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ROGERS RED WORLD ELITE MASTERCARD PRODUCT SUMMARY for Out-of-Province/Out-of-Country Emergency Medical Coverage, Trip Cancellation and Trip Interruption and Trip Delay

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	Rogers Bank 1 Mt. Pleasant Road, 5 th Floor Toronto, ON, M4Y 2Y5 1-855-775-2265

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, QC G1V 5C1
 1-877-525-0337
lautorite.qc.ca

INTRODUCTION

This Product Summary will provide an overview of the insurance benefits included with your Rogers Red World Elite Mastercard. It will help you determine if this insurance meets your needs. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to this coverage. Refer to the certificate of insurance for the complete terms and conditions. If you have questions about this coverage, contact Allianz Global Assistance.

The certificate of insurance can be found at:

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

COVERAGE SUMMARY

Coverage is effective during the Coverage Period described in the certificate of insurance.

COVERAGE	LIMITS
Out-of-Province/Out-of-Country Emergency Medical Coverage	Trip Duration <ul style="list-style-type: none"> Age 0-64: Up to 10 consecutive days per trip Age 65-75: Up to 3 consecutive days per trip Coverage Maximum: Up to \$1,000,000 per person per trip.
Trip Cancellation and Trip Interruption and Trip Delay Coverage	<i>Cancellation:</i> \$1,000 per insured person (\$5,000 per account, per trip) <i>Interruption and Delay:</i> \$1,000 per insured person (\$5,000 per account, per trip)

OUT-OF-PROVINCE/OUT-OF-COUNTRY MEDICAL COVERAGE

Emergency Medical covers you up to \$1 million for any unexpected emergency sickness or injury that happens during your trip outside of your province or territory of residence.

To be eligible, you must:

- be a Canadian resident listed on a Rogers Red World Elite Mastercard account,
- be age 75 or younger, and
- be covered by a government health insurance plan during the entire trip.

Important: Your account must be in good standing

If you are age 0-64, you have coverage for trips up to 10 consecutive days (including your departure date).

If you are age 65-75 you have coverage for trips up to 3 consecutive days (including your departure date).



NOTICE

Your trip does not need to be charged to your credit card to be eligible for Emergency Medical Coverage.

BENEFITS	EXCLUSIONS
<p>If you experience a medical emergency while travelling, this insurance provides coverage for the following:</p> <ul style="list-style-type: none"> • Emergency Hospital, Ambulance & Medical Expenses • Emergency Air Transportation or Evacuation • Attendant/Return of Travel Companion • Transportation to Bedside • Return of Deceased (Repatriation) • Additional Hotel and Meal Expenses • Return of Vehicle 	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none"> • Pre-existing Conditions: A sickness, injury, or medical condition that is not stable during the stability period listed in the certificate of insurance. • Travelling against the advice of a physician • Some matters relating to mental or emotional disorders • Abuse of alcohol or drugs including misuse of medication • Travelling to seek medical treatment • Some matters related to pregnancy • Participation in dangerous activities or illegal acts • Travel to regions for which the Canadian government has issued a travel advisory • Acts of war and terrorism or any nuclear occurrence
<p><i>Refer to the Benefits of the Emergency Medical Coverage section in the certificate of insurance for details.</i></p>	<p><i>Refer to the Exclusions of the Emergency Medical Coverage section in the certificate of insurance for details.</i></p>



WARNING

In a medical emergency, Allianz Global Assistance must be notified within 24 hours of admission to a hospital and before any surgery is performed. Failure to notify may delay claim processing and the amount payable.

TRIP CANCELLATION AND TRIP INTERRUPTION AND TRIP DELAY COVERAGE

You will receive payment for non-refundable, non-transferable, prepaid travel expenses if you need to cancel, interrupt or delay your trip as a result of a covered reason.

- Trip Cancellation Insurance: Up to \$1,000 per person per trip (maximum \$5,000 per account). Trip Cancellation Insurance occurs before you leave.
- Trip Interruption/Trip Delay Insurance: Up to \$1,000 per person per trip (maximum \$5,000 per account). Trip Interruption/Trip Delay Insurance occurs while you are on trip and cannot continue as planned.

To be eligible, you must:

- be a Canadian resident listed on a Rogers Red World Elite Mastercard account, and
- charge the full trip cost to the account prior to departure.

COVERED REASONS	EXCLUSIONS
<p>Covered Reasons include but are not limited to the following:</p> <p>Work</p> <ul style="list-style-type: none"> • Job transfer • Involuntary termination <p>Health</p> <ul style="list-style-type: none"> • Sickness or injury • Death <p>Legal</p> <ul style="list-style-type: none"> • Jury duty <p>Other</p> <ul style="list-style-type: none"> • Extreme weather • Canadian government issues a travel advisory after the effective date 	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none"> • Pre-existing Conditions: A sickness, injury, or medical condition that is not stable during the stability period listed in the certificate of insurance. • Known reasons that require you to cancel your trip or return during the trip • Visiting an ailing person whose sickness or death causes cancellation or interruption • Certain matters related to mental and emotional disorders • Abuse of alcohol or drugs including misuse of medication • Certain matters related to pregnancy • Acts or war and terrorism, any nuclear occurrence, or participation of any criminal offence • Losses recovered from any other source



WARNING

If you need to cancel your trip, you must notify the travel supplier within 48 hours. Failure to do so may reduce the amount payable.

Refer to the *Trip Cancellation Insurance and Trip Interruption and Trip Delay Coverage* section of the certificate of insurance.

GENERAL PROVISIONS

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

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

Waiver - no provision of this insurance shall be considered to be waived, either in whole or in part, unless clearly stated in writing and signed by the insurer.

Legal Action - Legal action 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.

Third Party Liability - If you incur expenses due to a third party, the insurer may take legal action against the third party at the insurer's expense. You will support the insurer by co-operating with them and supplying any documentation they may need. You agree to do nothing to interfere with the insurer's right to recover funds.

Refer to the General Provisions section of the certificate of insurance for details.

ADDITIONAL INFORMATION

The Operations Center has the following services available to you 24/7:

- *Pre-trip assistance* such as passport and visa information.
- *Medical emergency assistance* such as case monitoring and arranging emergency transportation arrangements.
- *Non-medical emergency assistance* such as emergency cash transfer and emergency message services.

Coverage automatically extends during hospitalization and for an additional 5 days after discharge from the hospital. If medical evidence shows you are medically unfit to travel due to a covered sickness, coverage automatically extends for up to 5 days.

If you are delayed due to a vehicle, airline, bus, train, or government-operated ferry system, coverage automatically extends for up to 72 hours.

Refer to Automatic Extension of Coverage in the Emergency Medical section of the certificate for details.

If you make a claim knowing it to be untrue in any respect, you will not have coverage and your claims will not be paid.

If you decide to extend your trip please call Allianz Global Assistance.

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>

ROGERS RED WORLD ELITE MASTERCARD PRODUCT SUMMARY for Rental Car Collision/Damage Insurance, Purchase Protection and Extended Warranty Insurance

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	Rogers Bank 1 Mt. Pleasant Road, 5th Floor Toronto, ON M4Y 2Y5 1-855-775-2265

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COVERAGE SUMMARY

Coverage is effective during the Coverage Period described in the certificate of insurance.

COVERAGE	LIMITS
Rental Car Collision/Damage Insurance	<i>Rental Period:</i> 31 consecutive days <i>Manufacturer's Suggested Retail Price:</i> \$65,000
Purchase Protection and Extended Warranty Insurance	<i>Purchase Protection:</i> 90 days from purchase <i>Extended Warranty:</i> doubles original up to a 1 year extension

RENTAL CAR COLLISION/DAMAGE INSURANCE

Do You Qualify For This Insurance? (Eligibility)

To be eligible:

- the rental car agreement must be non-renewable and for a maximum of 31 days,
- you must be a Canadian resident listed on a Rogers Red World Elite Mastercard account,
- you must rent the rental car,
- the rental car must be rented from a commercial agency,
- the incident must be in the coverage period,
- the full cost of the rental must be charged to your credit card,
- only one vehicle can be rented during a rental period,
- you must decline Collision Damage Waiver benefits from the rental agency, and
- the rental car must be operated by a person on the rental agreement.

Coverage Details

BENEFITS	EXCLUSIONS
<p>When the rental period does not exceed 31 consecutive days, Car Rental - Collision/Loss Damage Insurance provides coverage for the rental car up to a maximum Manufacturer's suggested retail price of \$65,000 for:</p> <ul style="list-style-type: none">• damages.• theft, including parts and accessories.• loss-of-use charges.• towing.	<p>You will not be paid for expenses or damage that arise from the following:</p> <ul style="list-style-type: none">• insurance costs from the agency.• rental cars to transport property or passengers.• Specific excluded vehicles such as trucks, trailers, off-road vehicles, motorcycles, or antiques.• Wear and tear and gradual deterioration.• Violation of the rental car agreement.• Off-road operation or speed contests.• Intoxication.• Travel to a location for which the Canadian government issued a travel advisory.



WARNING

This coverage does not provide any form of third-party automobile, property damage or personal injury liability insurance. It is your responsibility to have adequate third-party insurance.

Refer to the Car Rental Collision/Loss section of the certificate of insurance.

PURCHASE PROTECTION AND EXTENDED WARRANTY COVERAGE

Purchase Protection Coverage

Do You Qualify For This Insurance? (Eligibility)

To be eligible, you must

- be a Canadian resident listed on a Rogers Red World Elite Mastercard account, and

- charge the full price of the item to the account.

BENEFITS	EXCLUSIONS
<ul style="list-style-type: none"> • Purchase Protection provides coverage against theft or damage to covered items for 90 days from the purchase date. • You will receive payment for the purchase price, repair or replacement. • There is a lifetime maximum for Purchase Protection and Extended Warranty combined of \$60,000. 	<p>You will not be paid for expenses or damage that arise from the following:</p> <ul style="list-style-type: none"> • Specific items including money, animals, plants, consumables, cell phones, and jewelry. • Used and refurbished items. • Items intended for commercial use. • Motorized vehicles and their parts and accessories • Misuse and wear and tear. • Theft from a vehicle or residence when there are no signs of a forced entrance.

Refer to the Purchase Protection section in the certificate of insurance

Extended Warranty Coverage

Do You Qualify For This Insurance? (Eligibility)

To be eligible:

- you must be a Canadian resident listed on a Rogers Red World Elite Mastercard account,
- you must charge the full price of the item to the account,
- the original manufacturer's warranty must be valid in Canada, and
- if the original warranty exceeds five years, you must register the item with Allianz Global Assistance within one year of purchase.

BENEFITS	EXCLUSIONS
<ul style="list-style-type: none"> • Extended Warranty coverage extends the original manufacturer's warranty to a maximum extension of 1 year. • This coverage follows the terms and conditions of the original manufacturer's warranty. • You will receive payment for the lesser cost of repair or replacement. • There is a lifetime maximum for Purchase Protection and Extended Warranty combined of \$60,000. 	<p>You will not be paid for expenses or damages that arise from the following:</p> <ul style="list-style-type: none"> • The original manufacturer stops business for any reason. • Used and refurbished items. • Motorized vehicles and their parts and accessories. • Items with a lifetime warranty. • Misuse and wear and tear • Theft from a vehicle or residence when there are no signs of a forced entrance.



IMPORTANT

If the original manufacturer's warranty did not offer the option to replace instead of repair the item the Extended Warranty Coverage will not offer replacement.

Refer to the Extended Warranty section in the certificate of insurance

GENERAL PROVISIONS

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

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

Waiver - no provision of this insurance shall be considered to be waived, either in whole or in part, unless clearly stated in writing and signed by the insurer.

Legal Action - Legal action 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.

Third Party Liability - If you incur expenses due to a third party, the insurer may take legal action against the third party at the insurer's expense. You will support the insurer by co-operating with them and supplying any documentation they may need. You agree to do nothing to interfere with the insurer's right to recover funds.

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ADDITIONAL INFORMATION

Travel Assistance

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- *Pre-trip assistance* such as passport and visa information.
- *Medical emergency assistance* such as case monitoring and arranging emergency transportation arrangements.
- *Non-medical emergency assistance* such as emergency cash transfer and emergency message services.

Misrepresentation And Nondisclosure

If you make a claim knowing it to be untrue in any respect, you will not have coverage and your claims will not be paid.

Extending Your Trip

If you decide to extend your trip please call Allianz Global Assistance.

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

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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>