

Insurance Product Summaries

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

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Product Summary for Travel Insurance

Name and contact information for the insurer and distributor

INSURER	ADMINISTRATOR OPERATIONS CENTRE	DISTRIBUTOR
<p>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</p>	<p>Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-833-324-5947 or 519-514-1916 www.allianz-assistance.ca</p>	<p>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</p>

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, 4^e étage
Québec, QC G1V 5C1
1-877-525-0337
autorite.qc.ca

Name and type of insurance

INSURANCE PRODUCT NAME: Out-of-Province/Country Emergency Medical Insurance and Common Carrier 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 eclipse Visa Infinite Card 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.

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.cooperators.ca/en/cumis/quebec-summaries>

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

- For Out-of-Province/Country Emergency Medical: the first 15 consecutive days of your trip including the departure date.
- For all other benefits: the time insurance is in effect, as indicated in the Coverage Period section of the certificate of insurance.

Dependent child(ren) means an unmarried natural, adopted, or step child of a primary cardholder dependent on the primary cardholder or the primary cardholder's spouse for support who is:

- a) 20 years of age or under; or

- b) 25 years of age or under and a full-time student attending a recognized college or university; or
- c) 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.

Pre-existing medical condition(s) means a sickness, injury or medical condition, whether or not diagnosed by a physician:

- a) for which you exhibited signs or symptoms; or
- b) for which you required or received medical consultation; and
- c) which existed before your ***coverage period*** began.

Stable means any medical condition or related condition, including any heart condition or any lung/respiratory condition for which:

- a) there has been no new treatment; and
- b) there has been no change in treatment or change in treatment frequency or type; and
- c) there have been no signs or symptoms or new diagnosis; and
- d) there have been no test results showing deterioration; and
- e) there has been no hospitalization; and
- f) there has been no referral to a specialist (made or recommended) and you are not awaiting surgery or the results of investigations performed by any medical professional.

For Out-of-Province/Country Emergency Medical Insurance, your stability period is the 90 days before your coverage period begins.

Coverage summary

The table below summarizes the types of insurance coverages that come with your BMO eclipse Visa Infinite Card 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	<ul style="list-style-type: none">• Up to \$5,000,000 per covered person per trip.• Age 64 or younger: covered for up to 15 consecutive days per trip
Common Carrier Insurance	<ul style="list-style-type: none">• Up to \$500,000 per covered person

Travel insurance

Emergency medical coverage

Who can be covered by this insurance?

You as the primary cardholder, your spouse and *dependent children* provided that:

- all individuals are Canadian residents; and
- all individuals are age 64 or younger on the date you go on your trip; and
- all individuals are covered by a government health insurance plan during the entire trip; and
- your account is in good status where privileges have not expired, been revoked, suspended or terminated.

❗ 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	Exclusions
<p>If you experience an unexpected medical emergency or injury while travelling, Out-of- Province/Country Emergency Medical Insurance provides coverage of up to \$5 million for the following expenses:</p> <ul style="list-style-type: none">• Emergency hospital, ambulance and medical• Private duty nursing• Emergency air transportation or evacuation• Professional services of a physiotherapist, chiropractor, osteopath, chiropractist or podiatrist• Emergency dental• Transportation to bedside• Return of deceased• Hotel and meals• Return of vehicle	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none">• Pre-existing medical condition(s) that is not stable during your stability period.• 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.• Pregnancy, delivery or related complications occurring within 9 weeks of expected delivery date.• Criminal offenses or illegal acts.• Professional sports or high-risk activities.• Travel advisory issued by the Canadian government for the destination that you are travelling to before you leave on your trip.

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 primary cardholder, your spouse and *dependent children* provided that:

- all individuals are Canadian residents; and
- the full cost of your common carrier ticket(s) is charged to your credit card account; and
- your account is in good status where privileges have not expired, been revoked, suspended or terminated.

What is covered and not covered?

Benefits	Exclusions
Common Carrier Insurance provides coverage 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.).	You will not be covered for expenses that are caused by or related to the following: <ul style="list-style-type: none">• 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.

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 eclipse Visa Infinite Card 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: 1-833-324-5947

Collect worldwide: 519-514-1916

Online at https://www.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.

Travel Assistance

The Operations Centre has the following services available to you 24 hours a day/7 days a week:

- Pre-trip assistance such as passport and visa information.
- Medical emergency assistance such as case monitoring and arranging emergency transportation.
- Non-medical emergency assistance such as emergency cash transfer and emergency message 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: 1-833-324-5947
- From elsewhere call collect: 519-514-1916
- 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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Product Summary for Credit Card and Debit Card Insurance

Name and contact information for the insurer and distributor

INSURER	ADMINISTRATOR OPERATIONS CENTRE	DISTRIBUTOR
<p>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</p>	<p>Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-833-324-5947 or 519-514-1916 www.allianz-assistance.ca</p>	<p>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</p>

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, 4^e étage
Québec, QC G1V 5C1
1-877-525-0337
lautorite.qc.ca

Name and type of insurance

INSURANCE PRODUCT NAME: Car Rental – Collision, Loss and Damage Insurance; Purchase Security and Extended Warranty Insurance; and Mobile Device Insurance.

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

Introduction

This product summary provides an overview of the insurance benefits included with your BMO eclipse Visa Infinite Card 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.

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.cooperators.ca/en/cumis/quebec-summaries>

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.

Deductible means the dollar amount for which you are responsible before any amount is payable to you. For a replacement claim, the deductible is equal to 10% of the **depreciated value**, at the date of loss, of the mobile device subject to a \$25 minimum. For a repair claim, the deductible is equal to 10% of the repair cost subject to a \$25 minimum.

Dependent child(ren) means an unmarried natural, adopted, or step child of a primary cardholder dependent on the primary cardholder or the primary cardholder's spouse for support who is:

- a) 20 years of age or under; or
- b) 25 years of age or under and a full-time student attending a recognized college or university; or
- c) 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.

Depreciated value means the purchase price of the mobile device less the depreciation cost of 2% for each completed month from the date of purchase.

Rental car means a land motor vehicle with four (4) wheels, that is designed for use mainly on public roads and which you have rented from a rental agency for your personal use for the period of time shown on the rental car agreement. With regards to the Collision/Loss Damage benefit, a rental car may also include a 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 eclipse Visa Infinite Card 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	<ul style="list-style-type: none">Maximum Rental Period: 48 consecutive daysManufacturer's Suggested Retail Price of a rental car: up to \$65,000
Purchase Security & Extended Warranty Insurance	<ul style="list-style-type: none">Purchase Security: up to 90 days from date of purchaseExtended Warranty: extends the original manufacturer's warranty up to 1 year
Mobile Device Insurance	<ul style="list-style-type: none">Up to \$1,000 per occurrence

Credit card and debit card insurance

Car Rental - Collision/Loss Damage Coverage

Who can be covered by this insurance?

You as the primary cardholder, your spouse and **dependent children** or any driver who is given permission to operate the **rental car** by the primary cardholder 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:

- all individuals are Canadian residents;
- 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 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;
- the **rental car** is operated by the person covered under the policy who is listed on the rental agreement; and
- your account is in good status where privileges have not expired, been revoked, suspended or terminated.

What is covered and not covered?

Benefits	Exclusions
<p>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:</p> <ul style="list-style-type: none">• Damages• Theft, including parts and accessories• Loss-of-use charges when the rental car is being repaired• Towing	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none">• 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.

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.

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.

Purchase Security and Extended Warranty Coverage

Who can be covered by this insurance?

You as the primary cardholder, your spouse and *dependent children* provided that:

- all individuals are Canadian residents;
- the full purchase price of the item or gift you are purchasing is charged to your credit card account; and
- your account is in good status where privileges have not expired, been revoked, suspended or terminated.

What is covered and not covered?

Benefits	Exclusions
<p>Purchase Security</p> <ul style="list-style-type: none">• 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. <p>Extended Warranty</p> <ul style="list-style-type: none">• 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. <p>Lifetime Maximum</p> <ul style="list-style-type: none">• There is a lifetime maximum benefit for Purchase Security and Extended Warranty Insurance combined of \$60,000 per account.	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none">• 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.• Items intended for commercial use.

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.

Mobile device coverage

Who can be covered by this insurance?

You as the primary cardholder, your spouse and *dependent children* provided that all individuals are Canadian residents and you meet the following requirements.

If you are paying the purchase price of the mobile device in full:

- the full purchase price must be charged to your credit card account; and
- you must activate your cellular data with a Canadian wireless service provider; and
- your account must be in good status where privileges have not expired, been revoked, suspended or terminated.

If you are financing all or a portion of the purchase price of the mobile device:

- you must finance the purchase price through a fixed term contract with a Canadian wireless service provider; and
- you must charge all your monthly wireless bill payments to your credit card account; and
- your account must be in good status where privileges have not expired, been revoked, suspended or terminated.

What is covered and not covered?

Benefits	Exclusions
Mobile Device Insurance provides up to \$1,000 of coverage if your mobile device is lost, stolen or accidentally damaged, anywhere in the world.	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none">• Mobile devices that are purchased for business or for resale; previously owned or refurbished; modified from their original state; or stolen from baggage.• Circumstances where the mobile device goes missing which cannot be explained and there is no evidence that a theft occurred.• Accessories, batteries or laptop computers.• Misuse or wear and tear.• Criminal offenses or illegal acts.• Natural disasters.• Power surges.• Software or network issues; cyber risk.• Cosmetic damage.

Refer to the Mobile Device Insurance section in the certificate of insurance for a complete list of what is and what is not covered.

NOTICE

You must obtain approval from Allianz Global Assistance before you repair or replace your mobile device. The cost to repair or replace your mobile device must be charged to your credit card account.

The maximum you will be reimbursed is:

- the cost to replace your mobile device (cannot be more than the *depreciated value* at date of loss) less the *deductible*; or
- the cost to repair your mobile device less the *deductible*; or
- \$1,000

whichever is lower.

CAUTION

You may make one insurance claim for benefits in any 12 consecutive month period subject to a maximum of two insurance claims in any 48 consecutive month period, per credit card account.

If you have more than one BMO credit card with Mobile Device Insurance, the limit on the number of claims you can make applies to all such card accounts combined.

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 eclipse Visa Infinite Card 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: 1-833-324-5947

Collect worldwide: 519-514-1916

Online at https://www.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?

Any benefits payable under the insurance plans described in this product summary 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: 1-833-324-5947
- From elsewhere call collect: 519-514-1916
- 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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