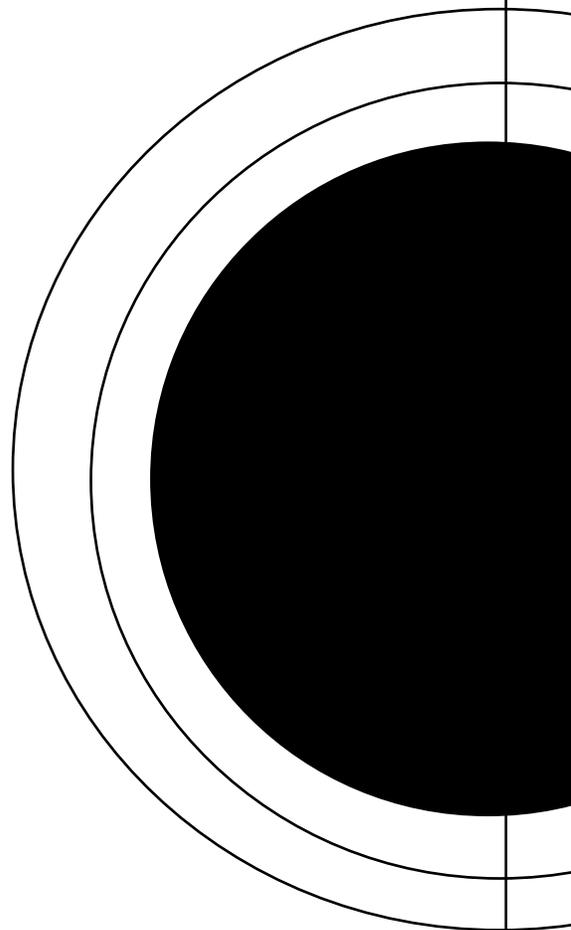


# brim

## INSURANCE CERTIFICATES

World Elite Mastercard®



**Brim Financial Inc.**

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Toronto, On Canada

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[www.brimfinancial.com](http://www.brimfinancial.com)

## **IMPORTANT INFORMATION**

### **IMPORTANT NOTICE - READ THE CERTIFICATES CAREFULLY**

The World Elite Mastercard® includes insurance coverage – what's next? We want *you* to understand (and it is in *your* best interest to know) what *your certificates of insurance* include, what they exclude, and what is limited (payable but with limits). Please take time to read through *your certificates of insurance*. *Italicized terms are defined in your certificates of insurance.*

- a) Travel insurance covers claims arising from sudden and unexpected situations (e.g., accidents and emergencies) and not follow-up or recurrent care.
- b) To qualify for this insurance, *you* must meet all of the eligibility requirements.
- c) This insurance contains limitations and exclusions (e.g., *medical conditions* that are not stable, pregnancy, child born on a *trip*, excessive use of alcohol, high risk activities, etc.).
- d) This insurance may not cover claims related to pre-existing *medical conditions*.
- e) Contact Allianz Global Assistance before seeking treatment or *your* benefits may be limited or denied.
- f) In the event of a claim *your* prior medical history may be reviewed.

**IT IS IMPORTANT AND *YOUR* RESPONSIBILITY TO UNDERSTAND *YOUR* COVERAGE. IF *YOU* HAVE QUESTIONS, CALL ALLIANZ GLOBAL ASSISTANCE:**

**FROM CANADA AND THE UNITED STATES CALL 1-833-724-1793  
FROM ELSEWHERE CALL COLLECT 1-519-513-6394**

In addition to the Important Information above, please be sure to read the Important Notice section of each individual *certificate of insurance*.

The insurance products outlined in this booklet are underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. Allianz Global Assistance provides claims and travel assistance services on behalf of the underwriter.

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## Summary of benefits

The information in the chart below summarizes *your* insurance coverage as provided by the *credit card*. Coverage is subject to the terms and conditions listed in the *certificates of insurance* that follow. For complete coverage details, please refer to the *certificates of insurance*. Unless otherwise indicated, all amounts are in Canadian currency.

COVERAGE	LIMITS
<p><b>PURCHASE SECURITY &amp; EXTENDED WARRANTY INSURANCE</b></p> <p>Purchase Security Insurance covers against theft of, or damage to, covered <i>items</i> within the first ninety (90) days from the date of purchase when <i>you</i> charge the full <i>purchase price</i> of the <i>items</i> to the <i>cardholder's credit card</i>.</p> <p>Extended Warranty Insurance doubles the original manufacturer's warranty up to a maximum extension of one (1) year when <i>you</i> charge the full <i>purchase price</i> of the <i>items</i> to the <i>cardholder's credit card</i>.</p>	<ul style="list-style-type: none"> <li>• <b>Purchase Security:</b> up to ninety (90) days from date of purchase</li> <li>• <b>Extended Warranty:</b> doubles the original manufacturer's warranty to a maximum extension of one (1) year</li> </ul>
<p><b>MOBILE DEVICE INSURANCE</b></p> <p>Mobile Device Insurance provides coverage in the event <i>your mobile device</i> is lost, stolen or <i>accidentally damaged</i>, anywhere in the world when:</p> <ol style="list-style-type: none"> <li>a) the full <i>purchase price</i> of the <i>mobile device</i> is charged to the <i>cardholder's credit card</i>; or</li> <li>b) all or any portion of the <i>purchase price</i> of the <i>mobile device</i> is financed with the <i>cardholder's credit card</i> through a Canadian wireless service provider.</li> </ol>	<ul style="list-style-type: none"> <li>• Up to \$1,500 per occurrence</li> <li>• <i>You</i> may make one (1) claim in any twelve (12) consecutive month period subject to a maximum of two (2) claims in any forty-eight (48) consecutive month period per <i>account</i>.</li> </ul>
<p><b>COMMON CARRIER ACCIDENT INSURANCE</b></p> <p>Common Carrier Insurance provides coverage in the event of <i>your</i> accidental death or dismemberment arising from an <i>accidental bodily injury</i> sustained while <i>you</i> are a passenger on, or while <i>you</i> are entering or exiting, any licensed <i>common carrier</i>.</p>	<ul style="list-style-type: none"> <li>• Up to \$150,000 per <i>insured person</i></li> </ul>
<p><b>EMERGENCY MEDICAL INSURANCE</b></p> <p>Emergency Medical Insurance covers <i>you</i> for the <i>reasonable and customary charges</i> arising from sudden and unforeseeable circumstances while travelling outside <i>your</i> province or territory of residence.</p>	<ul style="list-style-type: none"> <li>• Up to \$5,000,000 per <i>insured person</i>, per <i>trip</i></li> <li>• Fifteen (15) consecutive days of coverage per <i>trip</i>, if <i>you</i> are age sixty-four (64) or under on <i>your departure date</i></li> <li>• Three (3) consecutive days of coverage per <i>trip</i>, if <i>you</i> are age sixty-five (65) or over on <i>your departure date</i></li> </ul>

<p><b>CAR RENTAL – COLLISION/LOSS DAMAGE INSURANCE</b></p> <p>Car Rental – Collision/Loss Damage Insurance provides coverage for damage or theft of a <i>rental car</i>, as well as valid <i>rental agency</i> towing charges and charges for loss-of-use, when a covered loss occurs during the period of the <i>rental car agreement</i>. The total rental period must not exceed forty-eight (48) consecutive days.</p>	<ul style="list-style-type: none"> <li>• Rental period of up to forty-eight (48) consecutive days</li> <li>• <i>Rental car</i> with a Manufacturer’s Suggested Retail Price (MSRP) of up to \$85,000</li> </ul>
<p><b>TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE</b></p> <p>Trip Cancellation/Trip Interruption Insurance benefits are payable when:</p> <p>a) <i>your trip</i> is cancelled as a result of a covered reason; or</p> <p>b) <i>your trip</i> is interrupted or delayed as a result of a covered reason.</p>	<ul style="list-style-type: none"> <li>• <b>Trip Cancellation:</b> up to \$2,000 per <i>insured person</i>, per <i>trip</i> (maximum of \$5,000 per <i>trip</i> for all <i>insured persons</i> combined)</li> <li>• <b>Trip Interruption and Trip Delay:</b> up to \$5,000 per <i>insured person</i>, per <i>trip</i> (maximum of \$25,000 per <i>trip</i> for all <i>insured persons</i> combined)</li> </ul>
<p><b>FLIGHT DELAY INSURANCE</b></p> <p>Flight Delay Insurance provides coverage in the event of a delay of more than four (4) hours in the arrival or departure of <i>your</i> regularly scheduled flight on a commercial airline.</p>	<ul style="list-style-type: none"> <li>• Up to a maximum of \$1,000 per <i>trip</i> for all <i>insured persons</i> combined, in the event of a flight delay of more than four (4) hours</li> </ul>
<p><b>BAGGAGE INSURANCE</b></p> <p>Baggage Insurance provides coverage if <i>your baggage</i> is delayed by the <i>common carrier</i> for more than six (6) hours, lost, stolen or accidentally damaged while checked in with, or carried on, a <i>common carrier</i> during a <i>trip</i>.</p>	<ul style="list-style-type: none"> <li>• <b>Lost, Stolen or Damaged Baggage:</b> up to \$1,000 per <i>insured person</i> to a maximum of \$2,000 per <i>trip</i> for all <i>insured persons</i> combined</li> <li>• <b>Baggage Delay:</b> up to \$500 per <i>insured person</i>, to a maximum of \$1,000 per <i>trip</i> for all <i>insured persons</i> combined, for the purchase of <i>essential items</i></li> </ul>
<p><b>HOTEL BURGLARY INSURANCE</b></p> <p>Hotel Burglary Insurance provides coverage for the repair or replacement of <i>personal property</i> that is lost, stolen or damaged due to <i>burglary</i> of <i>your travel accommodation</i>.</p>	<ul style="list-style-type: none"> <li>• Up to \$2,500 per occurrence for all <i>insured persons</i> combined</li> </ul>

# 1. Purchase security & extended warranty insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 1.7 for a list of defined terms.

## 1.1 Introduction

Purchase Security Insurance covers against theft of, or damage to, covered *items* within the first ninety (90) days from the date of purchase. Extended Warranty Insurance doubles the original manufacturer's warranty up to a maximum extension of one (1) year.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies ("CUMIS", "we", "us" or "our") under Group Policy No. FC310140-A (the "Policy"), effective July 1, 2025, issued to Brim Financial Inc ("Brim"), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

## 1.2 What to do if you have a loss or occurrence

You must notify Allianz Global Assistance immediately after any loss or occurrence.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

### IMPORTANT NOTICE - PLEASE READ CAREFULLY

**This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.**

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary coverage to any other insurance plan or manufacturer's warranty, in that it covers expenses in excess of those payable by any other plan or others source of reimbursement.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by *us* as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.

## **1.3 Purchase security insurance**

### **1.3.1 Coverage Eligibility**

To be eligible for Purchase Security Insurance:

- a) *you* must be a resident of Canada;
- b) *you* must pay the full purchase price of *personal property* or *gift items* with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

### **1.3.2 Coverage period**

Coverage begins on the date of purchase, subject to the terms and conditions of this *certificate of insurance*. There is no registration required.

Coverage **ends** on the earliest of:

- a) the ninety-first (91<sup>st</sup>) day from the date of purchase;
- b) the date the *account* is cancelled or no longer in *good standing*; or
- c) the date the Policy is cancelled by *us* or by Brim.

### **1.3.3 Coverage benefits**

This insurance covers against theft of, or damage to, covered *items* anywhere in the world. If such *item* is stolen or damaged, it will be repaired, replaced or *you* will be reimbursed the *purchase price*, in line with this *certificate of insurance* and at CUMIS' discretion. The maximum payable per *account* is \$1,000 in any twelve (12) consecutive month period. The overall lifetime maximum of applicable insurance for Purchase Security and Extended Warranty combined is \$60,000 per *account*.

### **1.3.4 Limitations and exclusions**

In addition to the limitations and exclusions listed below, Purchase Security Insurance is also subject to the General Limitations and Exclusions found in section 1.5.

The following *items* are not covered:

1. *Items* that are lost.
2. *Items* under the control and care of a third party, including but not limited to the postal service, travel carriers, or delivery services.
3. Confiscation by authorities (if contraband or illegal).
4. Voluntarily parting with *items*.
5. *Mysterious disappearance* of *items*.
6. Tickets of any kind, passports, deeds, blueprints, stamps, and other documents.
7. Money, currency, credit cards, gift cards, notes or evidences of debt, negotiable instruments, traveller's cheques, securities, bullion, cryptocurrency or other electronic or digital currency, and keys.

## **1.4 Extended warranty insurance**

### **1.4.1 Coverage eligibility**

To be eligible for Extended Warranty Insurance:

- a) *you* must be a resident of Canada;
- b) *you* must pay the full purchase price of *personal property* or *gift items* with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

Regardless of where the *item* is purchased the original manufacturer's warranty must be valid in Canada. Coverage is available automatically, except when the original manufacturer's warranty exceeds five (5) years, in which case *you* must register the *item* with CUMIS or Allianz Global Assistance, on behalf of CUMIS, within one (1) year of the date of purchase.

### **1.4.2 Coverage benefits**

Extended Warranty Insurance doubles the original manufacturer's warranty up to a maximum extension of one (1) year. *We* will reimburse *you*, at CUMIS' discretion, the lesser of the cost to repair or to replace the *item*. Terms of the extension will be in accordance with the original manufacturer's warranty, excluding any extended warranty offered by the manufacturer or any other party. The maximum payable per *account* is \$25,000 in any twelve (12) consecutive month period. The overall lifetime maximum of applicable insurance for Extended Warranty and Purchase Security combined is \$60,000 per *account*.

### **1.4.3 Limitations and exclusions**

In addition to the limitations and exclusions listed below, Extended Warranty Insurance is also subject to the General Limitations and Exclusions found in section 1.5.

- a) Extended warranty benefits end automatically when the original manufacturer ceases to carry on business for any reason whatsoever.
- b) *Items* with a lifetime warranty are not covered.
- c) The extended warranty applies only to any parts and/or labour costs resulting from mechanical breakdown or failure of a covered *item*, or any other obligations that were specifically covered under the terms of the original manufacturer's warranty that is valid in Canada. CUMIS, may, at its sole option, elect to replace the *item* should it prove to be less expensive than the cost of repair.

**Note: This insurance reflects the terms and conditions of the original manufacturer's warranty. Therefore, if the original warranty did not have the option for replacement instead of repair, this insurance will not have the option of replacement.**

## 1.5 General Limitations and Exclusions

The following general limitations and exclusions apply to Purchase Security Insurance and Extended Warranty Insurance.

### 1.5.1 Limitations

- Eligible *items* that *you* give as a *gift* are covered, however *you*, not the recipient, must make the claim for benefits.

### 1.5.2 Exclusions

Claims resulting from the following are not covered:

- Any loss, condition, or event that was known, foreseeable, intended, or expected when the *item* was purchased.
- An act committed with the intent to cause loss or an act of gross negligence by *you*.
- Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination, nuclear reaction, radiation, or radioactive contamination.
- *Your* involvement in the commission or attempted commission of a criminal offence or illegal act.
- *Civil disorder*.
- Military duty.
- *A natural disaster*.
- *Political risk*.
- *Terrorist events*.
- *War or act of war*.
- Bodily injury, property damages, consequential damages, punitive damages, exemplary damages, attorney's fees and other ancillary costs.
- Theft or damage stemming from abuse or fraud.
- An act, travel alert/bulletin, or prohibition by any government or public authority.
- Ordinary wear and tear or defective materials or workmanship.
- Theft or damage from misdelivery.
- Animals and living plants.
- Antiques, rugs, or collectible *items*.
- Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and accessories or equipment which is installed, or is intended to be installed, in the vehicle.
- Electronic software or firmware.
- *Items* for resale, professional, or commercial use.
- Medical equipment/supplies such as hearing aids, prescription eyewear, contact lenses, artificial teeth, prosthetics, orthopedic devices, wheelchairs, and other mobility devices.
- Consumables and perishables such as food, prescription medication, cosmetics, fragrances, lotions, and skin products.
- Intangible property, intellectual property, nonfungible tokens (NFTs) or other electronic or digital property, software, and electronic data.
- Altered or counterfeit *items*.
- Used or pre-owned *items*.
- *Items* that have been modified from original manufacturer specifications.
- Firearms and other weapons, including ammunition.

**This *certificate of insurance* does not provide any coverage, benefit, or service for any activity that would violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo.**

## 1.6 Specific conditions

In addition to the specific conditions below, Purchase Security Insurance and Extended Warranty Insurance are subject to the General Provisions found in section 12.

1. **Due Diligence** – *You* shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by this insurance.
2. *You* agree to cooperate fully with *us*, and as a condition to the payment of benefits, CUMIS or Allianz Global Assistance, on behalf of CUMIS, reserve the right to obtain all pertinent records or information from *you*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.
3. Benefits are only available to the extent that the *item* in question is not otherwise protected or insured in whole or in part. Benefits are in excess of all other applicable valid insurance, indemnity protection or warranty available to *you* in respect of the *item* subject to the claim. *We* will only be liable for the excess of the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability set out in this *certificate of insurance*. This coverage will not apply as contributing insurance and this “non-contribution” provision shall prevail despite any “non-contribution” provision in other insurance, indemnity or protection policies or contracts.
4. Where a covered *item* is part of a pair or set, *you* will receive no more than the value of the particular part or parts stolen or damaged, regardless of any special value that the *item* may have as part of an aggregate *purchase price* of such pair or set.
5. CUMIS, may, at its sole option, elect to a) repair, rebuild or replace the *item* stolen or damaged (whether wholly or in part), upon notifying *you* of its intention to do so within sixty (60) days following receipt of the required proof of loss; or b) reimburse *you* for the *item*, not exceeding the *purchase price*.
6. *You* will be entitled to receive no more than the original *purchase price* of the covered *item* as recorded on the *credit card* sales receipt.

## 1.7 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Those defined terms are italicized throughout this document.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Act of war* means any act which is associated with and occurring in the course of *war* or directly triggering it.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Civil disorder* means any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, *vandalism*, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of three or more persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk*, *terrorist event*, *war*, or *act of war*.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Dependent child(ren)* means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*Gift* means the voluntary transfer of tangible moveable property without consideration and intended for personal use only.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

*Item* means a tangible piece of *personal property*.

*Mysterious disappearance* means when the article of *personal property* or *gift* in question cannot be located and the circumstances of its disappearance cannot be explained and do not lend themselves to a reasonable inference that a theft occurred.

*Natural disaster* means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

*Personal property* means tangible, moveable property purchased with the *cardholder's credit card* and intended for personal use.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment);

deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Purchase price* means the full cost of an *item* (including taxes) evidenced by a receipt and charged to the *cardholder's credit card*. The purchase price includes any charges paid for through the redemption of points earned under the *credit card rewards program*.

*Rewards program* means the reward program offered with the *credit card*.

*Spouse* means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

*Terrorist event(s)* means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general *civil disorder* or unrest, protest, rioting, *political risk*, *war* or *act of war*.

*Vandalism* means any illegal act that intentionally causes damage to or destruction of public or private tangible property.

*War* means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

*We, our, us* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or Allianz Global Assistance.

*You, your, yourself* means the *insured person*.

## 2. Mobile device insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 2.8 for a list of defined terms.

### 2.1 Introduction

Mobile Device Insurance provides coverage in the event *your mobile device* is lost, stolen or *accidentally damaged*, anywhere in the world.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, “we”, “us” or “our”) under Group Policy No. FC310140-A (the “Policy”), effective July 1, 2025, issued to Brim Financial Inc (“Brim”), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

### 2.2 What to do if your mobile device is lost, stolen or accidentally damaged

If *your mobile device* is lost, stolen or *accidentally damaged*, you must contact Allianz Global Assistance immediately after learning of any loss or occurrence.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

In the event *your mobile device* is *accidentally damaged*, you must contact Allianz Global Assistance for approval prior to obtaining repair services or replacing *your mobile device*, failure to do so may make *your* claim ineligible.

In the event of loss or theft of *your mobile device*, you must notify *your* Canadian wireless service provider to suspend *your* wireless services within forty-eight (48) hours of the date of loss. In addition, in the event of theft, you must also notify the police within seven (7) days of the loss.

#### IMPORTANT NOTICE - PLEASE READ CAREFULLY

**This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.**

**This *certificate of insurance* contains a clause which may limit the amount payable.**

- It is important that you read and understand this *certificate of insurance* as your coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary coverage to any other insurance plan, manufacturer's warranty or extended warranty, in that it covers expenses in excess of those payable by any other plan or other source of reimbursement.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by us as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.

## 2.3 Coverage eligibility

### **If the purchase price is paid in full**

To be eligible for Mobile Device Insurance:

- a) *you* must be a resident of Canada;
- b) the full purchase price of the *mobile device* must be paid with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the credit card);
- c) if the *mobile device* is equipped with cellular data technology, *you* must activate it with a Canadian wireless service provider; and
- d) the *account* must be in *good standing*.

### **If the purchase price is financed**

To be eligible for Mobile Device Insurance:

- a) *you* must be a resident of Canada;
- b) the *purchase price* must be fully or partially financed through a fixed-term contract with *your* Canadian wireless service provider;
- c) all *your* monthly wireless bill payments must be charged to the *cardholder's credit card* for the entire duration of the plan; and
- d) the *account* must be in *good standing*.

## 2.4 Coverage period

### **If the full *purchase price* is charged to the *cardholder's credit card*:**

Coverage begins on the ninety-first (91<sup>st</sup>) day following the date of purchase of the *mobile device* (in order to avoid overlap with Purchase Security Insurance coverage on the *credit card*).

Coverage ends on the earliest of:

- a) two (2) years from the date of purchase of *your mobile device*;
- b) the date the *account* is cancelled or no longer in *good standing*; or
- c) the date the Policy is cancelled by *us* or by Brim.

### **If *you* finance all or any portion of the *purchase price* with the *cardholder's credit card* through a fixed-term contract with a Canadian wireless service provider:**

**Coverage begins on the date the first transaction related to the *mobile device* is charged to the *cardholder's credit card*.**

Coverage **ends** on the earliest of:

- a) two (2) years from the date the first transaction related to the *mobile device* is charged to the *cardholder's credit card*;
- b) the date one (1) monthly wireless payment was not charged to the *cardholder's credit card* (Exception: Once *you* have fully paid the *purchase price* under *your* Canadian wireless service provider's installment plan, this reason for coverage ending no longer applies);
- c) the date the *account* is cancelled or no longer in *good standing*; or
- d) the date the Policy is cancelled by *us* or by Brim.

## 2.5 Coverage benefits

This insurance provides coverage in the event *your mobile device* is lost, stolen or *accidentally damaged*, anywhere in the world.

Subject to the terms and conditions of this *certificate of insurance*:

1. If *your mobile device* is lost or stolen, you will be reimbursed the replacement cost as determined below.
2. If *your mobile device* is *accidentally damaged*, you will be reimbursed the lesser of its repair or replacement cost as determined below.

You may make one (1) claim in any twelve (12) consecutive month period subject to a maximum of two (2) claims in any forty-eight (48) consecutive month period, per *account*. **Note: Limitations apply. Refer to Limitations section 2.6.1.**

The maximum benefit payable for any one (1) claim is the lesser of:

- a) the actual replacement cost of *your mobile device* not exceeding the *depreciated value*, at the date of loss, and less the *deductible*;
- b) the repair cost of *your mobile device* less the *deductible*; or
- c) \$1,500.

**Note: Prior to proceeding with any action, repair services, or replacement of the *mobile device*, you must obtain our approval in order to ensure eligibility for payment of your claim.**

### Examples

If you purchase a new *mobile device* with a *purchase price* of \$1,500 and file a claim for loss six (6) months after purchase, the maximum reimbursement will be calculated as follows:

<i>Purchase price</i>		\$1,500.00
Less depreciation	(2% x 6 months x \$1,500)	\$ 180.00
Equals <i>depreciated value</i>		\$1,320.00
Less <i>deductible</i>	(10% x \$1,320)	\$ 132.00
Maximum Benefit Payable		\$1,188.00

If *your mobile device* is lost or stolen and, upon approval of *your* claim, you purchase a replacement *mobile device* for a price of \$1,500 including applicable taxes, the maximum benefit payable to you, as per the example provided, would be \$1,188.

A replacement *mobile device* must be of the same make and model as the original *mobile device*, or in the event the same make and model is not available, of like kind and quality with comparable features and functionality as the original *mobile device*.

If you purchase a new *mobile device* with a *purchase price* of \$1,500 and file a claim six (6) months after purchase for a repair cost of \$900 inclusive of tax, the maximum reimbursement will be calculated as follows:

Repair Cost		\$900.00
Less <i>deductible</i>	(10% x \$900)	\$ 90.00
Maximum Benefit Payable		\$810.00

## Payment of benefits

Once we approve *your* claim, *you* can proceed with the repair or replacement of *your mobile device*. Benefits payable under this coverage will be paid upon receipt of evidence that the repair or replacement cost has been charged to the *cardholder's credit card*.

## 2.6 Limitations and exclusions

### 2.6.1 Limitations

- a) Benefits are only available to the extent that the *mobile device* in question is not otherwise protected or insured in whole or in part. Benefits are in excess of all other applicable valid insurance, indemnity protection or warranty available to *you* in respect of the *mobile device* subject to the claim. *We* will only be liable for the excess of the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability set out in this *certificate of insurance*. This coverage will not apply as contributing insurance and this non-contribution provision shall prevail despite any non-contribution provision in other insurance, indemnity or protection policies or contracts. This coverage will apply only as excess insurance over any other valid and collectible insurance that would apply in the absence of this coverage. If the deductible of the other insurance is higher than this coverage, this coverage will respond subject to its *deductible*.
- b) If *you* have one (1) or more credit card(s) issued to *you* by Brim that provide *mobile device* insurance, the maximum number of claims under all such credit card accounts combined is limited to one (1) claim in any twelve (12) consecutive month period and two (2) claims in any forty-eight (48) consecutive month period.
- c) This insurance provides certain benefits for which the manufacturer may not provide coverage. However, this insurance does not replace the manufacturer's warranty or warranty obligations. Furthermore, the manufacturer is solely responsible for parts and services that are covered by the manufacturer's warranty and warranty obligations

### 2.6.2 Excluded items

The following *items* are excluded from coverage under this *certificate of insurance*:

- a) **Mobile devices:**
  - that have been purchased by, or for, a business.
  - that have been purchased for resale.
  - that have been previously used, previously owned, or refurbished.
  - that have been modified from their original state.
  - that are in possession or control of a third party, including but not limited to the postal service, travel carriers, or delivery services or were in such carrier's or service's possession or control when a loss occurs.
  - stolen from baggage, unless such baggage is hand-carried under *your* personal supervision or *your* travelling companion's supervision with *your* knowledge.
- b) Accessories for *your mobile device*, whether included with *your mobile device* in the original manufacturer's package or purchased separately.
- c) Batteries.
- d) Laptop computers.

### 2.6.3 General exclusions

This insurance does not cover, provide services or pay claims resulting from:

- Any loss, condition, or event that was known, foreseeable, intended, or expected when *your mobile device* was purchased;
- An act committed with the intent to cause loss or an act of gross negligence by *you*.
- Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
- *Your* involvement in the commission or attempted commission of a criminal offence or illegal act.
- *Civil disorder*.
- Military duty.
- *A natural disaster*.
- Nuclear reaction, radiation, or radioactive contamination.
- *Political risk*.
- *Terrorist events*.
- *War or act of war*.
- Damage as a result of wear and tear, erosion, corrosion, oxidation as result of long-term exposure to air and humidity or other deterioration caused by or naturally resulting from ordinary use or exposure including but not limited to gradually developing flaws or fractures.
- Delay, loss-of-use, or incidental and consequential damages including bodily injury, property, punitive and exemplary damages and legal fees.
- Defective materials or workmanship.
- *Mysterious disappearance* of the *mobile device*.
- *Mobile devices* that are lost or *unrecoverable*.
- Voluntarily parting with the *mobile device*.
- Power surges, artificially generated electrical currents or electrical irregularities.
- Cosmetic damage that does not affect functionality.
- An act, travel alert/bulletin, or prohibition by any government or public authority.
- Confiscation by authorities.

**This *certificate of insurance* does not provide any coverage, benefit, or service for any activity that would violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo.**

### 2.7 Specific conditions

In addition to the specific conditions below, Mobile Device Insurance is subject to the General Provisions found in section 12.

1. **Due Diligence** – *You* shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to the *mobile device* protected by this insurance.
2. *You* agree to cooperate fully with *us*, and as a condition to the payment of benefits, Allianz Global Assistance reserves the right to obtain all pertinent records or information from *you*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.
3. **Gifts** - *Mobile devices* that *you* give as gifts are covered provided the eligibility requirements are met. In the event of a claim, *you*, not the recipient of the gift, must make the claim for benefits.
4. **Replacement Condition** - If a *mobile device* was replaced under this coverage, the replacement *mobile device* must be charged to the *cardholder's credit card* in order for this coverage to apply to the replacement *mobile device*.

## 2.8 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document.

*Accidentally damaged* means *your mobile device* has been damaged by an unexpected and unintentional external event, such as drops, cracks and spills that occur during normal daily usage of the *mobile device* as the manufacturer intended.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Act of war* means any act which is associated with and occurring in the course of *war* or directly triggering it.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Civil disorder* means any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, *vandalism*, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of three or more persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk*, *terrorist event*, *war*, or *act of war*.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Deductible* means the dollar amount for which *you* are responsible before any amount is payable under this *certificate of insurance*. 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 *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*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.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

*Item* means a tangible piece of *personal property*.

*Mobile device* means a new cellular phone, smartphone or tablet (portable single-panel touchscreen computer), which has wireless communication capabilities and which has been purchased for personal use.

*Mysterious disappearance* means when the *mobile device* in question cannot be located and the circumstances of its disappearance cannot be explained and do not lend themselves to a reasonable inference that a theft occurred.

*Natural disaster* means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Purchase price* means the full cost of the *mobile device* including any applicable sales taxes less any costs or fees associated with the purchase of the *mobile device* such as insurance premiums, customs duty, delivery and transportation costs or similar costs or fees. The purchase price includes any charges paid for through the redemption of points earned under the *credit card rewards program*.

*Rewards program* means the reward program offered with the *credit card*.

*Spouse* means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

*Terrorist event(s)* means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general *civil disorder* or unrest, protest, rioting, *political risk*, *war* or *act of war*.

*Unrecoverable* means the specific location of the *mobile device* is known to *you* but is not able to be recovered.

*War* means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

*We, our, us* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or Allianz Global Assistance.

*You, your, yourself* means the *insured person*.

### 3. Common carrier insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 3.10 for a list of defined terms.

#### 3.1 Introduction

Common Carrier Insurance provides coverage in the event of *your* accidental death or dismemberment resulting from an *accidental bodily injury* sustained while *you* are a passenger on, or while *you* are entering or exiting, any licensed *common carrier* provided that the full cost of *your ticket* is charged to the *cardholder's credit card*.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies ("CUMIS", "*we*", "*us*" or "*our*") under Group Policy No. FC310140-A (the "Policy"), effective July 1, 2025, issued to Brim Financial Inc ("Brim"), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

#### 3.2 What to do if you experience a loss

In the event of a *loss*, *you* must contact Allianz Global Assistance

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

#### IMPORTANT NOTICE – PLEASE READ CAREFULLY

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by *us* as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.

#### 3.3 Coverage eligibility

To be eligible for Common Carrier Insurance:

- a) *you* must be a resident of Canada;
- b) *you* must pay the full cost of *your ticket*, including any applicable taxes and/or fees, with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

### 3.4 Coverage period

If the full cost of the *ticket* has been charged to the *cardholder's credit card* prior to departure for the airport, terminal, port or station, coverage is provided:

- a) for *common carrier* travel (not including courtesy transportation provided without a specific charge), directly to the airport, terminal, port or station, immediately preceding the scheduled departure of the *common carrier*;
- b) while at the airport, terminal, port or station; and
- c) for *common carrier* travel (not including courtesy transportation provided without a specific charge) immediately following the scheduled arrival of the *common carrier* at the airport, terminal, port or station.

Note: If the full cost of *your ticket* has not been charged to the *cardholder's credit card* prior to departure for the airport, terminal, port or station, coverage begins at the time the full cost of *your ticket* is charged to the *cardholder's credit card*.

### 3.5 Coverage benefits

The following *benefit amounts* are payable for *your loss* resulting from an *accidental bodily injury* that occurs while *you* are a passenger on, or while *you* are entering or exiting, any licensed *common carrier*. The *loss* must occur within one (1) year from the date of the accident:

<b>Loss</b>	<b>Benefit Amount</b>
Loss of Life	\$150,000
Loss of Both Hands and/or Both Feet	\$150,000
Loss of One Foot or One Hand and the Entire Sight of One Eye	\$150,000
Loss of Entire Sight of Both Eyes	\$150,000
Loss of One Hand and One Foot	\$150,000
Loss of Speech and Hearing	\$150,000
Loss of One Hand or One Foot	\$75,000
Loss of Entire Sight of One Eye	\$75,000
Loss of Speech or Hearing	\$75,000
Loss of Thumb and Index Finger on the Same Hand	\$37,000

We will pay the single largest applicable *benefit amount*. In no event will duplicate request forms or multiple credit cards obligate *us* to pay any amount in excess of the stated *benefit amount* for any one *loss* sustained by any one *insured person* as the result of any one accident.

If more than one *insured person* suffers a *loss* in the same accident, *our* total liability for all such *losses* will be limited to a maximum limit of insurance equal to \$500,000. The total amount payable with respect to the covered *insured persons* suffering a *loss* will be proportionately divided among the covered *insured persons* suffering a *loss*, based on each applicable *benefit amount*.

### 3.6 Exposure and disappearance

If by reason of an accident covered under this *certificate of insurance* an *insured person* is unavoidably exposed to the elements and as a result of such exposure suffers a *loss* for which indemnity is otherwise payable hereunder, such *loss* will be covered hereunder. If the body of an *insured person* has not been found within twelve (12) months after the date of disappearance as the result of the sinking or wrecking of a *common carrier* in which the *insured person* was riding at the time of the accident and under such circumstances as would otherwise be covered hereunder, it will be presumed that the *insured person* suffered loss of life resulting from *accidental bodily injury*.

### 3.7 Beneficiary

Any loss of life benefit payable under this *certificate of insurance* will be paid to *your* estate, unless a beneficiary designation has been filed with Allianz Global Assistance. All other benefits are payable to *you*. If *you* wish to designate a specific beneficiary, please contact Allianz Global Assistance at 1-833-724-1793 or 1-519-513-6394.

### 3.8 Limitations and exclusions

This insurance does not cover, provide services for or pay claims resulting from:

- Any loss, condition, or event that was known, foreseeable, intended, or expected when *your trip* was purchased. This includes but is not limited to any cause of loss, condition, or event that, on or before the *trip's* initial deposit or booking date, was named or otherwise identified by (i) a Coverage Alert posted to [www.allianztravelinsurance.com/coverage-alerts](http://www.allianztravelinsurance.com/coverage-alerts) or (ii) The Meteorological Service of Canada (MSC) or other entity that names or identifies meteorological or geological storms or events.
- An act committed with the intent to cause loss.
- An act of gross negligence by *you* or a *travelling companion*.
- Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
- *Your* involvement in the commission or attempted commission of a criminal offence or illegal act;
- *Civil disorder*.
- *Cyber risk*.
- Military duty.
- *A Natural disaster*.
- Nuclear reaction, radiation, or radioactive contamination.
- *Political risk*.
- *Terrorist events*.
- *War or act of war*.
- *A pre-existing medical condition*.
- *Your* intentional self-harm or if *you* attempt or commit suicide.
- The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *physician* and used as prescribed.
- Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
- *An epidemic or pandemic*.
- An act, travel alert/bulletin, or prohibition by any government or public authority.
- Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy.
- Space travel.

**This *certificate of insurance* does not provide any coverage, benefit, or service for any activity that would violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo.**

### 3.9 Specific conditions

In addition to the specific conditions below, Common Carrier Insurance is subject to the General Provisions found in section 12.

1. **Due Diligence:** *You* shall use diligence and do all things reasonable to avoid or diminish any *loss* or *accidental bodily injury*.
2. *You* agree to cooperate fully with *us*, and as a condition to the payment of benefits, Allianz Global Assistance reserves the right to obtain all pertinent records or information from any *physician*, dentist, practitioner, *hospital*, clinic, insurer, individual or institution to assess the validity of a claim submitted by or on behalf of any *insured person*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.
3. **Physical Examination:** Allianz Global Assistance has the right to investigate the circumstances of *loss* and to require a medical examination; and in the event of death to require an autopsy at *our* cost, if not prohibited by law.

### 3.10 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document.

*Accidental bodily injury* means bodily injury caused directly and independently of all other causes by external and purely accidental means. The accident must occur during the coverage period and the *loss* to which the insurance applies must result within three hundred and sixty-five (365) days of the date of the bodily injury and must not result from any of the exclusions.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Act of war* means any act which is associated with and occurring in the course of *war* or directly triggering it.

*Benefit amount(s)* means the *loss* amount set out in this *certificate of insurance* applicable at the time the full cost of *your ticket* was charged to the *cardholder's credit card*.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Civil disorder* means any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, vandalism, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of three or more persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk*, *terrorist event*, *war*, or *act of war*.

*Common carrier* means a passenger plane, bus, taxi, car service, train, cruise ship or government-operated ferry system offering its transportation services to paying passengers at published rates and scheduled times.

*Computer System* means any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Cyber risk* means any loss, damage, cost, or claim resulting directly or indirectly from a travel supplier's or other entity's error or inability or failure to provide services to you because of significant or widespread (i) outage or (ii) disrupted operations, either of which are due to any of the following:

- Any unauthorized, malicious, or criminal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any *computer system*;
- Any error or omission involving access to, or the processing, use, or operation of, any *computer system*;
- Any partial or total unavailability or failure to access, process, use, or operate any *computer system*; or
- Any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data, including any amount pertaining to the value of such data.

*Dependent child(ren)* means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*Epidemic* means a contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

*Loss*, with reference to loss of life, means death, including clinical death determined by the local governing medical authorities. *Loss* means, with reference to a hand or foot, complete and permanent severance through or above the wrist or ankle joint; with reference to arm or leg means complete and permanent severance through or above the elbow or knee joint; with reference to thumb and index finger means complete and permanent severance of the thumb and index finger of the same hand. With reference to hearing, *loss* means the permanent and irrecoverable total loss of hearing in both ears, as determined by a *physician*; with reference to sight, *loss* means the permanent and irrecoverable loss of the entire sight, meaning that the remaining vision must be no better than 20/200 using a corrective aid or device as determined by a *physician*; with reference to speech, *loss* means the permanent and irrecoverable total loss of the capability of speech without the aid of mechanical devices, as determined by a *physician*.

*Natural disaster* means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

*Pandemic* means an *epidemic* that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

*Physician* means a person other than *you*, a *family member* or a *travelling companion*, who is a medical practitioner and whose legal and professional standing within his or her jurisdiction is equivalent to that of a doctor of medicine (M.D.) licensed in Canada.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Rewards program* means the reward program offered with the *credit card*.

*Spouse* means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

*Terrorist event(s)* means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general *civil disorder* or unrest, protest, rioting, *political risk*, *war* or *act of war*.

*Ticket* means evidence of full fare, including any applicable taxes and/or fees, paid for travel on a *common carrier*, which has been completely charged to the *account* and/or paid through the redemption of points earned under the *credit card rewards program*.

*Travelling companion* means a person travelling with *you* or travelling to accompany *you* on *your* trip. A group or tour leader is not considered a travelling companion unless *you* are sharing the same room with the group or tour leader.

*War* means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

*We, our, us* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or Allianz Global Assistance.

*You, your, yourself* means the *insured person*.

## 4. Emergency medical insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 4.7 for a list of defined terms.

### 4.1 Introduction

Emergency Medical Insurance covers *you* for the *reasonable and customary* charges arising from sudden and unforeseeable circumstances while travelling outside *your* province or territory of residence.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, “*we*”, “*us*” or “*our*”) under Group Policy No. FC310140-A (the “Policy”), effective July 1, 2025, issued to Brim Financial Inc (“Brim”), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

### 4.2 What to do in the event of a medical emergency

If *you* require **medical care** while travelling, it is critical that *you* contact Allianz Global Assistance before seeking *treatment*. In a serious medical *emergency*, get to a *hospital* immediately and have a *family member* or friend call Allianz on *your* behalf within 24 hours of admission and before any surgery is performed.

**Please note:** If *you* do not notify Allianz Global Assistance prior to seeking *treatment* without reasonable cause, *we* will only pay 80% of the **eligible medical expenses**. *You* will be responsible for paying the remaining 20% of eligible expenses.

For additional travel assistance needs or questions, please contact Allianz Global Assistance.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

### IMPORTANT NOTICE - PLEASE READ CAREFULLY

**This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.**

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary, in that it covers expenses in excess of those payable by any other insurance plan or other source of reimbursement.
- This insurance may not cover claims related to *pre-existing medical conditions*.
- In the event of a claim *your* prior medical history may be reviewed.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by **us** as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.
- Neither Allianz Global Assistance, nor Brim are responsible for the availability, quality or results of any medical *treatment* or transportation, or the failure of an *insured person* to obtain medical *treatment*.

### 4.3 Eligibility

To be eligible for Emergency Medical coverage, all of the following conditions must be met:

- a) *you* must be a resident of Canada and be insured for benefits under a Canadian government health insurance plan during the entire *trip*; and
- b) the *account* must be in *good standing*.

**Note:** The *trip* does not need to be charged to the *cardholder's credit card* to be eligible for the *emergency medical benefits* provided that the *account* is in *good standing*.

### 4.4 Coverage period

#### When Your Coverage Starts

Your coverage starts on the *effective date*.

The *effective date* is the date *you* leave *your* province or territory of residence. *You* will be covered for the following *coverage period*:

- the first fifteen (15) consecutive days of *your trip*, including *your departure date*, if *you* are age sixty-four (64) or under on *your departure date*; or
- the first three (3) consecutive days of *your trip*, including *your departure date*, if *you* are age sixty-five (65) or over on *your departure date*.

#### When Your Coverage Ends

Your coverage ends on the earliest of:

- a) the date *you* have been absent from *your* province or territory of residence for more than:
  - Fifteen (15) consecutive days, including *your departure date*, if *you* are age sixty-four (64) or under on *your departure date*; or
  - Three (3) consecutive days, including *your departure date*, if *you* are age sixty-five (65) or over on *your departure date*.
- b) the date *you* return to *your* province or territory of residence;
- c) the date the *account* is cancelled or no longer in *good standing*; or
- d) the date the Policy is cancelled by *us* or by *Brim*.

#### Automatic extension of coverage

- **Medically unfit to travel:** If *you* or *your travelling companion* is deemed unfit to travel due to a covered *sickness* or *injury*, *your* coverage will be extended until *you* or *your travelling companion* is deemed fit to travel, plus an additional five (5) days to travel to *your* province or territory of residence. Allianz Global Assistance medical staff in consultation with the attending physician will determine when *you* or *your travelling companion* is deemed fit to travel.
- **Transportation Delay:** If *your common carrier* is delayed, or the automobile in which *you* are travelling is involved in a traffic accident or mechanical breakdown, preventing *you* from returning on *your* scheduled return date, *your* coverage will be automatically extended for up to 72 hours.

### 4.5 Coverage benefits

We will pay insured losses up to an overall coverage maximum of \$5,000,000 for *reasonable and customary* expenses arising from an unexpected *sickness* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) or *injury* or *medical condition*, when both the *incident date* occurs and the expenses are incurred during the *coverage period*. Any *treatment* or service not listed below is not covered. The benefits and coverage are available to *you* worldwide other than in *your* home province or territory of residence.

Some benefits are subject to lower maximums (a sublimit) or require advance approval by Allianz Global Assistance.

#### 4.5.1 Emergency Care

- Hospital accommodation in a private or semi-private room, medical services and supplies when medically necessary for *your treatment* when *you* are a resident inpatient. *Your* accommodation at the hospital shall not exceed the maximum amount of time allowable and covered under the Emergency Medical Limit and any stay over such period of time shall be at *your* cost and not payable by *us*.
- Medical professional services, including virtual visits, provided by a *physician*. Services of anesthesiologists, specialists and surgeons shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.
- Medically necessary lab tests or x-rays to obtain a diagnosis for *your emergency*, when ordered by a *physician*. All other diagnostic testing shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.
- One (1) follow-up visit during *your coverage period* when declared medically necessary by a *physician*. The follow-up visit must occur within the 15 days after the *incident date* (or 15 days after *your* discharge date, if hospitalized). Additional follow up visits shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.
- Up to \$5,000 for private medically related duty services performed by a licensed registered nurse when approved in advance by Allianz Global Assistance.
- One (1) visit during *your coverage period* to a *physician* to obtain a written prescription for *your* medication if it was lost, stolen or damaged during *your trip*. The cost of the medication is *your* responsibility and not covered by this *certificate of insurance*.

#### 4.5.2 Supplies

- Rental of crutches or hospital-type bed, not exceeding the purchase price; and the cost of splints, trusses, braces or other prosthetic appliances when approved in advance by Allianz Global Assistance.

#### 4.5.3 Treatment

- Physiotherapist, chiropractor, podiatrist, chiropodist services to treat *your emergency* when medically necessary. *We* will pay up to a maximum of \$300 per profession.
- Prescriptions required as an outpatient as a result of *your covered sickness or injury* are limited to a 30 day supply. This does not include medication available without a prescription where *treatment* is received.

#### 4.5.4 Dental

If *you* experience a dental *accident or emergency*, *we* will pay for the *reasonable and customary* expenses related to the services that are provided by a licensed dentist, for the following:

- Damage to *your* natural teeth (including capped or crowned teeth) caused by an *accidental* and unintentional strike to the face, up to a maximum of \$2,000, or
- Relief of temporary dental pain *you* experience while on *your trip* up to a maximum of \$150.

#### 4.5.5 Emergency Transportation

If *you* require transportation to get to a medical facility to obtain medical *treatment* due to an unexpected *sickness or injury* *we* will pay for the following *reasonable and customary* expenses:

- Local transportation, or local ground, air or sea ambulance (including mountain or sea evacuation) to the nearest *hospital*.
- Emergency transportation to another medical facility when required to receive appropriate care.
- Emergency transportation to return *you* to Canada once *your* condition has stabilized according to the opinion of *your* treating or attending *physician*.

Emergency transportation must be approved in advance and arranged by Allianz Global Assistance. Arrangements for transportation are subject to availability of appropriate care, a receiving bed and a

receiving *physician* at the receiving medical facility. If required, this will include additional expenses such as seat upgrades, stretchers, a medical attendant or approved *family member* to accompany *you*.

**Note: If *you* refuse to be transported when *you* are declared fit and stable to travel by Allianz Global Assistance in consultation with the attending *physician*, *you* will no longer have coverage and be eligible to receive payments for insured losses for the *medical condition* that caused *your* claim for the remainder of the trip.**

The following benefits apply if *you* are returned to Canada under the Emergency Transportation benefit.

#### **4.5.6 Baggage Return**

We will pay up to \$500 to ship *your baggage* to *your primary residence* if it cannot be returned with *you* under the Emergency Transportation benefit.

#### **4.5.7 Return of Travelling Companion**

We will pay for the following *reasonable and customary* expenses when approved in advance by Allianz Global Assistance:

- Extra cost for one-way economy transportation for *your dependent child(ren)* requiring *your* full-time supervision and care or one (1) *travelling companion* to return to their province or territory of residence, and
- Round trip economy transportation for the cost of one (1) attendant or one (1) approved *family member* to return *your dependent child(ren)* requiring *your* full-time supervision and care to their province or territory of residence.

#### **4.5.8 Additional Expenses While Hospitalized**

**These benefits apply if *you* are hospitalized for a minimum of 24 hours.**

##### **Incidental Expenses**

When supported by receipts, we agree to pay for the following incidental *reasonable and customary* expenses incurred by *you* or any person insured under this *certificate of insurance* staying with *you*:

- Meals;
- Commercial *accommodation*;
- Phone calls;
- TV rental or internet rental fees;
- Local transportation; and
- Child care provided by someone other than *your travelling companion* or *family member* (if a *dependent child* was travelling with *you*).

There is a per *trip* maximum of \$200 per day, up to a maximum of \$2,000 per *trip* for this benefit.

#### **4.5.9 Bedside Companion**

In the event:

- *You* are hospitalized and a *physician* advises a *family member* or a friend's presence is necessary; or
- Local authorities legally require *your* remains to be identified if *you* die as result of an unexpected *sickness* or *injury*;

we will pay for the following bedside companion expenses only when approved in advance by Allianz Global Assistance:

- Round-trip economy transportation to bring one (1) *family member* or one (1) friend to *your* location, and
- Commercial *accommodation*, meals, phone calls and local transportation expenses. There is a per *trip* maximum of \$200 per day, up to a maximum of \$2,000 applicable for this benefit.

#### **4.5.10 Pet Return**

This benefit applies if *you* are returned to *your* province or territory of residence under the Emergency Transportation Benefit, or if *you* are hospitalized due to a covered *sickness* or *injury*. *We* agree to reimburse *you* up to \$500 for:

- The cost to return *your* pet(s) to *your* province or territory of residence; or
- The cost to board *your* pet(s) while *you* are hospitalized.

Pet means an animal owned by *you* for *your* personal companionship, emotional support or medical service purposes. Pet(s) not travelling with *you* and animals owned for commercial or business purposes are not covered. If *you* are travelling with more than one (1) pet, the maximum payable for all pets combined is \$500.

#### **4.5.11 Return of Vehicles/Watercraft**

This benefit applies if *you* cannot return to Canada with *your* vehicle or watercraft that *you* took with *you* and used for *your trip*, due to a covered unexpected *sickness* or *injury*. *We* will pay up to a total of \$1,000 to return *your* vehicle or watercraft used for *your trip* to its point of origin, or in the case of a rental vehicle, to the closest rental agency.

Watercraft means a personal boat either owned or rented by *you*.

#### **4.5.12 Return of Deceased**

In the event of *your* death due to a covered unexpected *sickness* or *injury*, *we* will pay for one (1) of the following:

- The *reasonable and customary* costs to prepare and return *your* remains, in a standard transportation container, back to *your* province or territory of residence, or
- Up to \$3,000 for the cremation or burial at the place of *your* death.

The cost of a funeral, burial coffin, or urn is not covered.

## 4.6 Limitations and exclusions

### 4.6.1 Pre-existing medical conditions

Expenses that are due to, contributed by, or resulting from pre-existing *medical conditions*, may qualify for coverage, if *your* pre-existing *medical condition* meets the **stability period** that applies to *you*. All exclusions, including those for specific *medical conditions*, still apply.

#### IMPORTANT:

##### **If you are age 64 or younger on your effective date:**

Pre-existing *medical conditions* that are stable for 90 days before the *effective date* qualify for coverage, up to the overall sum insured.

##### **If you are age 65 or older on your effective date:**

Pre-existing *medical conditions* that are stable for 150 days before the *effective date* qualify for coverage, up to the overall sum insured.

To be considered stable during *your* stability period, *your* pre-existing *medical condition* or related conditions must not have resulted in any of the following:

- New *treatment* (including new prescriptions),
- Change in *treatment* including frequency, dosage or type (including prescriptions),
- *Signs or symptoms*,
- A new diagnosis,
- Test results showing *your* condition is worsening,
- Hospitalization,
- A referral to a specialist, received or recommended, or
- Waiting for any test results, further investigation, or surgery

The following are considered stable:

- Diabetic Insulin users - Routine insulin adjustment not prescribed by *your physician*, as long as insulin was not first prescribed during *your* stability period,
- Coumadin, Warfarin users - Routine adjustment of these medications, as long as Coumadin or Warfarin were not first prescribed during *your* stability period,
- A change from a brand name medication to a generic medication, or
- 30 days prior to *your effective date* and did not require:
  - *treatment* (including prescriptions) for more than 30 consecutive days, or
  - more than one (1) follow-up with a *physician*.

### 4.6.2 General exclusions

This section describes the exclusions applicable to *your certificate of insurance*.

An exclusion is something that is not covered by this *certificate of insurance*, and therefore no payment would be available.

This *certificate of insurance* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *travelling companion*, or a *family member*:

1. Pre-existing *medical conditions* that do not meet *your* stability period as stated in Pre-existing Medical Conditions in section 4.6.1.
2. An unrepaired aneurysm 4 cm or greater, measured in either length or diameter, diagnosed at any time before the *effective date*.
3. Any *heart condition* if *you* used or were prescribed nitroglycerin in the 90 days before the *effective date*.
4. Any *heart condition* if *you* were diagnosed with, received *treatment* for, or had an episode of congestive heart failure in the two (2) years before the *effective date*.

5. Any kidney condition that required dialysis in the 90 days before the *effective date*.
6. Any *lung/respiratory condition* if you used or were prescribed home oxygen or oral steroids (inhalers are not considered oral steroids) for a *lung/respiratory condition* in the 90 days before the *effective date*.
7. Any cancer if you had any cancer *treatment* (other than for basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the 90 days before the *effective date*.
8. Any bone marrow, stem cell, or organ transplant (excluding skin or cornea) received or recommended in the two (2) years before the *effective date*.
9. Dental procedures, except as otherwise described in the Dental benefit.
10. The following pregnancy related conditions:
  - a) Routine pre-natal or post-natal care;
  - b) Pregnancy, childbirth or related complications after the 31st week of pregnancy; or
  - c) High-risk pregnancy. High-risk pregnancy means a pregnancy involving a *medical condition* that puts the mother, the developing fetus or both at a higher than normal risk of developing medical complications during or after the pregnancy and birth. These *medical conditions* include, but are not limited to, preeclampsia, eclampsia, hypertension, Rh incompatibility, gestational diabetes, or placenta previa.

A child born during a *trip* is not an *insured person* under this *certificate of insurance*.
11. Continued *treatment* or recurrence of a *medical condition* during *your trip*, if:
  - a) The *emergency* is declared over by Allianz Global Assistance in conjunction with the treating or attending *physician*; or
  - b) You refuse to be transported to another medical facility or to Canada when you are declared safe and fit to travel by Allianz Global Assistance in conjunction with the opinion of the treating *physician*. As of the date you refuse to be transported, you will no longer have coverage for the *medical condition* that caused your claim.
12. Any of the following *treatment(s)*:
  - a) *Treatment* not related to an *emergency*;
  - b) Elective *treatment*; or
  - c) Experimental *treatment*.
13. Your travel to a country, region or city with a published formal travel advisory issued by the Canadian government or responsible ministry or public authority, before your *effective date*, advising travellers to avoid all travel, or to avoid non-essential travel, and you have an *emergency* or *medical condition* related to the reason for the travel warning, your claim will not be paid. This includes written warnings to avoid non-essential travel, or to avoid all travel, on a *common carrier*.
14. Your:
  - a) Non-compliance with prescribed *treatment* or medical therapy before or after the *effective date*, or
  - b) Misuse of medication before or after the *effective date*.
15. Any loss, condition, or event that was known, foreseeable, intended, or expected when your *trip* was booked.
16. Your intentional self-harm or if you attempt or commit suicide.
17. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a physician and used as prescribed.
18. Acts committed with the intent to cause loss.
19. Participating in or training for any *professional sporting competition*.
20. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
21. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
  - a) Skydiving, BASE jumping, hang gliding, or parachuting.
  - b) Bungee jumping.
  - c) Caving, rappelling, or spelunking.
  - d) Skiing or snowboarding outside marked trails or in an area accessed by helicopter.
  - e) Climbing sports or free climbing.
  - f) Any high-altitude activity.
  - g) Personal combat or fighting sports.

- h) Racing or practicing racing any motorized vehicle or watercraft.
- i) Free diving; or Scuba diving at a depth greater than 20 meters or without a dive master.

For high-risk sports and activities that are not expressly excluded to be covered, they must be:

- i. Arranged as part of *your trip*;
- ii. Provided by a company that is regulated or licensed where required; and
- iii. Not otherwise prohibited by law.

*You* must wear all recommended safety equipment while participating in *your* high-risk sports and activities and the *sporting equipment* must be used in the manner for which it was intended in order to be eligible for coverage.

- 22. An *illegal act* resulting in a conviction, except when *you*, a *travelling companion*, a *family member*, or *your service animal* is the victim of such act.
- 23. *Natural disaster*.
- 24. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
- 25. *Nuclear reaction*, radiation, or radioactive contamination.
- 26. War (declared or undeclared) or act of war.
- 27. Military duty.
- 28. *Political risk*.
- 29. Civil disorder or unrest.
- 30. An act of negligence or gross negligence or any omission or failure, by *you* or a *travelling companion*, to exercise the standard of care expected of a reasonable person in similar circumstances.
- 31. Acts, travel alerts/bulletins, or prohibitions by any government or public authority.
- 32. Travel against the orders or advice of any government or other public authority.
- 33. Travel against the orders or advice of a *physician*.
- 34. Travel to receive *treatment* or alternative therapy of any kind.

**This *certificate of insurance* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/ trade sanction or embargo.**

## 4.7 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document.

*Accident(al)* means an unexpected and unintended event that causes *injury*, property damage, or both.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Baggage* means personal property *you* take with *you* or acquire on *your trip*.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Climbing sports* means an activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.

*Cohabitant* means a person *you* currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.

*Coverage period* means the first fifteen (15) consecutive days of *your trip*, including *your departure date*, if *you* are age sixty-four (64) or under on *your departure date*; or the first three (3) consecutive days of *your trip*, including *your departure date*, if *you* are age sixty-five (65) or over on *your departure date*.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Departure date* means the date on which *you* depart on *your trip*.

*Dependent child(ren)* means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*Emergency* means a sudden, unforeseen *sickness* or *injury* occurring during the *coverage period* that requires immediate *treatment* and cannot reasonably be delayed. An emergency is deemed to no longer exist when medical evidence indicates that *you* are able to continue *your trip* or return to *your* province or territory of residence.

*Effective date* means the date stated in the *coverage period* section.

*Epidemic* means a contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

*Expiry date* means the date stated in the *coverage period* section.

*Family member* means *your*:

- Spouse (by marriage, common law, or civil union) or *domestic partner*.
- Parents and stepparents.
- Children, stepchildren, foster children, adopted children, and children currently in the adoption process.
- Siblings and stepsiblings.
- Grandparents and grandchildren.
- The following in-laws: mother, father, son, daughter, brother, sister, and grandparent.

- Aunts, uncles, nieces, and nephews.
- Legal guardians and wards.
- Paid, live-in caregivers.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*Heart condition* includes angina or chest pain, arrhythmia, coronary artery disease, congenital heart defect, acute and chronic heart failure, cardiomyopathy, myocardial infarction, cardiac tamponade, cardiogenic shock, cardiogenic syncope, heart block, heart murmur, and any other condition relating to the heart or cardiovascular system like carotid artery occlusions, vessel dissection and aneurysms of the great vessels.

*High-altitude activity* means an activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.

*Hospital* means a medical facility or institution incorporated, registered and licensed as a hospital by the local jurisdiction that operates and functions for the provision of care and *treatment* of resident inpatients and where medically related services such as diagnosis, testing, *treatment* and surgery are provided and/or made available to patients. A hospital shall have organized facilities on its premises or on a facility available to it that can provide accommodations for resident in-patients, a laboratory, a registered graduate nurse and *physician* always on duty and an operating room where surgical operations are performed by a *physician*. This does not include a convalescent or nursing home, palliative care, home for the aged, health spa, or an institution for the care of drug addiction, alcohol addiction or persons suffering from mental or emotional disorders.

*Illegal act* means an act that violates law where it is committed.

*Incident date* means the first date *you* exhibited *signs or symptoms* or sought *treatment* for a *medical condition, sickness or injury*.

*Injury or Injured* means physical bodily harm.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

*Local public transportation* means local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport *you* or a *travelling companion* less than 150 kilometers.

*Lung/respiratory condition* includes asbestosis, bronchiectasis, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, pulmonary embolism, pulmonary fibrosis, Interstitial lung diseases, lung transplant, pleural effusions, pulmonary edema, tuberculosis or any other condition relating to lungs or respiratory system.

*Medical condition(s)* means any *sickness* (including *signs or symptoms* of undiagnosed conditions), *injury*, or condition for which *you* consulted a *physician*.

*Natural disaster* means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

*Pandemic* means an *epidemic* that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

*Physician* means a person other than *you*, a *family member* or a *travelling companion*, who is a medical practitioner and whose legal and professional standing within his or her jurisdiction is equivalent to that of a doctor of medicine (M.D.) licensed in Canada.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Primary residence* means *your* permanent, fixed home address for legal and tax purposes.

*Professional sporting competition* means a sporting competition in which competitors take part at either a professional or semi-professional level, while under contract to a club or sporting organization for payment or financial remuneration.

*Quarantine* means mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which *you* are booked to travel during *your trip*, which is intended to stop the spread of a contagious disease to which *you* or a *travelling companion* has been exposed.

*Reasonable and Customary* means the services customarily provided or the costs customarily incurred for covered losses, which are not in excess of the standard practice or fee in the geographical area where the services are provided or costs are incurred for comparable *treatment*, services or supplies for a similar *sickness* or *injury* or *medical condition*.

*Rewards program* means the reward program offered with the *credit card*.

*Service animal* means any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to, guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.

*Sick or Sickness* means any sudden illness or disease requiring the medical care or *treatment* of a *physician*.

*Signs or Symptoms* means any abnormalities observed or uncovered in any examination, or any evidence of *sickness* or *injury* experienced by *you*.

*Sporting equipment* means equipment or goods used to participate in a sport.

*Travel supplier* means a travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.

*Travelling companion* means a person or *service animal* travelling with *you* or travelling to accompany *you* on *your trip*. A group or tour leader is not considered a travelling companion unless *you* are sharing the same room with the group or tour leader.

*Treatment* means a medical or diagnostic procedure prescribed, performed or recommended by a *physician*, including but not limited to, prescribed medication, investigative testing or surgery.

*Trip* means a period of time *you* are travelling outside of *your* province or territory of residence and for which coverage is in effect.

*We, Us or Our* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or AZGA Service Canada Inc. operating as Allianz Global Assistance (AGA).

*You or Your* means the *insured person*.

## 5. Car rental – collision/loss damage insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 5.8 for a list of defined terms.

### 5.1 Introduction

Car Rental – Collision/Loss Damage Insurance provides coverage for damage or theft of a *rental car*, as well as valid *rental agency* towing charges and charges for loss-of-use, when a covered loss occurs during the period of the *rental car agreement*. The total rental period must not exceed forty-eight (48) consecutive days.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, “we”, “us” or “our”) under Group Policy No. FC310140-A (the “Policy”), effective July 1, 2025, issued to Brim Financial Inc (“Brim”), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

### 5.2 What to do if your rental car sustains any damage, loss or theft

If *your rental car* sustains any damage, loss or theft, *you* must contact Allianz Global Assistance immediately after any loss or occurrence.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

#### IMPORTANT NOTICE – PLEASE READ CAREFULLY

**This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.**

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary, in that it covers expenses in excess of those payable by any other insurance plan or other source of reimbursement.
- This coverage does not provide any form of third-party automobile, property damage or personal injury liability insurance. It is *your* responsibility to ensure *you* have adequate third-party insurance, either through *your* own automobile insurance policy, or by accepting the insurance offered through the *rental agency*.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by *us* as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.

### 5.3 Coverage eligibility

You are eligible for the Car Rental – Collision/Loss Damage Insurance when you enter into a non-renewable *rental car agreement* for a *rental car*, where the total rental period does not exceed forty-eight (48) days, subject to limitations and exclusions and the following requirements:

- a) you are a resident of Canada;
- b) the *rental car* must be rented by the *cardholder*;
- c) the *rental car* must be rented from a commercial car *rental agency*;
- d) the full cost, including applicable taxes and/or fees of the *rental car* must be charged to the *cardholder's credit card* and/or paid through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card*. An eligible *rental car* included in a pre-paid travel package is covered if the full cost of the travel package was charged to the *account*;
- e) you must not rent more than one (1) vehicle at a time during a rental period;
- f) you must decline the Collision Damage Waiver (CDW) benefits (or similar provisions, such as "loss damage waiver") offered by the *rental agency* (when not prohibited by law). If there is no space on the *rental car agreement* to decline coverage, you must write on the contract "I decline the CDW provided by the *rental agency*.";
- g) the *rental car* must have been operated by:
  - i. the *insured person* listed on the *rental car agreement* and authorized to operate the *rental car* under the *rental car agreement* in accordance with its conditions when the loss occurs; or
  - ii. any *authorized driver* who has been given permission by the *primary cardholder* to operate the *rental car*, provided the additional person is listed on the *rental car agreement*. All drivers must qualify under and follow the terms of the *rental car agreement* and they must be legally licensed and permitted to operate the *rental car* under the laws of the jurisdiction in which the *rental car* will be operated; and
- h) the *account* must be in *good standing*.

### 5.4 Coverage period

Coverage begins as soon as the *insured person* who is authorized to operate the *rental car* under the *rental car agreement* takes control of the *rental car*.

The total rental period must not exceed forty-eight (48) consecutive days. If the rental period exceeds forty-eight (48) consecutive days, coverage under this *certificate of insurance* will be void. In order to break the consecutive day cycle, a full calendar day must exist between rental periods.

Coverage ends at the earliest of:

- a) the time when the *rental agency* assumes control of the *rental car*, whether it be at its place of business or elsewhere. *Rental car* keys left in a locked drop box does not constitute that the *rental agency* has assumed control of the *rental car*;
- b) the end of the chosen rental period;
- c) the date the *account* is cancelled or no longer in *good standing*; or
- d) the date the Policy is cancelled by us or by Brim.

### 5.5 Coverage benefits

Subject to the terms and conditions, you are covered for a *rental car* with a Manufacturer's Suggested Retail Price (MSRP), in its model year, up to a maximum of \$85,000, at the place the *rental agreement* is signed or where the *rental car* is picked up, for:

- a) *reasonable and customary charges* to repair the *rental car*, including reasonable charges for loss of use imposed by the owner of the *rental car* while the *rental car* is being repaired; or
- b) theft of the *rental car* or any of its respective parts or accessories; and
- c) *reasonable and customary charges* for towing the *rental car* to the nearest available facility.

**Note:** 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, either through *your* own automobile insurance policy, or by accepting the insurance offered through the *rental agency*.

The amount of the benefit payable will be equal to, the lesser of, the cost of the repair (including loss-of-use) or the replacement cost of *your rental car* which has been damaged or stolen, less any amount or portion of the loss assumed, waived or paid by the car *rental agency*, its insurer, or a third-party insurer.

## 5.6 Limitations and exclusions

### 5.6.1 Limitations

The following conditions may limit *your* entitlement to benefits under this *certificate of insurance*:

- There is no coverage for any vehicle with a Manufacturer's Suggested Retail Price (MSRP) in its model year, over \$85,000, at the place the *rental agreement* is signed or where the *rental car* is picked up.
- There is no coverage for additional rental fees charged by the *rental agency* for a replacement vehicle if required by *you* for the remainder of the original rental period.
- This coverage does not apply to *rental cars* when *your* rental period is more than forty-eight (48) consecutive days, or *your* rental period is extended for more than forty-eight (48) consecutive days by renewing or taking out a new *rental car agreement* with the same or another *rental agency* for the same vehicle or other vehicles.
- This coverage will not pay for the cost of any insurance offered by or purchased through the car *rental agency*, even if such cost is mandatory or included in the price of the vehicle rental.

### 5.6.2 Exclusions

We will not pay any of the *rental car* benefits if a claim is directly or indirectly a result of one (1) or more of the following:

- **Excluded Vehicles:** Vehicles which belong to the following categories are not covered:
  - Vehicles used for peer-to-peer car sharing.
  - Vans (except as defined below).
  - Trucks (including pick-ups) or any vehicle that can be spontaneously reconfigured into a pick-up truck.
  - Campers or trailers.
  - Vehicles towing or propelling trailers or any other object.
  - Off-road vehicles (Sport Utility Vehicles are covered, provided they are not used as off-road vehicles, are driven on maintained roads and do not have an open cargo bed).
  - Motorcycles, mopeds or motorbikes.
  - Expensive or exotic vehicles with an MSRP, in their model year, greater than \$85,000.
  - Antique vehicles which are over twenty (20) years old or when their models have not been manufactured for ten (10) years or more.
  - Recreational vehicles or vehicles not licensed for road use.
  - Leased vehicles, with buyback guarantee.
  - Limousines, however, standard production models of these vehicles that are not used as limousines are not excluded provided that they have an MSRP, in their model year, of \$85,000 or less.
  - Vehicles that seat more than eight (8) occupants, including the driver.
  - Vehicles rented or driven in Jamaica and
  - Vehicles that do not have to be licensed or are not legal where used.
  - **Note: Vans are not excluded provided that they:**
    - are for private passenger use with seating for no more than eight (8) occupants including the driver; and
    - do not exceed a "3/4 ton" rating; and
    - are not designed for recreational use (such as but not limited to camping, operation on roads not maintained by a federal, provincial, state or local authority and is designed and manufactured for off-road use); and
    - are not to be used for hire by others.

- Any loss, condition, or event that was known, foreseeable, intended, or expected when *your rental car* was reserved.
- An act committed with the intent to cause loss or an act of gross negligence by *you* or a *travelling companion*.
- Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
- *Your* involvement in the commission or attempted commission of a criminal offence or illegal act.
- *Civil disorder*.
- Military Duty.
- *Natural disaster*.
- Nuclear reaction, radiation, or radioactive contamination.
- *Political risk*.
- *Terrorist events*.
- *War* (declared or undeclared) or *act of war*.
- Travel against the orders or advice of any government or other public authority.
- Wear and tear, gradual deterioration, mechanical or electrical breakdown or failure, insects or vermin, inherent flaw or damage; damage caused by the use of incorrect fuel type.
- Loss, damage or misplacement of vehicle entry devices.
- Damage caused from freezing.
- The *rental car's* loss of value.
- Operation of the *rental car* in violation of the terms of the *rental car agreement*.
- Damage caused to the *rental car* by use off of publicly maintained roads.
- Damage caused to the *rental car* while driving at a rate of speed that is a marked departure from the lawful rate of speed.
- The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *physician* and used as prescribed.
- Any voluntary taking of poison, toxic substances or non-toxic substances or drugs, sedatives or narcotics, whether illicit or prescribed, in such quantity that they become toxic, or voluntary inhalation of a gas.
- Suicide, attempted suicide or self-inflicted *injury*.
- Liability other than for loss of, or damage to, the *rental car*.
- *Your personal injury*.
- Expenses assumed waived or paid by the commercial car *rental agency* or its insurers or payable under any other insurance.
- Confiscation by order of any government or public authority.
- Transporting contraband or illegal trade.
- Seizure or destruction under a quarantine or customs regulation.

**This *certificate of insurance* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/ trade sanction or embargo.**

## **5.7 Specific conditions**

In addition to the specific conditions below, Car Rental – Collision/Loss Damage Insurance is subject to the General Provisions found in section 12.

1. Due Diligence: The *primary cardholder* and any *insured person* shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by this insurance.
2. *You* agree to cooperate fully with *us*, and as a condition to the payment of benefits, Allianz Global Assistance reserves the right to obtain all pertinent records or information from *you*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.

## 5.8 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Act of war* means any act which is associated with and occurring in the course of *war* or directly triggering it.

*Authorized Driver* means any driver who is permitted to operate the *rental car* by the *primary cardholder* and who is listed on the *rental car agreement*.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Car sharing program* means a car rental club which gives its members twenty-four (24) hour access to a fleet of cars parked in a convenient location.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Civil disorder* means any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, vandalism, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of three or more persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk*, *terrorist event*, *war*, or *act of war*.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Dependent child(ren)* means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student attending a recognized college or university; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*Injury* means any bodily harm caused by an accident which results in a covered loss and which requires the immediate medical care or *treatment of a physician*.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)* or any *authorized driver*.

*Natural disaster* means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

*Physician* means a person other than *you*, a *family member* or a *travelling companion*, who is a medical practitioner and whose legal and professional standing within his or her jurisdiction is equivalent to that of a doctor of medicine (M.D.) licensed in Canada.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Reasonable and customary charges* means charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

*Rental agency* means a licensed automobile rental agency that rents vehicles and issues a *rental car agreement*. Rental agencies include both automobile rental agencies as well as *car sharing programs*.

*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.

*Rental car agreement* means the entire written contract that *you* receive when renting a car from a *rental agency* that describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the rental car agreement. With regards to the Collision/Loss Damage benefit, a rental car agreement may also include a commercial *car sharing program* of which *you* are a member and the terms and conditions thereof.

*Rewards program* means the reward program offered with the *credit card*.

*Spouse* means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

*Terrorist event(s)* means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general *civil disorder* or unrest, protest, rioting, *political risk*, *war* or *act of war*.

*Travelling companion* means a person travelling with *you* or travelling to accompany *you* on *your* trip. A group or tour leader is not considered a travelling companion unless *you* are sharing the same room with the group or tour leader.

*Treatment* means a medical or diagnostic procedure prescribed, performed or recommended by a physician, including but not limited to, prescribed medication, investigative testing or surgery.

*War* means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

*We, our, us* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or Allianz Global Assistance.

*You, your, yourself* means the *insured person*.

## 6. Trip cancellation/trip interruption insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 6.7 for a list of defined terms.

### 6.1 Introduction

Trip Cancellation/Trip Interruption Insurance benefits are payable when:

- a) *your trip* is cancelled as a result of a covered reason, as outlined under section 6.3.4; or
- b) *your trip* is interrupted or delayed as a result of a covered reason, as outlined under section 6.4.5.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, “we”, “us” or “our”) under Group Policy No. FC310140-A (the “Policy”), effective July 1, 2025, issued to Brim Financial Inc (“Brim”), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

### 6.2 What to do if you need to cancel, interrupt or delay your trip

If *you* need to cancel, interrupt or delay *your trip*, *you* must notify Allianz Global Assistance within forty-eight (48) hours of the *incident date*.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

*You* must also contact *your travel supplier* as *you* may be eligible for reimbursement.

**Note:** If *you* do not notify Allianz Global Assistance and *your travel supplier* within forty-eight (48) hours this could result in *your* expenses not being covered, denial or a delay in the settlement of *your* claim.

#### IMPORTANT NOTICE - PLEASE READ CAREFULLY

**This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.**

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary, in that it covers expenses in excess of those payable by any other insurance plan or other source of reimbursement.
- This insurance may not cover claims related to *pre-existing medical conditions*.
- In the event of a claim *your* prior medical history may be reviewed.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by *us* as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.

## **6.3 Trip cancellation insurance (prior to departure)**

### **6.3.1 Coverage eligibility**

To be eligible for the Trip Cancellation Insurance:

- a) *you* must be a resident of Canada;
- b) when booking the *trip*, the full or partial cost of the *trip*, including any applicable taxes and/or fees, must be paid with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

### **6.3.2 Coverage period**

Coverage begins at the time of purchase of *your* prepaid *trip* and before any cancellation penalties have been incurred.

Coverage ends the earliest of:

- a) the time of *your* scheduled departure;
- b) the *incident date*;
- c) the date the *account* is cancelled or no longer in *good standing*; or
- d) the date the Policy is cancelled by *us* or by Brim.

### **6.3.3 Coverage benefits**

*You* will be reimbursed for the prepaid, non-refundable, non-transferable travel arrangements charged to the *cardholder's credit card*, for which no *refunds* are offered by the *travel supplier*, up to \$2,000 per *insured person*, per *trip* (maximum of \$5,000 per *trip* for all *insured persons* combined).

### **6.3.4 Covered reasons**

Trip Cancellation benefits are payable when *you* cancel *your trip* prior to *your* scheduled *departure date* as a result of a covered reason listed below.

1. *You* or a *travelling companion* becomes *sick, injured* or develops a *medical condition* disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).  
The following condition applies:
  - A *physician* advises *you* or a *travelling companion* to cancel *your trip* before *you* cancel it. If that isn't possible, a *physician* must either examine or consult with *you* or the *travelling companion* as soon as possible within 72 hours after the cancellation to confirm the decision to cancel.
2. *Your* or a *travelling companion's family member* not travelling with *you* or the *travelling companion* becomes *sick* or *injured*, or develops a *medical condition* (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).  
The following condition applies:
  - The sickness, *injury*, or *medical condition* must be considered life threatening by their *physician*, require hospitalization, or require *your* or the *travelling companion's* care.
3. *You*, a *travelling companion*, *your service animal*, *your family member*, or a *travelling companion's family member* dies on or after *your trip's* initial deposit or booking date and before *your trip*.
4. *You* or a *travelling companion* is *quarantined* before *your trip* due to having been exposed to:
  - A contagious disease other than an *epidemic* or *pandemic*; or
  - An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
    - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
    - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the

- person is *travelling*. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.
5. *You* or a *travelling companion* is in a *traffic accident* on the *departure date*.  
One of the following conditions must apply:
    - *You* or a *travelling companion* needs medical attention; or
    - *Your* or a *travelling companion's* vehicle needs to be repaired because it is not safe to operate.
  6. *Your* or a *travelling companion's* *primary residence* becomes *uninhabitable*.
  7. *You* or a *travelling companion* is legally required to attend a legal proceeding during *your trip*.  
The following condition applies:
    - The attendance is not in the course of *your* or *your travelling companion's* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).
  8. *You* or a *travelling companion* serving in the Canadian Armed Forces is reassigned or has personal leave status changed, except because of *war* or disciplinary action.
  9. *Your common carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
    - *A natural disaster*; or
    - *Severe weather*.

However, if *you* can get to *your* original destination another way, we will reimburse *you* for the following, up to *your* policy's Trip Cancellation Coverage maximum benefit:

- The reasonable cost of the alternative transportation, less available *refunds*; and
- The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following conditions apply:

- Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your common carrier*; and
  - Reimbursement for the alternate transportation will not exceed the cost of the original *trip* expense.
10. *You* or a *travelling companion* is terminated or laid off by a current employer after *your trip's* initial deposit or booking date.  
The following conditions apply:
    - The termination or layoff is not *your* or *your travelling companion's* fault;
    - The employment must have been permanent (not temporary or contract); and
    - The employment must have been for at least 12 consecutive months.
  11. *You* or a *travelling companion* secures new permanent and paid employment, after *you* book *your trip*, that requires presence at work during the originally scheduled *trip* dates.
  12. *Your* or a *travelling companion's* primary residence is permanently relocated by at least 150 kilometers due to a transfer by *your* or a *travelling companion's* current employer. This coverage includes relocation due to transfer by *your spouse's* current employer.
  13. *You* or a *travelling companion* is unable to receive a vaccination (including a vaccination for an *epidemic* or *pandemic* such as COVID-19) required for travel to, from, or within *your* destination due to *your* or *your travelling companion's* *sickness, injury, or medical condition*.
  14. *You* or a *travelling companion* receive a legal notice to attend an adoption proceeding during *your trip*.
  15. *You* or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or *emergency* (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.
  16. *Your* or a *travelling companion's* travel documents required for the *trip* are stolen.  
The following condition applies:
    - *You* must make diligent efforts, and provide documentation of *your* efforts, to obtain replacement documents that would allow *you* to keep the originally scheduled *trip* dates.
  17. An event, including a *terrorist event, epidemic or pandemic, a natural disaster or political risk* which results in:
    - a) The Canadian government issuing a travel advisory to avoid all non-essential travel or avoid all travel for *your* ticketed destination, after *you* book *your ticket*, for a period that includes *your trip*.

- This includes written warnings to avoid non-essential travel, or to avoid all travel, on a *common carrier*, or
- b) A provincial or territorial government issues restrictions or border closures prohibiting entry or travel for *your destination*, after *you book your ticket*, for a period that includes *your trip*.

## **6.4 Trip interruption/trip delay insurance (after departure)**

### **6.4.1 Coverage eligibility**

To be eligible for the Trip Interruption/Trip Delay Insurance:

- a) *you* must be a resident of Canada;
- b) when booking the *trip*, the full or partial cost of the *trip*, including applicable taxes and/or fees, must be paid with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

### **6.4.2 Coverage period**

Coverage **begins** at the time of *your departure* on *your trip*.

Coverage **ends** on the earliest of:

- a) the date *you* return to *your province* or territory of residence;
- b) the date the *account* is cancelled or no longer in *good standing*; or
- c) the date the Policy is cancelled by *us* or by Brim.

### **6.4.3 Automatic extension of coverage**

- a) Hospitalization: When *you* are in a *hospital* due to an *emergency* on *your* scheduled return date, *your* coverage will be automatically extended for as long as *you* are in *hospital* plus a further period of up to three (3) days following *your* discharge from the *hospital*.
- b) Emergency Delay: The *coverage period* is automatically extended up to three (3) days if *you* must delay *your* scheduled return due to the *emergency* of another *insured person*.

### **6.4.4 Coverage benefits**

If for one of the covered reasons listed below, *you* must interrupt an insured *trip* already commenced, or delay *your* return beyond the scheduled return date, *you* will be reimbursed as follows:

If *you* charged the full prepaid travel arrangements to the *cardholder's credit card*, *your* expenses, less any available *refunds*, will be reimbursed up to \$5,000 per *insured person*, per *trip* (maximum of \$25,000 for all *insured persons* combined on the same *trip*) for:

- a) the extra cost to change *your ticket* to a one-way economy fare, via the most cost-effective route, by regular scheduled transportation back to *your* departure point or the next destination on *your trip*; or
- b) if *your* existing *ticket* cannot be changed, the cost of a one-way economy fare by regular scheduled transportation back to *your* departure point or the next destination on *your trip*; and
- c) the non-refundable portion of any unused prepaid travel arrangements (excluding the cost of unused prepaid transportation) if *your* insured *trip* is interrupted; and
- d) if *your travelling companion's trip* is interrupted for any of the covered reasons listed below, *you* will be reimbursed for the cost incurred to adjust *your* prepaid *accommodations* to a single supplement; and
- e) if for one of the reasons listed below *your trip* is interrupted or *you* must delay the return portion of an insured *trip* beyond the date scheduled, *we* will also pay the necessary and reasonable costs of *accommodation* and meals up to \$200 per day to a maximum of ten (10) days, per *trip*, for all *insured persons* combined.

**Note: With respect to any one covered event, meals and accommodation expenses are payable under either Trip Interruption Insurance or Emergency Medical Insurance, but not both.**

If you charged a portion of the prepaid travel arrangements to the *cardholder's credit card*, reimbursement for benefits a), b) and e) will be reimbursed as indicated above. Benefits c) and d) will be limited to the lesser of, the amount charged on the *credit card* or \$5,000 per *insured person*, per *trip* (maximum of \$25,000 for all *insured persons* combined on the same *trip*).

#### 6.4.5 Covered reasons

Trip Interruption or Trip Delay benefits are payable when a covered reason listed below occurs before *your* scheduled return date.

1. *You* or a *travelling companion* becomes *sick* or *injured*, or develops a *medical condition* disabling enough to make *you* interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).

The following conditions apply:

- A *physician* must either examine or consult with *you* or the *travelling companion* as soon as possible within 72 hours of the *trip* interruption to confirm the decision to interrupt the *trip*; and
- *You* must not have travelled against *your* home country's government advice or against local authority advice at *your trip* destination.

2. *Your* or a *travelling companion's family member* who is not travelling with *you* or the *travelling companion* becomes *sick* or *injured*, or develops a *medical condition* (including being diagnosed with an *epidemic* or *pandemic* such as COVID-19).

The following condition applies:

- The *sickness, injury, or medical condition* must be considered life threatening by their *physician*, require hospitalization, or require *your* or the *travelling companion's* care.

3. *You, a travelling companion, your family member, your service animal* or a *travelling companion's family member* dies during *your trip*.

4. *You* or a *travelling companion* is *quarantined* during *your trip* due to having been exposed to:

- A contagious disease other than *epidemic* or *pandemic*; or
- An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
  - a. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
  - b. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is *travelling*. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You* or a *travelling companion* is in a *traffic accident* during *your trip*.

One of the following conditions must apply:

- *You* or a *travelling companion* needs medical attention; or
- The vehicle needs to be repaired because it is not safe to operate.

6. *Your* or *your travelling companion's primary residence* becomes *uninhabitable*.

7. *You* or a *travelling companion* is legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- The attendance is not in the course of *your* or a *travelling companion's* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

8. *You* or a *travelling companion* serving in the military is reassigned or has personal leave status changed, except because of *war* or disciplinary action.

9. *You* or a *travelling companion* is a passenger on a hijacked aircraft, train, vehicle, or vessel.

10. *Your common carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:*
- *A natural disaster.*
  - *Severe weather.*

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to the Trip Interruption Coverage maximum benefit outlined in section 6.4.4:

- The reasonable cost of the alternative transportation, less available *refunds*; and
- The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your common carrier*.

11. *You miss at least 50% of the length of your trip due to one of the following:*

- *A common carrier delay.*
- *A work strike, unless threatened or announced prior to the trip's initial deposit or booking date.*
- *A natural disaster.*
- *Roads are closed or impassable due to severe weather.*
- *Not being able to replace lost or stolen travel documents required for you to travel on your trip;*
  - *You must make diligent efforts, and provide documentation of your efforts, to obtain replacement documents.*
- *Civil disorder.*
- *Being involved in or delayed by a traffic accident.*

This does not apply to missed time resulting from a *travel supplier's* cancellation prior to *your departure date*.

12. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*
13. *An event, including a terrorist event, epidemic or pandemic, a natural disaster or political risk which results in:*
- a) The Canadian government issuing a travel advisory to avoid all non-essential travel or avoid all travel for your ticketed destination, after your departure date, for a period that includes your trip. This includes written warnings to avoid non-essential travel, or to avoid all travel, on a common carrier, or*
  - b) A provincial or territorial government issues restrictions or border closures prohibiting entry or travel for your destination, after your departure date, for a period that includes your trip.*

**This certificate of insurance does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/ trade sanction or embargo.**

## 6.5 Limitations and exclusions

The following limitations and exclusions apply to Trip Cancellation Insurance and Trip Interruption/Trip Delay Insurance.

### 6.5.1 Pre-existing Medical Conditions Exclusion

Expenses that are due to, contributed by, or resulting from pre-existing *medical conditions*, may qualify for coverage, if *your* pre-existing *medical condition* meets the **stability period** that applies to *you*. All exclusions, including those for specific *medical conditions*, still apply.

#### IMPORTANT:

##### **If you are age 64 or younger on your effective date:**

*Pre-existing medical conditions* that are stable for 90 days before the *effective date* qualify for coverage, up to the overall sum insured.

##### **If you are age 65 or older on your effective date:**

*Pre-existing medical conditions* that are stable for 150 days before the *effective date* qualify for coverage, up to the overall sum insured.

To be considered stable during *your* stability period, *your* pre-existing *medical condition* or related conditions must not have resulted in any of the following:

- New *treatment* (including new prescriptions),
- Change in *treatment* including frequency, dosage or type (including prescriptions),
- *Signs or symptoms*,
- A new diagnosis,
- Test results showing *your* condition is worsening,
- Hospitalization,
- A referral to a specialist, received or recommended, or
- Waiting for any test results, further investigation, or surgery

The following are considered stable:

- Diabetic Insulin users - Routine insulin adjustment not prescribed by *your physician*, as long as insulin was not first prescribed during *your* stability period,
- Coumadin, Warfarin users - Routine adjustment of these medications, as long as Coumadin or Warfarin were not first prescribed during *your* stability period,
- A change from a brand name medication to a generic medication, or
- 30 days prior to *your effective date* and did not require:
  - *treatment* (including prescriptions) for more than 30 consecutive days, or
  - more than one (1) follow-up with a physician.

### 6.5.2 General exclusions

This insurance does not cover, provide services or pay claims resulting from:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your trip* was purchased. This includes but is not limited to any cause of loss, condition, or event that, on or before the *trip's* initial deposit or booking date, was named or otherwise identified by (i) a Coverage Alert posted to [www.allianztravelinsurance.com/coverage-alerts](http://www.allianztravelinsurance.com/coverage-alerts) or (ii) The Meteorological Service of Canada (MSC) or other entity that names or identifies meteorological or geological storms or events.
2. An act committed with the intent to cause loss.
3. An act of gross negligence by *you* or a *travelling companion*.
4. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
5. A *criminal act* resulting in a conviction, except when *you*, a *travelling companion*, or a *family member* is the victim of such act.
6. *Civil disorder* or unrest, except when and to the extent that *civil disorder* or unrest is expressly referenced in and covered under Trip Interruption Coverage or Travel Delay Coverage.
7. Military duty, except when and to the extent that military duty is expressly referenced in and covered under Trip Cancellation Coverage.

8. A *natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered under Trip Cancellation Coverage.
9. Nuclear reaction, radiation, or radioactive contamination.
10. *Political risk*.
11. *Terrorist events*, except when and to the extent that a *terrorist event* is expressly referenced in and covered under Trip Cancellation Coverage.
12. *War or act of war*.
13. *Your* intentional self-harm or if *you* attempt or commit suicide.
14. Normal pregnancy or childbirth.
15. Fertility treatment or elective abortion.
16. A mental or nervous health disorder, such as Alzheimer's disease, anxiety, dementia, depression, neurosis, psychosis, or their related physical symptoms.
17. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *physician* and used as prescribed.
18. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
19. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under Trip Cancellation Coverage.
20. An act, travel alert/bulletin, or prohibition by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation Coverage.
21. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy.
22. Participating in or training for any *professional* sporting competition.
23. Participating in or training for any amateur sporting competition while on *your trip*. This does not include participating in informal recreational sporting competitions, such as tournaments organized by hotels, resorts, or cruise lines to entertain their guests.
24. Participating in an extreme, high-risk sport or activity, such as:
  - Skydiving, BASE jumping, hang gliding, or parachuting.
  - Bungee jumping.
  - Caving, rappelling, or spelunking.
  - Skiing or snowboarding outside marked trails or in an area accessed by helicopter.
  - *Climbing sports* or free climbing.
  - Any *high-altitude activity*.
  - Personal combat or fighting sports.
  - Racing or practicing to race any motorized vehicle or watercraft.
  - Free diving.
  - Scuba diving at a depth greater than 60 feet or without a dive master.
25. A *travel supplier's* restriction on *baggage*, including on medical supplies or equipment.
26. Space travel.
27. *Your* travel to a country, region or city for which:
  - a) A published formal travel advisory has been issued by the Canadian government, before *you* booked *your ticket*, advising travellers to avoid non-essential travel or to avoid all travel, and *your trip* is cancelled as a result of the reason for the travel warning.
  - b) A published formal travel advisory, related directly or indirectly to a previously lifted travel advisory, has been issued by the Canadian government, advising travellers to avoid non-essential travel or to avoid all travel, and *your trip* is cancelled as a result of the reason for the travel advisory.

28. *Your* travel to a country, region or city for which:

- a) A published formal travel advisory has been issued by the Canadian government, before *your departure date*, advising travellers to avoid non-essential travel or to avoid all travel, and *your trip* is interrupted as a result of the reason for the travel warning.
- b) A published formal travel advisory, related directly or indirectly to a previously lifted travel advisory, has been issued by the Canadian government, advising travellers to avoid non-essential travel or to avoid all travel, and *your trip* is interrupted as a result of the reason for the travel advisory.

**This *certificate of insurance* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.**

## **6.6 Specific condition**

In addition to the specific condition below, Trip Cancellation Insurance and Trip Interruption/Trip Delay Insurance are subject to the General Provisions found in section 12.

*You* agree to cooperate fully with Allianz Global Assistance, and as a condition to the payment of benefits, Allianz Global Assistance reserves the right to obtain all pertinent records or information from *you*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.

## 6.7 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document.

*Accommodation* means an establishment that provides commercial short-term accommodation for the general public, issues proof of transaction and is licensed under the law of its jurisdiction. An accommodation includes a business that operates a vacation rental or shared accommodation but excludes any timeshare properties or arrangements.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Act of war* means any act which is associated with and occurring in the course of *war* or directly triggering it.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Civil disorder* means any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, vandalism, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of three or more persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk*, *terrorist event*, *war*, or *act of war*.

*Climbing sports* means an activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.

*Common carrier* means a passenger plane, bus, taxi, car service, train, cruise ship or government-operated ferry system offering its transportation services to paying passengers at published rates and scheduled times.

*Coverage period* means the time insurance is in effect, as indicated in the various Coverage Period sections of this *certificate of insurance*.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Criminal act* means an act that is criminally unlawful.

*Departure date* means the date on which *you* depart on *your trip*.

*Dependent child(ren)* means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*Emergency* means a sudden and unforeseen *medical condition*, occurring during *your trip*, which requires immediate *treatment*. An emergency no longer exists when the evidence reviewed by Allianz Global Assistance, in consultation with *your* attending *physician*, indicates that no further *treatment* is required at *your* destination or *you* are able to return to *your* province or territory of residence for further *treatment*.

*Epidemic* means a contagious disease widely occurring in a community at a particular time recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

*Family member* means your:

- Spouse (by marriage, common law, or civil union) or *domestic partner*.
- Parents and stepparents.
- Children, stepchildren, foster children, adopted children, and children currently in the adoption process.
- Siblings and stepsiblings.
- Grandparents and grandchildren.
- The following in-laws: mother, father, son, daughter, brother, sister, and grandparent.
- Aunts, uncles, nieces, and nephews.
- Legal guardians and wards.
- Paid, live-in caregivers.

*First responder* means Emergency personnel (such as a law enforcement officer, emergency medical technician, firefighter, or a member of the military) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*High altitude activity* means an activity that includes, or is intended to include, going above 15,000 feet in elevation, other than as a passenger in a commercial aircraft.

*Hospital* means an institution that is licensed as an accredited hospital that is staffed and operated for the care and *treatment* of inpatients and outpatients. *Treatment* must be supervised by *physicians* and there must be registered nurses on duty twenty-four (24) hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

*Incident date* means the date the cause of cancellation, interruption, delay or loss originated.

*Injury* means any bodily harm caused by an accident which results in a covered loss and which requires the immediate medical care or *treatment* of a *physician*.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

*Medical condition(s)* means any disease, *sickness* or *injury* (including symptoms of undiagnosed conditions).

*Minor ailment* means a *sickness* or *injury* which ended more than thirty (30) days before *your coverage period* began and which did not require:

- *treatment* for a period longer than fifteen (15) consecutive days; or
- more than one (1) follow-up visit to a *physician*; or
- hospitalization, surgery, or referral to a specialist.

*Natural disaster* means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

*Pandemic* means an *epidemic* that occurs over a wide geographic area and is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

*Physician* means a person other than *you*, a *family member* or a *travelling companion*, who is a medical practitioner and whose legal and professional standing within his or her jurisdiction is equivalent to that of a doctor of medicine (M.D.) licensed in Canada.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to

nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

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

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

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Primary residence* means *your* permanent, fixed home address for legal and tax purposes.

*Professional* means *you* are considered professional by the governing body of the sport and are paid for *your* participation whether *you* win or lose.

*Quarantine* means mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, a *physician*, or the captain of a commercial vessel on which *you* are booked to travel during *your trip*, which is intended to stop the spread of a contagious disease to which *you* or a *travelling companion* has been exposed.

*Refund(s)* means cash, credit, or a voucher for future travel that *you* are eligible to receive from a *travel supplier*, or any credit, recovery, or reimbursement *you* are eligible to receive from *your* employer, another insurance company, or any other entity.

*Rewards program* means the reward program offered with the *credit card*.

*Service animal* means any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to, guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.

*Severe weather* means hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.

*Sickness* means any sudden illness or disease requiring the immediate medical care or *treatment* of a *physician*.

*Signs or symptoms* means any evidence of disease experienced by *you* or recognized through observation.

*Spouse* means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

*Terrorist event(s)* means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general *civil disorder* or unrest, protest, rioting, *political risk*, *war* or *act of war*.

*Ticket* means evidence of a fare, including any applicable taxes and/or fees, paid for travel on a *common carrier*, which has been completely or partially charged to the *account* and/or paid through the redemption of points earned under the *credit card rewards program*.

*Traffic accident* means an unexpected and unintended traffic-related event, other than mechanical breakdown, that causes *injury*, property damage, or both.

*Travelling companion* means a person travelling with *you* or travelling to accompany *you* on *your* trip. A group or tour leader is not considered a travelling companion unless *you* are sharing the same room with the group or tour leader.

*Travel supplier* means a tour operator, travel wholesaler, airline, cruise line, provider of ground transportation or provider of commercial *accommodation* to *you* that is contracted to provide travel services to *you* and that is licensed, registered or otherwise legally authorized to operate and provide travel services.

*Treatment* means a medical or diagnostic procedure prescribed, performed or recommended by a physician, including but not limited to, prescribed medication, investigative testing or surgery

*Trip* means a period during which *you* are travelling outside of *your* province or territory of residence and for which the full or partial cost of travel arrangements has been charged to the *cardholder's credit card*. and/or paid through the redemption of points earned under the *credit card rewards program*.

*Uninhabitable* means a *natural disaster*, fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home inaccessible or unfit for use.

*War* means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

*We, our, us* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or Allianz Global Assistance.

*Work strike* means an organized and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any *civil disorder* or *political risk*.

*You, your, yourself* means the *insured person*.

## 7. Flight delay insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 7.9 for a list of defined terms.

### 7.1 Introduction

Flight Delay Insurance provides coverage for reasonable additional *accommodation* and travelling expenses in the event of a delay of more than six (6) hours in the arrival or departure of *your* regularly scheduled flight on a commercial airline.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, “we”, “us” or “our”) under Group Policy No. FC310140-A (the “Policy”), effective July 1, 2025, issued to Brim Financial Inc (“Brim”), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

### 7.2 What to do if your flight is delayed

If *your* flight is delayed *you* must contact Allianz Global Assistance immediately after learning of any delay.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

#### IMPORTANT NOTICE - PLEASE READ CAREFULLY

**This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.**

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary, in that it covers expenses in excess of those payable by any other insurance plan or other source of reimbursement.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by *us* as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.

### 7.3 Coverage eligibility

To be eligible for the Flight Delay Insurance:

- a) *you* must be a resident of Canada;
- b) *you* must pay the full cost of *your ticket*, including any applicable taxes and/or fees, with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

## 7.4 Coverage period

Coverage begins at the time of *your* departure on *your trip*.

Coverage ends on the earliest of:

- a) the time *you* return to *your* original departure point;
- b) the date the *account* is cancelled or no longer in *good standing*; or
- c) the date the Policy is cancelled by *us* or by Brim.

## 7.5 Coverage benefits

Flight Delay Insurance benefits are payable in the event of a delay of more than four (4) hours in the arrival or departure of *your* regularly scheduled flight on a commercial airline, due to one of the *covered reasons* listed below. *You* will be reimbursed up to a maximum of \$500 per person to a maximum of \$1,000 for all *insured persons* combined, for reasonable, additional *accommodations* and travelling expenses. Expenses must be incurred by *you* as a result of the delay. Prepaid expenses are not covered.

*You* will be reimbursed for entertainment expenses up to an aggregate limit of \$100 for all *insured persons* combined if *you* attend a ticketed event such as, but not limited to, a movie theatre, theatre, concert hall, opera or sports event during the flight delay.

The delay must be due to one of the following *covered reasons*:

- A *common carrier* delay.
- A *work strike*, unless threatened or announced prior to the *trip's* initial deposit or booking date.
- Hijacking.
- *Severe weather*.
- A *natural disaster*.
- *Civil disorder*.
- *Quarantine* (including an *epidemic* or *pandemic* such as COVID-19).

This does not apply to a delay resulting from a *common carrier's* cancellation prior to *your departure date*.

## 7.6 Limitations and exclusions

This insurance does not cover, provide services or pay claims resulting from:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your trip* was booked; This includes but is not limited to any cause of loss, condition, or event that, on or before the trip's initial deposit or booking date, was named or otherwise identified by (i) a Coverage Alert posted to [www.allianztravelinsurance.com/coverage-alerts](http://www.allianztravelinsurance.com/coverage-alerts) or (ii) The Meteorological Service of Canada (MSC) or other entity that names or identifies meteorological or geological storms or events;
2. An act of gross negligence by *you* or a *travelling companion*.
3. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
4. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under Flight Delay Coverage.
5. An act committed with the intent to cause loss.
6. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
7. A *criminal act* resulting in a conviction, except when *you*, a *travelling companion*, or a *family member* is the victim of such act.
8. Nuclear reaction, radiation, or radioactive contamination.
9. *Political risk*.
10. *Terrorist events*.
11. *War* or *act of war*.
12. An act, travel alert/bulletin, or prohibition by any government or public authority.

13. Any *common carrier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy.
14. Travel against the orders or advice of any government or other public authority; or
15. Space travel.

**This *certificate of insurance* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.**

## **7.7 Specific condition**

In addition to the specific condition below, Flight Delay Insurance is subject to the General Provisions found in section 12.

*You* agree to cooperate fully with Allianz Global Assistance, and as a condition to the payment of benefits, Allianz Global Assistance reserves the right to obtain all pertinent records or information from *you*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.

## 7.8 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document.

*Accommodation(s)* means an establishment that provides commercial short-term accommodation for the general public, issues proof of transaction and is licensed under the law of its jurisdiction. An accommodation includes a business that operates a vacation rental or shared accommodation but excludes any timeshare properties or arrangements.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Act of war* means any act which is associated with and occurring in the course of *war* or directly triggering it.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Civil disorder* means any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, vandalism, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of three or more persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk*, *terrorist event*, *war*, or *act of war*.

*Common Carrier* means a passenger plane, bus, taxi, car service, train, cruise ship or government-operated ferry system offering its transportation services to paying passengers at published rates and scheduled times.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Criminal act* means an act that is criminally unlawful.

*Dependent child(ren)* means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*Epidemic* means a contagious disease widely occurring in a community at a particular time recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

*Family member* means *your*:

- *Spouse* (by marriage, common law, or civil union) or *domestic partner*.
- Parents and stepparents.
- Children, stepchildren, foster children, adopted children, and children currently in the adoption process.
- Siblings and stepsiblings.
- Grandparents and grandchildren.
- The following in-laws: mother, father, son, daughter, brother, sister, and grandparent.
- Aunts, uncles, nieces, and nephews.
- Legal guardians and wards.
- Paid, live-in caregivers.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

*Natural disaster* means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

*Pandemic* means an *epidemic* that occurs over a wide geographic area and is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Quarantine* means mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, a *physician*, or the captain of a commercial vessel on which *you* are booked to travel during *your trip*, which is intended to stop the spread of a contagious disease to which *you* or a *travelling companion* has been exposed.

*Rewards program* means the reward program offered with the *credit card*.

*Severe weather* means hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.

*Spouse* means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

*Terrorist event* means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general *civil disorder* or unrest, protest, rioting, *political risk*, *war* or *act of war*.

*Ticket* means evidence of full fare, including any applicable taxes and/or fees, paid for travel on a commercial airline, which has been completely charged to the *account* and/or paid through the redemption of points earned under the *credit card rewards program*.

*Travel supplier* means a tour operator, travel wholesaler, airline, cruise line, provider of ground transportation or provider of commercial *accommodation* to *you* that is contracted to provide travel services to *you* and that is licensed, registered or otherwise legally authorized to operate and provide travel services.

*Travelling companion* is any person who travels with the *cardholder* for the entire *trip* and whose fare for transportation and/or *accommodation* was partially or fully prepaid at the same time as the *cardholder*.

*Trip* means a period during which *you* are travelling outside of *your* province or territory of residence and for which the full cost of *your ticket* has been charged to the *cardholder's credit card* and/or paid through the redemption of points earned under the *credit card rewards program*.

*War* means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

*We, our, us* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or Allianz Global Assistance.

*Work strike* means an organized and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any *civil disorder* or *political risk*.

*You, your, yourself* means the *insured person*.

## 8. Baggage insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 8.8 for a list of defined terms.

### 8.1 Introduction

Baggage Insurance provides coverage if *your baggage* is delayed by the *common carrier* for more than six (6) hours, or if *your baggage* is lost, stolen or accidentally damaged while checked in with, or carried on, a *common carrier* during *your trip*.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, “we”, “us” or “our”) under Group Policy No. FC310140-A (the “Policy”), effective July 1, 2025, issued to Brim Financial Inc (“Brim”), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

### 8.2 What to do if your baggage is delayed, lost, damaged or stolen

If *your baggage* is delayed or if *your baggage* is lost, stolen or accidentally damaged while checked in with, or carried on, a *common carrier* during *your trip*, you must contact Allianz Global Assistance immediately after learning of any loss or occurrence.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

#### **IMPORTANT NOTICE - PLEASE READ CAREFULLY**

**This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.**

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary, in that it covers expenses in excess of those payable by any other insurance plan or other source of reimbursement.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by *us* as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.

### 8.3 Coverage eligibility

To be eligible for Baggage Insurance:

- a) *you* must be a resident of Canada;
- b) *you* must pay the full cost of *your ticket*, including any applicable taxes and/or fees with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card* prior to departure); and
- c) the *account* must be in *good standing*.

### 8.4 Coverage period

Coverage **begins** at the time *your baggage* is checked in with, or carried on, a *common carrier* during *your trip*.

Coverage **ends** on the earliest of:

- a) the time the checked-in *baggage* has been unloaded and placed in the *common carrier's baggage* pick-up area for retrieval by *you* and, for carry-on baggage, when *you* leave the *common carrier*;
- b) the date the *account* is cancelled or no longer in *good standing*; or
- c) the date the Policy is cancelled by *us* or by Brim.

### 8.5 Coverage benefits

Baggage Insurance covers:

- a) **Baggage loss, theft or damage:** *you* will be reimbursed the *actual cash value* of *baggage* and *personal effects* up to \$1,000 per *insured person*, to a maximum of \$2,000 per *trip* for all *insured persons* combined, for loss, theft or damage of *baggage* and/or *personal effects* worn or used by *you* when checked in with, or carried on, a *common carrier* during *your trip*. Coverage is limited to \$500 per item.
- b) **Baggage delay:** If *your* checked *baggage* is delayed by the *common carrier* for more than six (6) hours, during the *trip* en route to *your* destination and before returning to *your* original point of departure, *you* will be reimbursed up to \$500 per *insured person*, to a maximum of \$1,000 per *trip* for all *insured persons* combined, for the purchase of *essential items*. Purchases must be made within thirty-six (36) hours of *your* arrival at *your* destination. The costs of items purchased under this benefit will reduce the maximum amount payable under a) above if it is later determined that *your* personal *baggage* has been lost, stolen or damaged.

**Note: This benefit is only available for *your* outbound travel; baggage delay is not available on *your* return travel back to *your* province or territory of residence.**

### 8.6 Limitations and exclusions

The following items are not covered:

- Hearing aids, prescription eyewear, and contact lenses.
- Artificial teeth, prosthetics, and orthopedic devices.
- Tickets, passports, deeds, blueprints, stamps, and other documents.
- Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion, and keys.
- Intangible property, including without limitation intellectual property, nonfungible tokens (NFTs) or other electronic or digital property, cryptocurrency or other electronic or digital currency, software, and electronic data.
- Property for business or trade.
- Jewelry and watches.
- Cameras, video recorders, and other electronic equipment.
- Recreational equipment.

This insurance does not cover, provide services or pay claims resulting from:

- Any loss, condition, or event that was known, foreseeable, intended, or expected when *your trip* was purchased. This includes but is not limited to any cause of loss, condition, or event that, on or before the *trip's* initial deposit or booking date, was named or otherwise identified by (i) a Coverage Alert posted to [www.allianztravelinsurance.com/coverage-alerts](http://www.allianztravelinsurance.com/coverage-alerts) or (ii) The Meteorological Service of Canada (MSC) or other entity that names or identifies meteorological or geological storms or events;
- An act committed with the intent to cause loss.
- An act of gross negligence by *you*.
- Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
- A *natural disaster*.
- Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
- Nuclear reaction, radiation, or radioactive contamination.
- *War or act of war*.
- *Political risk*.
- *Civil disorder*.
- *Terrorist events*.
- An act, travel alert/bulletin, or prohibition by any government or public authority.
- Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy.
- A *travel supplier's* restriction on any *baggage*, including on medical supplies or equipment.

**This *certificate of insurance* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.**

## 8.7 Specific conditions

In addition to the specific conditions below, Baggage Insurance is subject to the General Provisions found in section 12.

1. Due Diligence – The *primary cardholder* and any *insured person* shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to the personal property protected by this insurance.
2. *You* agree to cooperate fully with the *Operation Centre*, and as a condition to the payment of benefits, Allianz Global Assistance reserves the right to obtain all pertinent records or information from *you*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.
3. In the event of loss of an article which is part of a pair or set, the measure of loss shall be at a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of such article and with the understanding that such loss shall not be construed to mean total loss of the pair or set.
4. *We* shall not be liable beyond the *actual cash value* of the property at the time any loss occurs. *We* reserve the right to repair or replace any damaged or lost property with other of like quality and value, and to require submission of property for appraisal of damage.
5. Benefits are only available to the extent that the personal property in question is not otherwise protected or insured in whole or in part. Benefits are in excess of all other applicable valid insurance, indemnity protection or warranty available to *you* in respect of the personal property subject to the claim. *We* will only be liable for the excess of the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability set out in this *certificate of insurance*. This coverage will not apply as contributing insurance and this non-contribution provision shall prevail despite any non-contribution provision in other insurance, indemnity or protection policies or contracts.

## 8.8 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Act of war* means any act which is associated with and occurring in the course of *war* or directly triggering it.

*Actual cash value* means the lesser of:

- the actual purchase price of a similar item;
- the actual cash value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the insurance will pay up to 75% of the determined depreciated value); or
- the cost to repair or replace the item.

*Baggage* means personal property *you* take with *you* on *your trip*.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Civil disorder* means any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, *vandalism*, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of three or more persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk*, *terrorist event*, *war*, or *act of war*.

*Common carrier* means a passenger plane, bus, taxi, car service, train, cruise ship or government-operated ferry system offering its transportation services to paying passengers at published rates and scheduled times.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Dependent child(ren)* means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*Essential items* means necessary clothing and/or toiletries purchased during the time period in which checked *baggage* has been delayed.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

*Personal effects* means property normally worn or designed to be carried on or by an *insured person* solely for private purposes and not used for business.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Rewards program* means the reward program offered with the *credit card*.

*Spouse* means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

*Terrorist event(s)* means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general *civil disorder* or unrest, protest, rioting, *political risk*, *war* or *act of war*.

*Ticket* means evidence of full fare, including any applicable taxes and/or fees, paid for travel on a *common carrier*, which has been completely charged to the *account* and/or paid through the redemption of points earned under the *credit card rewards program*.

*Travel supplier* means a tour operator, travel wholesaler, airline, cruise line, provider of ground transportation or provider of commercial *accommodation* to *you* that is contracted to provide travel services to *you* and that is licensed, registered or otherwise legally authorized to operate and provide travel services.

*Trip* means a period during which *you* are travelling outside of *your* province or territory of residence and for which the full cost of *your ticket* has been charged to the *cardholder's credit card* and/or paid through the redemption of points earned under the *credit card rewards program*.

*War* means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

*We, our, us* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or Allianz Global Assistance.

*You, your, yourself* means the *insured person*.

## 9. Hotel burglary insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 9.8 for a list of defined terms.

### 9.1 Introduction

Hotel Burglary Insurance provides coverage for the repair or replacement of *your personal property* that is lost, stolen or damaged due to *burglary of your travel accommodation*.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies (“CUMIS”, “we”, “us” or “our”) under Group Policy No. FC310140-A (the “Policy”), effective July 1, 2025, issued to Brim Financial Inc (“Brim”), as policyholder. The *insured person* and any claimant under this insurance may request a copy of the Policy subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

### 9.2 What to do if you experience a loss, theft or damage due to burglary

If *your personal property* is lost, stolen or damaged due to *burglary of your travel accommodation*, you must contact Allianz Global Assistance immediately after learning of any loss or occurrence.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

#### IMPORTANT NOTICE - PLEASE READ CAREFULLY

**This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.**

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary, in that it covers expenses in excess of those payable by any other insurance plan or other source of reimbursement.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by *us* as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the Policy.

### 9.3 Coverage eligibility

To be eligible for Hotel Burglary Insurance:

- a) *you* must be a resident of Canada;
- b) *you* must pay the full cost of *your* travel *accommodation*, including any applicable taxes with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

### 9.4 Coverage period

Coverage **begins** at the actual time *you* check into *your* travel *accommodation*.

Coverage **ends** on the earliest of:

- a) the time *you* check-out from *your* travel *accommodation*;
- b) the date the *account* is cancelled or no longer in *good standing*; or
- c) the date the Policy is cancelled by *us* or by Brim.

### 9.5 Coverage benefits

This insurance provides coverage in the event *your personal property* is lost or damaged, as a result of *burglary* of *your* travel *accommodation* while registered as a guest.

The maximum benefit payable for any one (1) claim is the lesser of:

- a) the actual replacement value of *your personal property* at the time of *burglary*;
- b) the cost to replace *your personal property* with property of like quality and value if an identical replacement cannot be reasonably obtained; or
- c) the cost to repair *your personal property* to its condition prior to the *burglary*.

The maximum benefit payable for all *insured persons* combined under this *certificate of insurance* is \$2,500 per *burglary* occurrence.

### 9.6 Limitations and exclusions

This insurance does not cover, provide services or pay claims resulting from:

- The loss of or damage to money (whether paper or coin), tickets, consumable or perishable goods (e.g., any items that have an expiry date, including food, cosmetics, fragrances, lotions and skin products), bullion, banknotes, negotiable instruments or other numismatic property.
- *Your* involvement in the commission or attempted commission of a criminal offence or illegal act.
- *Your* failure to make a reasonable effort to protect *your personal property* or to secure *your* travel *accommodation*.
- *Mysterious disappearance* of the article of *personal property* in question.
- *War* or *act of war*.
- *Terrorist events*.
- *Political risk*.
- Any service in the armed forces.
- An act committed with the intent to cause loss.
- An act of gross negligence by *you*.
- Travel against the orders or advice of any government or other public authority.

**This *certificate of insurance* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.**

## 9.7 Specific conditions

In addition to the specific conditions below, Hotel Burglary Insurance is subject to the General Provisions found in section 12.

1. **Due Diligence** – The *primary cardholder* and any *insured person* shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to the *personal property* protected by this insurance.
2. *You* agree to cooperate fully with *us*, and as a condition to the payment of benefits, Allianz Global Assistance reserves the right to obtain all pertinent records or information from *you*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.
3. Benefits are only available to the extent that the *personal property* in question is not otherwise protected or insured in whole or in part. Benefits are in excess of all other applicable valid insurance, indemnity protection or warranty available to *you* in respect of the *personal property* subject to the claim. *We* will only be liable for the excess of the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability set out in this *certificate of insurance*. This coverage will not apply as contributing insurance and this non-contribution provision shall prevail despite any non-contribution provision in other insurance, indemnity or protection policies or contracts.

## 9.8 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document.

*Accommodation* means an establishment that provides commercial short-term accommodation for the general public, issues proof of transaction and is licensed under the law of its jurisdiction. An accommodation includes a business that operates a vacation rental or shared accommodation but excludes any timeshare properties or arrangements.

*Account* means the *primary cardholder's* World Elite Mastercard® account, established in Canada by Brim.

*Act of war* means any act which is associated with and occurring in the course of *war* or directly triggering it.

*Burglary* means the loss of or damage to *your personal property* resulting from the wrongful entry into *your travel accommodation* for which there is visible evidence of forcible entry made by tools, explosives, electricity or chemicals.

*Cardholder* means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

*Cardholder agreement* means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

*Certificate of insurance* means a summary of the benefits provided under the Group Policy issued to Brim.

*Credit card* means the World Elite Mastercard® that Brim issued to the *cardholder* to use the *account*.

*Dependent child(ren)* means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

*Good standing* means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

*Insured person* means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

*Mysterious disappearance* means when the article of *personal property* in question cannot be located and the circumstances of its disappearance cannot be explained and do not lend themselves to a reasonable inference that a theft occurred.

*Personal property* means tangible, moveable property intended for personal use.

*Political risk* means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

*Primary cardholder* means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

*Rewards program* means the reward program offered with the *credit card*.

*Spouse* means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

*Terrorist event(s)* means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, *political risk*, *war* or *act of war*.

*War* means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

*We, our, us* means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or Allianz Global Assistance.

*You, your, yourself* means the *insured person*.

## 10. Claim Filing Procedures

If *you* require medical care while travelling, it is critical that *you* call Allianz Global Assistance before seeking *treatment*. In a severe medical *emergency*, get to a *hospital* immediately and have a *family member* or friend call Allianz Global Assistance on *your* behalf within 24 hours of admission and before any surgery is performed. For more details, refer to Medical Monitoring and 24/7 Emergency Assistance in section 11.

*You* must notify Allianz Global Assistance immediately after learning of any loss or occurrence *you* may have suffered and for which *you* may have coverage under this *certificate of insurance*. Upon receipt of such notice, Allianz Global Assistance will advise *you* on what is needed to make a claim.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

For the most efficient claims experience, claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance Claims Portal: [www.allianzassistanceclaims.ca](http://www.allianzassistanceclaims.ca).

### IMPORTANT:

**Notice of Claim.** Claims should be reported as soon as reasonably possible, within 30 days of occurrence, and in no event later than one (1) year after the date of occurrence.

**Proof of Loss.** Written proof of loss should be submitted as soon as reasonably possible, within 90 days of occurrence, and in no event later than one (1) year after the date of occurrence.

All eligible claims must be supported by receipts from commercial organizations and medical documentation regarding *your treatment*. Other documentation may be required and/or requested by Allianz Global Assistance.

Any expenses for documentation or required reports are *your* responsibility.

Incomplete information when submitting *your* claim will cause delay.

## 11. Medical Monitoring and 24/7 Emergency Assistance

*You* can rely on Allianz Global Assistance 24 hours a day, 7 days a week. Allianz Global Assistance has a caring and experienced in-house medical team, and a worldwide network of trusted *physicians* and hospitals ready to help when an unexpected *sickness* or *injury* arises. Allianz Global Assistance will attempt to arrange direct billing with the medical facility whenever possible. Some facilities require payment up front and *you* may have to pay for *your treatment*. Be sure to keep all *your* original, itemized receipts.

Allianz Global Assistance provides the following services during a covered unexpected *sickness* or *injury*:

Ensuring *you* receive the most optimal healthcare solution, based on *your* condition and location, from the first point of contact,

- A referral to the closest appropriate medical provider
- Virtual care from qualified *physicians* in real-time via video or tele-conferencing, if appropriate for the situation,
- Monitoring the status of *your* medical case,
- Sharing important information and next steps related to *your* claim,
- Communicating with *you* and others *you* request such as *your* family, *your* physician, travel supplier, or consulate, and
- Coordinating Emergency Transportation arrangements, including air ambulance when immediate evacuation is required, related to *your* medical emergency.

Allianz Global Assistance will make commercially reasonable efforts to provide these services during a covered unexpected *sickness* or *injury*.

## 12. General provisions

The following general provisions apply to **ALL** *certificates of insurance*.

1. **Assignment:** Any benefits payable or which may become payable under this *certificate of insurance* cannot be assigned by *you*, and *we* are not responsible for and will not be bound by any assignment entered into by *you*.
2. **Conformity with Law:** Any provision of the *certificate of insurance* or the Group Policy that conflicts with any applicable law is hereby amended to conform to the minimum requirements of that law.
3. **Coordination of Benefits:** Amounts payable under this *certificate of insurance* are in excess of any amounts available or collectible under any existing coverage concurrently in force and held by or available to *you*.

Other coverage includes but is not limited to:

- *Your* provincial or territorial health insurance plan,
- Homeowners insurance,
- Tenants insurance,
- Multi-risk insurance,
- Any credit card, third-party liability, group or individual basic or extended health insurance,
- Any private or legislative plan of motor vehicle insurance providing hospital, medical or therapeutic coverage.

*We* will coordinate all benefits in accordance with the Canadian Life and Health Insurance Association guidelines.

Reimbursement will not be made for any costs, services or supplies that are payable to *you* under a motor vehicle insurance policy or legislative plan pursuant to the no-fault benefits schedule under any Insurance Act, or for which *you* receive benefits from any other party under any policy or legislative plan of motor vehicle insurance, until such benefits are exhausted.

*You* may not claim or receive in total more than 100% of the loss caused by the insured event.

If *you* are retired with an extended health plan provided by a former employer, that has a lifetime limit of up to \$100,000, *we* will not coordinate benefits with that provider, except in the event of *your* death.

4. **Currency:** All benefit limits stated in this *certificate of insurance* are in Canadian dollars. At the option of Allianz Global Assistance, benefits may be paid in the currency of the country where the loss occurred. If currency conversion is necessary, the exchange rate in effect on the date the service was supplied to *you* will be used.
5. **Governing Law:** The benefits, terms and conditions of the *certificate of insurance* shall be governed by the insurance laws of the province or territory in Canada where *you* normally reside.
6. **Interest:** This insurance does not pay interest on benefits or for interest on charges made to the *credit card*.
7. **Language:** *You* acknowledge that *you* were provided with the French version of this *certificate of insurance* and that, after first having the opportunity to examine the French version, *you* have expressly requested that this *certificate of insurance*, as well as the documents related to it, be drawn up in English exclusively.  
*Vous reconnaissez qu'une version française du présent certificat d'assurance vous a été remise et qu'après avoir eu la possibilité d'en prendre connaissance, vous avez expressément demandé que le présent certificat d'assurance, ainsi que tous les documents s'y rattachant, soient rédigés exclusivement en anglais.*

8. **Limit on Liability:** It is a condition precedent to liability under this *certificate of insurance* that on *your departure date*, *you* know of no reason to seek medical attention.
9. **Limitation of Action:** Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), *The Limitations Act* (for actions or proceedings governed by the laws of Saskatchewan), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.
10. **Misrepresentation or Non-Disclosure:** *Your* failure to disclose or misrepresentation of any material fact, or fraud, at any time, shall render the entire contract null and void at our option, and any claim submitted thereunder shall not be payable.
11. **Repayment Obligations:** If, due to mistake or any other reason, *you* receive payments in excess of what this *certificate of insurance* provides, *you* shall repay the overpayment to *us* if a reimbursement request is made of *you*. If *you* fail to repay the overpayment, then without limiting any other available remedies available to *us*, *we* may deduct the amount of the overpayment from any other benefits that become payable under this *certificate of insurance*.
12. **Right to be Reimbursed (Subrogation):** In the event of a payment under the *certificate of insurance*, Allianz Global Assistance, on *our* behalf, has the right to proceed in *your* name against third parties who may be responsible for giving rise to a claim under this insurance. *We* have full rights of subrogation. *You* will execute and deliver such documents, and fully cooperate with Allianz Global Assistance, so as to allow Allianz Global Assistance to fully assert *our* right to subrogation. *You* will not do anything after the loss to prejudice such rights.
13. **Sanctions:** Benefits are not payable under this *certificate of insurance* for any losses or expenses incurred due to or as a result of *your* travel to a sanctioned country for any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulation.
14. **Waiver:** *We* shall be deemed not to have waived any condition of this *certificate of insurance*, either in whole or in part, unless the waiver is clearly expressed in writing and signed by *us*.
15. **You, your** heirs and assigns consent to the venue of any action or arbitration being only in the province or territory where the *certificate of insurance* was issued and at a venue *we* and/or Allianz Global Assistance choose.

## 13. Collection and use of your personal information

Protecting *your* personal information is a top priority. This Personal Information Notice explains how and what types of personal data will be collected, why it is collected and to whom it is shared or disclosed. PLEASE READ THIS NOTICE CAREFULLY.

CUMIS General Insurance Company, a member of The Co-operators group of companies (the “insurer”) and the insurer’s insurance administrator, Allianz Global Assistance, and the insurer’s agents, representatives and reinsurers (for the purpose of this Personal Information Notice collectively “we” “us” and “our”) require *your* personal information.

### Personal information we collect

We will collect *your* personal information including but not limited to:

- Surname, First name
- Address
- Date of Birth
- Telephone numbers
- Email addresses
- Credit/debit card and bank account information
- Sensitive personal information such as: Medical information relating to *your* health status, excluding genetic test results.

### How will we obtain and use your personal information?

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- To identify and communicate with *you*
- To consider any application for insurance
- If approved, to issue a policy or certificate of insurance
- To administer insurance and related benefits
- To evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses
- To adjudicate claims and to determine eligibility for insurance benefits
- To provide assistance services
- For fraud prevention and debt collection purposes
- As required or permitted by law

We reserve our right to collect personal information, necessary for insurance purposes, from the following individuals:

- Individuals who apply for insurance products
- Certificate holder and/or policyholders
- Insureds and/or claimants
- *Family members*, friends or *travelling companions* of a certificate or policyholder, insured or claimant, in cases where *you* are unable, for medical or other reasons, to communicate directly with us.

### Who will have access to your personal information?

We disclose information for insurance purposes, to and with, third parties such as, but not necessarily limited to, other Allianz group companies, health care practitioners and facilities in Canada and abroad, government and private health insurers, *family members* and friends/*travelling companions* of the certificate holder or policyholder, insured or claimant and agencies. We may also use and disclose information from our existing files for insurance purposes. Our employees who require this information for the purposes of administering *your* insurance file will have access to this file. Upon *your* request and authorization, we may also disclose this information to other persons. In some instances, we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions.

### **What are your rights in respect of your personal data?**

When permitted by applicable law and regulations *you* have the right to:

- Access *your* personal data held about *you*
- Withdraw consent at any time where *your* personal data is processed
- Update or correct *your* personal information so that it is always accurate
- Delete *your* personal information from our records, if it is no longer needed for the purposes indicated above
- File a complaint with us and/or relevant data protection authority

*You* may exercise these rights by contacting the Privacy Officer at [privacy@allianz-assistance.ca](mailto:privacy@allianz-assistance.ca).

### **How long do we keep your personal data?**

We will retain the personal information we collect for a specified period of time and in a storage method appropriate with legal and our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period. Individuals have a right to request to access or correct personal information we have on file by contacting the Privacy Officer at [privacy@allianz-assistance.ca](mailto:privacy@allianz-assistance.ca) or by writing to:

Privacy Officer  
Allianz Global Assistance  
700 Jamieson Parkway  
Cambridge, ON N3C 4N6  
Canada

### **How can you contact us?**

For information about how to obtain access to written information about our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at [privacy@allianz-assistance.ca](mailto:privacy@allianz-assistance.ca).

For a complete copy of our Privacy Policy please visit [www.allianz-assistance.ca](http://www.allianz-assistance.ca).

### **How often do we update this privacy notice?**

We regularly review this Privacy Notice. We will ensure the most recent version is available on our website, [www.allianz-assistance.ca](http://www.allianz-assistance.ca).

## **CONTACT INFORMATION**

### **ADMINISTRATOR**

#### **ALLIANZ GLOBAL ASSISTANCE**

Please contact Allianz Global Assistance with any questions or claims.  
700 Jamieson Parkway  
Cambridge, ON N3C 4N6  
Canada  
Toll-free Canada/U.S.A.: 1-833-724-1793

### **INSURER**

#### **CUMIS General Insurance Company**

P.O. Box 5065, 151 North Service Road  
Burlington, ON L7R 4C2  
Canada  
Toll-free Canada/U.S.A.: 1-800-263-9120

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