

Vancity enviro™ Classic* Credit Card Certificate of Insurance

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Certificate of Insurance

IMPORTANT NOTICE - READ CAREFULLY BEFORE YOU TRAVEL

Your Vancity enviro Classic Visa card includes travel coverage – what’s next?

We want you to understand (and it is in your best interests to know) what your Certificate of Insurance includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your Certificate of Insurance before you travel. Capitalized terms are defined in your Certificate of Insurance.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e.: accidents and emergencies).
- To qualify for this insurance, you must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (e.g.: normal pregnancy, childbirth, intentionally self-inflicted injuries, etc.).

IT IS YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE. IF YOU HAVE QUESTIONS, CALL 1-855-255-5205.

This Certificate of Insurance contains a clause which may limit the amount payable. Additionally, this Certificate of Insurance contains a provision removing or restricting the right of the Cardholder to designate persons to whom or for whose benefit insurance money is payable.

1. INTRODUCTION

This Certificate of Insurance is effective **June 2, 2022**.

This Certificate of Insurance sets out the terms for the coverages that are included with your Vancity enviro Classic Visa card issued by Vancouver City Savings Credit Union ("Vancity"). Refer to the Definitions section and the paragraph following this one for the meanings of all capitalized terms. Please read the entire Certificate of Insurance carefully to understand what coverage is included with your Card and **keep it in a safe place**.

Extended Warranty and Purchase Assurance are insurance coverages underwritten by American Bankers Insurance Company of Florida and Travel Accident Insurance is insurance coverage underwritten by American Bankers Life Assurance Company of Florida, both federally regulated insurance providers carrying on business in Canada under the name Assurant® (hereinafter collectively referred to as the "Insurer") under Group Policy numbers VC092014 and VCL092014 (hereinafter collectively referred to as the "Policy"), issued by the Insurer to Vancity (hereinafter referred to as the "Policyholder").

The terms, conditions and provisions of the Policy are summarized in this Certificate of Insurance, which are incorporated into and form part of the Policy. If there is a change to the terms, conditions and provisions of the Policy, You will be notified in advance of any such change. All benefits are subject in every respect to the Policy, which alone constitutes the agreement under which benefits will be provided. You, or a person making a claim under this Certificate of Insurance, may request a copy of the Policy and/or a copy of your application for this coverage (if applicable) by writing to the Insurer at the address shown in this section.

Claim payment and administrative services under this Policy are arranged by the Insurer. The Insurer's Canadian head office is located at
5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9.

If you have any questions about the details of the insurance coverage that is applicable to your Card, or would like to make a claim, please contact the Insurer:

Call toll-free from Canada and the United States: **1-855-255-5205**

Call collect from outside Canada and the United States: **613-634-4991**

Write to: **P.O. Box 7300, Kingston, ON K7L 0B2**

2. DEFINITIONS

Accidental Bodily Injury – bodily injury which is accidental; and is the direct source of a loss; and is independent of disease, bodily infirmity or other cause; and occurs while the Policy is in force.

Account(s) – the Cardholder's Card Account.

Card – a Vancity enviro Classic Visa card issued by the Policyholder as outlined under each coverage.

Cardholder – the person in whose name the Card is issued, including a primary cardholder or authorized user. Cardholder may also be referred to as "You" and "Your."

Common Carrier – any land, air or water conveyance operated by those whose occupation or business is transportation of persons or things for hire or reward, and that undertake to carry all

persons indifferently who may apply for passage, so long as there is room, there is no legal excuse for refusal, and Tickets are issued. Common Carrier is extended to include any airline having a Charter Air Carrier's License or its equivalent, provided it maintains regularly scheduled flights and publishes timetables and fares consistent with scheduled airline practices and provided the aircraft is limited to fixed wing turbo-prop or jet aircraft. Rafts, amusement park rides, jet skis, balloons, ski lifts and hang gliders are not considered to be Common Carriers.

Covered Trip – a scheduled period of travel away from the Insured Person's usual place of residence as determined by the departure and return dates to the Insured Person's province or territory of residence in Canada.

Dependent Children – any natural child (legitimate or illegitimate), any legally adopted child, any step-child or any child dependent upon the Cardholder in a "parent-child" relationship for maintenance and support who is:

- under the age of 21 years and unmarried, or
- under the age of twenty-five 25 years, unmarried and in full time attendance at an institution of higher learning,
- 21 years of age or older who, by reason of mental or physical infirmity, is incapable of self-sustaining employment and is totally dependent upon the Cardholder for support within the terms of the Income Tax Act.

Dollar and **\$** – means Canadian dollars.

Good Standing – an Account which the Cardholder has not advised the Policyholder to close or for which the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

Insured Person – a Cardholder and where specified, certain other eligible persons as outlined under the applicable coverage.

Loss of Use – the amount paid to a Rental Agency to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

Manufacturer's Written Warranty(ies) – an express written warranty issued by or on behalf of the manufacturer of the Personal Property and/or Business/Commercial Property at the point of sale at the time of purchase of Personal Property and/or Business/Commercial Property. The Manufacturer's Written Warranty must be valid in Canada.

Personal Property – a new item of personal property for personal use.

Spouse – the person who is lawfully married to the Cardholder, or the person who is living with the Cardholder for a continuous period of at least one year and who is publicly represented as the Cardholder's Spouse.

Ticket – evidence of a fare paid for travel on a Common Carrier.

Vancity Rewards Points – the reward units earned for goods and services charged to an Account through the Vancity Rewards™ Points Program associated with an Account.

3. EXTENDED WARRANTY AND PURCHASE SECURITY INSURANCE

1. Who is Covered

Insured Person means the Cardholder who pays for Personal Property by charging the FULL cost to the Card.

2. What are the Coverages

Extended Warranty provides an extension to most Manufacturer's Written Warranties for Personal Property of up to double the period of the Manufacturer's Written Warranty to a maximum of one additional year.

Purchase Security insures against direct physical damage or theft for 90 days from the time of purchase.

The Extended Warranty and Purchase Security Insurance coverage described in this Certificate of Insurance is automatically terminated if the Cardholder or Insured Person ceases to fall within the provisions, conditions, coverage, or limitations and exclusions.

3. When Coverage Begins

All coverage for a Cardholder will take effect at the time the Cardholder becomes an Insured Person by charging the FULL cost of Personal Property to the Card.

4. When Coverage Ends

Coverage will end at the earliest of the following:

- a. the date the Account ceases to be in Good Standing;
- b. the date the Insured Person ceases to be eligible for coverage;
- c. the date the Policy terminates; and
- d. for Extended Warranty, at the expiry of the extended warranty period, or for Purchase Security, 90 days after the date on which the Personal Property is purchased.

5. Extended Warranty Coverage

The Insurer will extend the Manufacturer's Written Warranty on most Personal Property purchased new anywhere in the world. The extension will be equal to double the Manufacturer's Written Warranty to a maximum of 1 year.

The Insurer, at its sole option, will reimburse the cost of either repairing or replacing Personal Property that failed during the extended warranty period and would have been warranted had the Manufacturer's Written Warranty still have been in force, provided the full cost of the Personal Property was charged to the Card.

Upon approval, and as directed by the Insurer, You may proceed with repair or replacement of the Personal Property. Reimbursement will be issued upon the Insurer receiving evidence that the Personal Property was repaired or replaced, and the cost of repair or replacement has been charged to the Account. If replacing the Personal Property, the replacement MUST be an identical item. If an identical item is not readily available, the replacement item must be of like kind and quality with comparable features as the original covered item.

Limitations and Exclusions

Losses are limited to costs which would have been waived had the Manufacturer's Written Warranty still been in effect. The Insurer will only pay for covered loss or damage to an amount not exceeding the lesser of:

- a. the actual cash value of the services;
- b. the actual cash value of the property at the time the covered loss occurred; and
- c. \$25,000 per item or set of items to a maximum aggregate limit of \$50,000 during the lifetime of a Cardholder.

The following goods and products are not covered under Extended Warranty:

- a. items that cannot be serviced in Canada under the item's Manufacturer's Written Warranty;
- b. items with a Manufacturer's Written Warranty greater than 5 years in length;
- c. items intended or used for business or commercial purposes;
- d. automobiles, motorboats, airplanes, motorcycles, motor scooters, mopeds, and other motorized vehicles or equipment, except motorized wheelchairs and residential property maintenance equipment;
- e. unmanned aircraft systems;
- f. items damaged while undergoing any process or while being worked upon, where damage results from such process of work; and
- g. delay, loss of use, or consequential damages.

6. Purchase Security Coverage

The Insurer will indemnify Insured Persons for DIRECT PHYSICAL DAMAGE or THEFT to Personal Property. This indemnity is not primary insurance.

Upon approval, and as directed by the Insurer, repair or replacement of the Personal Property may proceed and reimbursement for the repair or replacement cost will be issued in accordance with the Limitations and Exclusions section.

Reimbursement will be issued upon the Insurer receiving evidence that the Personal Property was repaired or replaced, and the cost of repair or replacement has been charged to the Account. If replacing the Personal Property, the replacement MUST be an identical item. If an identical item is not readily available, the replacement item must be of like kind and quality with comparable features as the original covered item.

Limitations and Exclusions

Indemnification for loss is limited as follows:

- a. \$2,500 per occurrence even if the occurrence involves more than one item of Personal Property.
- b. The total liability shall not exceed the amount charged to the Card.
- c. The total limit of liability for property purchased with a partial payment utilizing the Card will be prorated based upon the percentage the partial payment utilizing the Card bears to the full purchase price.
- d. Claims for items belonging to a pair or set will be paid for at the full purchase price of the pair or set providing the items are unusable individually and cannot be replaced individually.
- e. Valid claims will be satisfied, at the Insurer's sole option, either by replacing or repairing the Personal Property or by cash payment.

There shall be no payment for loss arising from the following perils:

- a. flood or earthquake;
- b. war, invasion, hostilities, rebellion, insurrection, confiscation by order of any government or public authority or risks of contraband or losses arising from illegal activity or acts;
- c. normal wear and tear, including damage to sports equipment due to the use thereof;
- d. mysterious disappearance, lost items;
- e. radioactive contamination;
- f. inherent product defects; or
- g. theft from on or in a motor vehicle.

There shall be no payment for loss of:

- a. cash, or its equivalent, travellers cheques, tickets and any other negotiable instruments;
- b. animals, fish, birds or living plants;
- c. jewellery and watches in baggage unless carried by hand and under the personal supervision of the Insured Person or Insured Person's travelling companion, previously known to the Insured Person;
- d. Personal Property intended or used for commercial or business purposes;
- e. motorized or self-propelled vehicles of any kind, their accessories or attached equipment except for motorized gardening equipment, snow blowers or wheelchairs;
- f. unmanned aircraft systems;
- g. Personal Property as a result of direct physical abuse by or at the direction of the Insured Person or the Insured Person's immediate family;
- h. Personal Property where the Personal Property was procured by the Insured Person through fraud or illegal means; or
- i. Personal Property where the Insured Person knowingly makes a false or fraudulent claim.

7. Other Insurance

The insurance under the Policy is supplementary. This insurance coverage is in excess of any other applicable valid and collectible insurance or indemnity available to Insured Persons. The Insurer will be liable only for the excess of the amount of loss over the amount covered by other insurance or indemnity, and for the amount of any applicable deductible, after all other insurance or indemnity has been exhausted. Insurance provided by this Policy will not apply as contributory insurance and this non-contribution shall prevail despite any non-contribution provision in other insurance or indemnity policies or contracts. The Policy will indemnify Insured Persons only to the extent that direct physical damage or theft is not covered by such other insurance.

8. Gifts

Personal Property given as gifts are covered for Purchase Security and Extended Warranty Insurance. In the event of a claim, the Cardholder, not the recipient of the gift, must make the claim for benefits.

9. How to Claim

The Cardholder must notify the Insurer immediately after learning of any circumstance likely to give rise to a claim by calling **1-855-255-5205** from Canada and the United States or **613-634-4991** collect from elsewhere in the world or file a claim online at **cardbenefits.assurant.com**.

You must complete and sign the claim form which must contain the time, place, cause and amount of loss, and include the following:

- a. Account statement showing Your name, Account number, and charge for the covered item;
- b. original vendor's sales receipt showing the vendor information, date, description of the item purchased, and total cost;
- c. copy of written repair estimate (for Purchase Security damage and Extended Warranty claims);
- d. photographs of the damaged item (for Purchase Security damage claims);
- e. copy of the police report (for Purchase Security theft claims);
- f. copy of the Original Manufacturer's Warranty (for Extended Warranty claims);
- g. copy of a loss report or other report from the location of the occurrence, issued at the location where the covered item was stolen or damaged (for Purchase Security claims);
- h. copy of Your homeowner's or renter's insurance policy or any document detailing other insurance or protection or reimbursements received for the occurrence; and
- i. any other information reasonably required by the Insurer.

You are responsible for any charges incurred for the completion of all forms and the provision of all required documentation.

Written proof of loss must be given to the Insurer within 90 days from the date of loss. The Cardholder may be required to send, at the Cardholder's expense and risk, the damaged item on which a claim is based, to the Insurer.

4. TRAVEL ACCIDENT INSURANCE

1. Who is Covered

Insured Person means the Cardholder, the Cardholder's Spouse and Dependent Children, provided at least 75% of the Ticket price has been charged to the Account and/or paid with Vancity Rewards Points.

2. Description of Benefits

If Accidental Bodily Injury results in any of the following losses within 365 days after the date of an accident, the Insurer will pay a benefit for the Loss based on the applicable Amount of Benefit from the following table:

Accidental Loss of:	Amount of Benefit
Life	\$200,000
Both hands or both feet or sight of both eyes	\$200,000
One hand and one foot	\$200,000
One hand or one foot, and sight of one eye	\$200,000
Quadriplegia, paraplegia or hemiplegia	\$200,000
Speech	\$200,000
Hearing	\$200,000
One arm or one leg	\$150,000
One hand or one foot or sight of one eye	\$100,000
Thumb and index finger of the same hand	\$50,000

Loss referenced above as it relates to a foot means complete severance through or above the ankle joint; or with respect to hand, actual severance of the entire four fingers of the same hand at or above the metacarpophalangeal joints. As used with reference to arm or leg means complete severance through or above the elbow or knee joint; as used with reference to thumb means the complete loss of one entire phalanx of the thumb; and as used with reference to finger means the complete loss of two entire phalanges of the finger; and as used with reference to eye means the entire and irrecoverable loss of sight thereof.

Loss referenced above as it relates to speech means complete and irrecoverable loss of the ability to utter intelligible sounds; as used with reference to hearing means complete and irrecoverable loss or hearing of both ears.

If more than one described Loss is sustained by an Insured Person, the total benefit payable from one accident is limited to the greatest amount payable for any one Loss sustained.

3. Exposure and Disappearance

Unavoidable exposure to the elements will be covered as any other loss, provided such exposure is sustained as a result of hazards described herein. The Insured Person will be presumed to have suffered accidental loss of life if the Insured Person's body is not found within one year after the disappearance, stranding, sinking or wrecking of a Common Carrier in or on which the Insured Person was riding at the time of the accident, subject to all other terms of the Policy.

4. Hazards Insured Against

Subject to the terms of the Policy, the hazards insured against are all those to which the Insured Person may be exposed while:

- a. the Insured Person is riding as a passenger in or on or boarding or alighting from a Common Carrier;
- b. the Insured Person is traveling as a passenger in or on or boarding or alighting from a Common Carrier directly to or from a terminal, station, pier or airport, either:
 - (i) immediately preceding a scheduled departure of a Covered Trip, or
 - (ii) immediately following a scheduled arrival of a Covered Trip;
- c. the Insured Person is in the terminal, station, pier or airport prior to or after a Covered Trip.

A Covered Trip is extended to include travel while the Insured Person is riding as a passenger in or on or boarding or alighting from a conveyance arranged for by the Common Carrier.

5. Exclusions

The Policy does not cover Loss caused by or resulting from any of the following:

- a. intentionally self-inflicted injuries;
- b. suicide or attempted suicide whether sane or insane;
- c. illness; disease; normal pregnancy or resulting childbirth or miscarriage; and bacterial infection except bacterial infection of an Accidental Bodily Injury, or if death results, from the accidental ingestion of a substance contaminated by bacteria;
- d. any act of declared or undeclared war, but war does not include acts of terrorism;
- e. accident occurring while operating or learning to operate, piloting, serving as crew, or a passenger of any aircraft except as provided in Hazards Insured Against;
- f. any criminal act by the Insured Persons.

6. Termination of Coverage

The insurance coverage of any Insured Person shall terminate on the earliest of:

- a. when coverage as described under the section Hazards Insured Against is no longer in force;
- b. the date the Policy is terminated except that coverage will be continued for previously arranged trips for which the Ticket has been charged to the Cardholder's Account as evidence on the Ticket;
- c. the date the Account ceases to be in Good Standing.

7. Beneficiary

Benefits under the Policy are payable to the Cardholder, except for loss of life of the Cardholder, which will be paid to the Cardholder's estate.

8. Physical Examination and Autopsy

The Insurer, at its expense, has the right to have the Insured Person examined as often as reasonably necessary while a claim is pending, and may also require an autopsy to be performed, unless prohibited by law.

9. How to Claim

In the event of a claim, contact the Insurer by calling **1-855-255-5205** from Canada and the United States or **613-634-4991** collect from elsewhere in the world or file a claim online at **cardbenefits.assurant.com**

5. GENERAL PROVISIONS AND STATUTORY CONDITIONS

Unless otherwise expressly provided herein or in the Policy, the following general provisions apply to the benefits described in this Certificate of Insurance.

1. Notice and Proof of Claim

Immediately after learning of a loss, or an occurrence which may lead to a loss covered under the Policy, You must notify the Insurer in the manner described under each benefit.

Written notice and proof of claim must be given to the Insurer as soon as reasonably possible after the occurrence or commencement of any loss covered by the Policy, but in all events, provided within 90 days from the date of such loss, unless otherwise specified under the coverage. Written notice given by or on behalf of the claimant or the beneficiary, with information sufficient to identify the Cardholder, shall be deemed notice of claim.

Failure to provide written notice or furnish proof of claim within the time prescribed herein does not invalidate the claim if the written notice or proof is given or furnished as soon as reasonably possible, and in no event later than one year from the date a claim arises hereunder, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. If the notice or proof is given or furnished after one year, Your claim will not be paid.

2. Payment of Claim

Benefits payable under the Policy will be paid upon receipt of full written proof, as determined by the Insurer.

3. Subrogation

Following payment of an eligible claim for loss or damage under the Policy, the Insurer shall be subrogated to the extent of the amount of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss or damage, and shall be entitled, at its own expense, to sue in the Insured Person's name. The Insured Person shall give the Insurer all such assistance as is reasonably required to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Insured Person.

4. False Claim

If You make any claim knowing it to be false or fraudulent in any respect, You shall no longer be entitled to the benefits of coverage under the Policy, nor to the payment of any claim under the Policy.

5. Due Diligence

The Insured Person shall use diligence and do all things reasonable to avoid or diminish any loss under the Policy.

6. Legal Action

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act*, *Limitations Act* or other applicable legislation in Your province or territory.

7. If You Have a Concern or Complaint

If You have a concern or complaint about Your coverage, please call the Insurer at **1-855-255-5205**. The Insurer will do its best to resolve Your concern or complaint. If for some reason the Insurer is unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may obtain detailed information for the Insurer's resolution process and the external recourse either by calling the Insurer at the number listed in this section or at: assurant.ca/customer-assistance.

8. Privacy

The Insurer may collect, use, and share personal information provided by You to the Insurer, and obtained from others with Your consent, or as required or permitted by law. The Insurer may use the information to serve You as a customer and communicate with You. The Insurer may process and store Your information in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of the Insurer's privacy policy by calling **1-888-778-8023** or from their website: assurant.ca/privacy-policy. If You have any questions or concerns regarding the privacy policy or Your options for refusing or withdrawing this consent, You may call the Insurer at the number listed in this section.

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The logo for Vancity, featuring the word "Vancity" in a bold, black, sans-serif font. The letter "V" is significantly larger and more prominent than the other letters.