

INSURANCE CERTIFICATE

TRIP INTERRUPTION INSURANCE

As the primary *cardholder* of a *card*, *you*, *your spouse*, *your dependent children* and *your travelling companion* have trip interruption coverage for *trips* charged to *your card*.

This certificate describes the coverage and tells how *you* and *your family* can benefit from the trip interruption program.

Royal & Sun Alliance Insurance Company of Canada (the "Company") certifies that trip interruption insurance is provided to all primary *cardholders*, their *spouse*, *dependent children* and *travelling companion* whose *trips* are charged to the primary *cardholder's card* and to whom the Canadian Imperial Bank of Commerce (herein called "CIBC") has issued a *card* under group policy PSIO33849177 issued to CIBC by Royal & Sun Alliance Insurance Company of Canada.

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

KEEP THIS CERTIFICATE IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL

CIBC's trip interruption insurance program covers *you*, *your spouse*, *dependent children*, and *travelling companion*, for certain financial losses resulting from interrupted, discontinued, or extended *trips* due to injury, illness or death.

TERMS USED IN THIS CERTIFICATE

For the purpose of this insurance plan, the following terms have the meanings described here.

"**Card**" means a CIBC Gold Visa™ Card.

"**Cardholder**" means the Primary Cardholder, as defined in the Cardholder Agreement, of a *card*.

"**Common carrier**" is any land, air or water conveyance, except taxis, limousines or rental vehicles, which is licensed to transport passengers for compensation or hire.

"**Covered persons**" are *you*, *your spouse*, *dependent children* when travelling with *you* or *your spouse*, and up to two *travelling companions*. *Dependent children* aged 16 and over are covered when travelling on their own.

"**Departure point**" is the place *you* depart from on the first day, and return to on the last day, of *your trip*.

"**Dependent children**" means any natural child (legitimate or illegitimate), any legally adopted child, any step-child of or any child dependent upon the *cardholder* in a "parent-child" relationship for maintenance and support who is:

- a) Under the age of 21 years and unmarried;
- b) Under the age of 25 years and unmarried and in full-time attendance at a college or university; or
- c) By reason of mental or physical infirmity, incapable of self-sustaining employment and totally dependent upon the *cardholder* for support within the terms of the Income Tax Act (Canada).

"**Doctor**" is someone who is not *you*, or a *family member* of a *covered person*, and who is qualified and licensed to practice medicine in the province, state or country where he or she practices.

"**Family member**" is *your* or *your travelling companion's spouse*, mother, father, in-law, step-child, daughter, son, sister, brother, grandparent, grandchild, aunt, uncle, niece or nephew.

"Spouse" is the person the *cardholder* is legally married to or a partner the *cardholder* has lived with for a minimum of 12 consecutive months and publicly presents as his/ her spouse.

"Travelling companion" is any other person or other two persons, for whom *you* have pre-paid transportation or accommodation for the same *trip* by charging *your card* at the same time as *you* charged the *card* for *your trip* and who accompany *you* throughout the *trip*.

"Trip" is a period of travel with predetermined and recorded beginning and ending dates and destinations; for which at least 75% of the *common carrier* fare, hotel or similar accommodations, were charged to *your card* prior to the beginning of the *trip*. *Trip* is extended to include a *common carrier* ticket obtained through the redemption of points from the *card* travel reward program.

"You or Your" refers to the primary *cardholder* of a *card*, whose *card* is in good standing at the time of the injury, illness or death.

WHAT'S COVERED

When does it begin and end?

CIBC's trip interruption coverage begins at the actual time of departure by *common carrier* from the place of departure of the *common carrier* shown on the ticket, itinerary or other document issued to a *covered person* by or for the carrier. If a *common carrier* is not used for the *trip*, the coverage begins on the date of occupancy of pre-paid hotel or similar accommodation.

The trip interruption coverage ends at the actual time of departure by *common carrier* from the last *departure point* prior to the final *trip* destination shown on the ticket, itinerary or other document, issued to a *covered person* by or for the carrier. If a *common carrier* is not used for the *trip*, the coverage ends on the final date of occupancy of a *covered person's* pre-paid hotel or similar accommodation.

How does it work?

If, during the *trip*, a *covered person* is forced to interrupt, discontinue, or extend it because of injury, illness, or death of:

1. A *covered person*; or
2. A *family member*, who is or is not on the *trip*, *you* will be reimbursed for:
 - the proportionate cost of the remaining *trip* excluding the cost of prepaid unused transportation back to *your departure point*, which a *covered person* was unable to complete because of early return, provided the travel agent, tour operator, *common carrier*, hotel or similar organization does not reimburse it; plus
 - the cost of one-way fare for similar type of transportation, by the most direct route, to allow *you* and other *covered persons* either:
 - a) To rejoin the *trip*; or
 - b) To return to *your* place of *trip* origin.

If the *trip* is interrupted or discontinued because of the injury, illness or death of a *family member*, such event must occur during the *trip*, and the *doctor* attending the person must state in writing that the person's injury or illness has a high probability of leading to such person's death during the *trip*.

What does the plan pay?

The maximum payable for each interrupted, discontinued or extended *trip* is \$2,000.00 for each *covered person*.

WHAT'S NOT COVERED

The Plan will not pay:

- a) If coverage is being provided under any other CIBC Visa™ Card Insurance Plan;
- b) Cancellation of the entire *trip* prior to departure;
- c) For *trips* where less than 75% of the cost of the travel was charged to *your card*;
- d) For unrecoverable costs of travel and accommodation during a *trip*, when less than 75% of the cost was charged to *your card*;

The Plan will not pay for trip interruption expenses incurred by a covered person:

- e) As a result of self-inflicted injuries or of attempting or committing suicide;
- f) As a result of committing or attempting a criminal act;
- g) As a result of war, whether it is declared or not;
- h) For an accident or illness of a *covered person* who has not received a *doctor's* attention during the *trip* and not received that *doctor's* written recommendation that the *covered person* must interrupt the *trip*.
- i) For any injury or illness *you* suffer or contract, or any loss *you* incur in a specific country, region or area while a travel advisory of "Avoid non-essential travel" or "Avoid all travel" is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before *your* date of departure, even if the *trip* is undertaken for essential reasons. This exclusion only applies to injury, illness or losses which are related, directly or indirectly, to the reason for which the travel advisory was issued.

If the travel advisory is issued after *your* date of departure, *your* coverage under this insurance in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for *you* to safely evacuate the country, region or area, after which coverage will be limited to injury, illness or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.

- j) For a trip interruption or trip delay which is related, directly or indirectly, to Coronavirus disease 2019 (COVID-19).

PROVISIONS

1. **Notice of Claim:** If possible, written notice of claim should be given to the Company within 90 days after the occurrence of any loss, and written proof of loss as soon as reasonably possible.
2. **Claim Forms:** If further information is required by the Company, a claim form must be completed.
3. **Payment of Claims:** All benefits will be paid to the *cardholder*.
4. **Legal Actions:** No legal action may be brought to recover on this Policy until 90 days after the Company has been given written proof of loss. No such action may be brought after 12 months from the time written proof of loss is required to be given or such other period as may be prescribed by law. 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 British Columbia, Alberta 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.
5. **Sanctions:** The Company shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this certificate which would breach economic, financial, or trade sanctions imposed under the laws of Canada, the European Union, the United Kingdom or any other applicable jurisdiction.

HOW TO MAKE A CLAIM

All payments are made by cheque. Where claimable expenses are incurred in currency other than Canadian, Royal & Sun Alliance Insurance Company of Canada will make claim payments in Canadian dollars, based on an exchange rate supplied by CIBC.

Submit *your* claim to:

**Global Excel Management Inc., CIBC Trip Interruption,
73 Queen Street, Sherbrooke, QC J1M 0C9**

**For general inquiries or to report a claim, call:
1-866-363-3338 (toll free from the US and Canada)
905-403-3338 (collect from anywhere)
1-866-228-8308 (toll free fax from the US and Canada)
905-403-2290 (collect fax from anywhere)
or visit cibccentre.rsagroup.ca**

Including the following details:

1. *Your card* Account Number;
2. *Your* full name and address;
3. A letter or other document showing personal attendance by a *doctor* during the *trip*, the date and nature of *your* illness, details of *your* treatment and the *doctor's* declaration that it was for medical reasons, for either yourself or other *covered persons*, that *your trip* was interrupted;
4. *Your* original booking invoice/itinerary from *your* travel agent showing all portions of *your* pre-paid *trip* cost and confirming that 75% of *your trip* cost was paid using *your card* or if 75% of *your trip* cost was paid through the redemption of points from the *card* travel reward program;
5. *Your* original travel coupons, tickets and other documents which were unused, due to the interruption of the *trip* (please make photocopies for *your* files before submitting originals);
6. Ticket and other payment receipts for *your* costs to rejoin the *trip* or to return to *your* place of *trip* origin, showing purchase and travel dates, and amount paid;
7. The name and address of the travel agent, carrier or other organization who arranged *your trip* and whom *you* paid for the *trip*;
8. Proof that *you* requested a refund from *your* travel agent, tour operator, *common carrier*, hotel or any other organization to whom *you* made a prepayment prior to *your trip*, for unused tickets, vouchers, confirmation notices etc., and that such a refund was denied;
9. If a death caused the *trip* interruption, proof of such death.

This certificate contains the principal terms and conditions of the trip interruption coverage. The Policy will govern if there is ever any conflict.

AMENDMENT

This coverage may be cancelled, changed or modified at the option of the *card* issuer at any time without notice. This certificate replaces any and all certificates previously issued to the *cardholder* with respect to the Policy.

YOUR PRIVACY ON THIS INSURANCE

Royal & Sun Alliance Insurance Company of Canada is committed to protecting *your* privacy and the confidentiality of *your* personal information. *We* will collect, use and disclose personal information for the purposes identified in *our* Privacy Policy. To obtain more information, *you* can review our Privacy Policy online at www.rsagroup.ca or request a copy by calling 1-888-877-1710.

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