

CIBC Credit Card Insurance — Product Summaries & Fact Sheets



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Travel insurance summary

Travel insurance for CIBC credit cards is provided by Royal & Sun Alliance Insurance Company of Canada (RSA). This summary provides important information about travel insurance included with the **CIBC Aeroplan® Visa* Business Card** and is intended to help you determine if this insurance meets your needs.

This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract. For all coverage details, including benefits, eligibility, limitations and exclusions, consult the [Certificate of Insurance](#).

Insurer contact information

Royal & Sun Alliance Insurance Company of Canada
18 York St., Suite 800
Toronto, Ontario M5J 2T8
Toll-free: 1 855 845-0999
Collect: 905 412-1102
rsagroup.ca
Client number delivered by the Autorité des
marchés financiers: 2001291200
Website of the Authority: lautorite.qc.ca

Distributor contact information

Canadian Imperial Bank of Commerce (CIBC)
81 Bay Street CIBC Square
Toronto, Ontario M6J 0E7
Toll-free: 1 800 465-4653
cibc.com

Important information about travel insurance included with your credit card

1. What coverages are included?

The following is an overview of available coverages:

Coverage	Description	Coverage Maximums
Trip Cancellation	Covers certain expenses if a trip is cancelled for a covered reason	Up to \$1,000 per insured person, per trip Maximum \$5,000 for all insured persons combined
Trip Interruption or Trip Delay	Covers certain expenses if a trip is interrupted or delayed for a covered reason	Up to \$2,000 per insured person, per trip
Common Carrier Accident	Offers compensation in case of accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air or water transportation)	Up to \$500,000 per insured person
Flight Delay	Covers reasonable living expenses such as meals and accommodation when a flight is delayed 4 hours or more	Up to \$500 per occurrence for all insured persons combined
Baggage	Offers compensation in the event of: - baggage delayed 6 hours or more - lost, damaged or stolen checked or carry-on baggage	For delay: - Up to \$500 per insured person (maximum \$1,000 for all insured persons combined) For loss, damage or theft: - Up to \$500 per insured person (maximum \$1,000 for all insured persons combined)

 Certain fees or expenses must be charged to the credit card account, in full or at least in part, to be covered. Refer to the [Certificate of Insurance](#) for each coverage for full details.

You can find all information concerning what types of care, situations and costs are covered in the [Certificate of Insurance](#) for each coverage under the section titled "What are you covered for and what are your benefits?".

Travel insurance offers general assistance services at all times in the event of sudden and unforeseen circumstances.

2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. **This is not a complete list.** Consult the sections titled "Conditions that may limit your coverage" and "What are you not covered for?" in the [Certificate of Insurance](#) for each coverage to see a complete list of exclusions, limitations and reductions.



Exclusions

No benefits are payable in the following circumstances:

Concerning travel insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.

Limitation

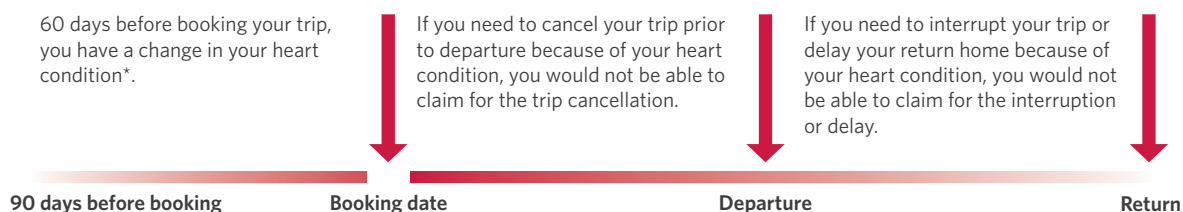
- Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

Trip Cancellation & Trip Interruption

Pre-existing health conditions not covered

Expenses associated with any injuries or health problems you may have that were not stable in the 90 days before the date and time you charge any portion of the trip costs to your credit card and before any cancellation penalties apply.

Illustration of application of pre-existing health conditions' exclusion



* A change could include different scenarios as noted in the stable definition, such as new symptoms, a change in medication or a change in dosage of your medication (increase or decrease).

Circumstances not covered

- routine prenatal care, pregnancy or the birth and delivery of a child in the 9 weeks before or after the expected delivery date

Note: A child born during a trip is not covered

- an accident or illness while travelling in a region or country that the Canadian Government has issued an advisory of "Avoid non-essential travel" or "Avoid all travel" before your trip begins. If the travel advisory is issued after you leave on your trip, coverage is limited to 10 days from the time the travel advisory was issued. This only applies to conditions or losses that are directly or indirectly related to the reason the travel advisory was issued.
- participation in certain sports, activities or risky behaviour
- committing or attempting to commit an illegal or criminal act
- alcohol or drug abuse or an accident while driving under the influence of drugs or alcohol or having an alcohol concentration that exceeds the legal limit
- taking a trip to receive medical care or services or travelling against medical advice

Common Carrier Accident

Circumstances not covered

- sickness, disease, medical conditions and bacterial infections
- riding aboard a common carrier as anything other than a passenger

Flight Delay & Baggage

Items not covered

- animals, sporting equipment, cameras, eyeglasses, sunglasses, contact lenses, prosthetic devices including dentures, furs, tickets, money

3. Who can be covered?

To be eligible for the following coverages, **you must be a resident of Canada, and:**

Who can be covered	Trip Cancellation & Trip Interruption	Common Carrier Accident	Flight Delay & Baggage
• the primary cardholder	✓	✓	✓
• an authorized user of the account			✓
• the spouse ^a of the primary cardholder	✓	✓	✓
• a dependent child ^b of the primary cardholder or their spouse	✓	✓	✓
• the spouse ^a of an authorized user of the account			✓
• the dependent child ^b of an authorized user of the account or their spouse ^a			✓
• a travelling companion	✓		

^a A person who is legally married to an individual or with whom the individual resides and has been in a common-law relationship for at least one year.

^b A child is considered a dependent child in the following cases:

- the child is between 15 days and 21 years old and is financially dependent on you
- the child is between the ages of 21 and 24, is financially dependent on you, and attends an educational institution (secondary school, CEGEP or university) on a full-time basis
- the child has a permanent physical or mental disability and is financially dependent on you

4. When does the insurance start and end?

Start

The insurance becomes available when you activate your credit card.

End

The insurance ends on the earlier of:

- the date the credit card account is cancelled or closed by CIBC
- the date the credit card account is closed at the request of the primary cardholder
- the date the credit card account is no longer in good standing
- the date the insurance is cancelled or suspended by CIBC (advance notice will be sent to the primary cardholder at least 90 days prior)

For all details concerning the duration of insurance, consult the section titled “When does coverage begin and end?” of the [Certificate of Insurance](#) for each coverage.

5. How much does the insurance cost?

This insurance is included with your credit card. There are no separate fees, premiums or expenses.

6. What if I provide inaccurate information?

You must always provide accurate information we consider necessary. We may refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided. We may also cancel your insurance retroactively to its start date.

7. What if I want to cancel?

You have the right to rescind this insurance product within 10 days of activating your credit card. Please note that this insurance product is embedded and any cancellation of insurance may require the cancellation of your card. Contact CIBC (the Distributor) for assistance and refer to the “Notice of rescission of an insurance contract” at the end of this summary.

8. How do I file a claim and what are the applicable timeframes?

Here’s how to file an insurance claim:

As soon as the event occurs, call [1 855 845-0999](tel:18558450999) or [905 412-1102](tel:9054121102) (collect calls accepted) or visit cibccentre.rsagroup.ca.

You will be given instructions on how to file a claim.

Global Excel Management Inc., the authorized assistance and claims provider for RSA, provides claims and assistance for all travel insurance coverages outlined in this summary, except for Common Carrier Accident, Flight Delay and Baggage which are handled by RSA.

Timeframe to submit claim forms and supporting documents

Fill out the claim form that you will receive and return it as instructed, along with all the necessary documents, within 90 days of the event that led to the claim.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.

What if I disagree with a decision made regarding my claim?

You must contact us:

RSA Complaint Liaison Office

137 Venture Run, Suite 300

Dartmouth, NS B3B 0L9

[1 888 877-1710](tel:18888771710)

Fax 905 403-2331

Email: infocanada@rsagroup.ca

Website: <https://www.rsagroup.ca/complaint-procedures>

It is our goal to resolve your complaint within 30 business days. If this is not possible, we will let you know within the 30 business days that it will take longer and explain the reason for the delay.

Please include your full name, address, and telephone number. In addition to providing the details of your concern, please make sure you have your policy or claim number ready so we can begin our review as quickly as possible. RSA will work very diligently at resolving the problem to your satisfaction.

If you are not satisfied with the outcome and you wish to escalate it further, you can:

- request a review of your file,
- consult your legal counsel,
- contact one of the following organizations:

Autorité des marchés financiers (AMF)

Place de la Cité, tour Cominar

2640, boul. Laurier, 4e étage

Québec (Québec) G1V 5C1

Québec: [418 525-0337](tel:4185250337)

Montréal: [514 395-0337](tel:5143950337)

Toll-free: [1 877 525-0337](tel:18775250337)

Fax: 1 877 285-4378

Website: autorite.qc.ca

General Insurance OmbudService (GIO)

4711 Yonge Street, 10th Floor,

Toronto, ON M2N 6K8

Toll Free: [1 877 225-0446](tel:18772250446)

Fax: 416 299-4261

Website: giocanada.org

You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

We're here to help you. For any questions, call [1 855 845-0999](tel:18558450999) or [905 412-1102](tel:9054121102).

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

Notice given by a distributor

Section 440 of the Act respecting the distribution of financial products and services ([chapter D-9.2](#))

The Act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at [1 877 525-0337](tel:18775250337) or visit www.lautorite.qc.ca.

Notice of rescission of an insurance contract

Send to: Royal & Sun Alliance Insurance Company of Canada
18 York St., Suite 800
Toronto, Ontario M5J 2T8

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,

I hereby rescind insurance contract no.: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

(name of client)

(signature of client)

Travel insurance fact sheet



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

LET'S TALK INSURANCE!

Name of distributor: Canadian Imperial Bank of Commerce

Name of insurer: Royal & Sun Alliance Insurance Company of Canada

Name of insurance product: Travel Insurance



IT'S YOUR CHOICE

You are never required to purchase insurance:

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

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



HOW TO CHOOSE

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



DISTRIBUTOR REMUNERATION

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



RIGHT TO CANCEL

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

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

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

Reserved for use by the insurer: Royal & Sun Alliance Insurance Company of Canada
18 York St., Suite 800
Toronto, Ontario M5J 2T8
AMF Register - Insurer's client no.: 2001291200

This fact sheet cannot be modified



Purchase insurance summary

Purchase insurance for CIBC credit cards is provided by Royal & Sun Alliance Insurance Company of Canada (RSA). This summary provides important information about purchase insurance included with the **CIBC Aeroplan® Visa* Business Card** and is intended to help you determine if this insurance meets your needs.

This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract. For all coverage details, including benefits, eligibility, limitations and exclusions, consult the [Certificate of Insurance](#).

Insurer contact information

Royal & Sun Alliance Insurance Company of Canada
18 York St., Suite 800
Toronto, Ontario M5J 2T8
Toll-free: [1 855 845-0999](tel:18558450999)
Collect: [905 412-1102](tel:9054121102)
rsagroup.ca

Client number delivered by the Autorité des
marchés financiers: 2001291200
Website of the Authority: lautorite.qc.ca

Distributor contact information

Canadian Imperial Bank of Commerce (CIBC)
81 Bay Street CIBC Square
Toronto, Ontario M6J 0E7
Toll-free: [1 800 465-4653](tel:18004654653)
cibc.com

1. What coverages are included?

The following is an overview of available coverages:

Coverage	Description	Coverage Maximums
Car Rental Collision / Loss Damage	Covers theft, loss, or damage to a rental car	Up to \$65,000 per rental (maximum duration of 48 days)
Purchase Security & Extended Protection	For most new personal items: - covers loss, theft or damage occurring within 90 days following the date of purchase - doubles the manufacturer's warranty duration up to a maximum of one additional year	\$60,000 per cardholder for all CIBC cards held by a cardholder



Certain fees or expenses must be charged to the credit card account, in full or at least in part, to be covered. Refer to the [Certificate of Insurance](#) for each coverage for full details.

You can find all information concerning what types of situations, items and costs are covered in the [Certificate of Insurance](#) for each coverage under the section titled "What are you covered for?".

2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. Below is a summary of some circumstances and items that are not covered. **This is not a complete list.** Consult the sections titled "Conditions that may limit your coverage" and "What are you not covered for?" in the [Certificate of Insurance](#) for each coverage to see a complete list of exclusions, limitations and reductions.



Exclusions

No benefits are payable in the following circumstances:

Concerning purchase insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.
- If you do not get expenses related to repair services or replacement of purchased items approved in advance by us.

Limitation

- Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

Car Rental Collision / Loss Damage

Vehicles not covered

- trucks, pick-up trucks, off-road vehicles, motorcycles, mopeds, motor bikes, recreational vehicles, buses, vans, cargo vans or mini cargo vans (other than mini-vans)

Circumstances not covered

- driving while impaired by alcohol or drugs
- normal wear and tear or mechanical or electrical breakdown or loss, damage or misplacement of keys or remote-control devices
- operation of the vehicle in violation of the terms of the rental contract
- transport of contraband, use of vehicle for illegal trade
- participation in any race or speed contest
- personal injury, damage to property or third-party liability

Purchase Security	Items not covered • animals, living plants or perishable products and consumables • traveller's cheques, any type of currency, cash, tickets, rare or precious coins, art objects • refurbished items (except by the manufacturer) • jewellery stolen from baggage not hand carried unless entire baggage is stolen
Extended Protection	Circumstances not covered • services, dealer and assembler warranties and improper alteration or installation • any repair or replacement not covered under the manufacturer's warranty
Purchase Security & Extended Protection	Items not covered • all motorized vehicles and their parts and accessories • used and pre-owned items Circumstances not covered • normal wear and tear, normal course of play • fraud, confiscation by authorities, war, negligence, misuse and abuse, intentional acts or omissions • inherent product defect • flood, earthquake or mysterious disappearance

3. Who can be covered?

To be eligible for the following coverages, **you must be a resident of Canada, and:**

Who can be covered	Car Rental Collision/ Loss Damage	Purchase Security & Extended Protection
• the primary cardholder, an authorized user of the account, or a secondary driver	✓	
• the primary cardholder or an authorized user of the account		✓

4. When does the insurance start and end?

Start

The insurance becomes available when you activate your credit card.

End

The insurance ends on the earlier of:

- the date the credit card account is cancelled or closed by CIBC
- the date the credit card account is closed at the request of the primary cardholder
- the date the credit card account is no longer in good standing
- the date the insurance is cancelled or suspended by CIBC (advance notice will be sent to the primary cardholder at least 90 days prior)

For all details concerning the duration of insurance, consult the section titled "When does coverage begin and end?" of the [Certificate of Insurance](#) for each coverage.

5. How much does the insurance cost?

This insurance is included with your credit card. There are no separate fees, premiums or expenses.

6. What if I provide inaccurate information?

You must always provide accurate information we deem necessary. We may refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided. We may also cancel your insurance retroactively to its start date.

7. What if I want to cancel?

You have the right to rescind this insurance product within 10 days of activating your credit card. Please note that this insurance product is embedded and any cancellation of insurance may require the cancellation of your card. Contact CIBC (the Distributor) for assistance and refer to the “Notice of rescission of an insurance contract” at the end of this summary.

8. How do I file a claim and what are the applicable timeframes?

Here’s how to file an insurance claim:

As soon as the event occurs, call [1 855 845-0999](tel:18558450999) or [905 412-1102](tel:9054121102) (collect calls accepted) or visit cibccentre.rsagroup.ca.

You will be given instructions on how to file a claim.

Timeframe to submit claim forms and supporting documents

Fill out the claim form that you will receive and return it as instructed, along with all the necessary documents, within 90 days of the event that led to the claim.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.

What if I disagree with a decision made regarding my claim?

You must contact us:

RSA Complaint Liaison Office

137 Venture Run, Suite 300

Dartmouth, NS B3B 0L9

[1 888 877-1710](tel:18888771710)

Fax 905 403-2331

Email: infoCanada@rsagroup.ca

Website: <https://www.rsagroup.ca/complaint-procedures>

It is our goal to resolve your complaint within 30 business days. If this is not possible, we will let you know within the 30 business days that it will take longer and explain the reason for the delay.

Please include your full name, address, and telephone number. In addition to providing the details of your concern, please make sure you have your policy or claim number ready so we can begin our review as quickly as possible. RSA will work very diligently at resolving the problem to your satisfaction.

If you are not satisfied with the outcome and you wish to escalate it further, you can:

- request a review of your file,
- consult your legal counsel,
- contact one of the following organizations:

Autorité des marchés financiers (AMF)

Place de la Cité, tour Cominar

2640, boul. Laurier, 4e étage

Québec (Québec) G1V 5C1

Québec: [418 525-0337](tel:4185250337)

Montréal: [514 395-0337](tel:5143950337)

Toll-free: [1 877 525-0337](tel:18775250337)

Fax: 1 877 285-4378

Website: lautorite.qc.ca

General Insurance OmbudService (GIO)

4711 Yonge Street, 10th Floor,

Toronto, ON M2N 6K8

Toll Free: [1 877 225-0446](tel:18772250446)

Fax: 416 299-4261

Website: giocanada.org

You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

We’re here to help you. For any questions, call [1 855 845-0999](tel:18558450999) or [905 412-1102](tel:9054121102).

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Notice given by a distributor

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The Act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at [1 877 525-0337](tel:18775250337) or visit www.lautorite.qc.ca.

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Send to: Royal & Sun Alliance Insurance Company of Canada
18 York St., Suite 800
Toronto, Ontario M5J 2T8

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,

I hereby rescind insurance contract no.: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

(name of client)

(signature of client)

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada.

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For Air Canada and Aeroplan trademark ownership details see cibc.com/aeroplantrademarks.

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Purchase insurance fact sheet



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

LET'S TALK INSURANCE!

Name of distributor: Canadian Imperial Bank of Commerce

Name of insurer: Royal & Sun Alliance Insurance Company of Canada

Name of insurance product: Purchase Insurance



IT'S YOUR CHOICE

You are never required to purchase insurance:

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

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



HOW TO CHOOSE

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



DISTRIBUTOR REMUNERATION

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



RIGHT TO CANCEL

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

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

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

Reserved for use by the insurer: Royal & Sun Alliance Insurance Company of Canada
18 York St., Suite 800
Toronto, Ontario M5J 2T8
AMF Register - Insurer's client no.: 2001291200

This fact sheet cannot be modified