

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

LET'S TALK INSURANCE!

Name of distributor: Your distributor is required to provide you with this information

Name of insurer: CUMIS General Insurance Company

Name of insurance product: Non-Medical Package



IT'S YOUR CHOICE

You are **never required** to purchase insurance:

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

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



HOW TO CHOOSE

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



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

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

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

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

Reserved for use by the insurer:

NON-MEDICAL PACKAGE PRODUCT SUMMARY

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 Registered with the Autorité des marchés financiers under client number 2000383675.	Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-800-670-4426	Your distributor is required to provide you with this information. Name: Address: Phone:

QUEBEC RESIDENTS

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec G1V 5C1
1-877-525-0337
lautorite.qc.ca

INTRODUCTION

This Product Summary will provide an overview of the Non-Medical Package. It will help you determine if this insurance is right for you without the advice of an insurance advisor. This document highlights the benefits, exclusions, limitations and restrictions that apply to this coverage. Refer to the policy of insurance for the complete terms and conditions. If you have questions about this coverage, contact Allianz Global Assistance.

The policy of insurance can be found at:

<https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx>



YOUR RIGHT TO EXAMINE

The Right to Examine period gives you 10 days to review your policy and confirm it meets your needs. This 10-day period allows you to return the policy for a full refund if you have not left on your trip and have not filed a claim.

PRODUCT DESCRIPTION

The Non-Medical Package provides worldwide coverage for Canadian residents while travelling outside their home province or territory of residence.

Coverage begins on the effective date and ends on the expiry date. These dates are determined at the time of purchase and can be found on your Declaration Page.

DO YOU QUALIFY FOR THIS COVERAGE? (ELIGIBILITY)

As of the date you apply for this coverage and the date your coverage begins, you must:

- be a Canadian citizen or a permanent resident of Canada;
- have had your application for coverage accepted and the entire required premium paid within 5 days of booking your travel arrangements;
- be travelling no longer than the number of days allowed under your government health insurance plan for travel outside your province or territory of residence.

COVERAGE SUMMARY

Benefit	Maximum Limit per person (\$CAD)
Trip Cancellation & Interruption Coverage	Up to \$10,000
Trip Delay Coverage	\$300 per day/maximum 2 days
Baggage Coverage	Up to \$1,000
Baggage Delay Coverage	Up to \$200
Flight Accident Coverage	Up to \$100,000
Travel Accident Coverage	Up to \$50,000



NOTICE

General Exclusions apply to all benefits. Refer to the General Exclusions section in the policy of insurance.

TRIP CANCELLATION & INTERRUPTION

You will receive reimbursement if you need to cancel, or interrupt a trip due to a Covered Reason. Reimbursement is issued for non-refundable, prepaid, travel expenses. You have coverage up to the amount you insure at the time of purchasing the travel arrangements to a maximum of \$10,000 per person.

Trip Cancellation: Trip Cancellation occurs before you leave.

Trip Interruption: Trip Interruption occurs after you leave on the trip but before your scheduled return date.

Covered Reasons	Exclusions
<p>Covered Reasons include but are not limited to the following:</p> <p>Health</p> <ul style="list-style-type: none"> • Illness or injury • Pregnancy or adoption • Death <p>Work</p> <ul style="list-style-type: none"> • Involuntary termination or being laid off • Jury duty • Being summoned to service in the case of reservists, active military, police or fire personnel <p>Other</p> <ul style="list-style-type: none"> • Extreme weather affecting your home • Canadian government issues a travel advisory after the effective date • Involvement in a traffic accident on your way to the departure point • Being quarantined • Being a victim of a criminal assault (applies to Trip Cancellation only) • Act of terrorism occurring in the city and country of your destination • Being denied boarding on a common carrier <p><i>Refer to the Covered Reasons section of the Trip Cancellation & Interruption benefit in the policy on insurance for details.</i></p>	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none"> • Trip Cancellation: Situations you were aware of at the time of booking the trip that could prevent you from travelling as planned. • Trip Interruption: Situations you were aware of at the time of booking the trip that could prevent you from travelling as planned. • The medical condition or the death of an ailing person when the trip was made to visit or attend to that person. <p><i>Refer to the Exclusions of the Trip Cancellation & Interruption Coverage section of the policy of insurance details.</i></p>

Limitations



IF YOU NEED TO CANCEL OR INTERRUPT YOUR TRIP

Contact Allianz Global Assistance and your travel suppliers within 24 hours of the cause of cancellation or interruption.

If you do not contact them your claim may be reduced or not paid.

Refer to Conditions and Limitations in the Trip Cancellation & Interruption Coverage section of the policy of insurance for details.

TRIP DELAY

Trip Delay occurs when your trip is delayed by more than 6 hours from your scheduled departure time due to a Covered Reason. Payment is issued for additional accommodation, meals and travelling expenses up to \$300 per person, per day for a maximum of 2 days. This benefit is only payable once per trip.

Covered Reasons	Conditions, Exclusions & Restrictions
<p>Covered reasons include but are not limited to the following:</p> <ul style="list-style-type: none">• Common carrier delays• Lost or stolen travel documents• Quarantine• Unannounced strikes• Natural disaster• Civil disorder <p><i>Refer to the Trip Delay Coverage section of the policy of insurance for details.</i></p>	<p>The following conditions, restrictions and exclusions apply:</p> <ul style="list-style-type: none">• Payment is not issued for prepaid expenses unless specified otherwise in the policy of insurance.• Expenses must be incurred by you.• The total amount payable for additional expenses cannot be more than the benefit maximum listed on your Declaration Page.

BAGGAGE COVERAGE & BAGGAGE DELAY

Baggage Coverage provides protection if your baggage is lost, damaged or stolen. Baggage Delay Coverage provides coverage if your baggage is delayed by the common carrier. The overall maximum for all Baggage Coverages is \$1,000 per person.

Benefits	Exclusions
<p>Baggage Coverage You will receive payment up to \$1,000 if your baggage is lost, stolen or damaged during your trip.</p> <p>Baggage Delay Coverage You will receive up to \$200 to purchase clothing and toiletries if your baggage is delayed by the common carrier for at least 12 hours.</p> <p><i>Refer to the Covered Reasons and Benefits section of the Baggage Coverage in the policy of insurance for details.</i></p>	<p>Baggage benefits will not be paid for the following losses or items.</p> <ul style="list-style-type: none"> • Automobiles and equipment, motorcycles, scooters, mopeds, motors, aircraft, boats or any other vehicles or conveyances. • Bicycles, skis, snowboards (except when checked with a common carrier). • Perishables, medicines, perfumes, cosmetics and consumables. • Property used for business or to generate income. • Eye and ear related items. • Antiques, collectors items, rugs or carpets of any kind. • Tickets, keys, money, securities, bullion, credit cards, and certain documents. <p><i>Refer to the Exclusions section of the Baggage Coverage in the policy of insurance for details.</i></p>

Conditions and Limitations

Baggage Coverage

You must file a report with the appropriate local authorities in the location of the loss. You need to inform them of the value and description of your baggage within 24 hours of the loss.

The insurance will pay the lesser of the purchase price of a similar item or the item's actual value at the time of loss. You must take all reasonable measures to protect, save and/or recover your baggage.

Baggage Delay Coverage

Purchases must be made within **36 hours** of your arrival at the destination.

Purchases made under the Baggage Delay benefit are part of the overall Baggage Coverage maximum.

FLIGHT ACCIDENT COVERAGE

Flight Accident provides coverage up to \$100,000 if you experience an accidental injury or accidental death that happens when you are:

- riding as a passenger in, boarding or getting off an aircraft; or
- on airport premises before boarding or getting off an aircraft; or
- riding in certain vehicles with the purpose of transporting you to the airport.

Benefits	Exclusions
<p>You will be paid if you experience accidental loss of one or more of the following:</p> <ul style="list-style-type: none">• Life• Sight• Hand or hands• Foot or feet <p><i>Refer to the Covered Benefits of the Flight Accident Coverage section of the policy.</i></p>	<p><i>Refer to the General Exclusions section of the policy for details.</i></p>



AGGREGATE LIMIT

A \$10 million aggregate limit applies for all losses due to a single incident.

TRAVEL ACCIDENT COVERAGE

Travel Accident provides coverage up to \$50,000 in the event of an accidental injury or accidental death while travelling.

Benefits	Exclusions
<p>You will be paid if you experience accidental loss of one of the following:</p> <ul style="list-style-type: none">• Life• Sight• Hand or hands• Foot or feet <p><i>Refer to the Covered Benefits of the Travel Accident Coverage section of the policy for details</i></p>	<p>You will not be paid for expenses that arise from or relate to the following:</p> <ul style="list-style-type: none">• Travelling on an aircraft including while boarding and disembarking. <p><i>Refer to the Exclusions of the Travel Accident Coverage section of the policy and the General Exclusions section of the policy for details.</i></p>



AGGREGATE LIMIT

A \$10 million aggregate limit applies for all losses due to a single incident.

GENERAL EXCLUSIONS

Payment will not be issued for any expenses that arise from or relate to:

1. **Pre-existing Exclusions** (Applies to Trip Cancellation & Interruption Coverage)

If you are 64 years old or younger Any medical condition including heart or lung condition, that was not stable in the 90 days before the effective date.

If you are 65 years old up to age 79 : Any medical condition including heart or lung condition, that was not stable in the 180 days before the effective date.

If you are 80 years old or older:

Any medical conditions that relate to your: cardiovascular conditions (heart conditions), cerebrovascular conditions (stroke or TIA), respiratory conditions (lung conditions), gastrointestinal disorders, or cancer.

Any medical condition that was causing symptoms, or was diagnosed, treated or investigated during the 180 days before you depart on your trip

2. Acts of self harm.
3. Some pregnancy situations.
4. Some matters related to mental and emotional disorders.
5. Abuse of alcohol or drugs including misuse of medication.
6. Acts of war and terrorism or any nuclear occurrence.
7. Amateur or professional sports and certain scuba diving activities.
8. Biological, chemical, seepage or pollution, contamination.
9. Some matters related to epidemic or pandemic.
10. Default of a travel supplier.
11. Illegal acts.
12. Prohibition or regulation by any government that interferes with your trip.
13. Any elective, cosmetic or organ harvesting surgery.
14. Travelling on an aircraft except while riding, boarding, or disembarking on a commercial airline.
15. Some matters related to travel to regions where the Canadian government issued a travel advisory.

ADDITIONAL INFORMATION

Automatic Extension of Coverage

Coverage is automatically extended if:

1. your entire trip is within the coverage period on your Declaration Page; and
2. your return is delayed for unforeseen reasons out of our control. This includes a medical condition or impatient hospitalization of you or your travelling companion.

Coverage will end on the earliest of:

- your arrival to your home province or territory of residence, or return destination (based on your travel itinerary); or
- 5 days after your scheduled return date; or
- 72 hours after your discharge.

Refer to the "What do you need to know?" section of the policy of insurance for details.

What if you decide to stay longer?

Before you leave on the trip: Contact your travel supplier or Allianz Global Assistance to purchase additional days of coverage or if your travel dates change.

After you leave on the trip: You can purchase additional days if you have had no medical event that would result in a claim.

If you have experienced a medical event during your trip, you may still qualify for coverage.

Refer to the "What do you need to know?" section of the policy of insurance for details.

Refunds

Full refunds are available if you cancel this insurance within 10 days of purchase and have not departed on the trip.

After the 10-day period you may still request a refund if you have not departed on the trip, but penalties may apply.

The policy of insurance is non-refundable after you have departed on the trip.

Contact Allianz Global Assistance to request a refund.

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome, you have the right to file a complaint by following the process below.

1. **Contact Allianz Global Assistance**

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

Allianz Global Assistance

Appeals Department
P.O. Box 277
Waterloo, ON N2J 4A4
appeals@allianz-assistance.ca

2. **Contact the Ombudsman**

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

The Co-operators Group Limited

Ombudsperson
130 Macdonell Street
Guelph ON, N1H 6P8
Phone: 1-877-720-6733
Email: Ombuds@cooperators.ca

3. **External Recourse**

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

General Insurance OmbudService (GIO)

Phone: 1-877-225-0446
Website: www.giocanada.org

QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

Autorité des marchés financiers (AMF)

Phone: 1-877-525-0337
Email: renseignement-consommateur@lautorite.qc.ca

4. **The Financial Consumer Agency of Canada (FCAC)**

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>

Personal information is maintained in the Certificate or Policy holder's, insured's or claimant's file that we establish and maintain in the offices of *Allianz Global Assistance*. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions. For information about how to obtain access to written information about our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at privacy@allianz-assistance.ca.

We will retain the personal information we collect for a specified period of time and in a storage method appropriate with legal and our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period.

Individuals have a right to request to access or correct personal information we have on file by contacting the Privacy Officer at privacy@allianz-assistance.ca or by writing to:

Privacy Officer
Allianz Global Assistance
700 Jamieson Parkway
Cambridge, ON
N3C 4N6
Canada

For a complete copy of our Privacy Policy please visit www.allianz-assistance.ca

Questions?

If you have any questions or concerns about *our* products, services, your policy or claim please feel free to contact *Allianz Global Assistance* at the phone number(s) listed on your declaration page or email questions@allianz-assistance.ca

Administered by:

AZGA Service Canada Inc.
o/a Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6
Canada

Underwritten by:

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada

Sample

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

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

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

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

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

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To :

_____ (name of insurer)

_____ (address of insurer)

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.: _____ (number of contract, if indicated)

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

In: _____ (place of signature of contract)

_____ (name of client)

_____ (signature of client)