

Corporate MasterCard®*

MasterAssist®*

Travel Protection

Certificate of Insurance

IMPORTANT NOTICE

Read This Certificate Carefully

This Certificate of Insurance is designed to cover losses arising from sudden and unforeseeable circumstances only. It is important that You read and understand this Certificate as Your coverage is subject to limitations and exclusions.

This Certificate of Insurance does not include travel medical coverage.

In the event of an accident, Injury or Sickness, Your prior medical history may be reviewed by Us when a claim is reported.

MasterAssist is a family of travel assistance and insurance benefits, a valuable optional feature of your Corporate MasterCard card. MasterAssist provides emergency assistance and insurance benefits for common travel problems almost everywhere in the world to help protect you when you travel.

To contact MasterAssist

MasterAssist is available to you 24 hours a day, 7 days a week by calling the MasterAssist Operations Centre, from just about anywhere in the world:

From Canada and United States: 1-866-556-4432

From elsewhere call collect: 1-519-742-4907

The Common Carrier Accidental Death and Dismemberment and Baggage Delay benefits described in this Certificate of Insurance are underwritten by Chubb Insurance Company of Canada (a member insurer of the Chubb Group of Insurance Companies, One Financial Place, 1 Adelaide Street East, Toronto, ON, M5C 2V9) under Group Policy No. 6477-45-30. All other benefits described herein are underwritten by Allianz Insurance Company of Canada ("Allianz") (500-425 Bloor Street East, Toronto, ON, M4W 3R5) under Group Policy No. FC310000. Collectively Group Policy No. 6477-45-30 and Group Policy No. FC310000 are referred to herein as the "Policy" issued to Bank of Montreal (the "Policyholder"). The insurance described in this Certificate of Insurance is for eligible MasterCard Primary Cardholders of the Policyholder whose Accounts are in Good Standing and where specified, their Spouses, Dependent Children and/or certain other persons (referred to herein as "You" or "Your"). This insurance is administered by World Access Canada Inc. through the Operations Centre with the exception of Common Carrier Accidental Death and Dismemberment and Baggage Delay benefits which are administered by DFS&A Insurance Agency Inc.

All benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only the Policyholder may determine who is

a Primary Cardholder, whether an Account is in Good Standing and whether the insurance pursuant to this Certificate of Insurance has come into or is in force.

No person is eligible for coverage under more than one 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 such certificate or policy, such person shall be deemed to be insured only under the certificate or policy, which affords that person the greatest amount of insurance coverage. In no event will a corporation, partnership or business entity be eligible for this insurance coverage. This Certificate supersedes any certificate previously issued to You.

(I) Your MasterRental®*, MasterTrip®* and MasterLegal®* Benefits from Allianz Insurance Company of Canada

1 — DEFINITIONS

In this Certificate of Insurance, certain terms have defined meanings. Those defined terms (other than those specifically defined in Section II of this Certificate) are as follows. Defined terms are capitalized throughout this document.

Accidental Bodily Injury means bodily injury caused directly and independently of all other causes by external violent 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 Corporate MasterCard Account, which is in Good Standing with the Policyholder.

Baggage means luggage and personal possessions, whether owned, borrowed or rented, and taken by You on the Trip.

Common Carrier means any land, air or water conveyance for regular passenger service, which is fully licensed to carry passengers for compensation or hire and which undertakes to carry all persons indifferently as to who may apply for passage, so long as there is room and there is no legal excuse for refusal.

Coverage Period means the time insurance is in effect, as indicated in the various sections of this Certificate of Insurance.

Covered Service means a service or supply, specified herein, for which We provide benefits under this insurance.

Deductible means a specified Canadian dollar amount You must pay before We will assume any liability for covered claims.

Departure Date means the date on which You depart on Your Trip.

Dependent Child means a person who is: an unmarried natural, adopted child or stepchild of a Primary Cardholder; under twenty-one (21) years of age (under twenty-six (26) years of age if a full-time student attending a recognized college or university); and is principally dependent on the Primary Cardholder for maintenance and support.

Good Standing means being in full compliance with all of the provisions of the Corporate MasterCard Account Agreement as amended from time to time.

Immediate Family Member means the Insured Person's Spouse, child including adopted children and stepchildren, parent, legal guardian, parent-in-law, brother or sister including stepbrothers or stepsisters, grandparents, grandchildren, daughter-in-law, son-in-law, brother-in-law and sister-in-law.

Injury means any bodily injury of an Insured Person caused by an accident during the Coverage Period which results in a covered loss which requires the immediate medical care or treatment of a Physician.

Insured Person means those persons covered for the benefits described in this Certificate as specifically defined in each of the benefit sections.

MasterCard means a Corporate MasterCard issued by the Policyholder and for which the Policyholder has received and approved a request to include this insurance as a feature of the card.

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.

Occupying means in, upon, entering into or alighting from.

Operations Centre means the Operations Centre maintained by World Access Canada, Inc. From Canada and the U.S. call 1-866-556-4432. From elsewhere call collect 1-519-742-4907.

Physician means a person, other than an Insured Person or member of the Insured Person's family (by blood or marriage), 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.

Primary Cardholder means the business owner or any employee ordinarily residing in Canada who has been issued a Corporate MasterCard by the Policyholder, with his or her name embossed on such card, and for whom the Corporate MasterCard Account is established and in Good Standing.

Rental Car means a land motor vehicle with four (4) or more wheels, that is designed for use mainly on public roads and which You have rented from a commercial rental agency for Your business use for the period of time shown on the Rental Car Agreement.

Rental Car Agreement means the entire written contract that You receive when renting a car from a rental car 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.

Sickness means any sudden illness or disease suffered by an Insured Person occurring during the Coverage Period and which requires the immediate medical care or treatment of a Physician.

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 for a continuous period of at least one (1) year in a conjugal relationship and who resides in the same household as the Primary Cardholder.

Terrorism means the unsanctioned and illegal use of force that causes destruction of property, injury or death by an individual or group for the express purpose of achieving a political, ethnic or religious goal or result.

Ticket means evidence of full fare paid for travel on a Common Carrier, which has been partially or completely charged to the Account.

Travel Advisory means a formal written notice issued by the Canadian government to advise travellers not to enter a foreign country or a given region in that country. This does not include travel information reports.

Trip means a defined period of travel of definite length outside the Insured Person's province/territory of residence which includes:

1. travel by a Common Carrier, the fare for which has been partially or completely charged to the Account prior to departure; or
2. a stay in a hotel or similar accommodation, the cost of which has been partially or completely charged to the Account prior to departure; or

3. a package tour which has been sold as a unit and includes at least two of the following, the cost of which has been partially or completely charged to the Account prior to departure:
 - a) Common Carrier transportation;
 - b) car rental;
 - c) accommodation;
 - d) meals;
 - e) tickets or passes for sporting events or other entertainment, exhibition or comparable event;
 - f) lessons; or
 - g) the services of a guide.

You or Your means the Insured Person.

We, Our, Us means Allianz Insurance Company of Canada.

2 — CERTIFICATE EFFECTIVE AND TERMINATION DATE

Except as otherwise stated herein, this Certificate of Insurance shall come into effect on the date the Policyholder receives and approves a request to include this insurance as a feature of the Primary Cardholder's Account.

Except as otherwise stated herein, this Certificate of Insurance shall terminate on the earliest of:

1. The date of termination of the Corporate MasterCard Program to which the Primary Cardholder belongs;
2. The date the Insured Person is no longer eligible to participate;
3. The date the Eligible Account is defined as ineligible by the Policyholder;
4. The date the Policyholder ceases to pay premium; or
5. The date the Policy is terminated.

3 — ELIGIBILITY

To be eligible for this insurance You must not be employed outside of Canada on a full or part-time basis.

4 — BENEFITS – COVERAGE PERIOD AND DESCRIPTION OF COVERAGES

4.1 — MASTERRENTAL[®]** CAR RENTAL BENEFITS

Coverage Eligibility

The Car Rental Benefits apply when the Primary Cardholder enters into a non-renewable Rental Car Agreement for a four-wheel passenger vehicle, where the total rental period does not exceed thirty-one (31) days, subject to exclusions and limitations and the following requirements:

1. The Rental Car must be rented by the Primary Cardholder; and
2. The Rental Car must be rented from a commercial car rental agency; and
3. The rental of the vehicle must be for business purposes only; and
4. The full cost or portion of the rental cost must be charged to the Account; and
5. 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 such coverage is not available from the rental agency, then CDW benefits are not available under this Certificate of Insurance; and
6. The Rental Car must have been operated by the Primary Cardholder, the Primary Cardholder's Spouse, his/her Dependent Child or a person employed in Canada by the same employer as the Primary Cardholder who is travelling with the Primary Cardholder and who is otherwise authorized to operate the Rental Car under the Rental Car Agreement and in accordance with its conditions, when the loss occurs.

Coverage Period

Insurance coverage begins as soon as the Primary Cardholder, or other person authorized to operate the Rental Car under the Rental Car Agreement takes control of the Rental Car, and ends at the earliest of:

1. The time when the rental agency assumes control of the Rental Car, whether it be at its place of business or elsewhere;
2. The end of the chosen rental period; or

- The date on which the Primary Cardholder's coverage is terminated in accordance with the "Certificate Effective and Termination Date" provision set out above.

4.1.1 — COLLISION DAMAGE WAIVER (CDW) BENEFITS

Insured Person means the Primary Cardholder.

Coverage Benefits

Subject to the terms and conditions, You are covered for:

- Damage to the Rental Car; and
- Theft of the Rental Car or any of its respective parts or accessories; and
- Rental agency charges for valid loss-of-use while the Rental Car is being repaired; and
- Reasonable and customary charges for towing the Rental Car to the nearest available facility.

This coverage does not provide any form of third party automobile, property damage or personal injury liability insurance.

The amount of the benefit payable will be equal to the cost of the repair (including loss-of-use) or 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.

In the event of a claim, the Insured Person must contact the Operations Centre as soon as possible or within forty-eight (48) hours.

Please see section 4.1.4 for applicable exclusions and limitations.

4.1.2 — CAR RENTAL ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Insured Person means the Primary Cardholder and his/her Spouse, child (whether Dependent Child or not), or a person employed in Canada by the same employer as the Primary Cardholder who is travelling with the Primary Cardholder, while Occupying an eligible Rental Car.

Coverage Benefits

Car Rental Accidental Death and Dismemberment Insurance covers an Insured Person who suffers a "loss", as defined as follows, arising as a result of an Accidental Bodily Injury to the Insured Person while Occupying an eligible Rental Car.

"Loss of hand or foot" means dismemberment by complete and permanent severance at or above the wrist or ankle joint. "Loss of thumb and index finger" means complete and permanent severance of the thumb and index finger on the same hand. "Loss of sight" means complete and irrecoverable loss of all visual acuity and it must be the direct result of physical damage to the eye and/or optic nerve. Legal blindness is not the standard for determining Loss of sight under this Certificate of Insurance. "Loss of speech or hearing" must be complete and irrecoverable.

Loss means one of the following losses as defined herein

	Amount of Benefit	
	Primary Cardholder	Each Additional Insured Person
Loss of Life	\$200,000	\$20,000
Loss of Both Hands or Feet	\$200,000	\$20,000
Loss of One Foot or One Hand and the Entire Sight of One Eye	\$200,000	\$20,000
Loss of Entire Sight of Both eyes	\$200,000	\$20,000
Loss of One Hand and One Foot	\$200,000	\$20,000
Loss of Speech and Hearing	\$200,000	\$20,000
Loss of One Hand or One Foot	\$100,000	\$10,000
Loss of Entire Sight of One Eye	\$100,000	\$10,000
Loss of Speech	\$100,000	\$10,000
Loss of Hearing	\$100,000	\$10,000
Loss of Thumb and Index Finger on the Same Hand	\$ 50,000	\$ 5,000

The maximum benefit payable for any one accident is \$300,000. If more than one of the described Losses is sustained by an Insured Person in any one accident, then the total benefit payable for that accident is limited to the greatest amount payable for any one of the Losses sustained.

Please see section 4.1.4 for applicable exclusions and limitations.

Exposure and Disappearance

If by reason of an Accident covered by 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 six (6) months after the date of disappearance as the result of the sinking or wrecking of a vehicle 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.

Beneficiary

Any accidental death benefit payable under this Certificate of Insurance will be paid to the Primary Cardholder, if living, otherwise to the estate of the Primary Cardholder, unless a beneficiary designation has been filed with World Access Canada, Inc. All other benefits are payable to the Primary Cardholder.

4.1.3 — CAR RENTAL PERSONAL EFFECTS BENEFITS

Insured Person means the Primary Cardholder and his/her Spouse, child (whether Dependent Child or not), or a person employed in Canada by the same employer as the Primary Cardholder who is travelling with the Primary Cardholder who has rented the Rental Car.

Coverage Benefits

This personal effects insurance covers loss, theft or damage to personal effects belonging to an Insured Person while such personal effects are in transit or in any hotel or other building, en route during a trip with the Rental Car for the duration of an eligible rental period.

Maximum coverage during such rental period is \$1,000 for each Insured Person, per occurrence. Total benefits during each rental period are limited to \$2,000 per Account.

Please see section 4.1.4 for applicable exclusions and limitations.

4.1.4 — CAR RENTAL EXCLUSIONS AND LIMITATIONS

4.1.4.1 — GENERAL EXCLUSIONS AND LIMITATIONS

This insurance does not cover certain risks. We will not pay any of the Car Rental benefits if a claim is directly or indirectly a result of one or more of the following:

Damage – wear and tear, gradual deterioration, mechanical breakdown, insects or vermin, inherent flaw or damage; or

Violation of Rental Car Agreement – operation of the Rental Car in violation of the terms of the Rental Car Agreement; or

Intentional Acts – damage due to intentional acts, while sane or insane; or

Off-road operation – damage caused to the rental vehicle by use off of publicly maintained roads; or

Intoxication – any event which occurs while the concentration of alcohol in the Insured Person's or driver's blood exceeds eighty (80) milligrams of alcohol in one hundred (100) millilitres of blood; or while the Insured Person or driver is intoxicated due to the voluntary taking of drugs; or

Drugs or Poison – 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; or

Disease – Sickness, illness, bodily or mental infirmity or disease of any kind; or

Medical Complications – medical or surgical treatment or complications arising there from, except when required as a direct result of an Accidental Bodily Injury; or

Suicide – suicide, attempted suicide or self-inflicted injury while sane or insane; or

Illegal Trade – transporting contraband or illegal trade; or

Criminal Offence – committing or attempting to commit a criminal offence, or committing or provoking an assault; or

War or Insurrection – declared or undeclared war, or any act of war, riot or insurrection; or service in the armed forces of any country or international organization; or

Confiscation – confiscation by order of any government or public authority; or

Seizure or destruction – seizure or destruction under a quarantine or customs regulation.

4.1.4.2 — COLLISION DAMAGE WAIVER EXCLUSIONS AND LIMITATIONS

In addition to the General Exclusions and Limitations, these specific exclusions and limitations apply to Collision Damage Waiver benefits:

1. There is a lifetime CDW benefits cumulative limit of \$65,000 per Account.
2. This coverage does not apply to rental vehicles effectively rented for a period exceeding thirty-one (31) days.
3. This coverage will not pay for cost of any insurance offered by or purchased through the car rental company, even if such cost is mandatory or included in the price of the vehicle rental.
4. Vehicles which belong to the following categories are not covered:
 - vans (except as defined below);
 - trucks (including pick-ups);
 - campers or trailers;
 - off-road vehicles (Sport Utility Vehicles are covered, provided they are not used as off-road vehicles and driven on maintained roads);
 - motorcycles, mopeds or motorbikes;
 - expensive or exotic vehicles;
 - antique vehicles;
 - recreational vehicles; and
 - leased vehicles.

Vans are not excluded provided that they:

1. are for private passenger use with seating for no more than eight (8) occupants including the driver; and
2. do not exceed a “3/4 ton” rating; and
3. are not designed for recreational use; and
4. are not to be used for hire by others.

An expensive or exotic vehicle is any vehicle with a market value equal to or greater than \$65,000.

An antique vehicle is one which is over twenty (20) years old or when its model has not been manufactured for ten (10) years or more.

Limousines are not covered. However, standard production models of these vehicles that are not used as limousines are not excluded provided that they are valued at less than \$65,000.

Trucks (including pick-ups) are not covered. However, if the car rental agency provides you with a truck because the rental agency runs out of vehicles which are covered under this certificate and which are not otherwise excluded from coverage, then trucks are covered.

4.1.4.3 — CAR RENTAL PERSONAL EFFECTS COVERAGE EXCLUSIONS AND LIMITATIONS

In addition to the General Exclusions and Limitations, these specific exclusions and limitations apply to this Personal Effects insurance.

1. Personal effects do not include money (whether paper or coin), tickets, bullion, banknotes, negotiable instruments or other numismatic property.
2. Benefits are not paid if loss results from Mysterious Disappearance.
3. Personal effects coverage is in excess of all other applicable valid insurance, indemnity or protection available to the Insured Person in respect of the item subject to the claim. We will be liable only 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. This coverage will not apply as contributing insurance and this “non-contribution” shall supersede despite any “non-contribution provision” in other insurance indemnity or protection policies or contracts.

4.2 — MASTERTRIP®** TRIP ASSISTANCE AND UNEXPECTED RETURN HOME BENEFITS

4.2.1 — UNEXPECTED RETURN HOME BENEFITS

Coverage Eligibility

The following benefits apply when You charge the full or a portion of the cost of Your Trip to Your Account prior to departure.

Insured Person means the Primary Cardholder, Spouse and/or Dependent Child while on a Trip.

Coverage Period

Coverage begins at the time of Your departure from Your province/territory of residence. Coverage ends at the time of Your return to Your province/territory of residence.

Coverage Benefits

In the event of the death of an Immediate Family Member while You are on a Trip, We will reimburse the Primary Cardholder for the lesser of the additional charges to change Your Ticket or to purchase a one-way economy fare by a Common Carrier to return to Your province/territory of residence up to a maximum of \$2,000 per Insured Person.

You must call the Operations Centre for help in making the necessary arrangements; failure to do so may result in Your claim being delayed or denied.

4.2.2 — ASSISTANCE SERVICES

Coverage Eligibility

You do not need to use Your MasterCard to be eligible for the following services.

Insured Person means the Primary Cardholder, Spouse and/or Dependent Child.

Coverage Benefits

1. Emergency Cash Transfer

When You are travelling away from home, the Operations Centre will help You to obtain an emergency cash transfer which will be charged to Your Account (subject to credit availability to a maximum of \$5,000) or payment for such costs will be arranged, if reasonably possible, through family or friends if it cannot be charged to Your Account.

2. Lost Document and Ticket Replacement

The Operations Centre will help You replace lost or stolen travel documents. The cost of obtaining replacement documents will be charged to Your Account (subject to credit availability) or payment for such costs will be arranged, if reasonably possible, through family or friends if they cannot be charged to Your Account.

3. Lost Luggage Assistance

The Operations Centre will help You locate or replace lost or stolen luggage and personal effects. The cost of obtaining replacement luggage and personal effects will be charged to Your Account (subject to credit availability) or payment for such costs will be arranged, if reasonably possible, through family or friends if they cannot be charged to Your Account.

4. Pre-Trip Information

You can call the Operations Centre to obtain information regarding passport and visa regulations and vaccination and inoculation requirements for the country to which You are travelling.

4.3 — MASTERLEGAL®** LEGAL ASSISTANCE BENEFITS

4.3.1 — LEGAL REFERRALS AND PAYMENT ASSISTANCE

Coverage Eligibility

You do not need to use Your MasterCard to be eligible for the following services.

Insured Person means the Primary Cardholder, Spouse and/or Dependent Child.

Coverage Benefits

If while traveling You require legal assistance, You can call the Operations Centre for referral to a local legal advisor and/or for assistance with arrangements for the posting of bail and the payment of legal fees, to a maximum of \$5,000, which will be charged to Your Account (subject to credit availability).

5 — CONDITIONS

1. **Due Diligence:** The Primary Cardholder shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by this insurance.
2. **False Claim:** If a Primary Cardholder or Insured Person makes any claim knowing it to be false or fraudulent in any respect, coverage under this Certificate shall cease and there shall be no payment of any claim made under this Certificate or the Policy.
3. In the event of a payment under this Certificate, We have the right to proceed in the name of any Insured Persons against third parties who may be responsible for giving rise to a claim under this insurance. We have full rights of subrogation. The Insured Person will execute and deliver such documents, and fully cooperate with Us, so as to allow Us to fully assert Our right to subrogation. The Insured Person will not do anything after the loss to prejudice such rights.
4. You, or someone acting on Your behalf, must give written notice of a claim to the Operations Centre not later than thirty (30) days from the date the claim arises. The Operations Centre must be provided by You or someone acting on Your behalf with satisfactory proof of claim no later than ninety (90) days from the date the claim arises.
Satisfactory proof of claim means:
 - the occurrence of the Injury or the commencement of the Sickness;
 - the cause or nature of the Injury or Sickness;
 - the loss, expense or service for which benefits are being claimed (original itemized receipts);
 - the Primary Cardholder's age;
 - the claimant's age; and
 - the right of the claimant to receive payment;
5. Failure to give notice of claim or furnish proof of loss within the time prescribed does not invalidate the claim if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed and if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one (1) year from the date of the event for which benefits are being claimed.
6. You agree to cooperate fully with Us, and as a condition precedent to the payment of benefits, the Operations Centre 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.
7. **Physical Examination:** The Operations Centre 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 if not prohibited by law.

6 — GENERAL PROVISIONS

1. All amounts stated in the Certificate are in Canadian currency unless otherwise indicated. If You have paid a covered expense, You will be reimbursed in Canadian currency at the prevailing rate of exchange on the date the service was provided.
2. **Payment of Benefits:** Benefits payable under this Certificate will be paid within sixty (60) days of receipt of satisfactory proof of loss. Payment made in good faith will discharge Us to the extent of this claim.
3. **Legal Action:** Legal action to recover benefits hereunder cannot be taken prior to sixty (60) days after satisfactory proof of loss has been furnished in accordance with the requirements of this Certificate. The claimant will then have one (1) year within which to commence legal action, subject to applicable law.
4. All legal actions or proceedings must be brought in the Canadian province or territory in which You permanently reside.
5. Notwithstanding anything to the contrary, no provision of this insurance shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly stated in writing and signed by Us.
6. The benefits, terms and conditions of this insurance shall be governed by the insurance laws of the province or territory in Canada where the Insured Person normally resides.
7. Any provision of this Certificate, which is in conflict with any federal, provincial or territorial law of the Insured Person's place of residence, is hereby amended to conform to the minimum requirements of that law.

8. **Privacy:** In the event of a claim, the Operations Centre will receive information from You. The Operations Centre, on Our behalf will establish a file to maintain this information which will be kept secure and which We and the Operations Centre will use and disclose only for the purpose of administering or investigating Your claim(s). You can make a request to review the personal information this file contains and make corrections by writing to:

Access Officer
World Access Canada Inc.
180 King Street South
Suite 420
Waterloo, ON
N2J 1P8

7 — CLAIM FILING PROCEDURES

Please contact Us at 1-866-556-4432 or 1-519-742-4907 to obtain a claim form. This insurance will not pay for any interest.

As a condition to the payment of benefits under this insurance, We will need certain information from You if You need to file a claim. This documentation will include, at a minimum and is not limited to, the following:

1. **General Documentation**
 - Receipts and itemized bills for all expenses.
 - Original of any refunds or expense allowances received from Your tour operator, travel agency, Common Carrier or other entity.
2. **Collision Damage Waiver Benefits Claims**
 - Operations Centre Loss Damage Claim Form.
 - The police report when the loss results in damage or theft over \$1,000.
 - The Rental Car Agreement.
 - An itemized repair estimate, final itemized repair bill and parts invoices (unless Our representative has seen the car).
 - A copy of the driver's license of the person who was driving the Rental Car at the time of the accident.
 - A copy of the loss/damage report You completed with the rental agency.
 - A copy of Your MasterCard sales draft or Your statement of Account showing the rental charge.
 - If loss-of-use is charged, a copy of the rental agency's daily utilization log from the date the Rental Car was not available for rental, to the date the Rental Car became available to rent.
3. **Car Rental Accidental Death & Dismemberment Benefits Claims**
 - Certified death certificate.
 - Medical records pertaining to the accident.
 - Police report or any other accident reports filed.
4. **Personal Effects Benefits Claims**
 - The police report or other report to local authorities.
 - An itemization and description of the stolen or damaged items and their estimated value.
 - A copy of the receipts, credit card statements, or cancelled cheques for the personal property stolen or damaged.
 - Estimate of repairs, if applicable.
 - Photo of the damaged item, if applicable.
 - Declaration page from any other applicable insurance or a notarized statement that the Insured has no other insurance.
 - The Rental Car Agreement.
 - A copy of the Insured's monthly billing statement reflecting the charge for the Rental Car.
5. **Unexpected Return Home Benefits Claims**
 - A copy of the Immediate Family Member's death certificate.

(II) Your Mastertrip®* Common Carrier Accidental Death and Dismemberment Insurance and Baggage Delay Insurance from Chubb Insurance Company of Canada

In Section II of this Certificate of Insurance, certain terms have defined meanings. Those defined terms are as follows. Defined terms are capitalized throughout this document.

8 — DEFINITIONS

Baggage Delay means a delay or misdirection of Your Property by a Common Carrier for more than twenty-four (24) hours from the time You arrive at the destination on Your ticket.

Benefit Amount means the Loss amount applicable at the time the entire cost of the passenger fare(s) is charged to the Primary Cardholder's MasterCard account.

Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Common-law Spouse shall mean a person (of the same or opposite sex) who has been living with the Primary Cardholder continuously for at least one (1) year and is publicly represented as the Primary Cardholder's partner.

Dependent Child(ren) means unmarried children, including adopted children, those children placed for adoption and step-children, who are primarily dependent upon the Primary Cardholder for maintenance and support and who are under the age of twenty-five (25) and reside with the Primary Cardholder, beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self-support, or up to the age of twenty-five (25) if classified as a full-time student at an institute of higher learning.

Good Standing means being in full compliance with all of the provisions of the Corporate MasterCard Account Agreement as amended from time to time.

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached.

Primary Cardholder means any employee or business owner ordinarily residing in Canada who has been issued a Corporate MasterCard by the Policyholder, with his or her name embossed on such card, and for whom the Corporate MasterCard Account is established and in Good Standing.

Property means the baggage and personal property of an Insured Person contained in the baggage that has been checked in with a Common Carrier.

Spouse means either a person of the opposite sex to whom the Primary Cardholder is lawfully married, or the common-law Spouse of the Primary Cardholder.

You or Your means the Insured Person.

We, Us, Our and Company means Chubb Insurance Company of Canada.

9 — BENEFITS – COVERAGE PERIOD AND DESCRIPTION OF COVERAGES

9.1 — ACCIDENTAL DEATH AND DISMEMBERMENT AND BAGGAGE DELAY BENEFITS

Coverage Eligibility

This travel insurance plan is provided to You automatically when the entire cost of the passenger fare(s) is charged to the Corporate MasterCard account of the Primary Cardholder while the insurance is effective. It is not necessary for You to notify the administrator or the Company when tickets are purchased.

Effective Date

This insurance is effective September 1, 2002 and will cease on the date the Master Policy Number 6477-45-30 is terminated or on the date your Corporate MasterCard account ceases to be in Good Standing, whichever occurs first.

Insured Person

As a Primary Cardholder, You, Your Spouse and Your Dependent Child(ren) will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards, has been accumulated or charged to the Primary Cardholder's MasterCard account. If the entire cost of the passenger fare has been charged to the Primary Cardholder's MasterCard account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge), immediately, a) preceding Your departure, directly to the airport, terminal or station; b) while at the airport, terminal or station; and c) immediately following Your arrival at the airport, terminal or station of Your destination. If the entire cost of the passenger fare has not been charged prior to Your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to the Primary Cardholder's

MasterCard account. In conjunction with a covered trip, We will reimburse You up to the maximum Baggage Delay Benefit Amount of \$300. Our payment is limited to expenses incurred for the emergency purchase of essential items You need while on a covered trip and at a destination other than Your location of permanent residence.

Coverage Benefits

The full Benefit Amount is payable for accidental loss of life, two (2) or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one (1) member, sight of one (1) eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. The loss must occur within one (1) year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. The Baggage Delay Benefit is 1) limited to \$100 per day per Insured Person up to a maximum of three (3) days; and 2) excess of all other valid and collectible insurance.

The limit of coverage for an Insured Person whose coverage has become effective shall be:

\$500,000	Accidental Death and Dismemberment Benefit
\$300	Baggage Delay Benefit

In the event of multiple accidental deaths per MasterCard account arising from any one accident, the Company's liability for all such losses will be limited to a maximum limit of insurance equal to three times the applicable Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

Beneficiary

The Loss of Life benefit will be paid to the beneficiary designated by the Insured Person. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's Spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

9.1.1 — ACCIDENTAL DEATH AND DISMEMBERMENT AND BAGGAGE DELAY EXCLUSIONS AND LIMITATIONS

This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency. Essential items not covered by the Baggage Delay Benefit include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, cheques, travellers cheques and valuable papers; or 4) business samples.

This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master Policy on file with the Policyholder. If a statement in this description of coverage and any provision in the policy differ, the policy will govern. Any terms of this policy which are in conflict with the applicable statutes, laws or regulations of the province or territory in which this Policy is issued are amended to conform with such statutes.

10 — CLAIM FILING PROCEDURES

Answers to specific questions or to submit a claim, please call:

DFS&A Insurance Agency, Inc. 1-800-337-2632

The Canadian Broker for this plan is: CSI Brokers Inc.
1 Yonge Street, Suite 1801
Toronto, ON M5E 1W7



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