

Important Notice of Changes

**IMPORTANT INFORMATION ABOUT  
TRAVEL INSURANCE AVAILABLE ON  
YOUR BRIM WORLD ELITE  
MASTERCARD®**

**Amendments to Certificates of Insurance**

Effective January 1, 2022



Royal & Sun Alliance Insurance Company of Canada  
18 York Street, Suite 800, Toronto, Ontario M5J 2T8

You may refer to your original Certificates of Insurance and note the amendments below.

**The following changes apply to your Out-of-Province Emergency Travel Medical Insurance (Policy No. PSI052693013).**

**Exclusion #17 in the Other Exclusions (applicable to all ages) section is amended as follows:**

**Current:**

17. Any sickness, injury or medical *condition you* suffer or contract, or any loss *you* incur in a specific country, region or area for which the Government of Canada has issued a travel advisory or formal notice, before *your departure date*, advising travellers to avoid non-essential travel or to avoid all travel to that specific country, region or area. If the travel advisory or formal notice is issued after *your departure date*, *your coverage* under this insurance in that specific country, region or area will be limited to a period of 10 days from the date the travel advisory or formal notice was issued, or to a period that is reasonably necessary for *you* to safely evacuate the country, region or area.

**Effective January 1, 2022:**

17. Any medical *condition you* suffer or contract, or any loss *you* incur in a specific country, region or area while a travel advisory of "Avoid non-essential travel" or "Avoid all travel" is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before *your departure date*, even if the *trip* is undertaken for essential reasons. This exclusion only applies to any medical *condition* or any loss *you* suffer or contract, which are related, directly or indirectly, to the reason for which the travel advisory was issued.

If the travel advisory is issued after *your departure date*, *your coverage* under this insurance in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for *you* to safely evacuate the country, region or area, after which coverage will be limited to medical *conditions* or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.

**The following changes apply to your Trip Cancellation/Trip Interruption Insurance (Policy No. PSI052693746).**

- A) The insured risk for Government Advisories in the TRIP CANCELLATION/TRIP INTERRUPTION/TRIP DELAY INSURANCE section is amended as follows:**

**Current:**

**WHAT ARE THE RISKS INSURED? What are *you* covered for?**

**Government advisories**

14. A formal travel warning issued by the Canadian government after the purchase of *your trip*, advising Canadians not to travel to a country, region or city that is part of *your trip*.

**What are *you* eligible for?**

Trip Cancellation Benefit(s): A

Trip Interruption Benefit(s): B, D & F, or B, E & F

Trip Delay Benefit(s): N/A

**Effective January 1, 2022:**

**WHAT ARE THE RISKS INSURED? What are *you* covered for?**

**Government advisories**

14. A travel advisory issued by the Government of Canada, after the purchase of *your trip*, of "Avoid non-essential travel" or "Avoid all travel" to a specific country, region or area originally ticketed for a period that includes *your trip*.

**What are *you* eligible for?**

Trip Cancellation Benefit(s): A

Trip Interruption Benefit(s): B, D & F, or B, E & F

Trip Delay Benefit(s): N/A

**B) The following exclusion is added to the GENERAL EXCLUSIONS section:**

**Effective January 1, 2022:**

This insurance does not cover any loss, claim or expense of any kind caused directly or indirectly from:

16. A trip cancellation, trip interruption or trip delay which is related, directly or indirectly, to Coronavirus disease 2019 (COVID-19).

**The following change applies to all insurance certificates included with your card:**

The following wording replaces any existing general provision(s) in the Certificates of Insurance related to Sanctions:

**Current:**

**SANCTIONS**

The Company is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions ("Sanctions") imposed by the European Union and the United Kingdom and the parties acknowledge that the Company intends to adhere to the same standard.

The Company shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under the policy which would breach Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.

**Effective January 1, 2022:**

**SANCTIONS**

The Company shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this Certificate of Insurance which would breach economic, financial, or trade sanctions imposed under the laws of Canada, the European Union, the United Kingdom, or any other applicable jurisdiction.

All other terms of the Certificates of Insurance remain unchanged.

Please retain this Amendment with your original Certificates of Insurance for future reference. You may wish to carry this information with you when you travel.

