

Insurance certificate issued to VISA Desjardins *Business Advantage* cardholders and VISA Desjardins Corporate cardholders under the Corporate Insurance Plan

Common carrier accident insurance

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

Desjardins Financial Security Life Assurance Company, (hereinafter referred to as the “Insurer”), 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 Benefits section of this insurance certificate.

Each VISA Desjardins *Business Advantage* cardholder and each VISA Desjardins Corporate cardholder 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 eligible cardholder is automatically covered when he purchases a ticket for himself with his VISA card to travel in a common carrier vehicle. His spouse and dependent children are also covered provided that their tickets are purchased with the cardholder’s VISA Desjardins *Business Advantage* card or VISA Desjardins Corporate card.

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. Definitions – Wherever used in this policy:

- a) **Accident:** means any bodily injury due to sudden and unforeseen external causes, certified by a physician, resulting directly and independently of any other cause. The accident must occur while coverage is in force.
- b) **Cardholder:** means a person who holds a *Business Advantage* or Corporate card, with the Corporate Insurance Plan, issued in his name. In order to be considered a cardholder, the person’s name must appear on the card. For the Corporate card only, and only in certain cases, in addition to the cardholder, authorized users are eligible for insurance if:
 - They have been identified as an authorized user to the Fédération des caisses Desjardins du Québec; and
 - A common carrier ticket has been purchased for them with the credit card.
- c) **Common carrier vehicle:** means any means of transportation (air, sea or land) operated by a carrier licensed by the competent authorities to transport passengers.
- 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) **Dismemberment or loss of use:** means the severance or total loss of use. Loss of an eye means the total and irrecoverable loss of sight. Loss of a hand or a foot means the total and irrecoverable loss of use, including the elbow joint and the ankle joint. Loss of a finger or a toe means the total and irrecoverable loss of use, including all phalanges, but excluding the loss of the hand or foot.
- f) **Spouse:** means:
 - the wife or husband of the cardholder; or
 - the person who has cohabited with the cardholder for at least one year without interruption and without a separation of more than 90 days.

2. Benefits

The cardholder who meets the eligibility requirements, along with his spouse and dependent children, where applicable, are covered under this policy against any accident that may occur while they are travelling as paying passengers aboard a common carrier vehicle.

They are also covered:

- a) While boarding or disembarking from a common carrier vehicle.
- b) While they have tickets that were purchased with the cardholder’s VISA Desjardins credit card and use another form of ground transportation employed by a transportation company that is licensed to take passengers to or from the airport, station or port (dock), immediately before or after using the common carrier vehicle for which they purchased the tickets.
- c) While they have tickets that were purchased with the cardholder’s VISA Desjardins credit card and are at the airport, station or port immediately before or after using the common carrier vehicle for which they purchased the tickets.

If an insured sustains an injury that results in one of the losses below as a result of an accident, **he is entitled to an amount equal to a percentage of the maximum benefit payable of \$100,000 for the cardholder and of \$10,000 for the spouse and dependent children, if applicable.**

Accidental loss:	Percentage of maximum benefit:
of life	100%
of use of two limbs or organs (foot, hand, eye)	75%
of use of one limb or organ	50%
of use of one thumb and index finger of the same hand	25%
of use of one finger or one toe	10%

Restrictions

If the insured dies within 52 weeks of the accident as the result of the accident, only the accidental death benefit will be paid. In the event of multiple losses, only the largest loss is paid. Benefits will not be paid while the insured is in a coma. The insured will be presumed dead, if his body is not found within 52 weeks of the accident or if, based on the circumstances surrounding the insured’s disappearance, it may be assumed beyond any doubt that the insured is dead.

No person is eligible for coverage under more than one policy issued by the Insurer providing insurance coverage similar to that provided under this policy. In the event that an insured is covered under more than one such policy, such person shall be deemed to be insured only under the policy that affords that person the greatest amount of insurance coverage.

3. Exclusions and limitations

The Insurer will not pay any benefits in the following cases:

- a) if the purpose of the trip is to receive medical or paramedical treatment or hospital services, even if the trip is taken on the recommendation of a physician;
- b) for death or any loss of use resulting directly or indirectly from an abusive consumption of drugs, narcotics or alcohol. Alcohol abuse is defined as an alcohol level of more than 80 mg per 100 ml of blood;
- c) for death or any loss of use resulting directly or indirectly from self-inflicted injury or loss of use, suicide or attempted suicide;
- d) for any accident resulting from an insurrection, war or act of war, whether declared or not, participation in a criminal offence or a riot, if it occurs in a country to which Canadians were advised not to travel by the Canadian government before the departure date;
- e) when death or loss of use occurs more than 52 weeks after the accident, unless the insured is in a coma at the end of that period; the Insurer will determine which benefits the insured is entitled to, if applicable, when the insured regains consciousness;
- f) when the insured is a passenger on a plane that is not considered a common carrier vehicle or that does not offer on-line connections between two airports recognized by the competent authorities, or when boarding or disembarking from the latter;
- g) if an accident occurs while the insured was riding aboard a commercial vehicle as the driver, pilot, crew member or non-paying passenger;
- h) if the death or loss of use is the direct result of an illness or an infectious disease.

4. Termination of cardholder's coverage

Coverage for a cardholder terminates on the date of termination of the contract between the Fédération des caisses Desjardins du Québec and the Insurer.

A person who meets the eligibility requirements ceases to be insured:

- a) When he is no longer aboard the common carrier vehicle.
- b) Immediately after he ceases to be in a situation defined as an insured risk in the Benefits section.
- c) When he disembarks from a means of ground transportation employed by a licensed passenger transportation company that he used to get from an airport, station or port (dock), immediately after using the common carrier vehicle for which he purchased the tickets.

Even if this contract terminates, an insured who has met the eligibility requirements will continue to be insured until the coverage he purchased expires.

5. Overall responsibility of Insurer

If, as a result of the same accident, the total amount of claims submitted for all insured cardholders combined exceeds C\$10 million, the total amount payable by the Insurer will be limited to C\$10 million. Benefits payable to each insured will be reduced proportionately.

6. Currency

All payments provided for under this policy are made in Canadian funds.

7. 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.

8. Examination right

The Insurer reserves the right to have the insured examined by a physician of its choice when a claim is submitted.

9. Claims

All claims must be submitted to the Insurer as soon as reasonably possible. Proof and information regarding the accident and loss that must also be provided must be as complete as possible.

Failure by the insured to forward the claim or to provide proof and information within 12 months of the date of the accident may result in the claim being declined under this coverage.

To make a claim, call the following number:

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

We will send you the documents required to submit a claim. Claims should be sent to the following address: Claims, Common Carrier Accident Insurance, 200, rue des Commandeurs, Lévis, Québec, G6V 6R2.

10. 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.

11. 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.

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.