalization or death of the host at Your principal destination.
- C) You or Your Travel Companion are selected for jury duty or subpoenaed to appear as witness in court whereby the date of the hearing conflicts with the Covered Trip.
- D) A disaster renders Your or Your Travel Companion's principal residence uninhabitable.
- E) A call to service of You or Your Travel Companion by the Canadian Government with respect to reservists, military, police or fire personnel.
- F) a written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian Government after You depart on Your Covered Trip, advising Canadians not to travel to a country, region or city originally ticketed for the Covered Trip for a period that includes Your Covered Trip;
- G) Weather conditions delay Your connecting scheduled carrier for 30% or more of the total duration of the Covered Trip and You elect not to continue with the Covered Trip.
- H) Hijacking of Your Common Carrier while en route to Your scheduled destination point.

All benefits payable to You under the Master Policy are in excess of 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 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 when the insurance coverage began as outlined in When Coverage Begins
- Reasonably Foreseeable Conditions – sickness or accidental injury that was reasonably foreseeable when the insurance coverage began as outlined in When Coverage Begins or a trip undertaken to visit or attend an ailing person when the medical condition or ensuing death of that person is the cause of the claim
- Pandemic - Pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority

- Penalties after Cancellation - cancellation penalties arising after Covered Cause for Cancellation
- Sums after Interruption – sums that become non-refundable after the Covered Cause for Interruption occurs
- Unused Return Travel - cost of prepaid unused return travel
- 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
- Cyber Incident

Failure to notify Crawford & Company (Canada) Inc. within forty-eight (48) hours may reduce the amount payable.

Some expenses are only covered if they’re approved in advance by Crawford & Company (Canada) Inc. All transportation expenses must be pre-approved.

## **CLAIMS PROCEDURES**

Notice of claim must be provided to Crawford & Company (Canada) Inc. forty-eight (48) hours after the occurrence or commencement of any loss covered by this Certificate or as soon thereafter as is reasonably possible, by telephone at 1-888-552-3236 (international toll free) or 416-957-5092 (local) or online at <https://ca-fnol.claims.global/chubbcc>. Please submit written notice of Your claim within thirty (30) days of the date of loss 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@crawco.ca](mailto:NeoClaims@crawco.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) proof that cancellation or interruption resulted from a Covered Cause for Cancellation or from Covered Cause for Interruption, as applicable. This may include a medical certificate, Physician's written statement or death certificate, reports from police, Common Carrier or local authorities;
- C) complete original unused transportation tickets and vouchers; and
- D) receipts for the prepaid land arrangements.

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.

## **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.

“Common Carrier” means any land, air or water conveyance which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

“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 that 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.

“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 attending school on a full-time basis; 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.

“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.

“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.

“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 when the insurance coverage began as outlined in When Coverage Begins.

“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.

“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.

“Travelling companion” means the person who is sharing travel arrangements and accommodations with You, to a maximum of three (3) persons.

“Treatment” means any medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician, including but not limited to prescribed or unprescribed medication, investigative testing and surgery. The term “treatment” does not include the unaltered use of prescribed medication for a Medical Condition which is Stable.

“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**

### **REVIEW AND MEDICAL EXAMINATION**

When a claim is being processed, We will have the right and the opportunity, at Our own expense, to review all Your medical records related to the claim and to examine You medically when and as often as may be reasonably required.

### **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 Your 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)