

INSURANCE CERTIFICATE

FLIGHT DELAY AND BAGGAGE INSURANCE

Royal & Sun Alliance Insurance Company of Canada (herein called the "Company") certifies that the persons described below (herein individually called the "insured") are insured against losses specified below in the section "Description of Benefits" to the extent set forth in Policy PS1033759743 (herein called the "Policy") subject to all of its privileges and provisions.

This is not a contract of insurance. It contains only the principal provisions relating to coverage on payment of loss under the Policy.

DEFINITIONS

Wherever used in this section:

"**Aggregate limit**" means the maximum amount which will be paid as the result of any covered occurrence regardless of the number of fares charged to the card.

If the total amount claimed by all insureds as a result of any one covered occurrence is more than the aggregate limit, the amount to be paid for each insured will be prorated in amount for all insureds.

"**Card**" means a CIBC Aerogold® Visa Infinite™ Card, a CIBC Aerogold® Visa™ Card, a CIBC Aerogold® Visa™ Card for Business, a CIBC Aventura®1 Visa Infinite™ Card, a CIBC Aventura®1 Gold Visa™ Card or a CIBC Dividend Visa Infinite™ Card.

"**Cardholder**" means the person whose name is embossed on the CIBC Visa™ Card or who is authorized to use the card in accordance with the Cardholder Agreement.

"**Common carrier**" means any land, water or air conveyance operated by those whose occupation or business is transportation of persons or things without discrimination and for hire.

"**Commuting**" means the regular or frequent travel between residence and place of employment usual to the insured.

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

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

"**Emergency needs**" means the costs incurred by an insured for the purchase of necessary clothing and personal hygiene articles as determined by the Company.

"**Full fare**" means at least seventy-five percent (75%) of the common carrier ticket price, which was charged to your card. Full fare is extended to include a common carrier ticket obtained through the redemption of points from the card travel reward program.

"**Insured**" means the cardholder, spouse and dependent children, whether travelling together or not, when the full fare is charged to the cardholder's card account.

"**Reasonable living expenses**" means an insured's expenses for meals and accommodation as determined by the Company.

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

DESCRIPTION OF BENEFITS

PART 1 – FLIGHT DELAY, TRANSPORTATION EXPENSE & ENTERTAINMENT EXPENSES

FLIGHT DELAY/MISSED CONNECTION

The Company will reimburse the cardholder for reasonable living expenses incurred during the period of flight delay/misled connection subject to an aggregate limit of \$500 provided that:

- a) The full fare for the delayed flight was charged to the card or was obtained through the redemption of points from the card travel reward program;
 - b) The delay lasted in excess of four (4) hours from the time of scheduled departure causing you to:
 - delay your travel arrangements; and/or
 - miss a connecting flight;
 - c) The delayed flight was a scheduled service by an airline;
 - d) The delay of the flight was the result of strike by airline personnel, quarantine, civil commotion, hijack, natural disaster, inclement weather, mechanical breakdown or air traffic delays caused by congestion in the skies; and
- e) The insured provides receipts for reasonable living expenses.

TRANSPORTATION EXPENSE

The Company will reimburse the cardholder up to an aggregate limit of \$100 for ground transportation expenses if:

- a) As a result of a covered outbound flight delay/misled connection, the insured returns directly to either the insured's principal residence or a place of overnight accommodation; and
- b) As a result of a covered return flight delay/misled connection, the insured travels to a place of overnight accommodation.

ENTERTAINMENT EXPENSES

The Company will reimburse the cardholder up to an aggregate limit of \$100 for entertainment expenses incurred if, as the result of a covered flight delay/misled connection, the insured attends a ticketed event such as, but not limited to, a movie theatre, theatre, concert hall, opera or sports event.

TO CLAIM FOR BENEFITS, as described in Part 1, the following must be submitted to the Company:

- a) Verification by the airline of the delay, including the reason for and duration of the delay; and any compensation issued;
- b) Original itemized expense receipts;
- c) A copy of the travel agent's invoice/itinerary, or a copy of the account statement on which the full fare expense appears, showing your card as the method of payment or showing it as a free ticket obtained through the redemption of points from the card travel reward program; and
- d) A copy of the airline ticket.

PART 2 – DELAY OF CHECKED BAGGAGE

The Company will reimburse the cardholder for the cost incurred to meet the emergency needs of an insured made during baggage delay period, but within four (4) days of the occurrence, subject to an aggregate limit of \$1,000 (maximum \$500 per insured person), provided that:

- a) The full fare for the flight on which the baggage was checked was charged to the card, or was obtained through the redemption of points from the card travel reward program;
- b) Such baggage was unavoidably delayed by an airline for more than six (6) hours; and
- c) Such baggage was in the custody of an airline.

This coverage shall be excess to all other insurance or indemnity available to the insured.

TO CLAIM FOR BENEFITS, as described in Part 2, the following must be submitted to the Company:

- a) Itemized original receipts for actual expenses incurred;
- b) A copy of the baggage claim ticket;
- c) Verification from the airline of the delay including reason, duration of delay, and any compensation issued;
- d) A copy of the travel agent's invoice/itinerary, or a copy of the account statement on which the full fare expense appears, showing your card as method of payment or showing it as a free ticket obtained through the redemption of points from the card travel reward program; and
- e) A copy of the airline ticket.

PART 3 – LOST OR STOLEN CHECKED BAGGAGE

The Company will reimburse the cardholder up to an aggregate limit of \$1,000 (maximum \$500 per insured person) for direct physical loss or damage of an insured's baggage and the personal property contained therein when the baggage is checked with a common carrier or carried by the insured on a common carrier.

Also, the full fare for travel in or on the common carrier must be charged to the card or obtained through the redemption of points from the card travel reward program.

This coverage shall be excess to all other insurance or indemnity available to the insured.

Payment is based on the actual replacement cost of any lost or stolen article provided the article is actually replaced – otherwise, payment is based on the actual cash value of the article at the time of loss.

TO CLAIM FOR BENEFITS, as described in Part 3, the following must be submitted to the Company:

- a) A copy of the travel agent's invoice/itinerary, or a copy of the account statement on which the full fare expense appears, showing your card as method of payment or showing it as a free ticket obtained through the redemption of points from the card travel reward program;
- b) A copy of the airline ticket;
- c) A copy of the initial claim report submitted to the common carrier;
- d) Proof of submission of the loss to and the results of any settlement by the common carrier; and
- e) Original receipt confirming that the property has actually been replaced or the original receipt for the lost or stolen item.

EXCLUSIONS

The Policy does not cover loss caused by or resulting from:

1. Any act of declared or undeclared war;
2. Any accident occurring while the *insured* is operating or learning to operate or serving as a member of the crew of any aircraft;
3. Any criminal act by the *insured*;
4. Failure of any device to correctly read or interpret date/time data;
5. Purchases related to the delayed baggage made more than four (4) days after the date your baggage was scheduled to arrive by the *common carrier* or made after the baggage is returned by the *common carrier*; (applies to Part 2 only).

Property excluded: In addition to the exclusions outlined above, the following exclusions apply to "Part 3: Lost or Stolen Checked Baggage" only. The Policy will not pay for any expenses incurred directly or indirectly relating to:

6. Animals, sporting equipment (except golf clubs and golf bags; skis, ski poles and ski boots; and racquets), cameras and accessory equipment, eye glasses, sunglasses, contact lenses, prosthetic devices including dentures, furs, tickets, valuable papers and documents, securities and money;
7. Confiscation, expropriation or detention by any government, public authority, customs or other officials;
8. Nuclear fuel or waste, or the combustion of nuclear fuels;
9. Baggage or personal property lost, stolen or damaged during *commuting*.

TIME OF COVERAGE

COVERAGE BEGINS:

The insurance begins automatically at the latest of the following:

1. The date the Policy is effective;
2. The date the *cardholder* falls within the definition of an *insured*.

COVERAGE ENDS:

The insurance ends automatically at the earliest of any of the following:

1. The date the Policy is terminated;
2. The date the *cardholder* no longer falls within the definition of an *insured*;
3. The date the *cardholder's card* is cancelled, or the *card* privileges are otherwise terminated.

PROVISIONS

1. **Notice of Claim:** If possible, written notice of claim should be given to the Company within 90 days after the occurrence of any loss, and written proof of loss as soon as reasonably possible.
2. **Claim Forms:** If further information is required by the Company, a claim form must be completed.
3. **Payment of Claims:** All benefits will be paid to the *cardholder*.
4. **Legal Actions:** No legal action may be brought to recover on this Policy until 90 days after the Company has been given written proof of loss. No such action may be brought after 12 months from the time written proof of loss is required to be given, or such other period as may be prescribed by law.

AMENDMENT

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

TO SUBMIT A CLAIM, PLEASE CONTACT:

Royal & Sun Alliance Insurance Company of Canada
Claims Management Services
CIBC Flight Delay and Baggage Insurance
2225 Erin Mills Parkway, Suite 1000
Mississauga, Ontario L5K 2S9

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

YOUR PRIVACY ON THIS INSURANCE

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

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