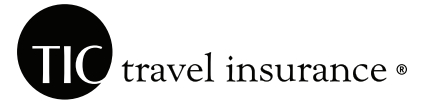




YOUR CIBC TRAVEL INSURANCE CERTIFICATE

No. HC110105



FOR CIBC CUSTOMERS

CIBC Travel Insurance coverage options include *Emergency Travel Medical Insurance*, Trip Cancellation/Trip Interruption Insurance and Comprehensive Travel Insurance, each of which is underwritten by Co-operators Life Insurance Company (Co-operators) and Baggage and Personal Effects Insurance and Rental Vehicle Damage Insurance, each of which is underwritten by The Sovereign General Insurance Company (Sovereign). CIBC Travel Insurance is administered by **TIC Travel Insurance Coordinators Ltd.** (TIC) who provide *CIBC Travel Assistance* and claims services in respect of all insurance coverage under CIBC Travel Insurance. Please refer to "Terms you should understand" on page 6 for definitions of words italicized throughout this certificate.

IMPORTANT NOTICE

(Please read your certificate carefully before you travel)

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances due to an *emergency*. It is important that you read and understand your certificate before you travel as your coverage is subject to certain limitations and exclusions.
- CIBC *Emergency Travel Medical Insurance* contains *pre-existing condition* exclusions for travellers of any age. These exclusions apply to medical conditions and/or symptoms that existed on or before your *departure date* or *effective date*. Check to see how this applies in your coverage and how it relates to your *departure date*, date of purchase and *effective date*.
- In the event of an accident, *injury* or *sickness*, your prior medical history may be reviewed when a claim is reported.
- You **must** notify *CIBC Travel Assistance* prior to receiving any *treatment*, if you must cancel, interrupt or delay your trip, or you experience any *emergency*. Failure to notify *CIBC Travel Assistance* as required will delay the processing and payment of your claim and may limit the amount of your claim payment.
- If you are ineligible for coverage, the *Company's* only liability will be to refund any premium paid. Please check your *Confirmation of Coverage* to ensure you have the coverage options you require. Payment will be limited to the coverage options you selected and paid for at the time of application. You will be responsible for any expenses that are not payable by the *Company*.
- If you have been medically underwritten for coverage, you must notify us if your health status or medication changes between the date you complete the application and any *departure date* or the *effective date* of any top-up /extension. Otherwise, any material change in your health status or medication that might lead to a change in the *Guarantee of Coverage* decision may result in an amendment of your coverage or may render the coverage null and void.

10-DAY FULL MONEY-BACK GUARANTEE

You have 10 days from the receipt of this insurance certificate to examine the coverage details provided in this certificate.

- If you do not return this certificate, this means you accept all the terms and conditions of this insurance.
- If you are not completely satisfied, simply sign and return this certificate to TIC by mail and your premium will be refunded, provided you have not started any trips during the 10-day review period. **Exception:** Trip Cancellation/Trip Interruption Insurance premium is non-refundable.

INSURING AGREEMENT

In consideration of the application for insurance for which you have met the eligibility requirements and paid the appropriate premium, the *Company* certifies that you are insured under Group Master Policy No. H006137 – (the "Group Policy") issued to CIBC (the "Policyholder"). A summary of the terms, conditions, limitations, exclusions

and other provisions of the Group Policy are contained in this certificate. Subject to the terms, conditions, limitations, exclusions and other provisions of this certificate, the *Company* will pay the *reasonable and customary charges* for eligible expenses, incurred during an *insured trip*, up to the amounts specified under each coverage option, for any of the coverage options specified in your *Confirmation of Coverage*. Some benefits are subject to advance approval by *CIBC Travel Assistance*. Unless otherwise stated all amounts referred to in this certificate are in Canadian currency.

Who is eligible?

You are eligible for CIBC Travel Insurance coverages if:

- you are a resident of Canada who is covered by a Canadian Government or Provincial Health Insurance Plan for the entire *insured trip*, and;
- you have paid the required premium in full and are travelling outside your *province*. Under Trip Cancellation/Trip Interruption Insurance – coverage will also include travel within your *province*;
- for the *Emergency Travel Medical Annual Plan*, you are not employed outside Canada on a full or part-time basis, unless you will be receiving Canadian wages from a Canadian employer and the employment outside of Canada is less than 30 days during a one year period. You may pay a premium surcharge to have this eligibility requirement removed. When a surcharge is paid, no written confirmation is necessary and eligible claims will be paid according to the terms and conditions of the coverage;
- for the Rental Vehicle Damage Insurance, you are a CIBC credit card holder.

If you are applying for *Emergency Travel Medical Insurance* and you are between the ages of 55 and 74 inclusive and are travelling for 23 days or more, or you are 75 years of age or more, you need to have your health history reviewed and receive a written *Guarantee of Coverage*.

CIBC TRAVEL INSURANCE – SUMMARY OF COVERAGE OPTIONS

To be covered for any of the coverage options below, you must pay the required premium in full prior to your *effective date*. Please check your *Confirmation of Coverage* to ensure you have the coverage options you requested and paid for.

- Emergency Travel Medical Insurance* – up to \$2 million
- Trip Cancellation/Trip Interruption Insurance – up to the amount purchased
- Baggage and Personal Effects Insurance – up to the amount purchased
- Accidental Death and Dismemberment Insurance – up to \$10,000
- Rental Vehicle Damage Insurance – up to \$50,000

Coverage purchase options:

- The Comprehensive Package includes the following coverage options: *Emergency Travel Medical Insurance*; Trip Cancellation/Trip Interruption Insurance; Baggage and Personal Effects Insurance; and Accidental Death and Dismemberment Insurance.
- Accidental Death and Dismemberment Insurance is only available as part of the Comprehensive Package. All other insurance coverage options can be purchased on an individual basis.
- All insurance coverage options are sold on a per-trip basis only, except *Emergency Travel Medical Insurance* which can also be purchased on an *Annual Plan* basis.

I. EMERGENCY TRAVEL MEDICAL INSURANCE –

Up to \$2 million of out-of-province emergency travel medical insurance.

This coverage option can be purchased separately on either a per-trip or *Annual Plan* basis. This coverage option provides up to the amounts specified and a maximum aggregate of \$2 million per *insured* per unrelated *sickness* or *injury*, for expenses incurred as the result of a medical *emergency* while on an *insured trip* which are in excess of any deductible amount specified on your *Confirmation of Coverage*.

WHAT IS COVERED BY **EMERGENCY TRAVEL MEDICAL INSURANCE**

1. Hospital & physician's bills – Reasonable and customary charges

We will cover *reasonable and customary charges* related to *emergency treatment* and related expenses resulting from an accidental *injury*, or new *sickness* or disease that first manifests itself during the *insured trip*. *Emergencies* related to *pre-existing conditions* will only be covered if you have received written confirmation that your *pre-existing conditions* are covered.

2. Ground ambulance, emergency return home by regular flight/air ambulance – Reasonable and customary charges up to \$250,000

We will cover *reasonable and customary charges* to transport you to the nearest appropriate medical facility or to a Canadian *hospital*. If pre-approved by *CIBC Travel Assistance*, we will pay up to \$250,000 for air ambulance, \$25,000 for a regular flight, or \$3,000 for ground ambulance.

3. Return to original trip destination – One-way economy airfare

We will cover the costs to return you by a one-way economy airfare to your original trip destination if:

- i) you return home by regular flight under #2 above; and
- ii) your attending *physician* determines that the *treatment* received at home resolved your *emergency*; and
- iii) you have prior approval from *CIBC Travel Assistance*.

The return must be within the period of coverage on the *insured trip* under which this benefit was utilized, and your return airfare will be arranged by us. However, a *recurrence* or complication of the condition that caused you to be returned home will not be covered under this certificate.

4. Paramedical services – Reasonable and customary charges up to \$300

We will cover *reasonable and customary charges* for the services of a chiropractor, chiroprapist, or physiotherapist if required as a result of your *emergency*.

5. Dental treatment – Up to \$2,000

If your sound natural teeth are damaged as the result of a direct accidental blow to the mouth while on an *insured trip*, related expenses will be covered. To be eligible for reimbursement, the expenses must be incurred within 90 days after the *injury* and prior to your return to Canada.

6. Relief of dental pain – Up to \$200

We will cover the cost of *emergency treatment* of dental pain, when incurred outside Canada, provided the *treatment* is unrelated to a dental accident and excluding root canals.

7. Return of dependant children/travelling companion – Up to \$2,000

We will cover one-way economy airfare to return your *travelling companion* and/or *dependant children* who are travelling with you at the time of your *emergency* and are *insured* under a *CIBC Emergency Travel Medical Insurance Plan*, if you return home under #2 above. We will pay up to \$250 for incidental expenses that result from sending them home if you submit all original receipts with your claim. We will also pay up to \$100 per day for temporary care of your *dependant children*, if they are left unattended because of your hospitalization due to a medical *emergency*, or for the cost associated with their return to Canada.

8. Return of accompanying dog or cat – Up to \$300

If you are transported home under the terms of #2 or #10, we will cover up to \$300 towards the cost of returning your accompanying dog or cat to your province.

9. Transportation to your bedside – Round trip economy airfare by most direct route

We will cover the cost of transporting a relative to your bedside if you are hospitalized on an *insured trip* for a critical *emergency*, or if required, to identify your remains in the event of your death, when pre-approved by *CIBC Travel Assistance*. (**Please note:** your relative is not covered under your insurance and should consider purchasing his/her own travel insurance.)

10. Return of deceased – Up to \$5,000

We will cover the cost to return your body to your province in the event of your death, or up to \$2,500 for the cost of your burial or cremation at the place of death. The cost of a coffin or urn is not included.

11. Meals and accommodation – Up to \$150 per day to a total of \$1,500

We will cover your reasonable additional expenses when the return portion of your *insured trip* is delayed beyond the scheduled return date due to an *emergency* or death of your extended family member or travelling companion.

12. Vehicle services – Up to \$1,000

We will cover expenses to return your vehicle to your residence or a rental vehicle to the nearest rental agency, if you or those travelling with you are unable to do so, as the result of an *emergency*.

13. Incidental expenses – Up to \$300

We will cover reasonable incidental expenses (i.e. telephone, television) when you are hospitalized for an *emergency*.

14. Automatic extension of coverage – Up to 72 hours

We will automatically extend coverage under this insurance for up to 72 hours without an extra premium charge if, due to circumstances beyond your control, your *insured trip* is delayed beyond your termination date due to:

- i) an *emergency* involving you that does not require hospitalization; or,
- ii) a delay to your common carrier.

Other situations may be submitted for consideration. You must provide documented proof, which is acceptable to us, supporting the cause for the delay.

While you are hospitalized

If you are hospitalized on your termination date for a covered *emergency*, we will extend benefits to you and those traveling with you, who are *insured* under this coverage, for the period of your hospitalization and for a further period of 72 hours following your discharge.

15. Trip break – Up to 15 days

If you have requested and received prior approval from *CIBC Travel Assistance*, you may return to your province for up to 15 days for special events or emergencies without terminating your coverage. There will be no refund of premium for any of the days that you have returned to your province.

16. Act of Terrorism

When an *act of terrorism* directly or indirectly causes a loss that would otherwise be payable under this plan, subject to all other policy limits, coverage will be provided as follows:

- a) As a result of any one or a series of *acts of terrorism* occurring within a 72 hour period, the aggregate limit payable shall be limited to \$2.5 million for all eligible insurance policies issued and administered by **TIC** including this plan.
- b) As a result of one or a series of *acts of terrorism* occurring in any calendar year, the aggregate limit payable shall be limited to \$5 million for all eligible insurance policies issued and administered by **TIC** including this plan.

The amount payable for each eligible claim under (a) and (b) above are in excess of all other sources of recovery and shall be reduced on a pro rata basis, so that the total amount paid for all such claims shall not exceed the respective aggregate limit which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

WHAT IS NOT COVERED BY **EMERGENCY TRAVEL MEDICAL INSURANCE**

In addition to General Limitations and Exclusions, shown on page 5, we will not pay for losses or expenses incurred for, or as the result of:

1. any *pre-existing condition* unless you have applied and qualified for *pre-existing condition* coverage and received a *Guarantee of Coverage* from us;
2. any dental *treatment* or *treatment* for relief of dental pain provided in Canada;
3. *treatment* if you specifically purchased this insurance to obtain such *treatment*, whether or not it was recommended or authorized by a *physician*;
4. medical examination, *treatment*, care or services which can be reasonably delayed until you can return to Canada by the next available means of transportation;
5. medicines or drugs that the appropriate government authority has not approved for use including, but not limited to, experimental drugs, preventative, patent or proprietary medicines, vaccines, vitamin preparations and drugs or medicines that can be purchased over the counter;
6. major medical or surgical procedures, including but not limited to cardiac surgery, which are not approved in advance by *CIBC Travel Assistance*;
7. *sickness* or *injury* related to a change in a *pre-existing condition* for which you have received a *Guarantee of Coverage* if you failed to notify us of that change prior to your departure date or the effective date of any top-up or extension;
8. any *treatment*, investigation, or hospitalization which is a continuation of, or subsequent to, an *emergency* unless you are declared medically unfit to return to Canada by *CIBC Travel Assistance*;

9. eye examinations, the replacement of lost or damaged eyeglasses, contact lenses or hearing aids;
10. non-emergency, investigative or elective treatment, cosmetic surgery, chronic care, rehabilitation, or any directly or indirectly related complications.
11. an act of terrorism caused directly or indirectly by nuclear, chemical or biological means or an act of war;
12. any loss resulting from an act of terrorism on an insured trip while at a destination where, prior to your departure date for that destination, an official warning is included in the 'Country Travel Reports' issued by Foreign Affairs Canada (FAC) advising or recommending that Canadians should not travel to that destination during the coverage period.

We reserve the right to transfer you to any hospital provided you are medically fit to be transferred, or to arrange transportation to return you to Canada following a medical emergency. If you decline to return to Canada when declared medically fit to travel by CIBC Travel Assistance, any continuing expenses for such sickness or injury will not be covered.

EMERGENCY TRAVEL MEDICAL INSURANCE ANNUAL PLAN

- Provides coverage for any number of trips taken within one year.
- Each trip taken can be up to 15 or 31 days in length, depending on which option you chose when you applied.
- The Annual Plan is issued for a maximum coverage period of 365 days subject to the terms and conditions of this insurance.
- On your expiry date, a new Annual Plan will be automatically issued to you for the next 365-day period at the premium rates and with the terms and conditions then being offered by the Company. Before your expiry date, we will notify you of the details pertaining to your new Annual Plan. If you do not wish to have a new Annual Plan automatically issued, please notify us by calling 1-800-281-9109.

Exceptions: we will not be able to automatically issue a new Annual Plan in the following cases:

- i) if you turned 75 years of age in the last 365-day period;
 - ii) if you had completed a medical questionnaire for coverage of pre-existing conditions;
 - iii) if you had purchased your Annual Plan at a CIBC branch;
 - iv) if you had paid for your Annual Plan with cash or a cheque; or
 - v) if you do not reside in Saskatchewan, Manitoba, Prince Edward Island, New Brunswick, Newfoundland or Ontario.
- Top-ups to your coverage can be purchased, however, the maximum duration of an insured trip cannot exceed 212 days unless you obtain written approval from your Canadian Government or Provincial Health Insurance Plan.
 - For a trip to be insured, it must start and end within the coverage period.
- Exception:** If a trip begins during the coverage period but extends beyond the expiry date, coverage can be obtained for that trip by purchasing top-up coverage for any travel days that fall after the expiry date, or by purchasing a new Multi-Trip Annual Plan for the next 365-day period as long as the total duration of the trip does not exceed the maximum trip length of either 15 or 31 days, depending on which option you chose when you applied.

II. TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE

This coverage option can be purchased separately and must be purchased within 7 days of booking your trip and/or prior to any cancellation penalties being chargeable for that trip. Otherwise any claims may be denied.

- For an insured trip, provides up to the amounts specified under each benefit per insured as the result of the reasons listed for each benefit.

WHAT IS COVERED BY TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE

1. Trip cancellation, interruption or delay

- We will pay up to the amount of coverage you purchased as indicated on your Confirmation of Coverage, before your departure date. We will pay up to the actual cost of covered expenses after your departure date.

Trip cancellation, interruption or delay benefits are payable in the event of:

- an emergency or your death, and/or that of a member of your extended family, an emergency or death of your travelling companion or their extended family; or of your business partner or their extended family; or of your host at the trip destination; or of your dependant's caregiver;

- an official warning in the 'Country Travel Reports' issued by Foreign Affairs Canada (FAC) advising or recommending that Canadians should not travel to your final ticketed destination after this coverage has been purchased;
- a natural disaster (including fire) which does not permit you to occupy your principal residence; or if you or your spouse are self-employed, does not permit the operation of your or your spouse's primary business;
- quarantine of you or your travelling companion;
- you or your travelling companion being subpoenaed to appear, during your insured trip, as a witness or as a defendant in a civil suit, or as a member of a jury;
- cancellation by the organizer of a prepaid business conference or convention beyond your or your travelling companion's or your or your travelling companion's employer's control, in which you or your travelling companion is a registered delegate;
- unforeseeable, involuntary termination without just cause, of your or your travelling companion's permanent employment, provided you or your travelling companion were actively employed by the same employer, for at least 1 year; excluding self employment or contract work;
- an unforeseen transfer initiated after the effective date by the employer with whom you or your spouse is employed on the effective date, which requires the relocation of your principal residence by a distance of at least 300kms within 20 days before your scheduled departure date. This risk does not apply to self employment or contract work;
- theft at the airport of all your travel documents and personal identification required for travel and reported to the proper airport authorities, that occurs within 12 hours prior to departure.

Trip cancellation benefits are also payable in the event of:

- you or your travelling companion being called as a reservist to active military or police duty;
- a legal adoption of a child by you or your travelling companion when notice of custody is received after the effective date and the actual date of custody is scheduled during an insured trip;
- your, your spouse's, your travel companion's, or your travel companion's spouse's pregnancy occurring after you booked your insured trip and the departure date falls within 8 weeks before the expected delivery date.

If for one of the reasons listed above you must **cancel** an insured trip, expenses will be reimbursed for:

- i) the non-refundable portion of any prepaid transportation; and
- ii) the non-refundable portion of unused prepaid travel arrangements.

If for one of the reasons listed above your travelling companion's trip is **cancelled**, then the cost incurred to adjust your prepaid accommodation will be reimbursed.

You must notify CIBC Travel Assistance of any cancellation in travel arrangements no later than the first business day following the cause for cancellation, and surrender your travel tickets along with written notification of the reasons for cancellation to CIBC Travel Assistance within 48 hours thereafter. Failure to notify CIBC Travel Assistance as required will limit the Company's liability under this benefit to the amount that would have been payable if you had notified CIBC Travel Assistance on the first business day following the cause for cancellation.

If for one of the reasons listed above you must **interrupt** an insured trip already commenced expenses will be reimbursed for:

- i) the extra cost to change your return ticket to a one-way economy fare by regular scheduled transportation back to your departure point, or the purchase of a new ticket if your existing ticket cannot be changed; and
- ii) the non-refundable portion of unused prepaid travel arrangements.

If for one of the reasons listed above you must **delay** your return beyond the termination date, expenses will be reimbursed for the extra cost to change your return ticket to a one-way economy fare by regular scheduled transportation back to your departure point, or the purchase of a new ticket if your existing ticket cannot be changed.

You must notify CIBC Travel Assistance immediately if you must interrupt or delay your insured trip to assist you in making alternate travel arrangements.

2. Missed Departure – Economy class fare up to the coverage amount purchased

If you miss your scheduled departure because of severe weather conditions, mechanical breakdown or an accident involving your transportation enroute to your departure

point, you will be reimbursed, up to the amount of Trip Cancellation coverage you purchased as indicated on your Confirmation of Coverage, for the least expensive economy class fare to connect you with your group or tour, or to transport you to your final destination. Claims must be supported by written documentation supplied by an independent authority, which is acceptable to CIBC Travel Assistance.

3. Stranded Traveller – Up to \$500

If you become stranded while on an insured trip because your personal vehicle, not a rental, is stolen or becomes inoperable due to damage by fire, vandalism or collision, which cannot reasonably be repaired, then you will be reimbursed up to a maximum of \$500 for the cost of a one-way economy class fare to return you to your departure point. Claims must be supported by an official police report.

4. Meals and Accommodation – Up to \$150 per day to a total of \$450

The necessary and reasonable costs of commercial accommodation and meals, which are not compensated by any common carrier on your itinerary, will be reimbursed up to \$150 for each 24-hour period up to a maximum of \$450, if a departure of the connecting common carrier on which you were scheduled to travel is delayed for at least 12 hours from the time specified on your transportation ticket.

Written proof of delay from the common carrier must be submitted with any claim together with original receipts for expenditures.

5. Returning Home – Up to \$150 per day to a total of \$1,500

The necessary and reasonable costs of commercial accommodation and meals will be reimbursed up to \$150 a day, to a maximum of \$1,500, when the return portion of an insured trip is delayed beyond the date scheduled, as the result of an emergency or the death of a member of your extended family or of a travelling companion or business associate with whom you are travelling during an insured trip.

6. Repatriation – Up to \$5,000

In the event of your death, up to \$5,000 will be paid for the cost of returning your remains to your province, or, for burial or cremation at the place of death, up to \$2,500 will be paid. The cost of a coffin or urn is excluded.

WHAT IS NOT COVERED BY TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE

In addition to General Limitations and Exclusions, shown on page 5, we will not pay for losses or expenses incurred for, or as the result of:

1. a pre-existing condition that existed in the 90 day period immediately prior to:
 - i) the date you purchased Trip Cancellation/Trip Interruption Insurance coverage, if you must cancel an insured trip; or,
 - ii) the departure date, if you must interrupt or delay an insured trip.

A sickness controlled by the consistent use of prescribed medication is covered unless it had deteriorated, or required investigation or had a change in medication type or dosage during that 90 day period. This exclusion also applies to your extended family, your business partner, whether or not they are travelling with you, and to your host at the final destination.

Exception: this exclusion does not apply to you if you have applied and qualified for pre-existing condition coverage and received a Guarantee of Coverage from us.

2. an act of terrorism including those caused directly or indirectly by nuclear, chemical or biological means or an act of war.

III. BAGGAGE AND PERSONAL EFFECTS INSURANCE

This coverage option can be purchased separately and must be purchased on or prior to each departure date. Coverage must be purchased for the entire duration of your trip.

- Provides up to coverage amount purchased

WHAT IS COVERED BY BAGGAGE AND PERSONAL EFFECTS INSURANCE

If while on an insured trip your baggage and/or personal effects are stolen, or lost or damaged by: transportation hazard; burglary; or fire while in any hotel or other building, you will be reimbursed up to the coverage amount you purchased for that trip as indicated on your Confirmation of Coverage. Coverage is subject to a limit of \$200 per item. The loss must be supported in writing by an authorized official and/or police report.

When your checked-in baggage is delayed and arrives at your destination (other than your starting point) more than 12 hours after your arrival, you will be reimbursed up to \$200, for the purchase of essential missing clothing and items of personal hygiene. Purchases must be made within 36 hours of arrival at your destination, and prior to receipt of your baggage.

WHAT IS NOT COVERED BY BAGGAGE AND PERSONAL EFFECTS INSURANCE

In addition to General Limitations and Exclusions, shown on page 5, no benefit is payable due to:

1. breakage of, or damage to fragile or brittle articles unless caused by fire or accident to the means of conveyance;
2. loss or damage not reported to the police and/or other authorized official within 24 hours of discovery;
3. loss due to normal depreciation of the value of your articles;
4. loss of, or damage to money, eyeglasses, sunglasses, contact lenses, medication, hearing aids, artificial teeth, tickets, documents, jewelry or camera equipment;
5. loss or damage by theft from an unattended vehicle unless it was completely locked and there was visible evidence of forced entry;
6. loss or damage due to negligence on your part;
7. loss of, or damage to fragile or perishable articles in checked baggage; and
8. an act of terrorism including those caused directly or indirectly by nuclear, chemical or biological means or an act of war.

IV. ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

This coverage option is only included under the Comprehensive Package.

- Provides up to \$10,000

WHAT IS COVERED BY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

When accidental injury that occurs while on an insured trip results in loss within 100 days of the injury, the Company will pay for:

Loss of life	\$10,000
Loss of two or more Members	\$10,000
Loss of Sight of both eyes	\$10,000
Loss of one Member	\$ 5,000
Loss of Sight of one eye	\$ 5,000
Loss of Thumb and Index Finger (same hand)	\$ 2,500

"Loss of Member" means severance of hand or foot at or above the wrist or ankle joint respectively or complete irreversible paralysis.

"Loss of Sight" must be complete and irrecoverable.

"Thumb and Index Finger" means the thumb and index finger of the same hand at or above the metacarpalphalangeal joint.

If you sustain more than one of the covered losses as the result of any one accident or multiple accidents per insured trip, the Company will pay the amount stated for each loss up to but not exceeding \$10,000.

In addition to General Limitations and Exclusions, shown on page 5, no benefit is payable due to:

1. an act of terrorism including those caused directly or indirectly by nuclear, chemical or biological means or an act of war.

V. RENTAL VEHICLE DAMAGE INSURANCE

This coverage option can be purchased separately and must be purchased prior to signing the Rental Vehicle Agreement and picking up the vehicle. You must be a CIBC credit card holder to purchase this coverage option.

- Provides up to \$50,000

WHAT IS COVERED BY RENTAL VEHICLE DAMAGE INSURANCE

If while on an insured trip, loss or damage occurs to a rental vehicle which is not considered a luxury car, which you rented from a licensed vehicle rental agency anywhere in the world outside your province (except Mexico) for personal and not commercial use, the Company will pay up to a maximum of \$50,000 to repair or replace the rental vehicle. The loss or damage to the rental vehicle must result directly from fire, theft, collision, or vandalism. Towing charges are included unless they are due to mechanical breakdown. Claims must be supported by an official police report and other documented evidence satisfactory to us. Loss or damage of \$700 or more must be reported to CIBC Travel Assistance within 24 hours of occurrence.

WHAT IS NOT COVERED BY RENTAL VEHICLE DAMAGE INSURANCE

In addition to General Limitations and Exclusions, shown on page 5, we will not pay for losses or expenses incurred for, or as the result of:

1. operation of a vehicle in violation of the terms of the rental agency agreement;
2. intentional damage to the vehicle by you or your passenger(s);

3. accidents or loss incurred to a *luxury car*;
4. an *act of terrorism* including those caused directly or indirectly by *nuclear, chemical or biological means* or an *act of war*.

GENERAL LIMITATIONS AND EXCLUSIONS

The following limitations and exclusions are applicable to all coverages, in addition to the What is Not Covered Section under each insurance coverage option.

We will not pay for losses or expenses incurred for, or as the result of:

1. *sickness or injury* or loss occurring while this insurance is not in effect;
2. any investigation or *treatment* recommended or scheduled prior to any *departure date*;
3. *sickness or injury* when travel is booked or commenced contrary to medical advice, with prior knowledge of an *unstable condition*, or after determination of a condition which is *terminal*;
4. childbirth, miscarriage, deliberate termination of pregnancy or any complications related to pregnancy occurring within 8 weeks of the expected delivery date;
5. *treatment* or death or *injury* related to: misuse of medication; abuse of drugs or intoxicants;
6. suicide or attempted suicide, or self-inflicted injury whether *you* are sane or insane or willful exposure to peril except in an attempt to save human life;
7. any *nuclear* occurrence however caused;
8. committing or attempting to commit any criminal or illegal act as defined by local laws;
9. practicing for or participation in sanctioned competitive sports or in any contest of motorized speed. For *Emergency Travel Medical Insurance*, *you* may pay a premium surcharge to have this exclusion removed. No written confirmation is necessary if a surcharge is paid;
10. *injury* or loss while practicing for or participating in any *high risk activity*;
11. asymptomatic or symptomatic HIV infection, Acquired Immune Deficiency Syndrome (AIDS) or Acquired Immune Deficiency Syndrome Complex;
12. air travel unless *you* are a passenger in a commercial aircraft with a seating capacity of six people or more, licensed to carry passengers for hire.

CIBC TRAVEL ASSISTANCE

You can always count on our assistance 24 hours a day, 7 days a week
CIBC Travel Assistance is available to all customers regardless of the coverage option purchased. During an *emergency*, wherever possible, *our* services include, but are not limited to:

- **Monitoring the status of your medical case** and communicating between patient, family *physician*, employer, travel company, consulate, etc.
- **Making travel arrangements as follows:**
 - i) *emergency* medical transportation and *treatment* en route, at the request of your *physician* and authorized by *CIBC Travel Assistance*;
 - ii) escort and transportation home for stranded *dependant children* and/or other *extended family* members or friends while *you* are in *hospital*;
 - iii) *your* return home if ill or injured;
 - iv) should *you* die away from home, services for the repatriation of *your* remains.
- **Emergency medical payment**, so *you* can avoid out-of-pocket expenses. To do this, *you* must notify *CIBC Travel Assistance* who will verify that the *treatment* is for a medical *emergency* covered by this certificate. *We* will ensure *your* covered expenses are paid directly to the *hospital* or medical facility, where possible. *We* will co-ordinate with *your* Canadian Government or Provincial Health Insurance Plan, when appropriate.

We can also help you when emergencies arise on your trip (the following are for your convenience only, we do not cover any expenses related to these helpful services):

- **With baggage** – if *your* baggage is lost, stolen or delayed while *you* are using a *common carrier*, *CIBC Travel Assistance* will advise *you* of the proper reporting procedures and help *you* maintain contact with the appropriate companies or authorities to help resolve the problem.
- **With emergency cash services** – in the event of an *emergency*, *our* assistance coordinators will arrange for cash to be available to *you* through a friend, family member, business or *your* credit card company.
- **With emergency message services** – *CIBC Travel Assistance* will take *emergency* messages from or for *you*.

- **With emergency ticket replacement** – we will help *you* replace lost or stolen airline tickets.
- **With replacing prescription drugs** – when permitted by law and with the approval of the patient's *physician(s)*, *we* will assist *you* in obtaining prescription drugs and other necessary personal medical items which have been forgotten, lost or depleted while travelling.
- **With legal services** – *we* will help *you* contact a local attorney or the appropriate consular officer if *you* are arrested or detained, are in a traffic accident or otherwise require legal help.
- **With bail bond services** – these can be co-ordinated for *you* in all locations where they are available.

You can take advantage of valuable pre-trip information

Even if *you* never use the medical benefits or travel assistance services during *your* trip, *you* can still benefit from the pre-trip information *we* offer by calling *CIBC Travel Assistance* at 1-800-848-8454.

We're here to help you with:

- Passport and Visa information
- Health hazards advisory
- Inoculation requirements
- Weather information
- Currency exchange information
- Consulate and embassy locations
- Translation and interpreter services

ABOUT CLAIMS

HOW TO FILE A CLAIM

- Call *CIBC Travel Assistance*, Claim Inquiries option to obtain a claim form.
- Please make sure that if *you* pay any expenses yourself *you* obtain original itemized receipts.
- Claims under all coverage options except Trip Cancellation/Trip Interruption Insurance must be reported within 30 days of occurrence and be submitted in writing within 60 days of the date the service was provided or the *emergency* situation occurred. Claims under Trip Cancellation/Trip Interruption Insurance must be reported immediately. Claims over \$700 under Rental *Vehicle* Damage Insurance must be reported within 24 hours of occurrence.
- For the *Emergency Travel Medical Annual Plan*, *you* will be required to show proof of *your departure date* with either a valid transportation ticket, or an official stamp from a customs office or proof that is deemed acceptable to *us* of *your* absence or presence in *your province* as of a certain date.
- If *we* purchase a new ticket to return *you* home, *your* unused transportation ticket must be surrendered to *us*.
- When submitting a claim, please include:

For an Accidental Death Insurance claim, the death claim form completed by the beneficiary or other person entitled to claim, along with proof of death which is acceptable to the *Company*;

For a Baggage and Personal Effects Insurance claim,

- i) an itemized list including the value of all lost, stolen, or damaged baggage and personal items along with proof of ownership,
- ii) the official airline claim/police report, and
- iii) correspondence and confirmation of any payment from another source (i.e. airline, to *our company*, homeowner/tenants insurance, etc.);

For a Trip Cancellation/Trip Interruption Insurance claim,

- i) an original medical certificate from the attending *physician* indicating the diagnosis, history of illness, cause of *injury*, or the death certificate, and /or other evidence for any other eligible reason as indicated on page 3,
- ii) cancelled transportation tickets,
- iii) original receipts for all prepaid travel arrangements, and
- iv) any correspondence and amount of reimbursement from *your* travel agent.

MORE ABOUT CLAIMS...

- In the case of medical claims, *we* will pay only the amount in excess of what is covered by *your* Canadian Government or Provincial Health Insurance Plan when *you* travel outside *your province*.

- No amounts payable by *us* shall carry interest.
- All benefits and premium payments made under this coverage shall be in Canadian currency at the exchange rate that *we* determine was in effect on the date the claim or expense was incurred. At *our* option, benefits may be payable in the currency of the country where the expenses were incurred or in U.S. currency. All benefit payments are made by cheque, payable to *you*, *your* beneficiary, *your* estate or directly to the provider of the service.
- If *you* are insured by another insurer as well, *we* will co-ordinate with them to make sure the payments don't exceed the expenses *you* have incurred.
- *We* may give to, or get from, any other person or organization, any information which *we* consider necessary to co-ordinate benefits.
- *We* will pay to any other person or organization any amount *we* see fit to co-ordinate benefits. Any such payments will be considered benefits under this coverage and *we* will not be liable to *you* or anyone else for them. *We* may recover any excess payments from any person or organization to whom these payments are made.

DETAILS & SPECIFICATIONS

- **TIC**, in consultation with the *physician* who is treating *you*, reserves the right to transfer *you* to another *hospital* or medical facility or to return *you* to Canada. If *you* refuse the transfer *we* are no longer liable for further expenses relating to *your treatment*.
- In the event of a claim, **TIC** has the authority to obtain *your* pertinent medical records or information from any *physician*, dentist, *hospital* or clinic.
- *Hospital* or medical benefits must be provided at the nearest facility capable of providing adequate service at the time of the *emergency*, as determined by **TIC**.
- *We* are not responsible for the quality, availability or results of any *treatment* or transportation.
- All benefit levels outlined are indicated in Canadian dollars and are applied on a *per-insured* basis, unless otherwise stated.
- This certificate will be voidable if at the time of application *you* have failed to disclose or misrepresented any material fact or circumstance affecting coverage under this certificate.
- No statements or representations made by any employee of **CIBC**, the *Company*, **TIC** or *our* agents, can vary the terms of this certificate.
- *You* cannot start a lawsuit against *us* more than one year after the benefits became payable or would have become payable if the claim was valid. All legal actions or proceedings must be brought in the *province* in which *you* permanently reside.
- If *you* incur expenses due to the fault of a third party, *we* may take action against that party, in *your* name. This will require *your* full cooperation with *us*, and *we* will pay for all the related expenses.
- The terms of *your* coverage shall be governed by and interpreted in accordance with the laws of Ontario. If *your province* is Quebec, the terms of *your* coverage shall be then governed by and interpreted in accordance with the laws of Quebec.
- This certificate contains only the principal provisions of the Group Policy. In the event of any conflict, the Group Policy will govern.
- If *we* pay benefits to *you* that exceed *your* entitlement under this certificate, *we* will advise *you* of the amount of the overpayment and *you* will repay that amount to *us*. If *you* do not, *we* may offset the overpayment amount against any further benefit payments due.
- *We* may change coverage benefits when changes are required by law.
- *We* may terminate this certificate at any time by giving written notice of termination to *you* and by refunding concurrently with the giving of notice, the amount of premium paid in excess of the proportional premium for the expired time. The notice of termination may be delivered to *you*, or it may be sent by registered mail to *your* latest address on record. Where notice of termination is delivered to *you*, five days notice of termination will be given; where it is mailed to *you*, ten days notice will be given, and the ten days will begin on the day following the date of mailing of the notice.

TERMS YOU SHOULD UNDERSTAND

The following terms when italicized have the meanings described here:

"Act of terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof or commission or threat of a dangerous act, of any person or group(s) or government(s), that are; committed for political, religious,

ideological, social, economic or similar purposes including the intention to intimidate, coerce or overthrow a government (whether defacto or de jure) or to influence, affect or protest against any government and/or to put the civilian population, or any section of the civilian population in fear.

"Act of war" means any loss or damage arising directly or indirectly from, occasioned by, happening through or in the consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) by any government or sovereign, using military personnel or other agents, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

"Annual Plan" means *Emergency* Travel Medical Insurance coverage for an unlimited number of *insured* trips of a maximum duration of up to 15 days or 31 days within a continuous 365-day period commencing from the *effective date*.

"Caregiver" means a person whom *you* have given the responsibility of looking after *your dependant children* on a permanent full-time basis and *you* rely on the *caregiver's* daily supervision and whose absence cannot reasonably be replaced.

"CIBC" means the Canadian Imperial Bank of Commerce.

"CIBC Travel Assistance" means the 24 hour, 7 day travel assistance hotline that provides *emergency*, orientation, referral and claims services to *you* during an *insured trip*.

"Common Carrier" means any land, air or water conveyance which is licensed to transport passengers for hire, provided it maintains published timetables and fares. Taxis, limousines and rental *vehicles*, however, are not considered *common carriers*.

"Company" refers to Co-operators Life Insurance Company or The Sovereign General Insurance Company, as applicable.

"Confirmation of Coverage" means the document that *you* receive from *us* as a confirmation of the coverage *you* have purchased, which may be a confirmation of coverage letter, an application form that is stamped by a **CIBC** bank branch or an internet purchase confirmation page.

"Departure Date" means the earlier of the date *you*:

- board *your* ticketed transportation; or
- leave *your province* on an *insured trip*.

"Departure Point" means the location where *you* are to board *your* ticketed transportation or exit *your province*.

"Dependant Child" means any child who is:

- financially dependent on *you*;
- at least 15 days of age on the *departure date*; and
- under age 21; or
- under age 25 and enrolled in and attending, full-time, an accredited high school, college or university, or
- mentally or physically disabled and less than 65 years old.

Exception: In the case of grandparents, a **Dependant Child** means any children or step-children of *your* son, daughter, son-in-law, daughter-in-law, step-son or step-daughter who is:

- at least 15 days of age on the *departure date*; and
- under age 21; or
- under age 25 and enrolled in and attending, full-time, an accredited high school, college or university; or
- mentally or physically disabled and less than 65 years old.

"Effective Date" for the trip cancellation benefit under Trip Cancellation/Trip Interruption Insurance" means the date the application and premium are received by *us*. **Effective date** for all other benefits means the date coverage begins, provided the appropriate premium has been received by *us*, being the latest of:

- the date indicated on *your Confirmation of Coverage*; or
- the date *you* first exit *your province*.

If coverage is purchased after *your departure date*, *emergency* sickness-related benefits will become effective 48 hours after the date and time the required premium is received by *us*.

"Elective Treatment" means medical *treatment*, surgery or other procedures scheduled by *your physician* to occur at a future date.

"Emergency" means an unforeseen *sickness* or *injury* which requires immediate *treatment* to prevent or alleviate existing danger to life or health. An emergency no longer exists when the medical evidence indicates that *you* are able to continue *your trip* or return to *your province* or Canada.

"Expiry Date" means the date *your* policy ends, on an *Emergency Travel Medical Annual Plan*, which is 364 days after the *effective date*.

"Extended Family" means: *spouse*; children or step-children, their respective *spouse(s)*; parent(s), guardian(s) or step-parent(s); in-law(s), brother(s), step-brother(s), sister(s), step-sister(s), grandparent(s) and grandchildren.

"Guarantee of Coverage" means the document that *you* receive from *us*, if *you* have been medically underwritten, which specifies what *pre-existing conditions* are covered under this certificate.

"High Risk Activity" means bungee jumping, gliding, hang-gliding, freestyle skiing/snowboarding, heli-skiing/snowboarding, ski jumping, parachuting, skydiving, sky-surfing, street luge, skeleton activity, mountain or rock climbing with or without ropes, participation in any rodeo activity.

"Hospital" means a facility equipped to perform surgery on an *emergency* in-patient and outpatient basis and shall not include a nursing home, rest home, convalescent home, rehabilitation centre, or home for the aged.

"Injury" means sudden bodily harm directly caused by an accident, which is independent of *sickness* and all other causes.

"Insured" means a person(s) who is eligible for coverage, and who is named on the *Confirmation of Coverage*, and for whom the required premium has been paid.

"Insured Trip" means a trip on which *you* are travelling outside *your province* and for which coverage is in effect.

Coverage under Trip Cancellation/Trip Interruption Insurance will also include trips within *your province*.

Coverage on a trip for all coverages except Rental *Vehicle* Damage Insurance or the trip cancellation benefit under Trip Cancellation/Trip Interruption Insurance begins on *your departure date* and ends on the earlier of the date:

- i) *you* return to *your province*; or
- ii) the number of days of coverage *you* purchased expires.

The trip cancellation benefit under Trip Cancellation/Trip Interruption Insurance begins on the date *you* purchase coverage and terminates on *your departure date*.

Rental *Vehicle* Damage Insurance coverage begins on the date *you* purchase coverage and terminates on the earlier of:

- i) the number of days of coverage *you* purchased expires; or
- ii) the date and time *you* return *your vehicle* to the *vehicle* rental agency.

"Luxury Car" means any rented *vehicle* of the following makes or models: Acura, Alfa Romeo, Aston Martin, Audi, Bentley, Bertone, BMW, Bricklin, DeLorean, Excalibur, Ferrari, Hummer, Jaguar, Jensen, Lamborghini, Land Rover, Lexus, Lotus, Maserati, Mercedes-Benz, Morgan, Porsche, Prowler, Rolls Royce, Stealth, TVR, or Viper.

"Nuclear, chemical or biological" means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent, including the resultant contamination where:

- **Nuclear** means any occurrence causing bodily *injury*, *sickness*, disease, or death or loss of or damage to property, or for loss of use of property, arising out of or resulting from the radioactive, toxic, explosive, or other hazardous properties of source, special nuclear, or by-product material.
- **Chemical** agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals plants or material property.
- **Biological** agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

"Physician" means TIC's medical director or a person, other than a relative, who is legally qualified and licensed to practice medicine or perform surgery.

"Pre-existing Condition" means a *sickness*, *injury* or medical condition, whether or not diagnosed by a *physician*:

- i) for which *you* exhibited symptoms; or
- ii) for which *you* required or *you* received medical attention, consultation or *treatment*; and
- iii) which existed, prior to any *departure date* or the *effective date* of *your* coverage.

For Trip Cancellation/Trip Interruption Insurance, "*pre-existing condition*" means a *sickness*, *injury*, or medical condition, whether or not diagnosed by a *physician*:

- i) for which *you* exhibited symptoms; or

- ii) for which *you* required or *you* received medical attention, consultation or *treatment*; and

- iii) which existed in the 90 day period immediately prior to:

- a. the date *you* purchased Trip Cancellation/Trip Interruption Insurance coverage, if *you* must **cancel** an *insured trip*; or
- b. the *departure date*, if *you* must **interrupt** or **delay** an *insured trip*.

"Province" means *your* province or territory of usual residence in Canada at the time of application.

"Reasonable and Customary Charges" are amounts that *we* believe are not in excess of the standard charges for the level of care, services or supplies usually given for similar cases in the place where the *emergency* or *emergency* situation took place.

"Recurrence" means the appearance of symptoms caused by or related to a medical condition which was previously diagnosed by a *physician* or for which *treatment* was previously received.

"Sickness" means illness or disease.

"Spouse" means the person who is legally married to *you* or in a civil union with *you* or a partner who has been living with *you* and who has publicly represented himself or herself as *your* spouse for at least 12 months.

"Terminal" means a medical condition for which, before the *insured trip*, a *physician* gave a prognosis of eventual death or palliative care was received.

"Termination Date" for the trip cancellation benefit under Trip Cancellation/Trip Interruption Insurance means the *departure date*. Termination Date for all other benefits means the date any coverage ends, being the earlier of:

- i) the date *you* return to *your province*;
- ii) the number of days of coverage *you* purchased expires; or
- iii) under Rental *Vehicle* Damage Insurance, the date and time *you* return *your vehicle* to the rental *vehicle* agency.

"Travelling Companion" under *Emergency Travel Medical Insurance* is someone with whom *you* have common departure and return dates, and trip destination.

Under Trip Cancellation/Trip Interruption Insurance, a *travelling companion* is someone with whom *you* are sharing prepaid accommodation or transportation arrangements, subject to a maximum of 4 persons including *you*.

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

"Unstable Condition" means a *sickness* or *injury*, which would cause an ordinarily prudent person to expect the need for *treatment* or investigation following departure.

"Vehicle" means private passenger car, sport utility *vehicle*, pick-up truck, or mini van which is used for personal pleasure purposes and not for commercial use. The *vehicle* must be owned or rented by *you*, or borrowed from a member of *your extended family*, or supplied to *you* by *your* employer for personal use.

"We", **"Our"**, and **"Us"** refer to TIC Travel Insurance Coordinators Ltd., or Co-operators Life Insurance Company, or The Sovereign General Insurance Company as applicable.

"You" or **"Your"** means each *insured*.

WHAT TO DO IN THE EVENT OF AN EMERGENCY OR AN EMERGENCY SITUATION

In the event of an *emergency*, call **CIBC Travel Assistance – 24 hours a day, 7 days a week. Failure to notify CIBC Travel Assistance will delay the processing and payment of your claim and may limit the amount of your claim payment.**

From Canada or the Continental USA including Hawaii, call toll-free 1-800-848-8454. From all other locations including Mexico, ask the operator to place a collect call to Canada at: (416) 340-7124.

For Trip Cancellation/Trip Interruption Insurance

You must notify *CIBC Travel Assistance* of any cancellation in travel arrangements no later than the first business day following the cause for cancellation. *You* must notify *CIBC Travel Assistance* immediately if *you* must interrupt or delay *your insured trip*.

For Rental Vehicle Damage Insurance

Loss or damage of \$700 or more must be reported to *CIBC Travel Assistance* within 24 hours of occurrence.

For **Emergency Travel Medical Insurance**

If you require medical services, you must call *CIBC Travel Assistance* immediately. *CIBC Travel Assistance* will direct you to a facility or physician in your area of travel. If you do not contact *CIBC Travel Assistance*, you may receive treatment which may not be included in this coverage.

HOW TO CHANGE YOUR COVERAGE

Changes such as the addition or deletion of a traveller or travellers or changes to dates can be made prior to departure by calling *CIBC Travel Insurance* at 1-800-281-9109. Premium payable will be recalculated and charged or refunded as may be required. Changes, other than early returns, cannot be made once you have left on your insured trip.

HOW TO OBTAIN EXTENDED OR TOP-UP COVERAGE

Extending your stay

If you decide to stay away longer than planned, call *CIBC Travel Insurance* before the coverage termination date to purchase extended coverage* for the extra number of days you need for that trip, as long as no event has occurred that may result in a claim and there has been no change in your health.

From Canada and the United States, including Hawaii, call (toll free) 1-800-281-9109. From anywhere else in the world, including Mexico, call collect to Canada at (416) 340-6524.

TOPPING-UP YOUR EMERGENCY TRAVEL MEDICAL ANNUAL PLAN COVERAGE

If you have an *Emergency Travel Medical Insurance Annual Plan* and want to take a trip that is longer than the number of days you selected, just call 1-800-281-9109 to purchase top-up* coverage for your trip.

* Extended and top-up coverage are subject to minimum premium requirements. The maximum duration of an insured trip including any extensions/top-ups cannot exceed 212 days unless you obtain written approval from your Canadian Government or Provincial Health Insurance Plan.

REFUNDS

- You may cancel this insurance at any time before your departure.
- You can also cancel your insurance after departure but that is considered an early return and means that we refund only the unused premium amount, as long as there has been no claim and you have notified us within 7 days of your return.
- All travellers insured under the same certificate must return together for a refund to be possible.
- Refunds provided will be subject to an administrative fee of \$10 plus tax, where applicable.

Please Note: There are no cancellations or refunds permitted on the *Emergency Travel Medical Annual Plan* or on *Trip Cancellation/Trip Interruption Insurance*.

CUSTOMER SATISFACTION COMMITMENT

CIBC is committed to providing the best possible products and services to *CIBC* customers. *CIBC* has arranged for *Co-operators* and *Sovereign* to underwrite, and *TIC* to administer *CIBC Travel Insurance*. *Co-operators*, *Sovereign* and *TIC* do everything possible to ensure that our customers are provided with the high standard of service that they expect. In the event of a claims dispute, you may appeal to the Appeal Panel where you will have the opportunity to speak out and present any additional information. You will have a fair and impartial hearing of your case. If you are still dissatisfied with the decision reached, you have access to *TIC's* Ombudsman Program. We urge you to ask for the Ombudsman Protection Guideline which outlines how this innovative program works for you.

YOUR PRIVACY IS PROTECTED

CIBC, *Co-operators*, *Sovereign*, and *TIC* are committed to protecting the privacy, confidentiality and security of the personal information that we collect, use and disclose and agree to comply with their respective company's privacy policies.

CIBC, *Co-operators*, *Sovereign* and *TIC* collect, use and disclose the personal information which you give when you request insurance services for the purpose of providing you with insurance services.

We will establish a file containing your personal information, which may be kept at the offices of *CIBC*, *Co-operators*, *Sovereign* and *TIC*. Only authorized employees, mandataries and agents of these companies who require the information in the

course of their duties will have access to this file. You have the right, in accordance with applicable legislation, to have access to your file and to require the correction of inaccurate information by contacting us at 1-800-281-9109.

Your personal information may be disclosed to any person or organization, including medical practitioners and institutions, investigative agencies and other insurers or reinsurers in order to underwrite and administer this insurance or to pay insurance benefits. *CIBC* may review and analyze your use of products and services to help us serve you better and to tell you about other products and services. *CIBC* may tell you about products and services through direct mail, telephone or other means. If you do not wish us to do so, follow the instructions below. This will not limit information which *CIBC* may send to you with your account statement, or discussions with your *CIBC* service representative.

Let us know, by calling 1-800-465-CIBC (2422), if:

- you do not want us to share your information within the *CIBC* Group of Companies;
- you do not want to receive direct marketing;
- you have questions;
- you would like a copy of *CIBC's* privacy policy

If you would like a copy of *Co-operators*, *Sovereign* or *TIC's* privacy policy, please call us at 1-800-281-9109.

LIMITATION OF ACTION

Every action or proceeding against the company for the recovery of insurance money payable under this policy is absolutely barred unless commenced within the time set out in the Insurance Act or any other applicable legislation.

STATUTORY CONDITIONS

Despite any other provision contained in the contract, this contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance. For Québec residents, notwithstanding any other provisions herein contained, this contract is subject to the mandatory provisions of the Civil Code of Québec respecting contracts of accident and sickness insurance.

Emergency Travel Medical Insurance, Trip Cancellation/Trip Interruption Insurance and Comprehensive Travel Insurance

Underwritten by:

Co-operators Life Insurance Company
1920 College Avenue,
Regina, Saskatchewan S4P 1C4

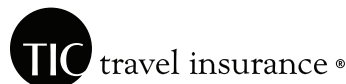
Baggage and Personal Effects Insurance and Rental Vehicle Damage Insurance

Underwritten by:

The *Sovereign* General Insurance Company
500 – 6700 Macleod Trail S.E.,
Calgary, Alberta T2H 0L3

CIBC Travel Insurance/CIBC Travel Assistance

Administered by:



TIC Travel Insurance Coordinators Ltd.
2100 – 250 Yonge Street
Toronto, Ontario, Canada M5B 2L7

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Sample