



Certificate of Insurance

Rogers Red World Mastercard®



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PURCHASE PROTECTION AND EXTENDED WARRANTY INSURANCE

IMPORTANT NOTICE

Read this **certificate of insurance** carefully.

This **certificate of insurance** is designed to cover losses arising from sudden and unforeseeable circumstances only. It is important that **you** read and understand this **certificate of insurance** as **your** coverage is subject to limitations and exclusions.

Coverage under this **certificate of insurance** is secondary to any insurance under which an eligible item is otherwise insured either in whole or in part.

The Purchase Protection and Extended Warranty benefits described herein are underwritten by CUMIS General Insurance Company, a member of The Co-operators Group Limited ("CUMIS", "**Insurer**") under master policy No. FC310040-C (the "Policy"), issued to Rogers Bank (the "Policyholder", "Rogers"). **You** and any claimant under this **certificate of insurance** may request a copy of the Policy subject to certain access restrictions. The insurance benefits described in this **certificate of insurance** are for eligible Rogers Red World **Mastercard primary cardholders** of Rogers whose **accounts** are in **good standing**. The last four digits of **your** Rogers Red World **Mastercard** number is **your certificate of insurance** number. This **certificate of insurance** is administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

You may contact the **insurer** at the following address:

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road Burlington
ON L7R 4C2
1-800-263-9120
www.cumis.com

All insurance benefits are subject, in every respect, to the terms of the Policy, which alone constitutes the agreement under which payments are made. Only Rogers may determine who is a **primary cardholder**, whether an **account** is in **good standing** and whether the insurance pursuant to this **certificate of insurance** has come into or is in force.

No person is eligible for coverage under more than one **certificate of insurance** providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by the **insurer** under more than one such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. In no event will a corporation, partnership or business entity be eligible for this insurance coverage. This **certificate of insurance** supersedes any certificate or policy previously issued.

IMPORTANT: This certificate of insurance contains a clause which may limit the amount payable.

IMPORTANT: This certificate of insurance contains a provision removing or restricting the right of an insured person to designate persons to whom or for whose benefit insurance money is to be payable.

1. Definitions

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are in bold italics throughout this document.

Account means the *primary cardholder's* Rogers Red World **Mastercard account**, which is in **good standing** with Rogers.

Authorized user means any person whom a Rogers Red World **Mastercard** was issued at the authorization of the *primary cardholder*.

Canadian resident means a person legally authorized to reside in Canada and who maintains a permanent residence in Canada.

Certificate of insurance means a summary of the benefits provided to **you** under the Policy issued to Rogers.

Coverage period means the time the insurance is in effect, as indicated in the various sections of this *certificate of insurance*.

Dependent child(ren) means an unmarried natural, adopted or stepchild of a *primary cardholder* dependent on the *primary cardholder* for maintenance and support who is:

- 20 years old or under;
- 25 years old or under and a full-time student attending a recognized college or university; or
- 21 years old or over, permanently mentally or physically challenged and incapable of self-support and became so while eligible as a **dependent child**.

Good standing means being in full compliance with all of the provisions of the cardholder agreement (as determined at Rogers sole discretion) in force between the *primary cardholder* and Rogers.

Incident date means:

- Purchase Protection: The date the damage or theft occurred.
- Extended Warranty: The date the flaw or defect eligible under the **original manufacturer's warranty** occurred.

Insurer means CUMIS General Insurance Company, a member of the Co-operators Group Limited

Mastercard means a Rogers Red World **Mastercard** issued by Rogers.

Original manufacturer's warranty means an express written warranty valid in Canada and issued by the original manufacturer of **personal property**, excluding any extended warranty offered by the original manufacturer or any third party.

Personal property means tangible, moveable property charged to the **account** and intended for personal use.

Political risk means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- Nationalization;
- Confiscation;
- Expropriation (including selective discrimination and forced abandonment);
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Civil commotion assuming to proportion of or amounting to an uprising; or
- Military and usurped power.

Primary cardholder means the person who has signed the application for the **Mastercard**, as *primary cardholder* and for whom the **Mastercard account** is established by Rogers.

Purchase price means the full cost of an item (including taxes) evidenced by a receipt and charged to the **account**.

You or your means the *primary cardholder* and/or an **authorized user**.

2. Certificate Effective and Termination Date

Unless otherwise stated, this *certificate of insurance* is effective on the date Rogers receives and approves the *primary cardholder's* application for a Rogers Red World **Mastercard** which includes the benefits described in this *certificate of insurance* as a feature of their **Mastercard**.

Unless otherwise stated, this *certificate of insurance* shall terminate on the earliest of:

- the date the **account** is determined to be ineligible by Rogers;
- the date Rogers ceases to pay premium to the **insurer**; or
- the date the Policy is terminated.

3. Purchase Protection

Coverage Eligibility

The following benefits apply when **you** are a **Canadian resident** listed as a cardholder on the **Mastercard account** and the full **purchase price** of the item has been charged to the **account**.

Coverage Period

Most covered items are automatically covered for 90 days from the date of purchase and are subject to the terms and conditions of this **certificate of insurance**. There is no registration required.

Benefits

The **primary cardholder** will, at the discretion of the **insurer**, be reimbursed the lesser of the cost of repair, replacement or the **purchase price** of any covered item when it is damaged or stolen and the **incident date** falls within the **coverage period**.

The overall lifetime maximum for Purchase Protection and Extended Warranty combined is \$60,000 per **account**.

Purchase Protection Specific Exclusions

In addition to the General Exclusions set out in s.5, these specific exclusions apply to Purchase Protection benefits.

1. Benefits are not payable for the following items:
 - items left behind;
 - traveler's cheques, money (paper or coin), tickets, documents, bullion, banknotes, negotiable instruments or other numismatic property;
 - animals, fish, birds or living plants;
 - consumable and/or perishable goods;
 - mail order purchases or purchases made from an online site, until delivered and accepted by **you** in perfect condition;
 - golf balls;
 - used and/or pre-owned items, or newly purchased items that have been rebuilt, refurbished or returned and re-sold;
 - automobiles, trailers, motorcycles, motorboats, or accessories attached to or mounted on such property;
 - motorized scooters or motorized wheelchairs;
 - snow blowers, riding lawnmowers, golf carts or lawn tractors;
 - airplanes or drones;
 - hoverboards or any other motorized vehicles except for miniature electrically powered vehicles intended for children or any of their respective parts or accessories;
 - cell phones or smartphones; or
 - property items and/or equipment intended for commercial or business use. **Personal property** used for a business is not covered. Example: office furniture and equipment.
2. Where a covered item is part of a pair or set, **you** will receive no more than the value of the particular part or parts stolen or damaged regardless of any special value that the item may have as part of an aggregate **purchase price** of such pair or set.

4. Extended Warranty

Coverage Eligibility

The following benefits apply when **you** are a **Canadian resident** listed as a cardholder on the **Mastercard account** and the full **purchase price** of the item has been charged to the **account**. Regardless of where the item is purchased, the **original manufacturer's warranty** must be valid in Canada.

Extended Warranty coverage under this **certificate of insurance** is available automatically, except when the **original manufacturer's warranty** exceeds five (5) years, in which case **you** must register the item with the **insurer** by contacting Allianz Global Assistance within one (1) year of the purchase date. Items purchased for commercial purposes are not eligible under this **certificate of insurance**.

Coverage Period

Extended Warranty coverage doubles the **original manufacturer's warranty** up to a maximum extension of one (1) year and commences upon the expiry of the **original manufacturer's warranty**.

Example: If the **original manufacturer's warranty** was three (3) months in duration, this **certificate of insurance** will provide an additional three (3) months of coverage, commencing on the expiry of the **original manufacturer's warranty**. If the **original manufacturer's warranty** is two (2) years in duration, this **certificate of insurance** will only provide one (1) additional year of coverage, commencing on the expiry of the **original manufacturer's warranty**.

Benefits

The **primary cardholder** will, at the discretion of the **insurer**, be reimbursed the lesser of the cost to repair or replace any covered item according to the terms of the **original manufacturer's warranty**, such coverage not exceeding the original **purchase price** and such coverage only eligible when the **incident date** falls within the **coverage period**.

Example: If the **original manufacturer's warranty** did not have the option for replacement instead of repair, this insurance will not provide the option of replacement.

The overall lifetime maximum for Purchase Protection and Extended Warranty is \$60,000 per **account**.

Extended Warranty Specific Exclusions

In addition to the General Exclusions set out in Section 5, these specific exclusions apply to Extended Warranty benefits.

1. Benefits are not payable when the original manufacturer ceases to carry on business for any reason whatsoever.
2. Benefits are not payable for the following items:
 - used and/or pre-owned items, or newly purchased items that have been rebuilt, refurbished or returned and re-sold;
 - automobiles, trailers, motorcycles, motorboats, or accessories attached to or mounted on such property;
 - motorized scooters or motorized wheelchairs;
 - snow blowers, riding lawnmowers, golf carts or lawn tractors;
 - airplanes or drones;
 - cell phones or smartphones;
 - hoverboards or any other motorized vehicles except for miniature electrically powered vehicles intended for children or any of their respective parts or accessories; or
 - items with a lifetime warranty.
3. These Extended Warranty benefits apply only to any parts and/or labour costs resulting from mechanical breakdown, failure of a covered item, or any other obligations that were specifically covered under the terms of the **original manufacturer's warranty** that is valid in Canada. The **insurer**, at its discretion, may elect to replace the item should it prove to be less expensive than the cost of repair.

5. General Exclusions

In addition to the specific coverage exclusions in Sections 3 and 4, these General Exclusions apply to both the Purchase Protection and Extended Warranty benefits.

1. Claims resulting from the following are not covered:
 - fraud;
 - abuse;
 - hostilities of any kind (including but not limited to war, invasion, rebellion, insurrection);
 - **political risk**;
 - confiscation by authorities, risks of contraband or illegal activities;
 - delay, loss of use, or consequential damages;
 - normal wear and tear, gradual deterioration;
 - loss or damage while undergoing any installation or setup process or while being worked on, where damage results from such installation or setup process or work;
 - insects or vermin;
 - flood, earthquake or radioactive contamination;
 - setting, expansion or contraction, bulging, buckling or cracking, temperature changes, freezing, heating, atmospheric changes, dampness or dryness, evaporation and/or leakage of contents, exposure to light, change in texture, finish or colour, rust or corrosion;
 - loss or damage to sports equipment and/or goods due to the ordinary use thereof;
 - mysterious disappearance, which means when the article of **personal property** in question cannot be located, and the circumstances of its disappearance cannot be explained and do not lend themselves to a reasonable inference that a theft or loss occurred;
 - inherent product defects;
 - one-of-a-kind items that cannot be replaced; or
 - products purchased with an unconditional guarantee.
2. Theft from a vehicle or residence when evidence of forcible entry is not apparent regardless of whether or not all entry points were locked.
3. Injury, property damages, consequential damages, punitive damages, exemplary damages, attorney's fees and other

ancillary costs are not covered.

4. No other person or entity shall have any right, remedy or claim (legal or equitable) to these benefits. **You** shall not assign the benefits provided in this **certificate of insurance**.
5. Benefits are only available to the extent that the item in question is not otherwise protected or insured in whole or in part. Benefits are in excess of all other applicable valid insurance, indemnity protection or warranty available to **you** in respect of the item subject to the claim. The **insurer** will only be liable for the excess of the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability set out in this **certificate of insurance**. This coverage will not apply as contributing insurance and this "non-contribution" provision shall prevail despite any "non-contribution" provision in any other insurance, indemnity or protection policies or contracts.

This certificate of insurance does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

6. Conditions

1. **Due Diligence:** **You** shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to **personal property** protected by this **certificate of insurance**. Reasonable efforts must have been made by **you** to protect **your personal property** (e.g. Store **your personal property** in the locked trunk of a vehicle, not inside where visible).
2. **False Claims:** If **you** make any claim knowing it to be false or fraudulent in any respect, this **certificate of insurance** shall cease and there shall be no payment of any claim made under this **certificate of insurance**.
3. **Subrogation:** In the event of a payment under this **certificate of insurance**, the **insurer** has the right to proceed in **your** name against third parties who may be responsible for giving rise to a claim under this insurance. The **insurer** has full rights of subrogation. **You** will execute and deliver such documents, and fully cooperate with the **insurer** so as to allow the **insurer** to fully assert the **insurer's** right to subrogation. **You** will not do anything after the loss to prejudice such rights.

7. General Provisions

1. **Currency:** All amounts stated in the **certificate of insurance** are in Canadian currency unless otherwise indicated.
2. **Payment of Benefits:** Benefits payable under this **certificate of insurance** will be paid within sixty (60) days of receipt of **satisfactory proof of loss**. Payment made in good faith will discharge the **insurer** to the extent of this claim.
3. **Legal Action:** Any action or proceeding to recover benefits hereunder cannot be taken prior to sixty (60) days after satisfactory proof of loss has been furnished in accordance with the requirements of this **certificate of insurance**. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), *The Limitations Act* (for actions or proceedings governed by the laws of Saskatchewan) or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.
4. **Waiver:** Notwithstanding anything to the contrary, no provision of the Policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly stated in writing and signed by the **insurer**.
5. **Governing Law:** The benefits, terms and conditions of the policy shall be governed by the insurance laws of the province or territory in Canada where **you** normally reside.
6. **Misrepresentation or Non-Disclosure:** **Your** failure to disclose or misrepresentation of any material fact, or fraud, at any time, shall render the entire contract null and void at **our** option, and any claim submitted thereunder shall not be payable.
7. **Conflict with Laws:** Any provision of the Policy, which is in conflict with any federal, provincial or territorial law of **your** place of residence, is hereby amended to conform to the minimum requirements of that law.

8. Claim Filing Procedures

You must notify Allianz Global Assistance immediately after learning of any loss **you** may have suffered and for which **you** may have coverage under this *certificate of insurance*. Upon receipt of such notice, Allianz Global Assistance will advise **you** on what is needed to make a claim.

- From Canada and the United States call: 1-866-856-7323
- From elsewhere call collect: 1-519-742-1723

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

IMPORTANT:

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

Proof of Loss. Written proof of loss for any benefit for which **you** may have coverage under this *certificate of insurance* should be submitted as soon as reasonably possible, within ninety (90) days of the **incident date**, and in no event later than one (1) year after the **incident date**.

All eligible claims must be supported by receipts from commercial organizations regarding your loss. Other documentation may be required and/or requested by Allianz Global Assistance.

Any expenses for documentation or required reports are **your** responsibility.

Incomplete information when submitting **your** claim will cause delay.

This *certificate of insurance* will not pay for any interest accrued.

Any reimbursement issued under this *certificate of insurance* will be sent to the **primary cardholder**.

As a condition to the payment of benefits under this *certificate of insurance*, certain information will be required to file a claim. Satisfactory proof of loss (proof satisfactory to the **insurer**) must be submitted and includes but is not limited to the following (by coverage type):

Purchase Protection

- a fully completed claim form signed by the **primary cardholder**;
- a copy of the original store receipt for the item purchased;
- a copy of the **primary cardholder's** monthly billing statement reflecting the full cost of the item being charged on the *Mastercard*;
- declaration page (including the deductible amount) from any other applicable insurance coverage or a notarized statement that the **primary cardholder** has no other insurance coverage;
- original police report or other report to local authorities, if applicable;
- estimate of repairs, if applicable;
- photo of the damaged item or the damaged item, if applicable; and
- any other documentation that may be required by the **insurer** to process **your** claim.

Extended Warranty

- a fully completed claim form signed by the **primary cardholder**;
- a copy of the original store receipt for the item purchased;
- a copy of the **primary cardholder's** monthly billing statement reflecting the full cost of the item being charged to the *Mastercard*;
- a copy of the **original manufacturer's warranty**, valid in Canada;
- a copy of the repair bill or estimate of repair from the manufacturer's authorized repair facility;
- photo of the damaged item or the damaged item, if applicable; and
- any other documentation that may be required by the **insurer** to process **your** claim.

Failure to Give Notice and Proof

Failure to give notice of claim or furnish proof of loss within the time prescribed does not invalidate the claim if it is shown that it was not reasonably possible to give notice or furnish proof of loss within the time so prescribed, and if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one (1) year from the date of the event for which benefits are being claimed. Failure to provide the requested documentation to substantiate **your** claim under this *certificate of insurance* will invalidate the claim.

9. PRIVACY NOTICE

Protecting your personal information

Protecting **your** personal information is a top priority. This Privacy Notice explains how and what types of personal data will be collected, why it is collected and to whom it is shared or disclosed. PLEASE READ THIS NOTICE CAREFULLY.

CUMIS General Insurance Company (the “**insurer**”) and the **insurer’s** insurance administrator, Allianz Global Assistance, and the **insurer’s** agents, representatives and reinsurers (for the purpose of this Privacy Notice collectively “We” “Us” and “Our”) require **Your** personal information.

Personal Information we collect

We will collect **your** personal information including but not limited to:

- Surname, First name
- Address
- Date of Birth
- Telephone numbers
- Email addresses
- Credit/debit card and bank account information
- Employment details including termination notices and accepted offers of employment
- Sensitive personal information such as: Medical information relating to **Your** health status, excluding genetic test results.

How will we obtain and use your personal information?

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- To identify and communicate with **you**
- To consider any application for insurance
- If approved, to issue a Policy or **Certificate of Insurance**
- To administer insurance and related benefits
- To evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses
- To adjudicate claims and to determine eligibility for insurance benefits
- To provide assistance services
- For fraud prevention and debt collection purposes
- As required or permitted by law

We reserve our right to collect personal information, necessary for insurance purposes, from the following individuals:

- Individuals who apply for insurance products
- Certificate holder and/or Policyholders
- Insureds and/or Claimants
- Family Members, friends or **travel companions** of a Certificate or Policyholder, Insured or Claimant, in cases where **you**, for medical or other reasons, cannot communicate directly with Us.

Who will have access to your personal information?

We disclose information for insurance purposes, to and with, third parties such as, but not necessarily limited to, other Allianz group companies, health care practitioners and facilities in Canada and abroad, government and private health insurers, *family members* and friends/ *travelling companions* of the Certificate holder or Policyholder, Insured or Claimant and agencies. We may also use and disclose information from Our existing files for insurance purposes. Our employees who require this information for the purposes of administering **your** insurance will have access to this file. Upon **your** request and authorization, We may also disclose this information to other persons. 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.

What are your rights in respect of your personal data?

When permitted by applicable law and regulations **you** have the right to:

- Access **your** personal data held about **you**
- Withdraw consent at any time where **your** personal data is processed
- Update or correct **your** personal information so that it is always accurate
- Delete **your** personal information from our records, if it is no longer needed for the purposes indicated above
- File a complaint with Us and/or relevant data protection authority

You may exercise these rights by contacting the Privacy Officer at privacy@allianz-assistance.ca.

How long do we keep your personal data?

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 privacy@allianz-assistance.ca or by writing to:

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

How can you contact us?

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.

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

How often do We update this privacy notice?

We regularly review this Privacy Notice. We will ensure the most recent version is available on Our website, www.allianz-assistance.ca.

CONTACT INFORMATION

Administrator:

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6
Toll-free: **1-866-856-7323** (In Canada & U.S.)

Insurer:

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
1-800-263-9120

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