

SUMMARY OF INSURANCE PRODUCT

Laurentian Bank Visa* card

Group insurance contract 9001-1

Hospital, medical and paramedical care and services insurance, trip cancellation insurance, baggage delay insurance and public transportation vehicle accident insurance

Insurers



Industrial Alliance Insurance and Financial Services Inc.
1080 Grande Allée Street West, Québec, Quebec G1S 1C7
Phone: 1-418-684-5000, Fax: 1-418-684-5185

Client number of the insurer with the Autorité des marchés financiers: 2000447410

CANASSURANCE

INSURANCE COMPANY

Canassurance Insurance Company
1981 McGill College Avenue, Suite 105
Montréal, Quebec H3A 0H6
Phone: 1-877-287-8334, Fax: 1-866-286-8358

Client number of the insurer with the Autorité des marchés financiers: 2001003423

For Quebec residents only:

Website of the Autorité des marchés financiers: lautorite.qc.ca

Credit card issuer and insurance distributor



LAURENTIAN
BANK

Laurentian Bank of Canada
1360 René-Lévesque Boulevard West, Suite 600
Montréal, Quebec H3G 0E5
Phone: 1-800-252-1846

What is the purpose of this document?

It is provided to help you decide if this insurance meets your needs and if you would like to procure it.
It does not constitute an insurance contract.

Coverage offered If you travel out of province

Hospital, medical and paramedical care:

We cover the cost of your medical care or repatriation, if you have an accident or become sick during your trip.

Baggage delay:

We reimburse the cost of certain essential items if your baggage is delayed by more than 12 hours.

Public transportation vehicle accident:

We pay a benefit amount in case of the loss of life or an injury which occurred while using a public transportation vehicle during your trip.

Trip cancellation:

We reimburse certain costs if you need to cancel or interrupt your trip, if your departure, your return or correspondence is delayed.

Other conditions and exclusions may apply

<ul style="list-style-type: none"> They are <u>summarized in this document</u>. 	<ul style="list-style-type: none"> They are described in full in the certificate of insurance that will be given to you if you enrol in this insurance. 	<ul style="list-style-type: none"> You may consult the <u>certificate of insurance specimen</u> under the Guides and Brochures of Group Insurance section at: https://com.ia1.co/share/bl/Certificate9001-1.pdf.
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Assistance service and pre-approval of certain fees

<ul style="list-style-type: none"> To reach the Assistance Service before, during or after your trip. To submit an expense for which pre-approval is required. To submit a claim. 	ASSISTANCE SERVICE	
	Location	Number
	Canada and the USA	1-877-287-8334 , toll-free
	Elsewhere in the world	1-514-286-8301 , collect call to Canada (Montréal)

Summary of the main conditions

Coverage offered

Protection	Hospital, medical and paramedical care and services	Trip Cancellation	Baggage Delay	Accident in a public transportation vehicle
Laurentian Bank Visa credit card				
Infinite	✓	✓	✓	✓
Explore	✓	✓	✓	✓
Business Performance	✓	✓	✓	✓
Business				✓

Hospital, Medical and Paramedical Care and Services Benefit

- Maximum amount: \$5,000,000 per person (in Canadian currency).
- Maximum duration of the trip:
 - 31 days: for a person aged 65 and under;
 - 15 days: for a person between 66 and 75 years of age.
- You must call the Assistance Service to obtain a pre-approval of the fees or, if you are unable to do so, notify them as soon as possible.
- The care must be deemed urgent and necessary to stabilize your condition.

Baggage Delay Benefit

- Maximum amount (in Canadian currency):
 - For a delay between 12 and 72 hours: \$200 per person (\$1,000 for all insured persons);
 - For a delay longer than 72 hours: \$500 per person (\$2,500 for all insured persons).
- Costs covered:
 - Essential items such as toiletries, underwear and every day clothing.
 - The items must be purchased within four days of arrival at the destination but before the delivery of your baggage.
- You must have paid your plane ticket with you credit card.

Public Transportation Vehicle Accident Benefit

- Benefit payable in case of loss of life: \$500,000 (in Canadian currency).
- Other covered injuries:
 - Loss of use of a leg or a foot, an arm or a hand, one eye or both eyes, speech, hearing in one or both ears;
 - Benefit payable: from \$83,333 to \$500,000, depending of the nature of the injury (in Canadian currency).
- The accident must occur while you are a paying passenger in a public transportation vehicle.
- You must have paid your ticket with you credit card.

Trip Cancellation Benefit

- Maximum amount (in Canadian currency):
 - Cancellation prior to departure: \$2,000 per trip;
 - In case of bankruptcy of your travel agency: \$2,000 per trip;
 - Delayed departure or missed connection: \$2,000 per trip;
 - Early or delayed return: \$5,000 per trip.
- Expenses covered:
 - The non-refundable portion of the unused travel arrangement costs prepaid with your credit card as well as some additional costs.
 - Economy class airfare ticket, in case of delayed departure, missed connection or early or delayed return.
- Insured risks:
 - In case of an illness, accident, or death of the insured person;
 - Illness, accident or death of your travel companion, of a member of your family, of a key employee of your company or of the host at the destination;
 - A disaster causes significant damage to your principal residence or to your business place;
 - You must act as a jury or a witness;
 - Your employer requires you to relocate in the short term;
 - Your plane is hijacked, or all passengers are put in quarantine;
 - Your travel service supplier defaults or becomes insolvent;
 - The Government or Canada advises against traveling in your country of destination after the purchase of your plane ticket or package trip.
- You must cancel your trip on the day the incident occurs.
- You must have purchased your plane or public transportation ticket, your lodging reservations, your all-inclusive trip or short-term car rental with your credit card.

For all benefits

Who is eligible for this insurance?

- The cardholder, his spouse and his dependent children traveling with him
- If they are full-time residents of Canada and are covered under the applicable provincial health plan of their province of residence.

How much does it cost?

- No additional fee will be charged for these benefits.

To submit a claim

- **You** must contact the **Assistance Service** and provide them with the required documents within **90 days** of the event.
- **We** will then render our decision within **30 business days**.

In case of dispute...

- We are here to help, do not hesitate to contact us for support.
- If your claim is denied, you will have **1 year** to contest it in writing.
- If you wish to review the complaint policy or file a complaint you may do so by visiting:
<https://ia.ca/corporate/complaint/file-complaint>.

If you change your mind

- These protections may be cancelled at any time by contacting the Laurentian Bank of Canada.

What is not covered

Hospital, Medical and Paramedical Care and Services Benefit

- Care and expenses payable by a government or another insurance, or that would not be covered in your province of residence;
- Optional or non-urgent care, or follow-up visits for a stable condition;
- A prescription that is identical to another prescription received prior to departure;
- If you refuse a treatment, a prescription or your repatriation;
- The availability and quality of care may vary depending on where you travel.

Baggage Delay Benefit

- Delay or loss occurring during the return flight to your province of residence;
- Cost of purchase for dentures, hearing aids or contact lenses;
- Cost of purchase for equipment and clothing for the practice of a sport;
- Items for which you may request compensation from the airline;
- If your baggage were not checked in or if the connection time between the two flights was shorter than the minimum period prescribed by the airline carrier's rules.

What could limit or cancel your benefits, for all benefits

Some circumstances

- Your credit card account is no longer in good standing;
- You fail to contact the Assistance Service as soon as possible;
- You are traveling in your province of residence;
- You are traveling in a country that the Government of Canada advised against visiting;
- You are already covered by another insurance;
- Your travel agency or your carrier reimburses or compensates you in total or in part;
- You are participating in a criminal act, a riot, an insurrection or a war;
- Some business trips;
- You are traveling as a driver, pilot, crewmember or non-paying passenger in a commercial vehicle.

Some medical conditions and some behaviours

- **Pre-existing condition** (if during the 90 days prior you were treated by, or have consulted, a physician, took any prescribed drugs or had a change in medical dosage);
- **Participation in hazardous sports**, for example mountaineering, bungee jumping, parachuting, a motor vehicle race **or participation as a professional** in athletic or underwater activities;
- If the purpose of your travel is to receiving medical care;
- Abusive consumption of alcohol, narcotics or medication;
- Suicide or other self-inflicted injury;
- **Pregnancy**, if the trip takes place within 60 days of the date of expected delivery;
- Mental, nervous, psychological or psychiatric disorders.

False statement

- Any false statement or reluctance on your part may result in the cancellation of this insurance or in your claim being denied.

You can't find the answer to your question?

Customer Service: 1-877-287-8334

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Laurentian Bank of Canada

Name of insurer: Industrial Alliance Insurance and Financial Services Inc. & Canassurance Insurance Company

Name of insurance product: Hospital, medical and paramedical care and services insurance, trip cancellation insurance, baggage delay insurance & public transportation vehicle accident insurance



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer: