

Diners Club^{®†} Corporate Card Certificates/Policies of Insurance and Summary of Travel Assistance Services

Inside you'll find all you need to know about the insurance benefits and travel assistance features of your Diners Club Corporate Card.



Diners Club
INTERNATIONAL[®]

CERTIFICATES/POLICIES OF INSURANCE

IMPORTANT NOTICE

Read These Certificates/Policies of Insurance Carefully

These Certificates/Policies of Insurance are designed to cover losses arising from sudden and unforeseeable circumstances only. It is important that you read and understand these Certificates/Policies of Insurance as your coverage is subject to limitations and exclusions.

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EFFECTIVE DATE

Automatic Air Travel Accident, Flight Delay, Baggage Delay, Excess Lost or Stolen Baggage and Car Rental Travel Accident insurance coverages, as well as Travel Assistance Services take effect on October 24, 2011 and will cease on the date the applicable Master Policy is terminated (in which case you will be notified by Bank of Montreal (“Diners Club”)) or on the date that your Diners Club Corporate account ceases to be in good standing, whichever occurs first. Your policy of insurance for Car Rental Collision, Loss and Damage shall come into effect on October 24, 2011 and will cease on the date the Qualified Travellers are no longer eligible to participate or on the date your Diners Club Corporate Account ceases to be in Good Standing, whichever occurs first.

CERTIFICATES/POLICIES OF INSURANCE AND SUMMARY OF TRAVEL ASSISTANCE SERVICES

These Certificates/Policies of Insurance and the Summary of Travel Assistance Services provide a summary description of the principal provisions of the insurance coverages and travel assistance services available to eligible cardmembers holding the Diners Club^{®†} Corporate Card or the Diners Club^{®†} Event Card and to authorized users of the Diners Club^{®†} Travel Account (“Cardmembers”).

Automatic Air Travel Accident insurance coverage is underwritten by Chubb Insurance Company of Canada and administered by DFS&A Insurance Agency Inc. (U.S. administrator) and CSI Brokers Inc. (plan administrator). Car Rental Travel Accident Insurance is underwritten and administered by Chubb Insurance Company of Canada. Flight Delay, Baggage Delay and Excess Lost or Stolen Baggage insurance coverages are underwritten by Chubb Insurance Company of Canada and administered by World Travel Protection Canada Inc. (“WTP”).

Complete provisions pertaining to these insurance coverages are contained in the applicable Master Policies issued to Bank of Montreal (“the Policyholder”) and referenced in these Certificates of Insurance. If a statement in a Certificate of Insurance and any provision in the applicable Master Policy differ, subject to applicable law, the Policy will govern.

Travel Assistance Services are provided and administered by WTP. Travel Assistance Services are not insurance benefits.

Car Rental Collision, Loss and Damage insurance coverage is underwritten by Allianz Global Risks US Insurance Company (Canadian Branch) and offered to you under an individual policy. Your policy number is your Diners Club card number. This insurance is administered by World Access Insurance Brokers Ltd. operating as Mondial Assistance.

SUMMARY OF INSURANCE BENEFITS AND TRAVEL ASSISTANCE SERVICES

AUTOMATIC \$300,000 AIR TRAVEL ACCIDENT INSURANCE - CERTIFICATE OF INSURANCE

The coverage outlined in this Certificate of Insurance is effective as of October 24, 2011 and is provided to all eligible Diners Club Corporate Card Cardmembers by Chubb Insurance Company of Canada (the “Company”) under Master Policy number 6405-91-10 (hereinafter referred to as the “Policy”) issued by the Company to Bank of Montreal (hereinafter called the “Policyholder”).

Persons Covered – “Qualified Travellers”

The following persons (“Qualified Travellers”) are eligible for coverage:

- any person named on an airline ticket or flight pass purchased in full with a Diners Club Corporate Card or charged against a Travel Account and who travels on a regular, special or chartered flight by a scheduled airline; or on a published, regularly scheduled flight by a chartered airline;
- any non ticketed infant up to two (2) years of age provided that the infant is endorsed on a ticket or flight pass and the ticket or flight pass is purchased in full with the Cardmember’s Diners Club Corporate Card or charged against a Travel Account;
- any Diners Club Corporate Card Cardmember who is travelling on a free airline ticket obtained through any frequent flyer program or promotion.

COVERAGE

Qualified Travellers are eligible for coverage in the case of accidental bodily injuries that are the sole cause of death, dismemberment, loss of use of limbs, loss of hearing, loss of speech, loss of sight or Total Disability.

Coverage applies:

- while entering, alighting from or riding as a passenger on any Common Carrier during a trip begun or ending by air passage paid for in full with the Diners Club Corporate Card or charged against a Travel Account. “Common carrier” means any land, air or water conveyance which is licensed to carry passengers for compensation or hire or reward and which undertakes to carry all persons indifferently who may apply for passage, so long as there is room and there is not legal excuse for refusal. Coverage does not apply to rafting, ballooning, amusement park rides, ski lifts, jet skis and hang-gliding;
- during the trip to or from the airport by Common Carrier provided the ticket was purchased in advance;
- while on the premises of an airport or terminal before or after a flight;
- during the flight itself.

Qualified Travellers are automatically covered for a basic amount of \$300,000 provided that the full cost of the airline ticket was charged to the Diners Club Corporate Card or against a Travel Account. Subject to your employer’s approval, optional levels of air travel accident insurance are also available should you wish to increase your coverage beyond the basic amount of \$300,000.

	Amount	Cost per trip
Basic	\$300,000	n/a
Level I – Air Travel Accident only	\$500,000	\$2.50
Level II – Air Travel Accident only	\$750,000	\$5.00
Level III – Air Travel Accident only	\$1,000,000	\$10.00

Rates are subject to change without notice.

If you are enrolled for an optional level of coverage, you will receive a letter indicating which level of coverage you purchased. Should you wish to increase your current level of coverage, please call Customer Service at 1 800 363-3333 for more details.

IMPORTANT

Diners Club Corporate Card Cardmembers travelling on free tickets are covered for the basic amount of \$300,000 only. Optional Air Travel Accident Insurance Coverage does not apply on free or non-revenue tickets obtained through any frequent flyer program or promotion.

SCHEDULE OF BENEFITS

If within one year from the date of an accidental bodily injury, the Qualified Traveller suffers a covered loss, the following schedule of benefits applies:

Loss	Coverage
Accidental Loss of Life	100%
Accidental Loss of Both Hands or Both Feet or Sight of Both Eyes	100%
Accidental Loss of One Hand and One Foot	100%
Accidental Loss of Speech and Hearing in Both Ears	100%
Accidental Loss of Either Hand and Sight of One Eye or Foot and Sight of One Eye	100%
Accidental Loss of Either Arm or Leg	75%
Accidental Loss of Either Hand or Foot	67%
Accidental Loss of One Eye	67%
Accidental Loss of Speech or Hearing in Both Ears	67%
Accidental Loss of Thumb and Index Finger of Either Hand	33%
Loss of Use of One Arm or Leg	100%
Loss of Use of Both Arms or Both Legs	100%
Loss of Use of One Arm and One Leg	100%
Loss of Use of One Hand or One Foot	100%
Loss of Use of Both Hands or Both Feet	100%
Quadriplegia	100%
Paraplegia	100%
Hemiplegia	100%
Total Disability	100%

If within 180 days from the date of an accidental bodily injury, the Qualified Traveller suffers Total Disability, 100% of the benefit amount will be paid.

“Total Disability” means that accidental bodily injury causes the Qualified Traveller to be continuously and totally disabled; and during the first twelve (12) months, prevents the Qualified Traveller from performing the material and substantial duties of his or her present occupation, and thereafter, from performing the material and substantial duties of any occupation for

which the Qualified Traveller is reasonably qualified by training, education or experience.

EXCLUSIONS

Coverage does not apply:

- in the case of injury or death resulting from intentional self-inflicted injury or from suicide or attempted suicide;
- if the loss is caused by or results from illness, disease, normal pregnancy or resulting childbirth, or miscarriage, or bacterial infection except bacterial infection of an accidental bodily injury, or if death results from the accidental ingestion of a substance contaminated by bacteria;
- if the loss is caused by or results from an act of declared or undeclared war;
- if the accident occurs while operating or learning to operate; or serving as a member of the crew of any aircraft.

BENEFICIARY

Each Qualified Traveller may designate a beneficiary. In case none has been designated, any loss of life benefits payable under this coverage will be paid to the Qualified Traveller's surviving beneficiaries in the following order:

- a) spouse, or
- b) children, in equal shares, or
- c) parents, in equal shares, or
- d) brothers or sisters, in equal shares, or
- e) executor or administrator

Beneficiary designations and changes thereto must be made in writing and sent to:

Diners Club Air Travel Accident Insurance

c/o Chubb Insurance Company of Canada

1 Adelaide Street East

Toronto, Ontario M5C 2V9

CLAIMS AND BENEFITS PAYABLE

Claims should be made in writing within ninety (90) days, or as soon as reasonably possible, following the occurrence or commencement of any loss covered by this insurance.

Payment of claims will be made on a periodic payment basis. With the exception of Total Disability, fifty percent (50%) of the benefits payable under this insurance will be paid in a lump sum payment and the balance

in 10 equal installments to be paid at each anniversary of the date of loss. For Total Disability, benefits will be paid monthly beginning on the 1st day of the 13th month of such disability and each monthly benefit payment will be equal to one percent (1%) of the total benefit amount. Benefit payments will continue until the maximum benefit has been exhausted, the Total Disability ends or the insured person dies, whichever occurs first.

Claims Procedure

As a condition to the payment of benefits under this insurance, the Company will need certain information from you. This information will include, at a minimum and is not limited to, the following (as applicable):

- a copy of your airline ticket or Diners Club billing statement showing proof that the airline ticket was purchased with your Diners Club Corporate Card or charged against a Travel System;
- Certified Death Certificate;
- Medical records pertaining to the accident; and
- Police report or any other accident reports filed.

For claims or questions, please contact:

**DFS&A Insurance Agency Inc. (U.S. Administrator)/
CSI Brokers Inc. (Plan Administrator) at:**

1-800-337-2632

CSI Brokers Inc.

1 Yonge Street, Suite 1801

Toronto, Ontario M5E 1W7

\$500 FLIGHT DELAY COVERAGE - CERTIFICATE OF INSURANCE

The coverage outlined in this Certificate of Insurance is effective as of October 24, 2011 and is provided to all eligible Diners Club Corporate Card Cardmembers by Chubb Insurance Company of Canada (the “Company”) under Master Policy number 6405-98-99 (hereinafter referred to as the “Policy”) issued by the Company to Bank of Montreal (hereinafter called the “Policyholder”).

PERSONS COVERED – “QUALIFIED TRAVELLERS”

The following persons (“Qualified Travellers”) are eligible for coverage:

- any person named on an airline ticket purchased with a Diners Club Corporate Card or charged against a Travel Account and who travels on a regular, special or chartered flight by a scheduled airline; or on a published, regularly scheduled flight by a chartered airline;
- any non ticketed infant up to two (2) years of age

provided that the infant is endorsed on a ticket and the ticket is purchased with the Cardmember's Diners Club Corporate Card or charged against a Travel Account.

COVERAGE

Qualified Travellers are eligible for reimbursement for reasonable meal and living accommodation expenses (including ground travel immediately to or from the airport) incurred during the period of the flight delay subject to a maximum of \$500 provided that:

- the full fare for the delayed flight was paid with a Diners Club Corporate Card or charged against a Travel Account;
- the delay lasted in excess of four (4) hours from the scheduled time of departure;
- such reasonable expenses are limited to meals, living accommodations and ground travel immediately to or from the airport for which the Qualified Traveller can provide receipts;
- such unavoidable flight delay was the result of strike by airline personnel, quarantine, civil commotion, hijack, natural disaster or inclement weather.

EXCLUSIONS

Coverage does not apply when the delayed flight was due to:

- mechanical breakdown of the aircraft;
- air traffic delays caused by congestion in the skies;
- any criminal act by the Qualified Traveller.

Flight Delay coverage does not apply to Diners Club Corporate Card Cardmembers travelling on free or non-revenue tickets obtained through any frequent flyer program or promotion.

CLAIMS

To file a Flight Delay claim, you must contact the Claims Administrator (World Travel Protection Canada Inc.) **as soon as reasonably possible** to request a claim form:

Toll-free: **866-865-2617** (In Canada & U.S.)

Collect: **(416) 977-7743** (from elsewhere)

Completed claim forms should be returned to the Claims Administrator within 90 days from the date of the incident or the loss.

Completed claim forms must be accompanied by the following documentation and forwarded by mail to the Claims Administrator:

- proof of the flight delay from the airline, including length of delay;
- original itemized receipts for all expenses incurred as a result of the delay (limited to meals, hotel accommodations and ground transportation immediately to or from the airport);
- a copy of your airline ticket or Diners Club billing statement showing proof that the airline ticket for the delayed flight was purchased with your Diners Club Corporate Card or charged against a Travel Account.

\$500 BAGGAGE DELAY COVERAGE - CERTIFICATE OF INSURANCE

The coverage outlined in this Certificate of Insurance is effective as of October 24, 2011 and is provided to all eligible Diners Club Corporate Card Cardmembers by Chubb Insurance Company of Canada (the “Company”) under Master Policy number 6405-98-99 (hereinafter referred to as the “Policy”) issued by the Company to Bank of Montreal (hereinafter called the “Policyholder”).

PERSONS COVERED – “QUALIFIED TRAVELLERS”

The following persons (“Qualified Traveller”) are eligible for coverage:

- any person named on an airline ticket purchased with a Diners Club Corporate Card or charged against a Travel Account and who travels on a regular, special or chartered flight by a scheduled airline; or on a published, regularly scheduled flight by a chartered airline;
- any non ticketed infant up to two (2) years of age provided that the infant is endorsed on a ticket and the ticket is purchased with the Cardmember’s Diners Club Corporate Card or charged against a Travel Account.

COVERAGE

Qualified Travellers are eligible for reimbursement for the reasonable cost of emergency cash outlays for the purchase of necessary clothing and personal hygiene articles required as a result of a covered baggage delay, subject to a maximum amount of \$500, provided that:

- the full fare for the flight on which the baggage was checked was paid for with the Diners Club

Corporate Card or charged against a Travel Account;

- such baggage was unavoidably delayed by the airline for more than six (6) hours;
- such baggage was in the custody of the airline;
- the baggage delay occurred at an airport other than in the city or metropolitan area of the city in which the Qualified Traveller is resident or during the last leg of their return destination.

EXCLUSIONS

Coverage does not apply:

- when purchases related to the delayed baggage were made after the return of the baggage;
- when purchases related to the delayed baggage were made more than ninety-six (96) hours after the arrival of the Qualified Traveller's flight.

Baggage Delay coverage does not apply to Diners Club Corporate Card Cardmembers travelling on free or non-revenue tickets obtained through any frequent flyer program or promotion.

CLAIMS

To file a Baggage Delay claim, you must contact the Claims Administrator (World Travel Protection Canada Inc.) **as soon as reasonably possible** to request a claim form:

Toll-free: **866-865-2617** (In Canada & U.S.)

Collect: **(416) 977-7743** (from elsewhere)

A claim form will be forwarded to your attention for completion.

Completed claim forms should be returned to the Claims Administrator within 90 days from the date of the incident or the loss.

Completed claim forms must be accompanied by the following documentation and forwarded by mail to the Claims Administrator:

- copy of the delayed baggage report filed with the airline;
- copy of the confirmation receipt from the airline showing the date and time that your baggage was returned to you;
- original itemized receipts for all expenses incurred as a result of the delay (limited to necessary

- clothing and personal hygiene items);
- a copy of your airline ticket or Diners Club billing statement showing proof that the airline ticket was purchased with your Diners Club Corporate Card or charged against a Travel Account.

\$1,000 EXCESS LOST OR STOLEN BAGGAGE COVERAGE - CERTIFICATE OF INSURANCE

The coverage outlined in this Certificate of Insurance is effective as of October 24, 2011 and is provided to all eligible Diners Club Corporate Card Cardmembers by Chubb Insurance Company of Canada (the “Company”) under Master Policy number 6405-98-99 (hereinafter referred to as the “Policy”) issued by the Company to Bank of Montreal (hereinafter called the “Policyholder”).

PERSONS COVERED – “QUALIFIED TRAVELLERS”

The following persons (“Qualified Travellers”) are eligible for coverage:

- any person named on an airline ticket purchased with a Diners Club Corporate Card or charged against a Travel Account and who travels on a regular, special or chartered flight by a scheduled airline; or on a published, regularly scheduled flight by a chartered airline;
- any non ticketed infant up to two (2) years of age provided that the infant is endorsed on a ticket and the ticket is purchased with the Cardmember’s Diners Club Corporate Card or charged against a Travel Account.

COVERAGE

Qualified Travellers are eligible for reimbursement of up to \$1,000 of which no more than \$100 will apply to all jewellery (including watches) and of which no more than \$250 will apply to golf clubs (including bags) for loss, theft or damage of checked or carry on baggage and personal property contained therein provided that:

- the full cost of the airline ticket has been charged to your Diners Club Corporate Card or charged against a Travel Account;
- the baggage was checked with the airline (coverage for checked baggage begins with curbside check-in with airline designated personnel) or carried on board by the Qualified Traveller.

Coverage is in excess of all other insurance available to the Qualified Traveller (i.e. airline or personal home insurance).

Payment is based on actual replacement cost of any lost or stolen article without deduction for depreciation, provided that the article is actually replaced; otherwise, payment is based on the actual cash value of the article at the time of the loss.

EXCLUSIONS

Coverage does not apply to:

- specific items of personal property: animals, sporting equipment (except golf clubs and bags up to a combined total of \$250), cameras and accessory equipment, furs, tickets, eye glasses and contact lenses, prosthetic devices including dentures, valuable papers and documents, securities, negotiable instruments and money;
- loss resulting from confiscation, expropriation or detention by any government, public authority, customs or other officials;
- loss resulting from nuclear fuel or waste from the combustion of nuclear fuels.

Lost or Stolen Baggage coverage does not apply to Diners Club Corporate Card Cardmembers travelling on free or non-revenue tickets obtained through any frequent flyer program or promotion.

CLAIMS

To file a Lost or Stolen Baggage claim, you must contact the Claims Administrator (World Travel Protection Canada Inc.) **as soon as reasonably possible** to request a claim form:

Toll-free: **866-865-2617** (In Canada & U.S.)

Collect: **(416) 977-7743** (from elsewhere)

A claim form will be forwarded to your attention for completion.

Completed claim forms should be returned to the Claims Administrator within 90 days from the date of the incident or the loss.

Completed claim forms must be accompanied by the following documentation and forwarded by mail to the Claims Administrator:

- copy of the lost or damaged baggage report filed with the airline;
- proof of settlement from the airline for items lost or stolen;

- proof of settlement from your personal insurance company;
- itemized receipts for replaced items;
- a copy of your airline ticket or Diners Club billing statement showing proof that the airline ticket was purchased with your Diners Club Corporate Card or charged against a Travel Account.

CAR RENTAL COLLISION, LOSS AND DAMAGE INSURANCE - POLICY OF INSURANCE

The coverage outlined in this Policy of Insurance is effective as of October 24, 2011, and is provided to all eligible Diners Club Corporate Card Cardmembers by Allianz Global Risks US Insurance Company (Canadian Branch) (the “Company”). Your individual policy number is your Diners Club card number.

ELIGIBILITY – “QUALIFIED TRAVELLERS”

The following persons (“Qualified Travellers”) are eligible for coverage:

- any Diners Club Corporate Card Cardmember who charges the full car rental fee of a Rented Automobile on a Diners Club Corporate Card or to a Travel Account, who operates the Rented Automobile in accordance with the terms of the rental contract and who, at the time of the rental, declines any optional collision damage insurance or waiver (CDW) offered by the car rental company;
- all additional drivers whose names appear on the car rental contract, or who are covered as permitted drivers under the terms of the rental contract.

COVERAGE

The Cardmember will be reimbursed for sums paid for repair of damage or loss to the Rented Automobile due to collision, fire, theft or vandalism, up to the full value of the Rented Automobile provided:

- the full car rental fee for the Rented Automobile was paid for by a Diners Club Corporate Card or charged to a Travel Account;
- the Cardmember declined at the time of rental any optional collision damage insurance or waiver (CDW) offered by the car rental company.

Coverage is:

- primary and allows for full recovery of loss or damage costs without having to file a claim with any other insurance company;

- worldwide unless local laws prohibit this type of coverage. Any deductible imposed on the Cardmember in this case will be reimbursed where not prohibited;
- in effect for car rentals of up to a maximum of 48 consecutive days.

Definition of Rented Automobile

“Rented Automobile” means a four-wheeled private passenger motor vehicle designed for travel on public roads and rented from a licensed rental company located anywhere in the world, for no more than 48 consecutive days. It does not include four wheel drive vehicles (when being used off normal paved or maintained road surfaces), trucks, pickup trucks, campers, trailers, recreational vehicles or motor vehicles propelling or towing a trailer or any other object, vans or mini-vans that are manufactured to seat more than eight (8) occupants (including the driver) or when the vehicle is used to carry, haul or transport any type of cargo or property or passengers for hire. Off-road, antique, limited edition, special interest, high value motor vehicles and exotic cars are excluded (including Aston Martin, Bentley, limousines, Daimler, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce or similar vehicles). Antique motor vehicles are defined as any vehicle over 25 years old, or any vehicle which has not been manufactured for 10 years or more. Back to back rentals of more than 48 consecutive days are excluded. Back to back rental is defined as two or more rentals of the same or different vehicles within 120 km radius with the first ending and the next beginning within a 24 hour period.

EXCLUSIONS

Coverage does not apply to loss:

- resulting directly or indirectly from any dishonest, fraudulent or criminal act by the Cardmember;
- resulting from forgery;
- resulting from violation of the car rental contract by the Cardmember;
- resulting from the Cardmember being legally intoxicated or under the influence of any narcotic, unless prescribed by a licensed physician;
- resulting from intentional damage to the Rented Automobile by the Cardmember;
- resulting from war;
- resulting from radioactive contamination, nuclear reaction or nuclear radiation.

Coverage also does not apply to:

- damage or loss of personal effects or business property in the Rented Automobile;

- damage to tires, unless damaged by fire, malicious mischief or vandalism, or stolen, or unless the loss is coincident with and from the same cause as another loss covered by this insurance;
- damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage results from the theft of the Rented Automobile;
- a Rented Automobile used to transport property or passengers for hire or compensation;
- a Rented Automobile seized under quarantine or customs regulations or confiscated by order of any government or public authority;
- a Rented Automobile used for transporting contraband or involved in illegal trade;
- loss resulting from expenses assumed, waived or paid by the rental company or its insurers;
- loss resulting from damage contributed or caused by insects or vermin or inherent vice or damage;
- leases of automobiles.

IMPORTANT

Coverage does not apply:

- if the full car rental fee was not charged to the Diners Club Corporate Card or to a Travel Account;
or
- if the car rental was free (i.e. obtained through a frequent flyer program or promotion unless the promotion is offered by Diners Club to a Diners Club Corporate Cardmember).

CLAIMS

To file a Car Rental Collision, Loss and Damage claim, you must contact the Claims Administrator (Mondial Assistance) **as soon as reasonably possible** following the damage or loss to request a claim form:

Toll-free: **866-520-8841** (In Canada & U.S.)

Collect: **519-742-9034** (from elsewhere)

Website: **www.mondialcanadaclaims.ca**

A claim form will be forwarded to your attention for completion.

Completed claim forms should be returned to the Claims Administrator within 90 days from the date of the incident or the loss.

Completed claim forms must be accompanied by the following documentation and forwarded by mail to the Claims Administrator:

- the Diners Club charge receipt for the entire rental;

- a copy of all pages of the signed car rental contract;
- a copy of the front and back of the license of the driver at the time of the accident;
- the police accident report, if applicable;
- the damage report for the Rented Automobile;
- a copy of the itemized repair bill for the Rented Automobile;
- a copy of any receipt for repairs paid for directly by the Cardmember.

Payment of claims can be made directly to the car rental company by the Claims Administrator upon the Cardmember's request.

In the case of damages to the Rented Automobile:

1. If applicable, call the local police to report the accident or incident and obtain an accident report.
2. Call the Claims Administrator (Mondial Assistance) as soon as reasonably possible.
3. Advise the car rental company.

CAR RENTAL TRAVEL ACCIDENT INSURANCE - CERTIFICATE OF INSURANCE

The coverage outlined in this Certificate of Insurance is effective as of October 24, 2011 and is provided to all eligible Diners Club Corporate Card Cardmembers by Chubb Insurance Company of Canada (the "Company") under Master Policy number 9907-00-48 (hereinafter referred to as the "Policy") issued by the Company to Bank of Montreal (hereinafter called the "Policyholder").

PERSONS COVERED - "QUALIFIED TRAVELLERS"

The following persons ("Qualified Travellers") are eligible for coverage:

- any Diners Club Corporate Card Cardmember who charges the full car rental fee of a Rented Automobile on a Diners Club Corporate Card or to a Travel Account while operating the Rented Automobile in accordance with the terms of the rental contract and up to four (4) additional passengers.
- all additional drivers whose names appear on the car rental contract, or who are covered as permitted drivers under the terms of the contract and up to four (4) additional passengers.

COVERAGE

Coverage applies in the event of accidental death, dismemberment or Total Disability due to accidental bodily injury sustained while boarding, alighting, driving or riding as a passenger in a Rented Automobile. The covered driver of the Rented Automobile is eligible for a benefit of up to \$200,000 and each covered additional passenger is eligible for a benefit of up to \$100,000 for a total maximum benefit of \$600,000 per vehicle, per accident. If there are more than four (4) passengers in a van or mini-van (coverage is void if there are more than eight (8) occupants, including the driver) the total payable to the covered passengers will be \$400,000 divided, relative to the loss by the number of covered passengers.

Definition of Rented Automobile:

“Rented Automobile” means a four-wheeled private passenger motor vehicle designed for travel on public roads and rented from a licensed rental company located anywhere in the world, for no more than 48 consecutive days. It does not include four wheel drive vehicles (when being used off normal paved or maintained road surfaces), trucks, pickup trucks, campers, trailers, recreational vehicles or motor vehicles propelling or towing a trailer or any other object, vans or mini vans that are manufactured to seat more than eight occupants (including the driver) or when the vehicle is used to carry, haul or transport any type of cargo or property or passengers for hire. Off-road, antique, limited edition, special interest, high value motor vehicles and exotic cars are excluded (including Aston Martin, Bentley, limousines, Daimler, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce or similar vehicles). Antique motor vehicles are defined as any vehicle over 25 years old, or any vehicle which has not been manufactured for 10 years or more. Back to back rentals of more than 48 consecutive days are excluded. Back to back rental is defined as two or more rentals of the same or different vehicles within 120 km radius with the first ending and the next beginning within a 24 hour period.

SCHEDULE OF BENEFITS

If within one year from the date of an accidental bodily injury, the Qualified Traveller suffers a covered loss, the following schedule of benefits applies:

Loss	Coverage
Accidental Loss of Life	100%
Accidental Loss of Both Hands or Both Feet or Sight of Both Eyes	100%
Accidental Loss of One Hand and One Foot	100%
Accidental Loss of Speech and Hearing in Both Ears	100%
Accidental Loss of Either Hand and Sight of One Eye or Foot and Sight of One Eye	100%
Accidental Loss of Either Arm or Leg	75%
Accidental Loss of Either Hand or Foot	67%
Accidental Loss of One Eye	67%
Accidental Loss of Speech or Hearing in Both Ears	67%
Accidental Loss of Thumb and Index Finger of Either Hand	33%
Loss of Use of One Arm or Leg	100%
Loss of Use of Both Arms or Both Legs	100%
Loss of Use of One Arm and One Leg	100%
Loss of Use of One Hand or One Foot	100%
Loss of Use of Both Hands or Both Feet	100%
Quadriplegia	100%
Paraplegia	100%
Hemiplegia	100%
Total Disability	100%

If within 180 days from the date of an accidental bodily injury, the Qualified Traveller suffers Total Disability, 100% of the benefit amount will be paid.

“Total Disability” means that accidental bodily injury causes the Qualified Traveller to be continuously and totally disabled; and during the first twelve (12) months, prevents the Qualified Traveller from performing the material and substantial duties of his or her present occupation, and thereafter, from performing the material and substantial duties of any occupation for which the Qualified Traveller is reasonably qualified by training, education or experience.

EXCLUSIONS

Coverage does not apply:

- in the case of a violation of the car rental contract;
- in the case of injury or death resulting from intentional self-inflicted injury or from suicide or attempted suicide;

- if the loss is caused by or results from illness, disease, normal pregnancy or resulting childbirth, or miscarriage, or bacterial infection except bacterial infection of an accidental bodily injury, or if death results from the accidental ingestion of a substance contaminated by bacteria;
- if the loss is caused by or results from an act of declared or undeclared war;
- if the driver of the Rented Automobile is legally intoxicated or is under the influence of any narcotic, unless prescribed by a licensed physician;
- if the loss occurred in a van or mini-van with more than eight (8) occupants including the driver.

IMPORTANT

Coverage does not apply:

- if the full car rental fee was not charged to a Diners Club Corporate Card or to a Travel Account; or
- if the car rental was free (i.e. obtained through a frequent flyer program or promotion unless the promotion is offered by Diners Club to a Diners Club Corporate Card Cardmember).

BENEFICIARY

Each Qualified Traveller may designate a beneficiary. In case none has been designated, any loss of life benefits payable under this coverage will be paid to the Qualified Traveller's surviving beneficiaries in the following order:

- a) spouse, or
- b) children, in equal shares, or
- c) parents, in equal shares, or
- d) brothers or sisters, in equal shares, or
- e) executor or administrator

Beneficiary designations and changes thereto must be made in writing and sent to:

Diners Club Car Rental Travel Accident Insurance

c/o Chubb Insurance Company of Canada

1 Adelaide Street East

Toronto, Ontario M5C 2V9

CLAIMS AND BENEFITS PAYABLE

Claims should be made in writing within ninety (90) days, or as soon as reasonably possible, following the occurrence or commencement of any loss covered by this insurance.

Payment of claims will be made on a periodic payment basis. With the exception of Total Disability, fifty percent (50%) of the benefits payable under this insurance will be paid in a lump sum payment and the balance in 10 equal installments to be paid at each anniversary of the date of loss. For Total Disability, benefits will be paid monthly beginning on the 1st day of the 13th month of such disability and each monthly benefit payment will be equal to one percent (1%) of the total benefit amount. Benefit payments will continue until the maximum benefit payable has been exhausted, the Total Disability ends or the insured person dies, whichever occurs first.

To file a claim, please send notice of the claim in writing to:

Diners Club Car Rental Travel Accident Insurance

c/o Chubb Insurance Company of Canada
1 Adelaide Street East
Toronto, Ontario M5C 2V9

Notice of the claim should include information identifying the person covered, as well as the nature and the extent of the loss. Upon receipt of such notice, the Company will forward a claim form for completion.

TRAVEL ASSISTANCE SERVICES - SUMMARY OF SERVICES

Travel Assistance Services are provided and administered by World Travel Protection Canada Inc. (“WTP”) and available to all eligible Diners Club Corporate Card Cardmembers effective as of October 24, 2011.

Worldwide Emergency Travel Assistance...24 Hours a day!

Unexpected travel emergencies can unsettle even the most seasoned traveller. Serious illness, the loss of an important prescription or even legal problems such as an expired visa can all cause serious difficulties when in a foreign country. Language barriers only worsen the situation. Your Diners Club Corporate Card benefits include a comprehensive program of travel assistance benefits designed to offer advisory services to Cardmembers in emergency situations. Information (e.g. referrals, etc.) is available at no additional charge to Diners Club Corporate Card Cardmembers whenever the need arises. Payment for all services received, such as actual hospitalization, medical or legal services or medical supplies, remains the responsibility of the Cardmember. In emergency situations, it is possible to obtain payment assistance subject to approval of the charge(s) by Diners Club. In such cases, payment may

be made directly to the supplier and in such case the amount of the payments will then be charged to the Cardmember's Diners Club Account.

The following services are available 24 hours a day to all Diners Club Corporate Card Cardmembers:

1. Medical Assistance

a) Locating Medical Care/Medical Consultation

WTP will assist Cardmembers in locating medical care providers or local sources of medical care referral.

b) Medical Transportation Arrangements

When ordered by a physician, WTP will arrange emergency medical transportation and treatment for ill or injured Cardmembers. When a Cardmember is hospitalized, WTP will arrange an escort and transportation home for stranded minor children and other travel companions. All such arrangements are subject to the availability of funds from Cardmember, family, employer, insurer, etc., to guarantee or pay for the services in advance.

c) Repatriation of Mortal Remains

If a Cardmember dies away from home, WTP will help arrange the necessary services for repatriation of remains.

d) Family or Friend Transportation Arrangements

If a Cardmember is hospitalized while travelling, WTP will assist family or friends of the Cardmember with transportation arrangements to visit the hospitalized Cardmember.

e) Prescription Drug Assistance

When permitted by law and approved by the patient's physician, WTP will assist Cardmembers in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while travelling.

f) Air Ambulance Service

In the case of a medical emergency, WTP will coordinate the transportation of Cardmembers by air ambulance and ensure that a licensed and trained medical team will accompany each emergency trip.

g) Vehicle Return Service

Should a Cardmember become physically incapacitated during travel, WTP will arrange for the return of the stranded vehicle to the Cardmember's home.

2. Legal Assistance

a) Locating Legal Services

WTP will help the Cardmember contact a key local attorney or the appropriate consular officer should a Cardmember be in need of legal assistance or be arrested or detained. Communications with the Cardmember's family and business associates will be maintained until legal counsel has been retained by or for the Cardmember.

b) Bail Bond Services

WTP will coordinate bail bond services for the Cardmember if necessary.

3. Consulate and Embassy Information

WTP maintains a complete listing of Canadian consulates and embassies worldwide and can supply Cardmembers with the address and telephone number of the one nearest their location.

4. Emergency Message Transmission

In emergency situations, WTP will arrange the transmission of important messages to the Cardmember's family or employer.

5. Pre-Trip Assistance

Pre-trip assistance allows you to fully prepare for your trip before you leave home. You will receive up-to-date information on a variety of important subjects for countries around the world. This invaluable service, which you are invited to consult every time you travel, is offered at no additional cost to all Diners Club Corporate Card Cardmembers.

a) Passport and Visa Information

WTP will advise Cardmembers of the required documentation to enter and depart foreign destinations.

b) Health Hazards Advisories

WTP will provide Cardmembers with up-to-date advisories on health conditions in foreign countries.

c) Inoculation Requirements

Medical entry requirements can be provided to Cardmembers prior to their departure.

d) Weather Information

Current information is available on weather conditions for both domestic and international travel destinations.

e) Currency Exchange Information

WTP will provide Cardmembers with the daily currency exchange rate for a specified country. The cost of services, where applicable, arranged by WTP remains the responsibility of the Cardmember. Payment of any expenses to be incurred on the Cardmember's behalf by WTP other than in assisting in arrangements for any of the services outlined herein must be pre-approved by WTP. If payment assistance is required to the supplier of the services in question, WTP will make payment to such supplier upon receipt of verification and authorization from Diners Club and charge the Cardmember's Diners Club Account. **PLEASE NOTE:** Due to the factors of distance, information and communications, neither Diners Club nor WTP can assume responsibility for the availability, quality, use or results of any emergency assistance services. All WTP services are subject to change without notice. For more information concerning WTP services outlined in this summary, or for assistance in the preparation or settlement of a claim, please contact the Claims Administrator:

Diners Club Claims Administrator

c/o World Travel Protection Canada Inc.
400 University Avenue, 15th Floor
Toronto, Ontario M5G 1S7

Toll-free: **866-865-2617** (In Canada & U.S.)
Collect: **(416) 977-7743** (from elsewhere)

GENERAL PROVISIONS

Currency: All dollar (\$) amounts are in Canadian dollars.

Due Diligence: The insured person shall use diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by a Policy.

Legal Action: No actions or proceedings may be brought against a Company after one year from the date on which the loss occurred, or such longer period as may be prescribed under applicable law, and all actions and proceedings must be brought in the province or territory in which the insured person was a resident at the time the loss occurred.

PROTECTING CARDMEMBER'S PRIVACY

Chubb Insurance Company of Canada is committed to protecting the Cardmember's privacy and the confidentiality of their personal information. Chubb Insurance Company of Canada is responsible for all personal information under its control and has designated a Privacy Officer who is accountable to Senior Management for Chubb Insurance Company of Canada's compliance with this Privacy Policy. This Privacy Policy may change from time to time. The Cardmember can view the latest and entire version of the Policy by visiting our website at <http://www.chubb.com/international/canada>. If the Cardmember has any questions about this Privacy Policy, please contact the Chief Privacy Officer at 1-800-532-4822.

Mondial Assistance is committed to protecting the Cardmember's privacy and the confidentiality of their personal information. Mondial Assistance is responsible for all personal information under its control and has designated a Privacy Officer who is accountable to Senior Management for compliance with the Mondial Assistance Privacy Policy. The Mondial Assistance Privacy Policy may change from time to time. The Cardmember can view the latest and entire version of the Privacy Policy by visiting the Mondial Assistance website at www.mondial-assistance.ca. If the Cardmember has any questions about the Privacy Policy, please email Mondial Assistance at PIPEDA@mondial-assistance.ca

World Travel Protection Canada Inc. is committed to protecting the Cardmember's privacy and the confidentiality of their personal information. World Travel Protection Canada Inc. is responsible for all personal information under its control and has

designated a Privacy Officer who is accountable to Senior Management for World Travel Protection Canada Inc.'s compliance with this Privacy Policy. This Privacy Policy may change from time to time. If the Cardmember would like a copy of this Privacy Policy or has any questions about this Privacy Policy, please call us at 1-800-667-2523.

CONTACT INFORMATION:

World Travel Protection Canada Inc.:

Please contact WTP with any questions or claims related to the following coverages:

- Flight Delay
- Baggage Delay
- Excess Lost or Stolen Baggage Insurance
- Travel Assistance Services

400 University Avenue, 15th Floor
Toronto, Ontario M5G 1S7

Toll-free: 866-865-2617 (In Canada & U.S.)

Collect: (416) 977-7743 (from elsewhere)

Mondial Assistance:

Please contact Mondial Assistance with any questions or claims related to:

- Car Rental Collision, Loss and Damage Insurance

Toll-free: 866-520-8841 (In Canada & U.S.)

Collect: 519-742-9034 (from elsewhere)

Chubb Insurance Company of Canada:

Please contact Chubb Insurance Company of Canada with any questions or claims related to:

- Car Rental Travel Accident Insurance

1 Adelaide Street East
Toronto, Ontario M5C 2V9

(416) 863-0550

1-800-532-4822

DFS&A Insurance Agency Inc./CSI Brokers Inc.:

Please contact DFS&A/CSI Brokers with any questions or claims related to:

- \$300,000 Air Travel Accident Insurance

CSI Brokers Inc.

1 Yonge Street, Suite 1801

Toronto, Ontario M5E 1W7

1-800-337-2632

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