AUTORITÉ DES MARCHÉS FINANCIERS

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: Trip Cancellation & Interruption Plan – Airline

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:

This fact sheet cannot be modified

TRIP CANCELLATION & INTERRUPTION PLAN – AIRLINE PRODUCT SUMMARY

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company	**Allianz Global Assistance**	**Your distributor is required to provide you with this information.**
151 North Service Road	700 Jamieson Parkway	Name:
Burlington, ON L7R 4C2	Cambridge, ON N3C 4N6	Address:
1-800-263-9120		
Registered with the Autorité des marchés financiers underclient number 2000383675.	1-800-461-1079	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 marches financiers

Place de la Cité, Tour Cominar

2640, boulevard Laurier, 4e étage

Québec, QC G1V 5C1

Toll-free: 1-877-525-0337

Website: lautorite.qc.ca

INTRODUCTION

This Product Summary will provide an overview of the Trip Cancellation & Interruption Plan. 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 for the complete terms and conditions. If you have questions about this coverage, contact Allianz Global Assistance.

The policy can be found at:

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



YOUR RIGHT TO CANCEL

If you are not completely satisfied with this policy, you may cancel it within 10 days of purchase for a full premium refund as long as you have not left on your trip and have not experienced an event that would cause you to submit a claim before you have left for your trip. To cancel your policy, please contact Allianz Global Assistance.

PRODUCT DESCRIPTION

The Trip Cancellation & Interruption Plan provides coverage for permanent or temporary residents of Canada.

The Autorité des marchés financiers classifies the Trip Cancellation & Interruption Plan as Travel Insurance.

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 the Confirmation of Coverage.

COVERAGE SUMMARY PER PERSON

Coverage	Maximum Limit ($CAD)
Trip Cancellation	Up to the amount you insure, shown on your Confirmation of Coverage
Trip Interruption	Up to $10,000
Travel Delay	$150 per day maximum 2 days; Minimum delay - 6 hours

NOTE
If a specific benefit is limited to a lower maximum (a sublimit), this will be identified in the benefit descriptions under each coverage.

DO YOU QUALIFY FOR THIS INSURANCE? (ELIGIBILITY)

To be eligible for coverage, you must:

a. be a permanent or temporary resident of Canada, and
b. have had your application for coverage accepted and the entire required premium paid.

COST OF INSURANCE AND PREMIUM

There are no additional charges, fees or expenses for the insurance policy outlined in this document since all costs are automatically included in the calculation of the premium, save and except applicable taxes. Your premium for this insurance policy is fixed for the period of your coverage.

TRIP CANCELLATION

You will receive payment for non-refundable, prepaid trip payments if you need to cancel before you have left on your trip due to a Covered Reason. You will be covered up to the amount you insure at the time of purchase as shown on the Confirmation of Coverage, less available refunds.

Covered Reasons	Exclusions
Covered Reasons include but are not limited to the following: • Sickness or injury • Death • Traffic accident • Legal Proceeding (example: jury duty, adoption proceeding) • Involuntary employment termination • Travel documents required for the trip are stolen • Severe weather • Canadian government issues a travel advisory after the effective date	You will not be paid for expenses that arise from, or relate to the following: • **Pre-existing medical condition that is not stable before the effective date.** The stability period varies based on your age. • Normal complication-free pregnancy or childbirth • Canadian government issues a travel advisory before the effective date

*Refer to the Trip Cancellation & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

TRIP INTERRUPTION

If you have to interrupt your trip or end it early, you will receive payment for unused non-refundable trip payments and deposits, additional accommodation and transportation expenses. You will be covered up to $10,000, less available refunds.

Covered Reasons	Exclusions
Covered Reasons include but are not limited to the following: • Sickness or injury • Death • Traffic accident • Legal Proceeding (example: jury duty) • Canadian government issues a travel advisory after the effective date	You will not be paid for expenses that that arise from, or relate to the following: • **Pre-existing medical condition that is not stable before the effective date.** The stability period varies based on your age. • Normal complication-free pregnancy or childbirth • Canadian government issues a travel advisory before the effective date

*Refer to the Trip Interruption & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

TRAVEL DELAY

If your trip is delayed, you will receive payment for lost prepaid trip expenses and additional expenses for meals, accommodation, communication and transportation. You will be covered for up to $150 per day and a maximum of 2 days, less available refunds. This benefit is subject to a Minimum Required Delay of 6 hours.

Covered Reasons	Exclusions
Covered Reasons include but are not limited to the following: • Travel carrier delay • Lost or stolen travel documents • Traffic accident • Travel carrier denies boarding	Travel Delay coverage is subject to the General Exclusions.

*Refer to the Travel Delay & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

GENERAL EXCLUSIONS

The following general exclusions apply to all benefits:

1. Any loss, condition, or event that was known, or expected when your policy was purchased.
2. Acts of self-harm.
3. Acts committed to cause loss.
4. Abuse of alcohol or drugs.
5. Participating in extreme, high-risk sports and activities.
6. Participating in professional sporting competition.
7. Illegal acts.
8. Epidemic or pandemic, except when covered under the policy.
9. Acts of war and terrorism or any nuclear occurrence.
10. Cyber risk.
11. Act of negligence.
12. Travel against the orders of any government or public authority.

Refer to the General Exclusions section of the policy for the full list of General Exclusions.

LEGAL INFORMATION

Benefit Payment - This insurance only pays amounts that are beyond amounts payable from your government health insurance plan (if applicable), and any other insurance plan or source.

Currency - All amounts in the policy are in Canadian currency and reimbursements will be provided in Canadian currency.

Misrepresentation and Nondisclosure - If you provide incorrect or incomplete information when you make a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

Limitation of Action – A proceeding against the insurer must begin within the timeline determined by the Insurance Act or Limitations Act of your home province or territory of residence. For Quebec residents this is in the Quebec Civil Code.

Right to be Reimbursed (Subrogation) – You agree to reimburse the insurer any amounts from a third party (in whole or in part) that is paid under a judgement or settlement agreement.

If you incur expenses due to a third party, the insurer may take legal action against the third party and you agree to cooperate fully with the insurer's right to recover funds.

Refer to the Legal Information section of the policy for details.

COVERAGE CONDITIONS

Automatic Extension of Coverage

Automatic Extension of Coverage applies to Trip Interruption coverage only.

Your coverage may be automatically extended beyond the expiry date stated on your Confirmation of Coverage for the following reasons:

Medically unfit to travel: Coverage automatically extends during hospitalization until you are deemed fit to travel, if medical evidence shows you are medically unfit to travel due to a covered sickness. Plus, an additional 5 days to travel to your primary residence when deemed fit to travel.

Transportation Delay: If you are delayed due to a mechanical breakdown or accident of your travel carrier, coverage automatically extends for up to 72 hours.

Refer to Automatic Extension of Coverage in the Coverage conditions section of the policy for details.

MAKING CHANGES TO YOUR COVERAGE

What if you decide to stay longer?

Before you leave on the trip: Contact Allianz Global Assistance.

After you leave on the trip: Contact Allianz Global Assistance before the expiry of your existing coverage. You can apply if you are in good health and have no reason to seek medical attention or submit a claim during the new coverage period.

Refunds

A full refund will only be given within 10 days of purchase or partial refund after 10 days of purchase if:

- you have not departed on a trip; and
- you have no reason to submit a claim.

HOW TO FILE A CLAIM

If you require medical care, please contact Allianz Global Assistance before seeking treatment. If you are experiencing a medical emergency, please have a family member or friend contact Allianz Global Assistance on your behalf within 24 hours of hospital admission and before any surgery is performed.

If you need to submit a claim because your trip was cancelled, interrupted or delayed, please notify Allianz Global Assistance as soon as possible.

Claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance claims Portal: https://www.allianzassistanceclaims.ca for the most efficient claims experience.

Notice of Claim: Claims should be reported as soon as reasonably possible, within 30 days of occurrence, and no later than one (1) year after the date of occurrence.

Proof of Loss: Written proof of loss should be submitted as soon as reasonably possible, within 90 days of occurrence, and in no later than one (1) year after the date of occurrence.

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
   Email: appeals@allianz-assistance.ca

2. **Contact the Office of Fair Client Practices**
   If your complaint remains unresolved after following the appeals process above, you may request additional consideration from Office of Fair Client Practices.

   Office of Fair Client Practices
   The Co-operators Group Limited
   101 Cooper Drive
   Guelph, ON N1C 0A4
   Phone: 1-877-720-6733
   Email: fairpractices@cooperators.ca
   Website: https://www-cumis.cooperators.ca/en/cumis/compliment-concerns/

3. **External Recourse**
   If after submitting an appeal and contacting the insurer's Office of Fair Client Practices, 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 marches financiers (AMF).

   Autorité des marches 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

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)

Reset