

## SUMMARY OF COVERAGE



### IMPORTANT NOTICE

#### **Read This Summary of Coverage Carefully**

**This Summary of Coverage is designed to cover losses arising from sudden and unforeseeable circumstances only. It is important that You read and understand this Summary of Coverage as Your coverage is subject to conditions, limitations and exclusions. This Summary of Coverage provides complete descriptions of the benefits, terms, conditions, limitations and exclusions of your insurance coverage.**

**This Summary of Coverage contains** a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

#### **This Summary of Coverage does not include travel medical coverage.**

In the event of a claim reported under this Summary of Coverage, Your prior medical history may be reviewed by Us.

This Summary of Coverage summarizes the benefits available to Eligible Persons under Group and Master Policy # 17736 issued to PNC Bank Canada Branch ("Group and Master Policy"). Cardholders whose Accounts are not in Good Standing, as determined by PNC Bank Canada Branch, are ineligible for the insurance coverages and assistance services.

The Insured and any Additional Insureds may request a copy of the Group and Master Policy subject to certain access restrictions.

This Summary of Coverage is effective on the later of May 1<sup>st</sup>, 2018 or the date PNC Bank Canada Branch receives and approves the Application for the Corporate Account, which includes the benefits described in this Summary of Coverage.

For coverage questions or to request a claim form, call the Global Excel Management. In Canada & Continental USA 1-855-780-0826, International (collect) 819-780-0826.

Despite any other provision contained in the contract, the contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance. The laws and regulations of the province or territory in Canada in which You normally reside govern this Summary of Coverage and any provision in this Summary of Coverage which is in conflict with any such statute is hereby amended to conform to such statute.

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* (for actions or proceedings governed by the laws of Alberta, British Columbia, and Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

#### **Insurance Coverage**

Insurance is provided and underwritten by AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, Ontario, Canada, M5J 0A8. The Summary of Coverage is administered on AIG Insurance Company of Canada's behalf by Travel Guard Group Canada, Inc. and its affiliates (Travel Guard).

## PNC Commercial Card Benefits

### SCHEDULE OF BENEFITS

#### MAXIMUM LIMIT

#### *Under the Group Policy:*

Common Carrier Accidental  
Death & Dismemberment \$500,000/insured

#### *Under the Master Policy:*

Car Rental Collision/Loss Damage 48 Days, MRSP \$65,000  
Flight Delay \$250/Day, Max \$500 (If Delay ≥ 4hr)  
Hotel/Motel Burglary \$2,500/Occurrence  
Baggage Delay \$500/Insured (If Delay ≥ 4hr)/\$2,500/Occurrence  
Lost/Stolen Baggage \$500/Insured / \$2,500/Occurrence  
Unexpected Return Home \$1,000/Insured

#### *The following assistance services are provided by Travel Guard.*

- Travel Medical Assistance
- Worldwide Travel Assistance

### DEFINITIONS

**Capitalized terms within this Summary of Coverage, with the exception of titles, are defined herein.**

**Accident/Accidental** means a sudden, Unexpected, unintended, unforeseeable, external event, occurring during an insured Trip, which independently of any other cause, results in Loss, Injury, or Accidental Death.

**Accidental Bodily Injury** means bodily injury caused directly and independently of all other causes by external and purely accidental means. The Accident must occur while this insurance is in force and the loss to which the insurance applies must result within three hundred and sixty-five (365) days of the date of the bodily injury and must not result from any of the exclusions.

**Accidental Death and Dismemberment (AD&D)** means Accidental Death caused by an Accident which results in death if the Injury, Accident and death occur while You are on a Trip. Accidental dismemberment means loss of:

- Sight \*\* in both eyes
- Both hands\*
- Both feet\*
- One (1) hand\* and one (1) foot\*
- One (1) hand\*
- One (1) foot\*
- Sight\*\* in one (1) eye
- Speech\*\*\*
- Hearing\*\*\*

\* loss with regard to a hand or a foot means actual severance through or above the wrist or ankle joints;

\*\* loss with regard to the eye means entire loss of sight in that eye(s) that cannot be corrected;

\*\*\* loss with regard to speech or hearing means the loss is complete and irrecoverable.

**Account** means a sub-account of the Corporate Account established by PNC Bank Canada Branch for a Cardholder, which is in Good Standing.

**Actual Cash Value** means the lesser of: (i) the actual purchase price of a similar item; (ii) the actual cash value of the item at the time of loss, which includes deduction for depreciation; or (iii) the cost to repair the item.

**Baggage** means luggage and personal possessions, whether owned, borrowed or rented, and taken by You on

the Trip, subject to certain exclusions.

**Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

**Cardholder** means employees who have been authorized by the company to use the Credit Card for purchases on behalf of the company.

**Check In** means the date and time You register at the Hotel/Motel and acquire Your room key/card.

**Check Out** means the date and time You vacate the Hotel/Motel room and surrender Your room key/card.

**Common Carrier** means any train, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

**Contamination** means the poisoning of people by nuclear and/or chemical and/or biological substances, which causes illness and/or death.

**Corporate Account** means the PNC Bank Canada Branch Commercial Card Account established by PNC Bank Canada Branch for a business, provided it is in Good Standing.

**Coverage Period** means the time insurance is in effect, as indicated in the various sections of this Summary of Coverage.

**Credit Card(s)** means the corporate credit card issued by PNC Bank Canada Branch to the Cardholder.

**Departure Date** means the date on which You are scheduled to leave Your home residence on a Trip.

**Dependent Child(ren)** means unmarried persons who are the Cardholder's natural, adopted, step or foster children who are dependent on the Cardholder for support and care and are (i) less than 21 years of age; or (ii) full-time students less than 26 years of age; or (iii) mentally or physically incapable of self-support. The Cardholder must be the legal guardian of any foster children.

**Essential Items** means necessary clothing and/or toiletries purchased during the time period in which checked Baggage has been delayed.

**Global Excel Management** means the operations centre located at 73 Queen Street, Sherbrooke, QC, J1M 0C9.

**Good Standing** means being in full compliance with all of the provisions of the PNC Commercial Card Program Terms and Conditions as amended from time to time.

**Hotel/Motel** means a commercial establishment that provides lodging and usually meals and other guest services for travellers and other paying guests.

**Hotel Burglary** means the loss of or damage to Your Personal Effects as a result of wrongful entry into Your Hotel/Motel room, for which there are visible signs of force to a door, window or surrounding walls.

**Immediate Family Member** means Your Spouse, natural, step, or adopted children, persons for whom You are the legal guardian, parents, parents-in-law, son-in-law, daughter-in-law, step-parents, sisters, brothers, sisters/brothers-in-law, step-sisters/brothers, grandparents, and grandchildren.

**Injury** means a bodily injury occurring during an insured Trip, resulting directly or indirectly and independently of all other causes, from an Accident. The injury must be verified by a Physician.

**Insured Person** means the persons covered for benefits described in this Summary of Coverage as specifically

defined in each of the benefit sections.

**Insurer** means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8.

**Loss/Damage** means the Injury or damage sustained by the Insured as a consequence of one (1) or more of the events against which the Insurer has undertaken to compensate the Insured.

**MSRP** means Manufacturer's Suggested Retail Price.

**Mysterious Disappearance** means when the article of personal property or Business Items in question cannot be located, and the circumstances of its disappearance cannot be explained or do not lend themselves to a reasonable conclusion that a theft occurred.

**Personal Effects** means property normally worn or designed to be carried on or by an Insured Person solely for private purposes and not used for business.

**Rental Car** means a four (4) wheel passenger vehicle, that is designed for use mainly on public roads and which is rented by the Cardholder from a commercial car rental agency for Your use for the benefit of time shown on the Rental Car Agreement and for which the full cost has been charged to the Account.

**Rental Car Agreement** means the entire written contract that Cardholder receives when renting a car from a commercial rental car agency that describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the rental car agreement.

**Return Date** means the date on which the Insured is scheduled to return to the point where the Trip started or to a different specified Return Destination. This date is specified in the travel documents.

**Return Destination** means the place to which the Insured expects to return from his/her Trip.

**Spouse** means the person legally married to the Cardholder, or if there is no such person, the person who resides in the same household as the Cardholder in a conjugal relationship and is publically represented as the spouse of the Cardholder. For the purposes of this insurance, the Cardholder may have only one (1) Spouse.

**Summary of Coverage** means this document, any riders or endorsements to this document all which provide the terms and conditions of Your insurance coverage.

**Terrorism** means the unsanctioned and illegal use of force that causes destruction of property, Injury or death by an individual or group for the express purpose of achieving a political, ethnic or religious goal or result.

**Ticket** means evidence of the full fare paid for travel on a Common Carrier that has been charged in full to the Account.

**Trip** means a scheduled period of time outside of the Insured Person's home residence which may include: (i) travel by a Common Carrier, the fare for which has been completely charged to the Account prior to departure; or (ii) a stay in a Hotel/Motel or similar accommodation, the cost of which has been completely charged to the Account prior to the Departure Date.

**Unexpected** means not anticipated or expected and occurring after the effective date of the coverage.

**We, Us, Our** means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's behalf by Travel Guard Group Canada, Inc. and its affiliates (Travel Guard).

**You, Yourself, Your** means the Insured Person.

## COVERAGE EFFECTIVE & TERMINATION DATES

**Effective Date:** except as otherwise stated herein, this Summary of Coverage shall come into effect on the date PNC Bank Canada Branch receives and approves the Application of the Corporate Account, which includes the benefits described in this Summary of Coverage.

**Termination Date:** except as otherwise stated herein, this Summary of Coverage shall terminate on the earliest of:

- a. the date of termination of the Corporate Account, to which the Cardholder belongs;
- b. the date You are no longer eligible to participate as an authorized Cardholder;
- c. the date the Corporate Account is defined as ineligible or as not in Good Standing; or
- d. the date this Summary of Coverage is terminated as provided for in Group and Master Policy.

Furthermore, an Insured's coverage will automatically terminate on the earliest of the following:

- a. the date when an Insured person for any reason ceases to fall within the description of Cardholder;
- b. the insurance is terminated as provided for in the Group and Master Policy;
- c. the Bank receives notice that the business and/or owner/individual borrower applicant wishes to cancel the Corporate Account; or
- d. the Corporate Account ceases to be in Good Standing.

## ELIGIBILITY

To be eligible for this insurance, You must be a Canadian resident with a Corporate Account in Good Standing.

## BENEFITS – COVERAGE PERIOD AND DESCRIPTION OF COVERAGES CAR RENTAL COLLISION/LOSS DAMAGE INSURANCE

**Insured Person** means the Cardholder, his/her Spouse and any employee employed in Canada by the same employer as the Cardholder, who is travelling with the Cardholder who has rented the Rental Car.

### Coverage Eligibility

The following benefits apply when the Cardholder enters into a non-renewable Rental Car Agreement for a Rental Car, where the total rental period does not exceed 48 days, subject to exclusions and limitations and the following requirements:

1. the Rental Car must be rented by the Cardholder;
2. the Rental Car must be rented from a commercial car rental agency;
3. the full cost of the Rental Car must have been charged to the Cardholder's Account;
4. the Cardholder must decline the collision damage waiver benefits (or similar provisions, such as "loss damage waiver") offered by the rental agency (when not prohibited by law). If such coverage is not available from the rental agency, the Collision/Loss Damage is not available under this Summary of Coverage;
5. You must not rent more than one (1) vehicle at a time during a rental period.
6. the Rental Car must have been operated by the Cardholder or an Insured Person listed on the Rental Car Agreement and authorized to operate the Rental Car under the Rental Car Agreement in accordance with its conditions when the loss occurs.

### Coverage Period

Insurance coverage begins as soon as the Cardholder or another Insured Person authorized to operate the Rental Car under the Rental Car Agreement takes control of the Rental Car. The total rental period must not exceed 48 consecutive days. In order to break the consecutive day cycle, a full calendar day must exist between rental periods. If the rental period exceeds 48 consecutive days, coverage under this Summary of Coverage will be void and no claim will be payable, regardless if the date of incident giving rise the claims was within the first 48 or not.

Insurance coverage ends at the earliest of:

1. the time when the car rental agency assumes control of the Rental Car, whether it be at its place of business or elsewhere (Note: Rental Car keys left in a locked drop box does not constitute that the rental agency has assumed control of the Rental Car); or
2. the end of the chosen rental period; or
3. the date on which the Cardholder's coverage is terminated in accordance with the "Termination of Coverage" provision set out within this Summary of Coverage.

### **Benefits**

Subject to the terms of the Summary of Coverage, You are covered for a Rental Car with a Manufacturer's Suggested Retail Price (MSRP), in its model year, up to a maximum of \$65,000 for:

1. physical damage to a Rental Car arising during the Coverage Period; and
2. theft of the Rental Car or any of its respective parts or accessories; and
3. reasonable cost of towing the Rental Car to the nearest available repair facility; and
4. reasonable rental agency charges for valid loss-of-use while the Rental Car is being repaired.

**Note:** The amount of the benefit payable will be equal to the cost of the repair (including reasonable loss-of-use charges) or replacement cost of Your Rental Car which has been damaged or stolen, less any amount or portion of the loss assumed, waived or paid by the car rental agency, its insurer, or a third party insurer.

### **Conditions - Car Rental Collision/Loss Damage Insurance**

All of the conditions set out in the General Conditions Section of this Summary of Coverage and all of the following conditions must be satisfied before a benefit is payable under this Car Rental Collision/Loss Damage coverage.

1. You must examine the Rental Car and document in writing, all existing damages before accepting the Rental Car, and submit a copy of that damage record to Us if You have a claim.
2. You must take all reasonable and necessary steps to protect the rental car and prevent damage to it. You must report the Loss to the appropriate local authorities and the rental car agency as soon as possible.
3. You must obtain all information about any other party involved in any type of collision, such as name, address, insurance information and driver's license number.
4. You must provide Us with all required documentation including but not limited to the Rental Car Agreement, police report and damage estimate.
5. In the event of a payment of a claim under this Summary of Coverage, We have the right to proceed, in Your name, but at Our expense, against third parties who may be responsible for giving rise to a claim under this insurance. You will execute and deliver documents as necessary and cooperate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.
6. The maximum period of coverage under this benefit shall not exceed 48 consecutive days. No coverage will be provided to or for anyone who is not an Insured Person.
7. In the event that You are found to be ineligible for coverage or that a claim is found to be invalid or benefits are reduced in accordance with any Summary of Coverage provision, We have the right to collect from You any amount which We have paid on Your behalf.

### **Exclusions – Car Rental Collision/Loss Damage Insurance**

These exclusions apply to the Car Rental Collision/Loss Damage coverage set out in this Summary of Coverage. The additional exclusions set out in the General Exclusions Section of this Policy also apply.

1. We do not cover any Loss or any expense related in whole or in part, directly or indirectly, to:
  - a. contents of the Rental Car;
  - b. liability other Loss/Damage to the Rental Car;
  - c. expenses assumed or waived by the rental car agency and/or its insurance company; and
  - d. amounts payable under any other insurance.
2. We do not cover any loss or damage arising either directly or indirectly from, caused by, or contributed to by You or any other person driving or operating the Rental Car while You or such other person is:
  - a. under the influence of intoxicating substances;
  - b. participating in a speed test or contest;

- c. carrying passengers for compensation or hire;
  - d. using the Rental Car for commercial delivery, transporting contraband, or illegal trade;
  - e. attempting suicide or self-inflicted injury, while sane or insane;
  - f. intentionally causing damage, while sane or insane;
  - g. committing or attempting to commit a criminal offence or dishonest or fraudulent acts; or
  - h. driving or operating the Rental Car in violation of the terms of the Rental Car Agreement.
3. We do not cover any Loss/Damage arising either directly or indirectly from, caused by, or contributed to by:
    - a. the mechanical failure or breakdown of any part of the Rental Car, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing, insects or vermin;
    - b. any dishonest act, conversion, failure, neglect or abuse of the Rental Car committed by You, Your employees or agents, or any person to whom the Rental Car may be entrusted by You;
    - c. Your failure to preserve or protect the Rental Car;
    - d. damage caused to the Rental Car by use off of publicly maintained roads; or
  4. We do not cover any loss or damage to:
    - a. automobiles over 20 years old, exotic automobiles including but not limited to Aston Martin, Bentley, Daimler Benz, Excalibur, Ferrari, Jaguar, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, or any similar automobile;
    - b. trucks (including pickups) or any vehicle that can be spontaneously reconfigured into a pickup truck;
    - c. buses, commercial vans, vans that exceed "3/4 ton" rating or vans with seating for more than eight (8) occupants;
    - d. motorcycles, mopeds, motorbikes, recreational vehicles, all-terrain vehicles, campers, trailers or limousines;
    - e. off-road vehicles (Sport Utility Vehicles are covered, provided they are not used as off-road vehicles, are driven on maintained roads and do not have an open cargo bed);
    - f. vehicles towing or propelling trailers or any other object;
    - g. leased vehicles with a buyback guarantee.
  5. Ionizing radiation or radioactive Contamination from any nuclear fuel or waste which results from the burning of nuclear fuels, or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
  6. This coverage does not provide any form of third party automobile, property damage or personal Injury liability insurance (It is the responsibility of the Insured Person to have adequate third party insurance, either through their own automobile insurance policy or by accepting the liability portion of the insurance offered through the rental agency).
  7. There is no coverage for any Rental Car with an MSRP, in its model year, over \$65,000.
  8. There is no coverage for additional rental fees charged by the rental agency for a replacement vehicle if required by You for the remainder of the original rental period.
  9. This coverage does not apply when Your rental period is more than 48 consecutive days, or Your rental period is extended for more than 48 days by renewing or taking out a new rental agreement with the same or another rental agency for the same vehicle or other vehicles.
  10. This coverage will not pay for cost of any insurance offered by or purchased through the rental car agency, even if such cost is mandatory or included in the price of the Rental Car.

#### **FLIGHT DELAY**

**Insured Person** means the Cardholder, the Cardholder's Spouse, the Cardholder's Dependent Children, and any employee employed in Canada by the same employer as the Cardholder, who is travelling with the Cardholder.

#### **Coverage Eligibility**

The following benefits apply subject to exclusions and limitations and the following requirements:

1. the full cost of Your air transportation for Your Trip must have been charged to the Cardholder's Account.

### **Coverage Period**

Coverage begins at the scheduled departure time shown on Your airline Ticket. Coverage ends upon arrival at Your destination or original point of departure if returning

### **Benefits**

This insurance covers meals and accommodations, essential telephone calls and ground transportation, to a maximum of \$250 per day, to a maximum of \$500 per Insured per Trip if Your flight is delayed for four (4) or more hours from the regularly scheduled departure time due to one (1) of the following.

Note: Expenses must be incurred by the Cardholder as a result of the delay.

### **Conditions – Flight Delay**

All of the conditions set out in the General Conditions Section of this Summary of Coverage and all of the following conditions must be satisfied before a benefit is payable under this Flight Delay coverage.

1. You will be required to submit original, itemized receipts for any expense that the Cardholder incurs as a result of the flight delay.

### **Exclusions – Flight Delay**

These exclusions apply to the Flight Delay coverage set out in this Summary of Coverage. The additional exclusions set out in the General Exclusions Section of this Policy also apply. We do not cover or pay any benefit for any loss or expense related in whole or in part directly or indirectly, to any of the following:

1. prepaid expenses;
2. any cause if You have knowledge at the time of booking Your Trip of any reason why the Trip may be delayed;
3. a travel visa or passport that is not issued due to a late application or that has been previously refused.
4. strike that has been announced
5. air traffic delays caused by congestion in the skies;
6. failure of any device to correctly read or interpret date/time data;
7. Terrorism, meaning any ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public;
8. nuclear reaction, nuclear radiation, or radioactive Contamination, any weapon of war employing atomic fission or a radioactive force.

## **HOTEL/MOTEL BURGLARY**

**Insured Person** means the Cardholder, the Cardholder's Spouse, the Cardholder's Dependent Children, and any employee employed in Canada by the same employer as the Cardholder, who is travelling with the Cardholder.

### **Coverage Eligibility**

The following benefits apply subject to exclusions and limitations and the following requirements:

1. the full cost of Your Hotel/Motel accommodation for Your Trip was charged to the Cardholder's Account; and
2. the Hotel/Motel accommodation must be registered in the Cardholder's name.

### **Coverage Period**

Coverage begins each time You Check In to an eligible room in a Hotel/Motel, and coverage ends each time You Check Out of an eligible room in a Hotel/Motel.

### **Benefits**

If You incur expenses due to a covered risk, while You are on a Trip, for which You are eligible for coverage under this Summary of Coverage, We provide coverage for reimbursement of Your Personal Effects and Business Items stolen from Your Hotel/Motel room in excess of any compensation provided by the Hotel/Motel



and/or any valid and collectible insurance benefits or reimbursement.

We cover:

1. The cost of replacing Your Personal Effects and Business Items (or their depreciated value if You choose not to replace them) up to a maximum of \$2,500 per occurrence less any amounts paid or payable by the Hotel/Motel or any other insurance, whether the insurance is primary, contributing, excess, or contingent; or any other reimbursement.

### **Conditions – Hotel/Motel Burglary**

All of the conditions set out in the General Conditions Section of this Summary of Coverage and all of the following conditions must be satisfied before a benefit is payable under this Hotel/Motel coverage:

1. You must use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims;
2. the Hotel/Motel verifies the loss via a Hotel/Motel burglary report;
3. You make a sworn statement to police authorities having jurisdiction within 24 hours of discovering the Hotel Theft and furnish a notarized copy of that statement with Your claim; and
4. there are visible signs of force to a door, window or surrounding walls to Your Hotel/Motel room.

### **Exclusions – Hotel/Motel Burglary**

These exclusions apply to the Hotel/Motel Burglary coverage set out in this Summary of Coverage. The additional exclusions set out in the General Exclusions Section of this Policy also apply. We do not cover or pay any benefit for any loss, theft or expense related in whole or in part directly or indirectly, to any of the following:

1. animals;
2. art objects;
3. cellular phones;
4. cash, cheques, securities, credit cards, debit cards and other negotiable instruments;
5. Tickets, documents, keys, coins, bullion and stamps;
6. perishables and consumables including, but not limited to perfume, cosmetics;
7. antiques or collectors' items; fragile items; items obtained illegally; or articles that are insured on a valued basis.
8. any Loss resulting from a Mysterious Disappearance.

## **COMMON CARRIER ACCIDENTAL DEATH & DISMEMBERMENT**

**Insured Person** means the Cardholder, the Cardholder's Spouse, the Cardholder's Dependent Children, and any employee employed in Canada by the same employer as the Cardholder, who is travelling with the Cardholder.

### **Coverage Eligibility**

The following benefits apply subject to exclusions and limitations and the following requirements:

1. The full fare for Your Common Carrier passage for Your Trip is charged to the Cardholder's Account.

### **Coverage Period**

Insurance coverage applies in the event of an Accident sustained during a Trip on a Common Carrier for which You are booked as a paying passenger.

### **Benefits**

You are covered in the event of an Accident while a passenger on a Common Carrier, for Injuries sustained during a Trip due to one (1) of the following covered risks. We provide coverage for the following covered benefits up to the benefit limit:

#### **Covered Risk 1**

Bodily Injury is sustained due to an Accident (as described in the Conditions section) occurring on or after the date Your Trip starts and on or before the date Your insurance ends and while You are on a Trip and as a result, within the 12 months immediately following the flight Accident You:

- a. die;
- b. suffer loss of sight in both eyes;

- c. have two (2) of Your limbs fully severed above Your wrist or ankle joints; or
- d. suffer complete and irrecoverable loss of speech or loss of hearing.

**Benefits for Covered Risk 1:**

In the event of the occurrence of Covered Risk 1, We pay a benefit equal to 100% of the applicable Common Carrier Accidental Death & Dismemberment Maximum Limit amount for such bodily Injury.

Note: If Your body is not found within 12 months of the Accident, We will presume that You died as a result of Your Injuries.

**Covered Risk 2:**

Bodily Injury is sustained due to an Accident (as described the Conditions section) occurring on or after the date Your insurance starts and on or before the date Your insurance ends and while You are on a Trip and as a result, within the 12 months immediately following the Accident, You:

- a. suffer loss of sight in one (1) eye; or
- b. have one (1) of Your limbs fully severed above a wrist or ankle joint.

**Benefits for Covered Risk 2:**

In the event of the occurrence of Covered Risk 2, We pay a benefit of 50% of the applicable Common Carrier Accidental Death & Dismemberment Maximum Limit Amount for such bodily Injury.

**Benefit Limit for Covered Risk 1 and Covered Risk 2:** If more than one (1) Loss is sustained by an Insured as a result of the same Accident, only one (1) amount, the largest applicable to the Losses incurred, will be paid. The Insurer will not pay more than 100% of the Maximum Limit shown in the Schedule of Benefits for all Losses due to the same Accident.

**Conditions – Common Carrier Accidental Death & Dismemberment**

All of the conditions set out in the General Conditions Section of this Summary of Coverage and all of the following conditions must be satisfied before a benefit is payable under this Common Carrier Accidental Death & Dismemberment Coverage.

1. This Common Carrier Accidental Death & Dismemberment benefit, as described in the Benefits for Covered Risks 1 and Benefits for Covered Risk 2 above, applies only to an Accidental Bodily Injury sustained by You while riding as a passenger (but not as a pilot, operator, or member of the crew) in, on, boarding, or alighting from any passenger plane having a current and valid airworthiness certificate. We will also provide coverage for the following:
  - a. when You are a passenger in a land or water conveyance, that an airline provides at their expense, as a substitute for a passenger plane on which this Policy would have covered You;
  - b. when You are a passenger in a limousine or bus provided by the airline or airport authority;
  - c. when You are at an airport prior to boarding or after deplaning a flight covered by this Policy;
  - d. when You are travelling to or from airports in a scheduled helicopter flight to make a connection with a flight covered by this insurance; or
  - e. when You are a passenger on a covered flight that is forced to land or disappears, and You are exposed to the elements.

**Exclusions – Common Carrier Accidental Death & Dismemberment**

These exclusions apply to the Common Carrier Accidental Death & Dismemberment coverage set out in this Summary of Coverage. The additional exclusions set out in the General Exclusions Section of this Policy also apply. We do not cover or pay any benefit for any loss, theft or expense related in whole or in part directly or indirectly, to any of the following:

1. disease, even if the proximate cause of its activation or reactivation is the Accidental bodily injury; or
2. hang-gliding, parachuting, bungee jumping or skydiving;
3. operating or learning to operate any aircraft, as pilot or crew; performing employment duties on any aircraft or ship; or performing duties in any regular armed forces service.

**Beneficiary**

Any Accidental Death benefit payable under this Policy will be paid to the Cardholder, if living, otherwise to the

estate of the Cardholder, unless a beneficiary designation has been filed with Global Excel Management. All other indemnities are payable to the Insured Person suffering the Loss.

### **Access to Group Policy**

The Insured Person and any claimant may request a copy of the Group and Master Policy (other than confidential commercial information or other information exempted from disclosure by applicable law).

## **BAGGAGE DELAY**

**Insured Person** means the Cardholder, the Cardholder's Spouse, the Cardholder's Dependent Children, and any employee employed in Canada by the same employer as the Cardholder, who is travelling with the Cardholder.

### **Coverage Eligibility**

The following benefits apply subject to exclusions and limitations and the following requirements:

1. The full fare for the Common Carrier transportation for Your Trip must have been charged to Your Account.

### **Coverage Period**

Coverage begins when the Baggage is checked in with the Common Carrier by You (includes curbside check-in with facility designated personnel). Coverage ends when the Baggage is checked out from the Common Carrier by You (this includes curbside check-out with facility designated personnel)".

### **Benefits**

You will be reimbursed for the purchase of Essential Items as a result of Your checked Baggage being delayed by the Common Carrier for four (4) hours or more, during the Trip enroute to Your destination and before returning to Your original point of departure. Purchases must be made within 36 hours of Your arrival at Your destination. The Baggage Delay benefit amount is \$500 per Insured per Trip to an aggregate maximum of \$2,500 per occurrence.

### **Conditions**

All of the conditions set out in the General Conditions Section of this Summary of Coverage and all of the following conditions must be satisfied before a benefit is payable under this Baggage Delay coverage.

1. verification of the delay by the Common Carrier, and receipts for the emergency purchases must accompany any claim;
2. purchases must be made within 36 hours of Your arrival at Your destination and before returning to Your original point of departure.
3. the costs of items purchased under this benefit will reduce the maximum amount payable under the Lost/Stolen Luggage benefit, if it is later determined that Your Baggage has been lost, stolen or damaged.

### **Exclusions – Baggage Delay**

These exclusions apply to the Baggage Delay coverage set out in this Summary of Coverage. The additional exclusions set out in the General Exclusions Section of this Policy also apply. We do not cover or pay any benefit for any loss, theft or expense related in whole or in part directly or indirectly, to any of the following:

1. Baggage that is delayed on Your final return flight to Your Home Province.

## **LOST/STOLEN BAGGAGE**

**Insured Person** means the Cardholder, the Cardholder's Spouse, the Cardholder's Dependent Children, and any employee employed in Canada by the same employer as the Cardholder, who is travelling with the Cardholder.

### **Coverage Eligibility**

The following benefits apply subject to exclusions and limitations and the following requirements:

1. The full cost of Your Common Carrier fare must have been charged to the Cardholder's Account.

### **Coverage Period**

Coverage begins at the time of Your departure on Your Trip. Coverage ends at time of Your departure on Your return journey to Your original point of departure

### **Benefits**

This insurance covers the Actual Cash Value of Baggage, Personal Effects and/ or Business Items up to a total loss of \$500 per Insured Person per Trip with an aggregate maximum of \$2,500 per occurrence.

### **Conditions – Lost/Stolen Baggage**

All of the conditions set out in the General Conditions Section of this Summary of Coverage and all of the following conditions must be satisfied before a benefit is payable under this Loss/Stolen Baggage coverage.

1. Benefits are payable only after You have exhausted recovery or reimbursement benefits available from the transportation carrier.
2. We will pay this benefit up to the applicable limit after making proper allowance for wear and tear or depreciation for the loss of, damage to and delay of the Baggage and Personal Effects that You own and that You use during Your Trip. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this benefit, You must obtain written documented evidence from the police immediately or, if the police are unavailable, the Hotel manager, tour guide, or transportation authorities.
3. You must take all precautions to protect, save or recover the property immediately and advise Us as soon as possible.
4. We reserve the option to repair or replace Your property with another of a similar kind, quality, and value and to ask You to submit damaged items for appraisal.
5. We shall not be liable beyond the Actual Cash Value of the property at the time any loss occurs.

### **Exclusions – Lost/Stolen Baggage**

These exclusions apply to the Loss/Stolen Baggage coverage set out in this Summary of Coverage. The additional exclusions set out in the General Exclusions Section of this Policy also apply. We do not cover or pay any benefit for any loss, theft or expense related in whole or in part directly or indirectly, to any of the following:

1. Loss or theft of: animals; bicycles except while checked as Baggage on a Common Carrier, perishable items; household items and furniture; artificial teeth or limbs; hearing aids; eyeglasses of any type; contact lenses; money; tickets; securities; items related to Your occupation or profession; antiques or collectors' items; fragile items; items obtained illegally; or articles that are insured on a valued basis;
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, Your imprudence, or Your omission; or
3. unaccompanied Baggage or Personal Effects; Baggage or Personal Effects left unattended or in an unlocked vehicle; or Baggage or Personal Effects shipped under a freight contract;
4. Loss resulting from a Mysterious Disappearance.

## **UNEXPECTED RETURN HOME**

**Insured Person** means the Cardholder, the Cardholder's Spouse, the Cardholder's Dependent Children, and any employee employed in Canada by the same employer as the Cardholder, who is travelling with the Cardholder.

### **Coverage Eligibility**

The following benefits apply subject to exclusions and limitations and the following requirements:

1. The full cost of Your Trip must have charged to Your Account.

### **Coverage Period**

Coverage begins on the Departure Date after You have departed on Your Trip. Coverage ends at the time of

Your return to Your original point of departure.

### **Benefits**

In the event of the death of an Immediate Family Member while You are on a Trip, We will reimburse the Cardholder for the lesser of the additional charges to change Your Ticket or to purchase a one-way economy fare, by the most cost-effective route, on a Common Carrier to return to Your original point of departure up to a maximum of \$1,000 per Insured Person.

### **Conditions – Unexpected Return Home**

All of the conditions set out in the General Conditions Section of this Summary of Coverage must be satisfied before a benefit is payable under this Unexpected Return Home coverage.

### **Exclusions – Unexpected Return Home**

All of the exclusions set out in the General Exclusions Section of this Summary of Coverage apply.

## **ASSISTANCE SERVICES**

All assistance services listed below are not insurance benefits and may not be provided directly by Us. AIG Insurance Company of Canada provides assistance through coordination, negotiation and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the Insured Person.

**Insured Person** means the Cardholder. The Cardholder's Immediate Family Members and business associates may all benefit from these special services.

### **Travel Medical Assistance**

- help to find a doctor, hospital or medical facility;
- verification of coverage with the hospital or medical facility and arrangements of payments;
- monitoring of medical treatment and keeping the patient's family, employer, etc., informed;
- arrangement of insured's transportation home if it is medically required;
- arrangement for the transportation of a family member or friend to the insured's bedside or to identify the insured's remains should they pass away;
- arrangement for Dependent Children to be looked after and to be flown home if the insured is hospitalized.

### **Worldwide Travel Assistance**

- supply pre-trip information and assistance;
- assistance if insured's passport, airline Ticket or Baggage is lost;
- referral to a lawyer;
- arrange for emergency cash;
- forward emergency messages between the insured and their family, friends and business associates.

To utilize the Assistance Services, please call:

- Toll free 1-855-780-0826, if in Canada or Continental U.S.
- Collect 819-780-0826, if calling from elsewhere in the world.

## **GENERAL CONDITIONS**

### **All of the following conditions apply to all coverages under this Summary of Coverage:**

1. This coverage will be declared null and void if, for any reason the Cardholder is ineligible for coverage in accordance with any section of this Summary of Coverage.
2. Benefits under this Summary of Coverage are available only if the Cardholder with a PNC Bank Canada Branch Account is in Good Standing.
3. The benefit limits and all other amounts expressed in this Summary of Coverage are expressed in Canadian currency. Where covered losses are billed in foreign currency, the rate of exchange is based on the rate effective on the date when We pay the claim. No sum payable shall bear interest.

4. If You are covered under more than one (1) of Our insurance products, or have similar coverage with another insurance company, the total amount paid to or for You will not exceed Your actual expenses and the maximum to which You are entitled is the largest amount specified for that benefit under any one (1) of Our insurance products.
5. Benefits payable under this Summary of Coverage will be paid within 60 days of receipt of satisfactory proof of loss.
6. Our general liability under this Summary of Coverage is limited solely to the payment of eligible benefits, up to the benefit limits specified herein, for any loss or expense.
7. To the extent the Insurer pays for a Loss suffered by an Insured, the Insurer will take over the rights and remedies the Insured had relating to the loss. The Insured must help the Insurer preserve its rights against those responsible for its Loss. This may involve signing any papers and taking any other steps the Insurer may reasonably require. If the Insurer takes over the Insured's rights, the Insured must sign an appropriate subrogation form supplied by the Insurer. As a condition to receiving the applicable benefits listed herein, as they pertain to this subrogation provision, the Insured agrees, except as may be limited or prohibited by applicable law, to reimburse the Insurer for any such benefits paid to or on behalf of the Insured, if such benefits are recovered, in any form, from any third party or coverage. We have full rights of subrogation; however, We do not subrogate against Your personal Canadian car insurance policy.
8. In the event of a payment of a claim under this Summary of Coverage, We have the right to proceed, in Your name, but at Our expense, against third parties who may be responsible for giving rise to a claim under insurance benefits. You will execute and deliver documents as necessary and co-operate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.
9. Legal action to recover benefits under the Summary of Coverage cannot be taken prior to 60 days after satisfactory proof of loss has been furnished in accordance with the requirements of this Summary of Coverage. The claimant will then have one (1) year within which to commence legal action, subject to applicable law.
10. The Insured shall use diligence and do all things reasonable to avoid or diminish any Loss of or Damage to property protected by the Summary of Coverage.
11. If an Insured makes any claim under this Summary of Coverage knowing it to be false or fraudulent in any respect, coverage under this Summary of Coverage shall cease and there shall be no payment of any claim made under this Summary of Coverage.
12. While covered under this policy, You must act in a prudent manner at all times, so as to minimize costs to Us.
13. Your insurance benefits will be declared null and void in the case of fraud or attempted fraud by You, or if You conceal or misrepresent any material fact or circumstance concerning this insurance.
14. All benefits are subject, in every respect, to the terms of the Group and Master Policy. Terms of the Group and Master Policy shall govern should the terms of the Summary of Coverage and Group and Master Policy conflict.
15. You must repay to Us amounts paid or authorized for payment on Your behalf if We later determine the amount is not payable under this insurance.
16. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.
17. Any provision of this Summary of Coverage, which is in conflict with any federal, provincial or territorial law of the Insured Person's place of residence, is hereby amended to conform to the minimum requirements of that law.

### **GENERAL EXCLUSIONS AND LIMITATIONS**

The following exclusions apply to all benefits available under this Summary of Coverage. In addition to any exclusions that apply to a specific benefit outlined within each section, We also do not cover any claim, loss or any expense related in whole or in part, directly or indirectly to:

1. any Injury, Death, Accident or Loss occurring while the Insured is under the influence of illicit drugs or alcohol (where the concentration of alcohol in the Insured's blood exceeds eighty (80) milligrams of alcohol in one hundred (100) milliliters of blood) or when the Insured is visibly Intoxicated; or while the Insured or driver is intoxicated due to the voluntary taking of drugs;

2. the commission of or Your direct or indirect attempt to commit a criminal act or Your death occurring while You are committing or attempting to commit a criminal act;
3. expenses incurred if You travel to a country that The Department of Foreign Affairs and International Trade of the Canadian Government or Health Canada has advised Canadians not to travel to during the time of Your Trip;
4. Your committing or attempting to commit suicide or intentionally self-inflicted Injury (whether sane or insane);
5. War (declared or not), acts of foreign enemies or rebellion;
6. interest on a payment or reimbursement;
7. expenses incurred relating to travel in, to, or through Cuba, because such travel is not serviced and supported by Our United States affiliates;
8. any loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.

### **CLAIMS PROCEDURES AND PAYMENT OF CLAIMS**

If making a claim, You must call Us as soon as possible in order to facilitate the process. We must receive notice of Your claim within 30 days of Your return home in order for Us to provide You with a claim form.

To report a claim or request a claim form call:

- Toll free 1-855-780-0826, if in Canada or Continental U.S.
- Collect 819-780-0826, if calling from elsewhere in the world.

1. Claim Forms: Within 15 days after Global Excel Management has received notice of claim, a claim form will be sent to the claimant. If the claimant does not receive the claim form, he or she will meet the requirements of this Summary of Coverage by sending to Global Excel Management:
  - a. a written notice describing the cause of the claim; and
  - b. a Satisfactory proof of loss as outlined in the proof of loss provisions, within the time limit set out for proof of loss.
2. Proof of Loss: Your completed claim form together with written proof of loss must be sent to Global Excel Management within 90 days of the date a claim arises. Failure to give notice of claim or furnish proof of loss within the time prescribed does not invalidate the claim if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed and if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one (1) year from the date of the event for which benefits are being claimed.

As a condition to the payment of benefits under this insurance, We will need certain information from You if You need to file a claim. This documentation will include, at a minimum and is not limited to, the following:

1. General Documentation:
  - completed claim form(s);
  - receipts and itemized bills for all expenses;
  - original documentation of any refunds or expense allowances received from Common Carrier or other entity.
2. Flight Delay:
  - original police, Common Carrier or other report that verifies the cause and duration of the delay;
  - original, itemized receipts;
  - a copy of Your charge slip, as proof that the Common Carrier was charged and paid for with Your Account.
3. Baggage Delay:
  - proof of delay of Checked Baggage from the Common Carrier;
  - Original, itemized receipts of Essential Items;
  - A copy of Your charge slip, as proof that the Common Carrier was charged and paid for with Your Account.
4. Lost/Stolen Baggage:
  - the police report or other report to local authorities;
  - an itemization and description of the stolen or damaged items and their estimated value;

- the written report regarding the loss or damage;
  - a copy of the receipts, credit card statements, or cancelled cheques for the Personal Effects or Business Items stolen or damaged;
  - estimate of repairs, if applicable;
  - photo of the damaged item, if applicable;
  - declaration page from any other applicable insurance or a notarized statement that an Insured has no other insurance;
  - a letter of coverage or denial from the transportation carrier, if applicable;
  - a copy of Your charge slip, as proof that the Common Carrier was charged and paid for with Your Account;
  - original receipts or sales slips for all items claimed under Loss/Stolen Baggage proof that You owned the articles.
5. Common Carrier Accidental Death and Dismemberment:
- certified death certificate;
  - medical records pertaining to the Accident;
  - Policy report of any other Accident reports filed.
6. Unexpected Return Home:
- A copy of the Immediate Family Member's death certificate.
7. Car Rental Collision/Loss:
- a copy of the drivers license of the person who was driving the Rental Car at the time of Accident;
  - a copy of the loss/damage report You completed with the rental agency;
  - a copy of the original police report;
  - the original format and back pages of the opened and closed-out Rental Car Agreement, including the visual inspection report completed prior to assuming control of the Rental Car and confirmation of Your time booked;
  - a copy of the itemized repair estimate, final itemized repair bill and parts invoices;
  - a copy of Your Corporate Account sales draft or Your statement of Account showing the rental charge;
  - if loss-of-use is charged, a copy of the rental agency's daily utilization log from the date the Rental Car was not available for rental, to the date the Rental Car became available to rent.
8. Hotel/Motel Burglary:
- a copy of Your charge slip, as proof that the Hotel/Motel was charged and paid for with Your Account;
  - a statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost or, if You have no applicable insurance or other reimbursement, a notarized statement to that effect;
  - a copy of the police report;
  - a copy of any valid and collectible insurance or other reimbursement available to You;
  - a copy of any settlement payment or reimbursement made to You from the Hotel/Motel;
  - any other documentation deemed necessary by Global Excel Management to substantiate the claim.

**Failure to complete the required claim and authorization forms in full will delay the processing of and could invalidate Your claim.**

**Physical Examination:** We have the right to investigate the circumstances of Loss being claimed under this Summary of Coverage and in the event of death to require an autopsy if not prohibited by law.

**Payment of Claims:** All payments for benefits payable under this Plan as stated in the Schedule of Benefits will be made directly the Cardholder Account for which coverage under this Plan they are eligible except for payment under the Common Carrier Accidental Death & Dismemberment benefit.

**For Common Carrier Accident Death & Dismemberment, Hotel/Motel Burglary, Unexpected Return Home, Flight Delay, Baggage Delay and Lost/Stolen Baggage Insurance:**

All claim information for should be sent to Our authorized administrator at:



Travel Guard Canada  
c/o Global Excel Management  
Attn: Claims Department  
73 Queen Street  
Sherbrooke, Quebec  
J1M 0C9

If You have any questions regarding Your claim please call: 1-855-780-0826 or 819-780-0826.

**For Car Rental Collision/Loss Damage:**

All claim information should be sent to Us at:

AIG Insurance Company of Canada  
c/o Travel Guard Canada  
120 Bremner Boulevard, Suite 2200  
Toronto, Ontario  
M5J 0A8

If You have questions regarding Your claim please contact Us at 1-800-387-4481 or email [pcgclaimscan@aig.com](mailto:pcgclaimscan@aig.com).

## PRIVACY PRINCIPLES

We abide by the *Privacy Principles* of the AIG Insurance Company of Canada and want You, our policyholders, insureds and claimants (referred to as “Customers” or “You”), to be aware of how and why We handle personal information. We work hard to respect and maintain Your privacy. However, the very nature of our business is such that the collection, use and disclosure of personal information is fundamental to the products and services We provide.

For the purposes of the *Privacy Principles*, personal information means information that identifies an individual. For example: an individual’s name, birth date, address, age, health and financial information is personal information which We may collect, use and in certain circumstances, where necessary, disclose, in the course of providing insurance services and carrying on business. By applying for or purchasing AIG’s products and services, you are providing your consent to our collection, use, and disclosure of your personal information for insurance purposes and carrying on business, as set out in the *Privacy Principles*.

You may obtain a copy of the *Privacy Principles* on our website at [www.aig.ca](http://www.aig.ca) or request a copy by contacting Us at:

The Privacy Officer  
C/o AIG Insurance Company of Canada  
120 Bremner Boulevard, Suite 2200  
Toronto, ON M5J 0A8  
1-800-387-4481