BMO CashBack World Elite®* Business Mastercard®*

Insurance Product Summaries

Travel Insurance, Car Rental - Collision/Loss Damage, Purchase Security and Extended Warranty Insurance



Table of Contents

Product summary for travel insurance 1

Name and contact information for the insurer and distributor 1

Name and type of insurance. 1

Introduction. 2

Coverage summary 3

Travel Insurance 4

Other important information 8

How to file a complaint. 10

Product summary for credit card and debit card insurance 12

Name and contact information for the insurer and distributor. 12

Name and type of insurance. 12

Introduction. 13

Coverage summary 13

Credit Card and Debit Card Insurance 14

Other important information 16

How to file a complaint. 18

Product summary for travel insurance

Name and contact information for the insurer and distributor

INSURER

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
1-800-263-9120
Registered with the Autorité des marchés financiers under client number 2000383675.
https://www.cumis.com

ADMINISTRATOR OPERATIONS CENTRE

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, ON N3C 4N6
1-877-704-0341 or 1-519-741-0782
www.allianz-assistance.ca

DISTRIBUTOR

Bank of Montreal
129 Saint-Jacques Street West, 2nd floor
Montreal, QC H2Y 1L6
1-877-CALL BMO
(1-877-225-5266)
www.bmo.com

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
1-877-525-0337
lautorite.qc.ca

Name and type of insurance

INSURANCE PRODUCT NAME: Out-of-Province/Country Emergency Medical Insurance; Common Carrier Insurance; Flight Delay Insurance; Baggage Insurance; and Hotel Burglary Insurance.

INSURANCE PRODUCT TYPE: The Autorité des marchés financiers classifies the above insurance products as Travel Insurance.

Introduction

This product summary provides an overview of the insurance benefits included with your BMO Business Mastercard to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

BMO Business Mastercard refers to the BMO CashBack World Elite Business Mastercard.

NOTE: This is not the Certificate of Insurance. Please refer to the Certificate of Insurance for the complete terms and conditions.

The Certificate of Insurance can be found at: https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx

Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in ***bold italic*** throughout this product summary are defined below. For a full list, refer to the Certificate of Insurance.

Coverage period means the time insurance is in effect, as indicated in the various sections of the Certificate of Insurance.

Dependent child(ren) means an unmarried natural, adopted or stepchild of a cardholder dependent on the cardholder for support who is:

- 20 years of age or under; or
- 25 years of age or under and a full-time student attending a recognized college or university; or
- 21 years of age or older and permanently mentally or physically challenged and incapable of self-support and became so while eligible as a dependent child.

Coverage summary

The table below summarizes the types of insurance coverages that come with your BMO Business Mastercard and the coverage limits.

Each coverage is valid for a different ***coverage period***. Details are found in the Certificate of Insurance.

Type of coverage	Limits (in CAD$)
Out-of-Province/Country Emergency Medical Insurance	• Up to $5,000,000 per covered person per trip • Coverage for up to 8 consecutive days per trip for covered persons age 64 or younger
Common Carrier Insurance	• Up to $500,000 per covered person
Flight Delay Insurance	• Up to $500 per account per trip when your scheduled flight is delayed by more than 4 hours
Baggage Insurance	• *Lost, Stolen or Damaged Baggage:* up to $500 per covered person, per trip (maximum $1,000 per trip for all covered persons combined) • *Baggage Delay:* up to $500 per covered person per trip (maximum of $2,000 per covered person, per calendar year), when your baggage is delayed by the common carrier for more than 6 hours
Hotel Burglary Insurance	• Up to $1,000 per occurrence for all covered persons combined

ⓘ IMPORTANT

In order to be eligible for the insurance coverages outlined above, you as the cardholder, your spouse and ***dependent child(ren)*** and each of the other covered persons outlined in the following sections, must be a Canadian resident and your BMO Business Mastercard account must be in good status where privileges have not expired, been revoked, suspended or terminated.

Emergency medical coverage

Who can be covered by this insurance?

You as the cardholder, your spouse and ***dependent children***, and any employee who is employed in Canada by the same employer as you, who is travelling with you provided that all individuals are:

- covered by a government health insurance plan during the entire trip; and
- age 64 or younger on the date they go on their trip.

> **⚠ IMPORTANT NOTE**
>
> You do not need to charge your trip expenses to your credit card to be eligible for Emergency Medical Coverage.

What is covered and not covered?

Benefits
If you experience an unexpected medical emergency or injury while travelling, Out-of-Province/Country Emergency Medical Insurance provides coverage of up to $5,000,000 for the following expenses: • Emergency hospital, ambulance and medical • Private duty nursing • Emergency air transportation or evacuation • Professional services of a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist • Emergency dental • Transportation to bedside • Return of deceased • Hotel and meals • Return of vehicle
Exclusions
You will not be covered for expenses that are caused by or related to the following: • Pre-existing medical condition(s) that is not stable during your stability period (refer to details following this chart). • Non-emergency treatment or surgery. • After medical treatment, you were advised to return to Canada, and you did not return. • Travel for medical reasons. • Travelling against the advice of a doctor. • Mental, nervous or emotional disorders that don't require immediate hospitalization and/or acts of self-harm. • Alcohol or drug abuse, or misuse of medication.

Exclusions

- Pregnancy, delivery or related complications occurring within 9 weeks of expected delivery date.
- Criminal offenses or illegal acts.
- Professional sports or high-risk activities.
- A travel advisory issued by the Canadian government for the destination that you are travelling to before you leave on your trip.

Pre-existing Medical Condition(s) refers to a sickness, injury, or medical condition whether or not diagnosed by a physician, for which you showed signs or symptoms; or for which you required or received a medical consultation or treatment; and which existed before your ***coverage period*** began.

Stable refers to any medical condition or related condition for which you have not:

- had any new treatment, or a change in treatment, including frequency or type; and
- had any new symptoms or diagnosis or test results showing the condition is getting worse; and
- been hospitalized; and
- been referred to a specialist or are awaiting surgery or the results of a medical investigation;

during the stability period outlined below.

Stability Period refers to the 6 months before your ***coverage period*** begins.

Refer to the Out-of-Province/Country Emergency Medical Insurance section of the Certificate of Insurance for a complete list of what is and what is not covered.

⚠ IF YOU EXPERIENCE A MEDICAL EMERGENCY

Contact the Allianz Global Assistance Operations Centre within 24 hours or as soon as possible.

If you do not contact the Operations Centre the expenses you incur may be reduced or not paid.

Some treatment, services or medical appliances require pre-approval from the Operations Centre.

Automatic Extension of Coverage

If on your scheduled return date you are hospitalized due to a medical emergency, your coverage will be automatically extended for as long as you are in hospital and up to three additional days following your release from the hospital.

Your coverage will also be automatically extended for up to an additional three days if your return home is delayed due to a common carrier delay, an automobile accident, or a medical emergency of another insured person travelling with you.

Common carrier coverage

Who can be covered by this insurance?

You as the cardholder, your spouse and ***dependent children*** and any employee who is employed in Canada by the same employer as you and who is travelling with you when the full cost of the common carrier ticket(s) is charged to the BMO Business Mastercard account.

What is covered and not covered?

Benefits
Common Carrier Insurance provides coverage of up to $500,000 per covered person in the event of an accidental injury or death while you are a passenger on, or while you are entering or exiting a licensed common carrier (includes passenger plane, bus, taxi, car service, train, cruise ship, etc.).
Exclusions
You will not be covered for expenses that are caused by or related to the following: • Sickness or illness. • Intentional acts of self-harm. • Criminal or illegal acts. • Alcohol or drug use, or misuse of medication. • Operation of an aircraft or being a crew member of an aircraft.

Refer to the Common Carrier Insurance section in the Certificate of Insurance for a complete list of what is and what is not covered.

⚠ CAUTION

If multiple insured persons suffer a loss from the same accident, the total amount payable per account will be limited to $1,500,000.

Flight delay coverage

Who can be covered by this insurance?

You as the cardholder, your spouse, and ***dependent children*** and any employee, who is employed in Canada by the same employer as you, who is travelling with you when the full cost of the airline ticket(s) is charged to the BMO Business Mastercard account.

What is covered and not covered?

Benefits
Flight Delay Insurance provides coverage if there is a delay in the arrival or departure of your regularly scheduled flight of more than 4 hours. You are eligible for up to $500 per account per trip, for additional accommodation and travelling expenses as a result of the delay.

Exclusions
You will not be covered for expenses that are caused by or related to the following: • Operation of an aircraft or being a crew member on an aircraft. • Criminal offences or illegal acts. • Bankruptcy or insolvency of a travel supplier.

Refer to the Flight Delay Insurance section of the Certificate of Insurance for a complete list of what is and what is not covered.

Baggage coverage

Who can be covered by this insurance?

You as the cardholder, your spouse, and ***dependent children*** and any employee, who is employed in Canada by the same employer as you, who is travelling with you when the full cost of the common carrier ticket(s) is charged to the BMO Business Mastercard account.

What is covered and not covered?

Benefits
Baggage Insurance provides: • Up to $500 per covered person, per trip (maximum $1,000 per trip for all covered persons combined) for loss, theft or damage to your baggage, business property and/or your personal items while travelling on a common carrier. • Up to $500 per covered person per trip (maximum of $2,000 per covered person, per calendar year) to purchase essential items (i.e., necessary toiletries and clothing) if your checked baggage is delayed by the common carrier for more than 6 hours.
Exclusions
You will not be covered for expenses that are caused by or related to the following: • Normal wear and tear, gradual deterioration including from insects or vermin. • Specific items including cell phones, computers, motorized vehicles, animals, contact lenses, non-prescription sunglasses, artificial teeth, tickets, and money. • Loss or damage to jewelry, furs and camera equipment while in the custody of a common carrier. • Criminal offenses or illegal acts. • Items you insure with another company.

Refer to the Baggage Insurance section of the Certificate of Insurance for a complete list of what is and what is not covered.

Hotel burglary coverage

Who can be covered by this insurance?

You as the cardholder, your spouse, ***dependent children*** and any employee who is employed in Canada by the same employer as you, who is travelling with you when the full cost of the travel accommodation (i.e., hotel, motel, vacation rental property operated by a business) is charged to your BMO Business Mastercard account.

What is covered and not covered?

Benefits
Hotel Burglary Insurance provides up to $1,000 per burglary occurrence, for all insured persons combined, to replace or repair personal property or business property that is stolen or damaged as a result of a burglary while you are registered as a guest at your travel accommodation.
Exclusions
You will not be covered for expenses that are caused by or related to the following: • Specific items such as money or perishable goods. • Criminal offenses or illegal acts. • Situations where the personal property or business property goes missing, cannot be located, and there is no evidence that a theft occurred. • Failure to take reasonable steps to protect your personal property or business property from theft.

Refer to the Hotel Burglary Insurance section of the Certificate of Insurance for a complete list of what is and what is not covered.

Other important information

Cost of Insurance

What is the cost of the insurance plans featured on my credit card?

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

Cancellation/Termination of Insurance

Can I cancel the insurance plans on my credit card?

The insurance plans that come with your credit card cannot be cancelled without cancelling your card. You can cancel your card at any time by calling the number on the back of your card.

When do the insurance plans end?

Your insurance plans will end on the date that either:

1. your BMO Business Mastercard account is cancelled, closed, or your privileges have expired, been revoked, suspended or terminated; or
2. the insurance plans are cancelled by Allianz or by BMO;

whichever date occurs first.

Making a Claim

How do I submit a claim?

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

Operations Centre
c/o Allianz Global Assistance, Claims Department
P. O. Box 277
Waterloo, Ontario, Canada N2J 4A4
Toll-free Canada/U.S.A: 1-877-704-0341
Collect worldwide: 1-519-741-0782
Online at: allianz-assistance.ca/en_CA/customers/file-a-claim.html

How long do I have to submit a claim?

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

How are insurance benefits paid?

If you die as a result of an accident under the Common Carrier Insurance, the death benefit will be paid to your estate, unless you had previously completed and submitted a beneficiary designation form to Allianz Global Assistance indicating to whom the benefit is to be paid. All other insurance benefits will be paid to you or any other person insured under the policy who suffers a loss.

Note: All amounts in this product summary and the Certificate of Insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

Refer to the Certificate of Insurance for full claim details.

Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

Trip Assistance

The following assistance services are available to you through the Allianz Global Assistance Operations Centre 24 hours a day/7 days a week:

- Medical emergency assistance such as case monitoring and arranging emergency transportation.
- Emergency cash transfer
- Lost document or luggage assistance
- Pre-trip information
- Legal assistance services

Questions

Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day/7 days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to customerservice@allianz-assistance.ca

How to file a complaint

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. **Contact Allianz Global Assistance**

   Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

   Allianz Global Assistance
   Appeals Department
   P.O. Box 277
   Waterloo, ON N2J 4A4
   Email: appeals@allianz-assistance.ca
   Website: https://www.allianz-assistance.ca/en_CA/file-a-claim/complaint-resolution-process.html

2. **Contact the Office of Fair Client Practices**

   If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Office of Fair Client Practices.

   Office of Fair Client Practices
   The Co-operators Group Limited

   101 Cooper Drive
   Guelph, ON N1C 0A4
   Phone: 1-877-720-6733
   Email: fairpractices@cooperators.ca
   Website: https://www-cumis.cooperators.ca/en/cumis/compliment-concerns/

3. **External Recourse**

   If after submitting an appeal and contacting the insurer's Office of Fair Client Practices you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

   General Insurance OmbudService (GIO)
   Phone: 1-877-225-0446
   Website: www.giocanada.org

   QUEBEC RESIDENTS

   You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

   Autorité des marchés financiers (AMF)
   Phone: 1-877-525-0337
   Email: renseignement-consommateur@lautorite.qc.ca

4. **The Financial Consumer Agency of Canada (FCAC)**

   The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

   Website: canada.ca/en/financial-consumer-agency.html

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Product summary for credit card and debit card insurance

Name and contact information for the insurer and distributor

INSURER

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
1-800-263-9120
Registered with the Autorité des marchés financiers under client number 2000383675.
https://www.cumis.com

ADMINISTRATOR OPERATIONS CENTRE

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, ON N3C 4N6
1-877-704-0341 or 1-519-741-0782
www.allianz-assistance.ca

DISTRIBUTOR

Bank of Montreal
129 Saint-Jacques Street West, 2nd floor
Montreal, QC H2Y 1L6
1-877-CALL BMO
(1-877-225-5266)
www.bmo.com

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
1-877-525-0337
lautorite.qc.ca

Name and type of insurance

INSURANCE PRODUCT NAME: Car Rental - Collision/ Loss Damage Insurance; Purchase Security and Extended Warranty Insurance.

INSURANCE PRODUCT TYPE: The Autorité des marchés financiers classifies the above insurance product as Credit Card and Debit Card Insurance.

Introduction

This product summary provides an overview of the insurance benefits included with your BMO Business Mastercard to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

BMO Business Mastercard refers to the BMO CashBack World Elite Business Mastercard.

NOTE: This is not the Certificate of Insurance. Please refer to the Certificate of Insurance for the complete terms and conditions.

The Certificate of Insurance can be found at: https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx

Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in ***bold italic*** throughout this product summary are defined below. For a full list, refer to the Certificate of Insurance.

Cardholder means the business owner who applied for the credit card and in whose name BMO opened the account, or any employee ordinarily residing in Canada who is employed by the business owner and has been issued a credit card by BMO on the business owner's account with his or her name on such card.

Rental Car means a land motor vehicle with four wheels, that is designed for use mainly on public roads and which you have rented from a commercial rental agency for your use for the period of time shown on the rental car agreement. Certain motor vehicles are not covered. With regards to the Collision Damage Waiver Benefits, a rental car may also include a commercial car sharing program of which you are a member.

Coverage summary

The table below summarizes the types of insurance coverages that come with your BMO Business Mastercard and the coverage limits.

Each coverage is valid for a different coverage period. Details are found in the Certificate of Insurance.

Type of coverage	Limits (in CAD$)
Car Rental - Collision/Loss Damage Insurance	• Maximum Rental Period: 48 consecutive days • Manufacturer's Suggested Retail Price of a ***rental car***: up to $65,000

Type of coverage	Limits (in CAD$)
Purchase Security and Extended Warranty Insurance	*Purchase Security:* 90 days from date of purchase *Extended Warranty:* extends the original manufacturer's warranty up to 1 year

ⓘ IMPORTANT

In order to be eligible for the insurance coverages outlined above, you as the ***cardholder***, and any other covered person outlined in the following sections, must be a Canadian resident and your BMO Business Mastercard account must be in good status where privileges have not expired, been revoked, suspended or terminated.

Credit Card and Debit Card Insurance

Car Rental - Collision/Loss Damage Coverage

Who can be covered by this insurance?

You as the ***cardholder***, and any driver who you give permission to operate the ***rental car*** when entering into a non-renewable rental car agreement for a four-wheel passenger vehicle, where the total rental period does not exceed 48 consecutive days, and:

- the ***rental car*** is rented by the ***cardholder***;
- the ***rental car*** is rented from a commercial car rental agency;
- the full cost of the ***rental car*** is charged to your credit card account;
- only one vehicle is rented during a rental period;
- you decline collision damage waiver benefits offered by the rental agency; and
- the ***rental car*** is operated by the person covered under the policy who is listed on the ***rental car*** agreement.

What is covered and not covered?

Benefits
When the rental period does not exceed 48 consecutive days, Car Rental - Collision/Loss Damage Insurance provides coverage for a ***rental car*** with a Manufacturer's Suggested Retail Price of up to $65,000 for: • Damages • Theft, including parts and accessories • Loss-of-use charges when the ***rental car*** is being repaired • Towing

Exclusions
You will not be covered for expenses that are caused by or related to the following: • Specific excluded vehicles such as trucks, trailers, off-road vehicles, motorcycles, mopeds, recreational vehicles and antiques. • Normal wear and tear and gradual deterioration. • Violation of the rental car agreement. • Off-road operation or speed contests. • Alcohol or drug use, or misuse of medication. • Criminal offenses or illegal acts.

Refer to the Car Rental - Collision/Loss Damage Insurance section of the Certificate of Insurance for a complete list of what is and what is not covered.

⚠ WARNING

This coverage does not provide any form of third-party automobile, property damage or personal injury liability insurance. It is your responsibility to have adequate third-party insurance.

Purchase security and extended warranty coverage

Who can be covered by this insurance?

The ***cardholder*** when the full purchase price of an item is charged to the BMO Business Mastercard account.

What is covered and not covered?

Benefits
Purchase Security • Provides coverage against theft of or damage to covered items for 90 days from the purchase date. • Allianz will decide whether you will receive payment equal to the purchase price, or if your damaged or stolen item will be repaired or replaced instead. **Extended Warranty** • Extends the original manufacturer's warranty to a maximum extension of 1 year. • This coverage follows the terms and conditions of the original manufacturer's warranty. • You will receive payment for the lesser cost of repair or replacement. **Lifetime Maximum** There is a lifetime maximum benefit for Purchase Security and Extended Warranty Insurance combined of $60,000 per account.

Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Specific items including money, animals, plants, consumables, furs and jewelry (Purchase Security).
- The original manufacturer stops business for any reason (Extended Warranty).
- Items with a lifetime warranty (Extended Warranty).
- Theft from a vehicle or residence when there are no signs of a forced entrance.
- Misuse and wear and tear.
- Used and refurbished items.
- Motorized vehicles and their parts and accessories.
- Sports equipment.
- Natural disasters.

Refer to the Purchase Security and Extended Warranty Insurance section in the Certificate of Insurance for a complete list of what is and what is not covered.

IMPORTANT

- If the original manufacturer's warranty did not offer the option to replace instead of repair the item the Extended Warranty coverage will not offer replacement.
- The original warranty must be valid in Canada.
- When the original manufacturer's warranty exceeds 5 years, it must be registered with the Operations Centre.

Other important information

Cost of Insurance

What is the cost of the insurance plans featured on my credit card?

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

Cancellation/Termination of Insurance

Can I cancel the insurance plans on my credit card?

The insurance plans that come with your credit card cannot be cancelled without cancelling your card. You can cancel your card at any time by calling the number on the back of your card.

When do the insurance plans end?

Your insurance plans will end on the date that either:

1. your BMO Business Mastercard account is cancelled, closed, or your privileges have expired, been revoked, suspended or terminated; or

2. the insurance plans are cancelled by Allianz or by BMO;

whichever date occurs first.

Making a Claim

How do I submit a claim?

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

Operations Centre

c/o Allianz Global Assistance, Claims Department
P. O. Box 277
Waterloo, Ontario, Canada N2J 4A4
Toll-free Canada/U.S.A: 1-877-704-0341
Collect worldwide: 1-519-741-0782
Online at: allianz-assistance.ca/en_CA/customers/file-a-claim.html

How long do I have to submit a claim?

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

How are insurance benefits paid?

Insurance benefits will be paid to you or any other person insured under the policy who suffers a loss.

Note: All amounts in this product summary and the Certificate of Insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

Refer to the Certificate of Insurance for full claim details.

Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

Questions

Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day/7 days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to customerservice@allianz-assistance.ca

How to file a complaint

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. **Contact Allianz Global Assistance**

   Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

   Allianz Global Assistance
   Appeals Department
   P.O. Box 277
   Waterloo, ON N2J 4A4
   Email: appeals@allianz-assistance.ca
   Website: https://www.allianz-assistance.ca/en_CA/file-a-claim/complaint-resolution-process.html

2. **Contact the Office of Fair Client Practices**

   If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Office of Fair Client Practices.

   Office of Fair Client Practices
   The Co-operators Group Limited
   101 Cooper Drive
   Guelph, ON N1C 0A4
   Phone: 1-877-720-6733
   Email: fairpractices@cooperators.ca
   Website: https://www-cumis.cooperators.ca/en/cumis/compliment-concerns/

3. **External Recourse**

   If after submitting an appeal and contacting the insurer's Office of Fair Client Practices you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

   General Insurance OmbudService (GIO)
   Phone: 1-877-225-0446
   Website: www.giocanada.org

   QUEBEC RESIDENTS

   You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

   Autorité des marchés financiers (AMF)
   Phone: 1-877-525-0337
   Email: renseignement-consommateur@lautorite.qc.ca

4. **The Financial Consumer Agency of Canada (FCAC)**

   The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

   Website: https://www.canada.ca/en/financial-consumer-agency.html

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