

**Insurance certificate issued to VISA Desjardins *Business Advantage* Cardholders
and VISA Desjardins Corporate Cardholders
Corporate Insurance Plan**

Baggage Insurance

The benefits described in this document become effective August 1, 1998.

The Insurer is The Personal General Insurance Inc. for insureds in Québec and The Personal Insurance Company for insureds in all other provinces of Canada. It certifies that a group insurance policy has been issued for the Fédération des caisses Desjardins du Québec and that it covers all VISA Desjardins *Business Advantage* Cardholders and VISA Desjardins Corporate Cardholders under the Corporate Insurance Plan, provided they satisfy the eligibility criteria, against the losses specified in the Insured risks section of this insurance certificate.

Each VISA Desjardins *Business Advantage* Cardholders and each VISA Desjardins Corporate Cardholders under the Corporate Insurance Plan is eligible for coverage provided that he is a cardholder and that the insurance contract between the Fédération des caisses Desjardins du Québec and the Insurer is in force. The cardholder's spouse and dependent children are also eligible for coverage. The cardholder is automatically covered when he purchases a round-trip airplane ticket for himself with his VISA card. His spouse and dependent children are also covered provided that they accompany the cardholder throughout the trip and that their tickets are purchased with the cardholder's VISA Desjardins *Business Advantage* card or VISA Desjardins Corporate card.

Eligibility is also subject to the following conditions:

- a) Card privileges must not have been suspended.
- b) There must not be an outstanding balance exceeding 90 days on the account.

This insurance certificate is issued for information purposes only and has no contractual value. Only the insurance policy issued to the Fédération des caisses Desjardins du Québec may be used to settle legal matters.

1. Effective date of coverage and termination

Coverage is effective for the duration of the trip. The insured trip begins at the time of departure, on the date and time specified on the ticket, and terminates at midnight on the earliest of the following dates:

- a) the actual date of return to the province of residence; whether the insured returns of his own volition or as a result of a repatriation arranged by the Travel Assistance Service;
- b) for insureds age 59 or under, after a stay of 48 consecutive days (including date of departure) outside the province of residence;
- c) for insureds between ages 60 and 64, after a stay of 23 consecutive days (including date of departure) outside the province of residence;
- d) for insureds age 65 or over, after a stay of 14 consecutive days (including date of departure) outside the province of residence.

2. Insured risks

The maximum benefit payable for each of the four benefits described in this section is the one that applies to each individual insured risk, for all insureds combined.

2.1 Loss by theft or damage

For the duration of the insured trip, Baggage Insurance covers all losses by theft or damage to the personal effects and baggage of the cardholder, his spouse and their dependent children. The Insurer will only be liable for the actual cash value of the property at the time of any loss by theft or damage up to \$500 (subject to a \$250 maximum for jewelry, cameras or any other photographic equipment).

In the event of theft, the Insurer will reimburse the cost of replacing a passport, a driver's licence, a birth certificate or a visa, up to \$50 (proof of theft required - see Claims section).

The Insurer will have the option to repair or replace any damaged or stolen property with other items of the same quality and value.

2.2 Late baggage

If, during the trip but before returning to the point of departure, the arrival of the baggage checked with a public carrier is delayed for more than six hours, the cardholder is entitled to a maximum of \$500, for essential toiletries and clothing for himself, his spouse and dependent children, where applicable. Proof that the baggage checked with a public carrier has been delayed must be included with the claim, along with the purchase receipts. Any amount paid in the event baggage is delayed will be deducted from the total amount insured if the baggage is subsequently reported as lost.

2.3 Missed connection

If, during the trip, a confirmed connection is missed because the connecting carrier was delayed and that no other similar means of transportation is available for the next 6 hours following arrival, the cardholder is entitled to a reimbursement of reasonable and necessary living expenses for himself, for his spouse and dependent children, where applicable, up to \$500, provided such expenses are incurred within 48 hours of arrival.

2.4 Delayed flight or refused boarding

If the confirmed flight from any airport is delayed for at least 6 hours or if the cardholder cannot board the plane due to overbooking and no other similar means of transportation is available for the next 6 hours after the scheduled departure time of the initial flight, the cardholder is entitled to a reimbursement of reasonable and necessary living expenses for himself, for his spouse and dependent children, where applicable, up to \$500, provided such expenses are incurred within 48 hours of the delay or the refused boarding.

3. Exclusions

Baggage Insurance does not cover:

- a) animals, all types of vehicles or their accessories, trailers, boats, motors, aircraft or other vehicles or their accessories, furniture and furnishings, dental and limb prostheses, contact lenses, eyeglasses, hearing aids, money, securities and documents, professional or occupational supplies or property, antiques and collectors' items, property illegally acquired, kept, stored or transported;
- b) damage due to normal wear, gradual deterioration, insects, vermin, manufacturing defects, or while the article is being repaired or serviced, damage to fragile or breakable items;
- c) theft resulting from any careless action or omission of the insured;
- d) theft of or damage to an item insured under a contract issued by another Insurer;

- e) theft of or damage to an item for which a claim may be filed with the carrier;
- f) damage resulting from radiation or radioactive contamination;
- g) any accident resulting from an insurrection, war or act of war, whether declared or not, from participation in a crime or a riot if the riot occurs in a country that the Canadian government advised Canadians against visiting prior to the date of departure;
- h) the expenses payable under any other private insurance plan.

4. Payment of benefits

Benefits are payable by cheque directly to the cardholder upon reviewing the relevant bills and related information.

If the cardholder is deceased, the benefit will be paid to his spouse or to his legal heirs, if there is no spouse.

You cannot designate anyone else as the individuals to whom the Insurer will pay all amounts owing already determined.

5. Claims

If a loss is alleged to be due to theft, burglary, armed robbery or vandalism, the insured must, upon discovery, notify the police immediately. The insured must then notify the Insurer as promptly as possible, and take all reasonable precautions to protect, safeguard or recover the property, and also obtain corroborating documentary evidence, such as a police report or a statement from either the hotel manager, tour guide or representative of the common carrier. The insured must also provide proof of the items' value along with an affidavit within 90 days of the loss.

The Insurer may examine the property to appraise damages.

Failure by the insured to comply with these conditions may result in the claim being declined under this benefit.

Benefit claims should be sent to the following address: Baggage Insurance Benefits, 200, rue des Commandeurs, Lévis, Québec, G6V 6R2.

To make a claim, call the following number:

1-800-463-1623 (Canada and U.S. – toll free)

6. Insurer's reply

If the Insurer approves your claim, the payment will be made within 60 days once all the required documents are received.

If your claim is not approved, the Insurer will send you a letter explaining the reasons for its decision within 60 days once all the required documents are received.

7. Appeal of an Insurer's decision and recourse

If the Insurer does not approve a claim, you can submit additional information and request that your file be reviewed.

Please note that if you want to appeal the Insurer's decision in court, you must do so within the time limit provided for by law. This time limit is 3 years in Quebec. It may be shorter in other provinces. To find out the time limit, please refer to the applicable legislation in your province of residence.

8. Definitions – Wherever used in this policy

- a) **Age:** means the age of the insured on the effective date of coverage for the insured trip.
- b) **Aircraft:** means a fixed-wing multi-engine aircraft with a certified take-off weight of no less than 4,536 kg licensed in Canada or abroad and operated by a scheduled or charter airline and that holds a valid National Transportation Agency of Canada licence (or foreign equivalent). Special or chartered flights authorized under any of the above licences are covered, provided they are made by an aircraft of the type regularly used by the carrier on its scheduled or charter air carrier service. All military aircraft are excluded.
- c) **Cardholder:** means a person who holds a *Business Advantage* or Corporate card, with the Corporate Insurance Plan, issued in his name and for which the annual user fee has been paid. For the Corporate card only, and only in certain cases, in addition to the cardholder, authorized users are eligible for insurance if:
 - i) They have been identified as an authorized user to the Fédération des caisses Desjardins du Québec; and
 - ii) A public transportation ticket has been purchased for them with the credit card.

d) **Dependent child:** means any unmarried child under the authority of the cardholder or his spouse who is over 15 days of age and under 18 years of age, or 24 years of age or under if he is a full-time student at an educational institution accredited by the appropriate authorities.

e) **Insured:** means the cardholder, eligible spouse or dependent child.

f) **Living expenses:** means expenses for meals and accommodation, as well as for telephone calls and errands by taxi that are deemed essential.

g) **Spouse:** the person:

i) who is married to or has entered into a civil union with the cardholder; or

ii) who can prove that:

- he has been living conjugally with the cardholder for at least 12 months; or that
- he has been living conjugally with the cardholder and that they have had a child together; and that

he and the cardholder have not been separated for 3 months or longer due to a breakdown of their relationship.

The Insurer recognizes only one spouse. It is not responsible for the validity of the spousal designation.

h) **Trip:** means any fixed period of time (182 days or less) that the insured spends outside his province of residence.

Personal information management

Desjardins Financial Security Life Assurance Company (DFS) handles the personal information it has on you in a confidential manner. DFS keeps this information on file so that you can benefit from the financial services (insurance, annuities, credit, etc.) it offers. This information is consulted solely by DFS employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or not useful. To do so, you must send a written request to the following address: Privacy Officer, Desjardins Financial Security Life Assurance Company, 200, rue des Commandeurs, Lévis, Québec, G6V 6R2.

DFS can send promotional information or offer new products to individuals whose names appear on its client list. DFS may also give its client list to another component of the Desjardins Group for the same purposes. If you do not want to receive such offers, you may have your name removed from the list by sending a written request to the Privacy Officer at DFS.

Dissatisfied? Let us know.

As a responsible company that is attentive to the needs of its clients, Desjardins Financial Security wants to provide each and every one of them with products and services that meet their expectations. However, if you are dissatisfied with any of our products or services, please let us know by visiting our website at www.dfs.ca/complaint or by contacting the Dispute Resolution Officer at 1-877-838-8185.