

SUMMARY

Purchase protection, travel insurance and assistance services provided with National Bank of Canada *World Mastercard*[®] and *World Elite*[®] *Mastercard*[®] credit cards

4 important facts you should know

Are you a *World* or *World Elite Mastercard* credit cardholder at National Bank? Did you know your card includes complimentary access to purchase and travel insurance as well as assistance services?

Read this summary!

It presents key points about purchase and travel insurance included with your credit card.

Understanding these points will help you determine if this insurance product meets your needs.



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

For any questions regarding purchase protection and travel insurance, contact the Assistance provider at 1-888-235-2645 ou 514-286-8345 (collect calls accepted).

Information about the product

Collective insurance policy No. 713705-3
Type: Purchase insurance and extended warranty and travel insurance (group insurance)



ASSISTANCE PROVIDER INFORMATION

> **CanAssistance Inc.**
1981 McGill College Ave., Suite 400
Montreal, Quebec H3A 2W9
Telephone
Canada and the U.S.: 1-888-235-2645
Elsewhere (call collect): 514-286-8345

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

> RESIDENTS OF ALBERTA

Canassurance, Insurance Company
1981 McGill College Ave., Suite 400
Montreal, Quebec H3A 2W9
Montreal: 514-286-7686
Toll-free: 1-877-986-7681
qc.croixbleue.ca

DISTRIBUTOR INFORMATION

> **National Bank of Canada**
600 De La Gauchetière St. West
Montreal, Quebec H3B 4L2
Montreal: 514-394-5555
Toll-free: 1-888-483-5628
nbc.ca

4 important facts you should know about purchase and travel insurance included with your credit card

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

The following is an overview of available coverage:

COVERAGE	IMPORTANT DETAILS	MAXIMUM COVERAGE
Purchase and warranty extension	For new items: <ul style="list-style-type: none"> > Covers theft or damage occurring within 180 days following the date of purchase > Three times the manufacturer's warranty duration up to 2 years or more 	\$60,000 for the entire duration of the account
Emergency medical care outside the province of residence	Covers emergency medical care	Up to \$50,000 per person, per trip
Trip cancellation or delayed departure flight	Covers certain fees related to a trip cancellation or in the event of a delayed departure flight (delayed more than 4 hours)	Up to \$2,500 per person, per trip <ul style="list-style-type: none"> > Maximum \$500 per person, per trip for living expenses in the event of a delayed departure flight
Trip interruption	Covers certain fees related to a trip interruption	\$5,000 per person, per trip <ul style="list-style-type: none"> > Living expenses up to \$3,000 per person, per trip
Baggage	Offers compensation in the event of: <ul style="list-style-type: none"> > lost, damaged or stolen baggage > baggage delayed more than 6 hours 	Up to \$1,000 per person, per trip <ul style="list-style-type: none"> > Maximum \$500 per person, per trip, in the event of baggage delay > Maximum \$250 per item in the event of loss, damage or theft
Vehicle rental	Covers damages caused by an accident, fire, theft or vandalism	Up to \$65,000 per rental (maximum duration of 48 days)
	Covers occupants' personal effects	Up to \$2,000 per rental for personal effects <ul style="list-style-type: none"> > Maximum \$1,000 per person

NOTE

- > Certain fees must be charged to the credit card account, at least in part, in order to be covered.
- > There may be a daily maximum amount depending on the type of fees paid.



You will find all information concerning what types of care, situations and costs are covered in article a) of the certificate pertaining to each type of coverage.



WHAT YOU SHOULD KNOW concerning purchase and travel insurance

Purchase and travel insurance also offers medical and general assistance services as well as legal assistance at all times.

2 Purchase and travel insurance involves coverage exclusions, limitations and reductions

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

Please review them immediately.



You will find all the details about exclusions in the certificate in article b) of each protection.



WARNING – Exclusion for pre-existing conditions

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



Avoid unpleasant surprises. Review article b) of each section in the insurance certificate to confirm that you are covered and that this insurance works for your situation.

Coverage for emergency medical care outside the province of residence – Restrictions concerning age and duration of trip

Depending on your age, you are covered in the event of a medical emergency if your trip respects the maximum number of days permitted:

- > 54 years or less: 60 days
- > 55 to 64 years: 31 days
- > 65 to 75 years: 15 days
- > 76 years or more: no trip is covered

NOTE: If the trip duration is longer than the maximum number of days permitted, no coverage will be offered for this trip.

3 Duration of insurance

Start

Purchase and travel insurance goes into effect as soon as your credit card is activated.

End

The insurance ends on the first of the following events:

- > the date on which the account is cancelled or closed by the Bank;
- > the date on which the account is closed per the request of the primary cardholder;
- > the date on which the purchase and travel insurance is cancelled or suspended by the Bank (advance notice will be sent to the primary cardholder at least 90 days prior).



Consult section 2 of the insurance certificate and article a) pertaining to each type of coverage for all the details concerning insurance duration.

4 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 the event occurs at **1-888-235-2645** or **514-286-8345** (collect calls accepted).

The assistance provider will open a file in your name.

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 the article c) of each section of the insurance certificate.

Notice given by a distributor

Section 440 of the *Act respecting the distribution of financial products and services* (chapter D-9.2)

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

Send 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.

For any questions, call the Assistance provider at 1-888-235-2645 or 514-286-8345.

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



Insurer: National Bank Life Insurance Company. The NATIONAL BANK INSURANCE word mark and logo are trademarks of National Bank of Canada, used under licence by some of its subsidiaries. For Alberta residents, the insurer is Canassurance, Insurance Company.

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