

# Diners Club<sup>®†</sup> Professional 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 ProfessionalCard.



## CERTIFICATES/POLICIES OF INSURANCE

### **IMPORTANT NOTICE – PLEASE READ 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.

**For all benefits excluding Worldwide Automatic Travel Accident and Car Rental Travel Accident Insurance: This Certificate/Policy 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.**

The insurance products outlined in these Certificates/Policies of Insurance are underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

CUMIS General Insurance Company  
P.O. Box 5065,  
151 North Service Road  
Burlington, Ontario L7R 4C2

**PLEASE READ YOUR CERTIFICATES/POLICIES CAREFULLY BEFORE YOU TRAVEL.**

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## EFFECTIVE DATE

Worldwide Automatic 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 April 1, 2023 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<sup>®†</sup> Professional Card account ceases to be in good standing, whichever occurs first. Your policies of insurance for Car Rental Collision, Loss and Damage and for Purchase Assurance and Extended Warranty coverages shall come into effect on April 1, 2023 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. Worldwide Automatic Travel Accident, Car Rental Travel Accident, Flight Delay, Baggage Delay and Excess Lost or Stolen Baggage insurance coverages are underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”).

Complete provisions pertaining to these insurance coverages are contained in the Master Policy 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. The Insured Person and any claimant under this insurance may request a copy of the Master Policy, subject to certain access restrictions. Travel Assistance Services are provided and administered by Allianz Global Assistance. Travel Assistance Services are not insurance benefits.

Car Rental Collision, Loss and Damage and Purchase Assurance and Extended Warranty insurance coverages are underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies and offered to you under an individual policy. The Insured Person and any claimant under this insurance may request a copy of the policy subject to certain access restrictions. Your policy number is your Diners Club card number. This insurance is administered by Allianz Global Assistance.

# SUMMARY OF INSURANCE BENEFITS AND TRAVEL ASSISTANCE SERVICES

## WORLDWIDE AUTOMATIC TRAVEL ACCIDENT – CERTIFICATE OF INSURANCE

**The coverage outlined in this Certificate of Insurance is effective as of April 1, 2023 and is provided to all eligible Diners Club Professional Card Cardmembers by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, the “Company”) under Group Policy No. FC310000-D referred to herein as (the “Policy”) issued to the Bank of Montreal (the “Policyholder”, “BMO”).**

As a Diners Club Professional Card Cardmember, you, your Spouse and your Dependent Child(ren) will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed Common Carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flyer cards, has been accumulated or charged to your Diners Club Professional Card account.

If the entire cost of the passenger fare has been charged to your Diners Club Professional Card account prior to departure for the airport, terminal or station, coverage is also provided:

- a) for Common Carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge), immediately, preceding your departure, directly to the airport, terminal or station;
- b) while at the airport, terminal or station;
- c) for Common Carrier travel immediately following your arrival at the airport, terminal or station of your destination.

If the entire cost of the passenger fare has not been charged to your Diners Club Professional Card account prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your Diners Club Professional Card account.

**Benefit Amount** means the benefit amount payable of Worldwide Travel Accident Insurance at the time that the entire cost of the passenger fare(s) is charged to your Diners Club Professional Card account.

**Common Carrier** means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include commutation which is defined as travel between the Insured’s permanent residence and regular place of employment.

**Dependent Child(ren)** means unmarried children, including adopted children, those children placed for adoption and step-children, who are primarily dependent upon the Cardmember for maintenance and support and who are under the age of 25 and reside with the Cardmember, beyond the age of 25 who are permanently mentally or physically challenged and incapable of self support, or up to the age of 25 if classified as a full-time student at an institute of higher learning.

**Insured** means the Diners Club Professional Card Cardmember, their Spouse and his or her Dependent Child(ren), provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flyer cards, has been accumulated or charged to the Cardmember's Diners Club Professional Card account.

**Loss** means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached.

**Member** means a hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand.

**Spouse** means either a person to whom the Cardmember is lawfully married, or the common-law spouse of a Cardmember. Common-law spouse shall mean a person (of the same or opposite sex) who has been living with a Cardmember continuously for at least one year and is publicly represented as the Cardmember's partner.

## ELIGIBILITY

This Worldwide Automatic Travel Insurance is provided to Diners Club Professional Card Cardmembers automatically when the entire cost of the passenger fare(s) are charged to your Diners Club Professional Card account while the insurance is effective. It is not necessary for you to notify the Claims Administrator or the Company when tickets are purchased.

## BENEFICIARY

The loss of life benefit will be paid to the beneficiary designated by the Insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order:

- a) the Insured's spouse;
- b) the Insured's child(ren);
- c) the Insured's parents;
- d) the Insured's brothers and sisters;
- e) the Insured's estate.

All other benefits will be paid to the Insured.

## THE BENEFITS

The full Benefit Amount is payable for accidental loss of life, two or more Members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one Member, sight of one eye, speech or hearing.

The Loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amount for any one Loss sustained by any one individual Insured as the result of any one accident.

The Benefit Amount for an Insured whose coverage has become effective shall be:

\$300,000 Travel Accident Insurance Benefit

In the event of multiple accidental Insured deaths per credit card account arising from any one accident, the Company's liability for all such Losses will be limited to a maximum limit of insurance equal to three times the applicable Benefit Amount for loss of life.

Benefits will be proportionately divided among the Insureds up to the maximum limit of insurance.

## EXCLUSIONS

This insurance does not cover loss resulting from:

1. an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions;
2. suicide, attempted suicide or intentionally self inflicted injuries;
3. declared or undeclared war, but war does not include acts of terrorism;
4. commutation which is defined as travel between the Insured's permanent residence and regular place of employment.

This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

## CLAIMS PROCEDURES

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 the invoice for your travel by Common Carrier showing your Diners Club Professional Card as the method of payment for the passenger fare(s);
- Certified Death Certificate;
- Medical records pertaining to the accident; and
- Police report or any other accident reports filed.

To file a Worldwide Automatic Travel Accident claim, you must contact the Claims Administrator (Allianz Global Assistance) **as soon as reasonably possible** to request a claim form:

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

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

Website: **[www.allianzassistanceclaims.ca](http://www.allianzassistanceclaims.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.**

## IMPORTANT

As a handy reference guide, please read this Certificate of Insurance and keep it in a safe place with your other insurance documents. Complete provisions pertaining to this Worldwide Automatic Travel Accident Insurance are contained in the Policy on file with the Policyholder. Any terms of this Certificate of Insurance which are in conflict with the applicable provincial statutes, laws or regulations of the province or territory in which this Certificate of Insurance is issued are amended to conform with such statutes. If a statement in this Certificate of Insurance and any provision of the Policy differ, subject to applicable law, the Policy will govern.

## \$500 FLIGHT DELAY COVERAGE – CERTIFICATE OF INSURANCE

**The coverage outlined in this Certificate of Insurance is effective as of April 1, 2023 and is provided to all eligible Diners Club Professional Card Cardmembers by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, the “Company”) under Group Policy No. FC310000-D referred to herein as (the “Policy”) issued to the Bank of Montreal (the “Policyholder”, “BMO”).**

## **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 Professional Card 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 Professional Card.

## **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 Professional Card;
- 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 Professional 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 (Allianz Global Assistance) **as soon as reasonably possible** to request a claim form:

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

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

Website: **www.allianz-assistanceclaims.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:

- 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 Professional Card.

## \$500 BAGGAGE DELAY COVERAGE – CERTIFICATE OF INSURANCE

**The coverage outlined in this Certificate of Insurance is effective as of April 1, 2023 and is provided to all eligible Diners Club Professional Card Cardmembers by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, the “Company”) under Group Policy No. FC310000-D referred to herein as (the “Policy”) issued to the Bank of Montreal (the “Policyholder”, “BMO”).**

### **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 Professional Card 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 Professional Card.

## 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 Professional Card;
- 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 Professional 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 (Allianz Global Assistance) **as soon as reasonably possible** to request a claim form:

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

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

Website: **[www.allianzassistanceclaims.ca](http://www.allianzassistanceclaims.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:

- 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 Professional Card.

## **\$1,000 EXCESS LOST OR STOLEN BAGGAGE COVERAGE – CERTIFICATE OF INSURANCE**

**The coverage outlined in this Certificate of Insurance is effective as of April 1, 2023 and is provided to all eligible Diners Club Professional Card Cardmembers by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, the “Company”) under Group Policy No. FC310000-D referred to herein as (the “Policy”) issued to the Bank of Montreal (the “Policyholder”, “BMO”).**

### **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 Professional Card 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 Professional Card.

## **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 Professional Card;

- 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 Professional 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 (Allianz Global Assistance) **as soon as reasonably possible** to request a claim form:

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

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

Website: **[www.allianz-assistanceclaims.ca](http://www.allianz-assistanceclaims.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:

- 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 Professional Card.

## CAR RENTAL COLLISION, LOSS AND DAMAGE INSURANCE – POLICY OF INSURANCE

**The coverage outlined in this Policy of Insurance is effective as of April 1, 2023 and is provided to all eligible Diners Club Professional Card Cardmembers by CUMIS General Insurance Company, a member of The Co-operators group of companies. 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 Professional Card Cardmember who charges the full car rental fee of a Rented Automobile on a Diners Club Professional Card, 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 Diners Club Professional Card 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 Professional Card;
- 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 your personal 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 120km 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 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 to 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 Professional Card; 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 Professional Card Cardmember).

## **CLAIMS**

To file a Car Rental Collision, Loss and Damage claim, you must contact the Claims Administrator (Allianz Global 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.allianzassistanceclaims.ca](http://www.allianzassistanceclaims.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 (Allianz Global Assistance) as soon as reasonably possible.
3. Advise the rental car company.

## CAR RENTAL TRAVEL ACCIDENT INSURANCE – CERTIFICATE OF INSURANCE

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### **PERSONS COVERED – "QUALIFIED TRAVELLERS"**

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

- any Diners Club Professional Card Cardmember who charges the full car rental fee of a Rented Automobile on a Diners Club Professional Card while operating the Rented Automobile in accordance with the terms of the rental contract and up to four 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 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:

<b>Loss</b>	<b>Coverage</b>
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 Professional Card; 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 Professional 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 Allianz Global Assistance

700 Jamieson Parkway

Cambridge, ON N3C 4N6

## 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 1<sup>st</sup> day of the 13<sup>th</sup> month of such disability and each monthly benefit payment will be equal to one percent (1%) of the total benefit amount. 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 Allianz Global Assistance

700 Jamieson Parkway

Cambridge, ON N3C 4N6

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 Allianz Global Assistance and available to all eligible Diners Club Professional Card Cardmembers effective as of April 1, 2023.**

### **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 Professional 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 Professional 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 Professional Card Cardmembers:

## **1. Medical Assistance**

### **a) Locating Medical Care/Medical Consultation**

Allianz Global Assistance will assist Cardmembers in locating medical care providers or local sources of medical care referral.

### **b) Medical Transportation Arrangements**

When ordered by a physician, Allianz Global Assistance will arrange emergency medical transportation and treatment for ill or injured Cardmembers. When a Cardmember is hospitalized, Allianz Global Assistance 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, Allianz Global Assistance will help arrange the necessary services for repatriation of remains.

### **d) Family or Friend Transportation Arrangements**

If a Cardmember is hospitalized while travelling, Allianz Global Assistance 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, Allianz Global Assistance 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, Allianz Global Assistance 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, Allianz Global Assistance will arrange for the return of the stranded vehicle to the Cardmember's home.

## **2. Legal Assistance**

### **a) Locating Legal Services**

Allianz Global Assistance 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**

Allianz Global Assistance will coordinate bail bond services for the Cardmember if necessary.

## **3. Consulate and Embassy Information**

Allianz Global Assistance 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, Allianz Global Assistance 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 Professional Card Cardmembers.

### **a) Passport and Visa Information**

Allianz Global Assistance will advise Cardmembers of the required documentation to enter and depart foreign destinations.

### **b) Health Hazards Advisories**

Allianz Global Assistance 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**

Allianz Global Assistance will provide Cardmembers with the daily currency exchange rate for a specified country. The cost of services, where applicable, arranged by Allianz Global Assistance, remains the responsibility of the Cardmember. Payment of any expenses to be incurred on the Cardmember's behalf by Allianz Global Assistance other than in assisting in arrangements for any of the services outlined herein must be pre-approved by Allianz Global Assistance. If payment assistance is required to the supplier of the services in question, Allianz Global Assistance 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 Allianz Global Assistance can assume responsibility for the availability, quality, use or results of any emergency assistance services. All Allianz Global Assistance services are subject to change without notice. For more information concerning the Allianz Global Assistance 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 Allianz Global Assistance  
700 Jamieson Parkway  
Cambridge, ON N3C 4N6

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

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

## **PURCHASE ASSURANCE AND EXTENDED WARRANTY INSURANCE – POLICY OF INSURANCE**

**The coverage outlined in this Policy of Insurance is effective as of April 1, 2023 and is provided to all eligible Diners Club Professional Card Cardmembers by CUMIS General Insurance Company, a member of The Co-operators group of companies. Your individual policy number is your Diners Club card number.**

You are eligible for the following insurance benefits when you charge the full cost of retail purchases to your Diners Club Professional Card Account.

## DEFINITIONS

In this Policy of Insurance:

**Account** means the Cardmember's Diners Club Professional Card Account which is in Good Standing.

**Cardmember** means any natural person resident in Canada who is the applicant for and is issued a Diners Club Professional Card and any supplemental Cardmember resident in Canada who is also issued a Diners Club Professional Card and whose name is embossed on the card. Cardmember may be referred to herein using "You" or "Your".

**Diners Club Professional Card** means a Diners Club Professional Card that has been issued to a Cardmember.

**Dollar** and **\$** mean Canadian dollars.

**Good Standing** means an Account which the Cardmember has not advised Diners Club in writing to close or for which Diners Club has not suspended or revoked credit privileges or otherwise closed the Account.

**Insured Person** means a Cardmember.

**Mysterious Disappearance** means an article of personal property which cannot be located, and the circumstances of its disappearance cannot be explained or do not lend themselves to reasonable inference that a theft occurred.

**Original Manufacturer's Warranty** means an express written warranty valid in Canada and issued by the original manufacturer of the personal property and excludes any extended warranty offered by the manufacturer or any third party.

## PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

Purchase Assurance and Extended Warranty coverage is available only to the benefit of the Cardmember. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits.

### **PURCHASE ASSURANCE BENEFITS**

Purchase Assurance benefits are available without registration to protect most new items of personal property You purchase and charge to Your Account on or after

April 1, 2023. Subject to the Limitations and Exclusions set out below, eligible items are protected for 90 days from the date of purchase against all risks of direct physical loss or damage anywhere in the world, to the extent that they are not otherwise protected or insured in whole or in part (see "Other Insurance" below).

### **Limitations And Exclusions**

Purchase Assurance benefits are only available to the extent that the item in question is not otherwise protected or insured in whole or in part.

Purchase Assurance benefits are not available in respect of the following items:

- traveller's cheques, cash, cash advances, bullion, tickets, negotiable instruments or other numismatic property;
- items purchased and/or used by or for a business or for commercial gain;
- animals, living plants, golf balls;
- mail order, internet, telephone purchases or any purchase being shipped until delivered and accepted by the Cardmember;
- perishables such as food and liquor and/or goods consumed in use;
- automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawnmowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts or accessories;
- jewellery stored in baggage unless such baggage is hand-carried under the personal supervision of the Cardmember or the Cardmember's traveling companion previously known to the Cardmember;
- used or previously owned items, including antiques, collectibles, and fine arts;
- losses caused by or resulting from fraud, misuse or lack of care, willful acts or omissions of an Insured Person, improper installation, hostilities of any kind (including war, terrorism, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, radioactive contamination, Mysterious Disappearance, or inherent product defects; and
- services, including delivery and transportation costs of items purchased.

Bodily injury, property damages, consequential, punitive damages, exemplary or aggravated damages, and legal fees are not covered.

### **Extended Warranty Benefits**

Extended Warranty benefits provide eligible items with double the period of warranty repair services to a maximum of one (1) year, and provide the same protection afforded by the Original Manufacturer's Warranty. Benefits are available without registration to protect most items purchased new and charged to Your Account on or after April 1, 2023. Eligible items must be covered by an Original Manufacturer's Warranty of no longer than 5 years duration and benefits are subject to the Limitations & Exclusions below. Extended Warranty benefits are limited to the lesser of the cost to repair or replace or the original purchase price.

### **Limitations And Exclusions**

The Extended Warranty benefit ends automatically upon the date when the original manufacturer ceases to carry on business for any reason whatsoever.

The Extended Warranty benefit does not cover the following items, or any of their respective parts or accessories: aircraft, automobiles, motorboats, motor-cycles, motorscooters, snowblowers, snowmobiles, riding lawn mowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children), services, and items purchased and/or used by or for a business or for commercial gain. Extended Warranty applies only to any parts and/or labour costs resulting from mechanical breakdown or failure of a protected item, or any other obligations that were specifically covered under the terms of the Original Manufacturer's Warranty.

Bodily injury, property damages, consequential damages, punitive damages, exemplary damages, aggravated damages, and legal fees are not covered.

## **GIFTS**

Eligible items that You give as gifts are covered for Purchase Assurance and Extended Warranty benefits. In the event of a claim, You, not the recipient of the gift, must make the claim for benefits.

## LIMITS OF LIABILITY FOR THE PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

There is a maximum lifetime liability of \$60,000 per Account.

You will be entitled to receive no more than the purchase price of the protected item as recorded on Your Diners Club Professional Card sales receipt. When the protected item is part of a pair or set, You will receive no more than the value of the particular part or parts lost or damaged regardless of any special value that the item may have as part of an aggregate purchase price of such pair or set.

The Company at its sole option may elect to:

- a) repair, rebuild or replace the item lost or damaged (whether wholly or in part); or
- b) pay You cash for said item, not exceeding the lesser of the original purchase price, the replacement price or the repair cost thereof and subject to the exclusions, terms and limits of liability as stated in this Certificate of Insurance.

## CLAIMS PROCEDURES FOR THE PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

You must keep original receipts and other documents described herein to file a valid claim. Immediately after learning of any loss or occurrence, notify the Claims Administrator by telephoning 519-742-9034 or 866-520-8841 or visiting **[www.allianzassistanceclaims.ca](http://www.allianzassistanceclaims.ca)**. Prior to proceeding with repairs, You must obtain the claims administrator's approval in order to ensure the eligibility for payment of Your claim.

Within 90 days of the date of damage or loss, You should complete, sign and submit a claim form which must contain the time, place, cause and amount of loss, including but not limited to:

- the "customer copy" of the Diners Club Professional Card sales receipt,
- Your copy of the Account statement showing the charge, the vendor's sales receipt,
- a copy of the Original Manufacturer's Warranty (for Extended Warranty claims), and
- a police, fire, insurance claim or loss report and/or other report of the occurrence of the loss as the Company shall require for determination of eligibility for the benefits hereunder.

In order to support Your claim You may be required to send, at Your own expense, the damaged item to the Claims Administrator.

Payment in respect of a claim made in good faith will discharge the Company to the extent of the amount paid.

## OTHER INSURANCE

Purchase Assurance and Extended Warranty coverage is in excess of all other applicable valid insurance, indemnity, warranty or protection available to You in respect of the item(s) subject to the claim. The Company will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, warranty or protection and for the amount of any applicable deductible, only if all such other coverage has been exhausted, and subject to the terms, exclusions, and limits of liability set out in this Policy of Insurance. This coverage will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

## STATUTORY CONDITIONS AND OTHER PROVISIONS

Unless otherwise expressly provided in this Policy, the following general provisions apply to the benefits described in this Policy:

**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 the Policy.

**Notice and Proof of Claim:** As soon as reasonably possible after learning of a loss, or an occurrence which may lead to loss under any of these insurance benefits, the claimant must notify the Claims Administrator by calling 866-520-8841 from within Canada and the U.S.A., or by calling 519-742-9034 locally, or collect from other countries or by visiting [www.allianzassistanceclaims.ca](http://www.allianzassistanceclaims.ca). The claimant will then be sent a claim form.

Written notice of claim should be given to the Claims Administrator as soon as reasonably possible after the occurrence or commencement of any loss covered by the Policy. Written notice of a claim given by or on behalf of the claimant, with information sufficient to identify the Cardmember, shall be deemed notice of claim.

The completed claim forms together with written proof of loss must be furnished as soon as reasonably possible, but in all events within one (1) year from the date on which the loss occurred or as many otherwise be prescribed under applicable law.

**Payment of Claim:** Benefits payable under the Policy will be paid upon receipt of full written proof of claim, as determined by the Company.

**Termination of Insurance:** This coverage ends on the earliest of the following:

- a) the date Your Account is cancelled, closed or ceases to be in Good Standing;
- b) the date the Policy terminates, except that the Company will remain liable for the claim if the item was purchased prior to the Policy termination date and the claim is otherwise valid.

No coverage will be provided for items purchased after the Policy termination date.

**Subrogation:** Following payment of an Insured Person's claim for loss or damage, the Company shall be subrogated to the extent of the cost of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the Insured Person's name or as may otherwise be prescribed under applicable law. The Insured Person shall give the Company all such assistance as reasonably required to secure its rights and remedies, including the execution of all documents necessary to enable the Company to bring suit in the name of the Insured Person.

**Legal Action:** 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 and British Columbia), the *Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), the *Limitations Act* (for actions or proceedings governed by the laws of Saskatchewan) 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*. In addition You, Your heirs and assigns consent to the venue of any action or arbitration being only in the province or territory where the Certificate of Insurance was issued and at a venue We and/or Allianz Global Assistance choose.

**False Claim:** If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled, subject to applicable law, to the benefits of the coverage, nor the payment of any claim under the Policy.

## 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.

## PROTECTING CARDMEMBER'S PRIVACY

Protecting your personal information is a top priority. This Personal Information Notice explains how and what types of personal data will be collected, why it is collected and to whom it is shared or disclosed. PLEASE READ THIS NOTICE CAREFULLY.

CUMIS General Insurance Company, a member of The Co-operators group of companies, (the "insurer") and the insurer's insurance administrator, Allianz Global Assistance, and the insurer's agents, representatives and reinsurers (for the purpose of this Personal Information Notice collectively "we" "us" and "our") require your personal information.

### **Personal information we collect**

We will collect your personal information including but not limited to:

- Surname, First name
- Address
- Date of Birth
- Telephone numbers
- Email addresses
- Credit/debit card and bank account information
- Sensitive personal information such as: Medical information relating to your health status, excluding genetic test results.

### **How will we obtain and use your personal information?**

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- To identify and communicate with you
- To consider any application for insurance
- If approved, to issue a policy or certificate of insurance
- To administer insurance and related benefits
- To evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses
- To adjudicate claims and to determine eligibility for insurance benefits
- To provide assistance services
- For fraud prevention and debt collection purposes
- As required or permitted by law

We reserve our right to collect personal information, necessary for insurance purposes, from the following individuals:

- Individuals who apply for insurance products
- Certificate holder and/or policyholders
- Insureds and/or claimants
- Family members, spouses, or as a last resort friends or travelling companions of a certificate or policyholder, insured or claimant, in cases where the proper individual is unable, for medical or other reasons, to communicate directly with us.

### **Who will have access to your personal information?**

We disclose information for insurance purposes, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and family members and friends/travelling companions of the certificate holder or policyholder, insured or claimant and agencies. We may also use and disclose information from our existing files for insurance purposes. Our employees who require this information for the purposes of their duties will have access to this file. Upon your request and authorization, we may also disclose this information to other persons. From time to time, and if permitted by applicable law, we may also collect, use or disclose personal information in order to offer additional or upgraded products and services (the "optional purposes"). In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions.

### **What are your rights in respect of your personal data?**

When permitted by applicable law and regulations you have the right to:

- Access your personal data held about you
- Withdraw consent at any time where your personal data is processed
- Update or correct your personal information so that it is always accurate
- Delete your personal information from our records, if it is no longer needed for the purposes indicated above
- File a complaint with us and/or relevant data protection authority

You may exercise these rights by contacting the Privacy Officer at [privacy@allianz-assistance.ca](mailto:privacy@allianz-assistance.ca).

### **How long do we keep your personal data?**

We will retain the personal information we collect for a specified period of time and in a storage method appropriate with legal and our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period. Individuals have a right to request to access or correct personal information we have on file by contacting the Privacy Officer at [privacy@allianz-assistance.ca](mailto:privacy@allianz-assistance.ca) or by writing to:

Privacy Officer  
Allianz Global Assistance  
700 Jamieson Parkway  
Cambridge, ON N3C 4N6  
Canada

### **How can you contact us?**

For information about how to obtain access to written information about our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at [privacy@allianz-assistance.ca](mailto:privacy@allianz-assistance.ca).

For a complete copy of our Privacy Policy please visit [www.allianz-assistance.ca](http://www.allianz-assistance.ca).

### **How often do we update this privacy notice?**

We regularly review this Privacy Notice. We will ensure the most recent version is available on our website, [www.allianz-assistance.ca](http://www.allianz-assistance.ca)

## **CONTACT INFORMATION**

### **Administered by:**

#### **Allianz Global Assistance**

Please contact Allianz Global Assistance with any questions or claims.

700 Jamieson Parkway  
Cambridge, ON  
N3C 4N6

Toll-free: **1-866-520-8841** (In Canada & U.S.)

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

### **Underwritten by:**

#### **CUMIS General Insurance Company**

P.O. Box 5065, 151 North Service Road  
Burlington, Ontario L7R 4C2  
**1-800-263-9120**





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