



SUMMARY

National Bank Travel Insurance

9 important facts you should know about travel insurance

Are you a National Bank of Canada (the "Bank") client and you are planning to take a trip soon? The right protection will help you travel with peace of mind.

Read this summary!

It presents key points about travel insurance.

Understanding these points will help you determine if this insurance product meets your needs so you can make an informed decision about your enrollment.

 For all the coverage details, consult the insurance certificate, available at nbc.ca.

Right of review

If you decide to cancel your insurance within the 10 days following your purchase, you are entitled to a full or partial refund of your premium.

 Consult section A, article 9, of the insurance certificate for details.

For any questions regarding travel insurance, or if you wish to modify your coverage, contact our customer service at 1-877-871-7500 or 514-871-7500.



ASSISTANCE PROVIDER INFORMATION

> CanAssistance Inc.

1981 McGill College Avenue, Suite 400
Montreal, QC H3A 2W9

Telephone

Canada and the U.S.: **1-844-783-7603**
Elsewhere (call collect): **514-394-0075**

INFORMATION ABOUT THE INSURER

> National Bank Life Insurance Company

1100 Robert Bourassa Blvd., 5th Floor
Montreal, Quebec H3B 2G7

Montreal: 514-871-7500

Toll-free: 1-877-871-7500

insurance@nbc.ca

nbc-insurance.ca

Client number delivered by the Autorité des marchés financiers: 2000891377

To check the status of the insurer in the AMF registry: lautorite.qc.ca

DISTRIBUTOR INFORMATION

> National Bank of Canada

600 De la Gauchetière West
Montreal, Quebec H3B 4L2

Montreal: 514-394-5555

Toll-free: 1-888-483-5628

nbc.ca

9 important facts you should know about travel insurance

1 Travel insurance offers insurance coverage and assistance in the event of unforeseen circumstances

Getting sick, suffering an accident or even losing an important object or document is never pleasant—even less so when these situations occur when you are far from home.

Travel insurance provides compensation when sudden and unplanned events (i.e., accidents or emergency situations) occur while you are travelling. You also benefit from assistance services at no additional cost.

2 You can choose your coverage based on your needs

OPTION 1 – Emergency medical care		OR	OPTION 2 – All-inclusive	
Coverage	When?		Coverage	When?
Emergency medical care outside your province of residence	In the event of a medical emergency during a trip		Emergency medical care outside your province of residence	In the event of a medical emergency during a trip
			Trip cancellation and interruption	In the event of trip cancellation or interruption or a delayed flight
			Baggage coverage	In the event of delayed, lost, damaged or stolen baggage during a trip
			Accidental death and dismemberment	In the event of death or the loss of or loss of use of a limb following an accident that occurs during a trip

These options are available for a single trip or an annual coverage plan.

- > **Coverage for a single trip** provides coverage for the duration of a single trip, based on the departure and return dates.
- > **The annual coverage plan** covers all of trips made in a year. The duration of each trip must respect the maximum duration indicated on the Summary of Coverage.

3 Travel insurance involves coverage exclusions, limitations and reductions

We may refuse to pay your claim because of the exclusions set out in the insurance certificate.

Please review them immediately.



WARNING – Exclusion for pre-existing conditions

If you were injured or ill in the 3, 6 or 12 months prior to your travel date of departure, the exclusion for pre-existing conditions may apply.

Other situations and medical conditions may not be covered, for example: childbirth while travelling, alcohol abuse or undertaking a high-risk activity.



Avoid unpleasant surprises. Before leaving, review the following articles in the certificate to confirm that you are covered and that this travel insurance works for your situation:

- > Section A, article 5, and
- > Section B, articles 1.3, 2.4, 3.3 and 4.3.

4 You must pay the insurance premium before the date of departure of your trip

This is one of the conditions that must be met to be insured during your trip. You must pay the total premium when you sign up for the insurance.



You will find all the eligibility conditions in the certificate in section A, article 5.

5 We use several factors to calculate the insurance premium

The premium is the amount you must pay in order to be insured.

Depending on the coverage, the following information is used to calculate the insurance premium:

- > age of insured persons
- > number of travellers to cover
- > duration of coverage
- > option chosen (emergency medical care or all-inclusive)
- > type of package (single trip or annual coverage plan)

If you opt for all-inclusive coverage, we will first calculate the premium for each coverage and then add them to get the total premium.

Coverage	Premium calculation based on:
Urgent medical care outside of the province of residence	Age and duration of trip
Accidental death and dismemberment	Duration of trip
Baggage	
Trip cancellation and interruption	Age and insured amount

Visit nbc.ca to find out applicable tax rates for the insurance premium based on your province of residence.

6 Duration of insurance

Start

COVERAGE	START
Emergency medical care outside of the province of residence	The moment you leave your province of residence
Accidental death and dismemberment	
Trip cancellation and interruption	The latest of the following dates: > the date the trip is booked, or > the start date indicated on the Summary of Coverage.
Baggage	The moment you leave your residence

End

The insurance ends on the first of the following events:

SINGLE TRIP AND ANNUAL COVERAGE PLAN (including the extension of coverage)

- > The moment you return to your province of residence
- > The moment your trip is cancelled before the date of departure
- > 11:59 p.m. (according to your time zone) on the date of return or on the termination date (annual coverage plan), unless you benefit from automatic coverage extension, as explained in article 6 of section A of the certificate
- > The moment you no longer meet the eligibility criteria and medical requirements outlined in article 5 of section A of the certificate
- > The moment you cancel your insurance

- > **Your coverage may be extended** in certain emergency situations: hospitalization, trip postponed by the carrier or by you in the event of an accident or illness.
- > **You must notify the assistance provider** when you believe an extension will be necessary. We may also ask you to provide proof to justify your request.



Consult section A, articles 6 and 8, of the insurance certificate for all the details concerning insurance duration and extension.

7 There is a maximum amount payable for each type of coverage

The amount payable for a claim cannot exceed the maximum for each type of coverage:

Coverage	Maximum
Emergency medical care outside of your province of residence	\$5,000,000
Accidental death and dismemberment	\$50,000
Trip cancellation	\$2,500
Trip interruption	\$5,000
Baggage protection	\$1,500

There is also a maximum amount based on the type of fees disbursed (e.g., incidental expenses following a hospitalization, up to \$50 per day of hospitalization).



For more detailed information, see section B, articles 1.3, 2.3, 3.2, 4.2 and 4.3 of the insurance certificate.

8 If you make a false declaration, we may refuse your claim and cancel your insurance coverage

As with any insurance product, you must always provide accurate information about your health condition, trip details and any other information we deem necessary.

We will refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided. We may also cancel your insurance.

9 How to file a claim and applicable timeframes

Insurance can give you peace of mind should the unexpected occur. Here's how to file an insurance claim.

1. Contact the assistance provider as soon as possible at **1-844-783-7603** or **514-394-0075** (collect calls accepted).

If you are a victim of theft, burglary or vandalism, contact the local police as soon as you notice the event.

The assistance provider will open a file in your name and send you the form to fill out.

2. Complete the forms and send them to:

CanAssistance Inc.

1981 McGill College Avenue, Suite 400
Montreal, QC H3A 2W9

Gather the necessary documents for the application consideration, if applicable, and send them to the assistance provider as soon as possible, ideally within 90 days of the event to which the claim relates.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.



For more details about claims and payment of benefits, consult section A, articles 10 and 11, of the insurance certificate.

Notice of rescission of an insurance contract

Send by registered mail to:

National Bank Life Insurance
1100 Robert-Bourassa Blvd., 5th Floor
Montreal, Quebec H3B 2G7

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)



The client experience is our top priority

We're here to listen and help, no matter what you have to say.

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For any questions, call our Customer Service Department at **514-871-7500** or **1-877-871-7500**.

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For the insurer's complaint settlement policy, visit the website at **nbc-insurance.ca**.

