

# No-Fee ScotiaGold® Visa\* Card Welcome Kit

Travel benefits  
and no-charge  
extras



You're richer  
than you think.®



TRAVEL BENEFITS AND MORE ..... 2

- Thank you for choosing the *No-Fee ScotiaGold*<sup>®</sup> Visa\* card ..... 2
- Scotiabank Privacy Agreement ..... 4-7
- Certificate of Rental Car Collision/ Loss Damage Insurance ..... 8-11
- Travel and Insurance Benefits ..... 12-13

# Travel benefits and more

**Thank you for choosing the *No-Fee ScotiaGold*<sup>®</sup> Visa\* card.**

Now you'll enjoy great benefits – from no-charge extras to valuable insurance coverage to travel assistance.

The *No-Fee ScotiaGold* Visa card is instantly recognized and welcomed at shops, restaurants, hotels, entertainment venues and service establishments, in over 200 countries and territories worldwide, making it the ideal card for your everyday purchases and occasional travel. This Welcome Kit is your guide to all of the features and benefits you now enjoy as a *No-Fee ScotiaGold* Visa Cardmember.

**Travel Benefits:**

- Commission-Free Travellers Cheques
- Car Rental Discounts – AVIS Rental
- Prescription Arrangement and Valuable Document Delivery
- Legal Assistance
- Emergency Ticket Replacement
- Emergency Message Service
- Emergency Cash and Card Replacement Service

**Visa Zero Liability Policy**

Certain restrictions and exclusions apply. Please visit [visa.ca](http://visa.ca) for a full description.

**Free supplementary cards**

Extend your *No-Fee ScotiaGold* Visa card benefits to family members<sup>1</sup>.

**Instant cash advances**

You can use your *No-Fee ScotiaGold* Visa card to obtain cash advances at over 1 million ABMs around the world displaying the Visa/PLUS\* symbols and at over 55,000 ABMs displaying the *Interac*\*\* symbol in Canada.

**Easy access** to your Visa account information via *TeleScotia*<sup>®</sup> Telephone Banking and *Scotia OnLine*<sup>®</sup> Internet Banking.

**Visa payWave\*** is a convenient new payment feature included on *No-Fee ScotiaGold* Visa cards at no additional fee. Save time when paying for small, everyday purchases. No swiping, signing, or entering your PIN for most purchases at participating merchants<sup>2</sup>.

- ® Registered trademarks of The Bank of Nova Scotia.
- \* Visa Int. / Lic. User.
- \*\* The Bank of Nova Scotia authorized user of the mark.

<sup>1</sup> You are liable for all charges incurred on your account with any supplementary card issued in connection with the account. When you request Scotiabank to issue a supplementary card, we will also issue renewal and replacement cards for such supplementary card, unless the card is cancelled by you or Scotiabank. A Supplementary Cardholder's signature on or use or retention of the supplementary card issued in his or her name shall evidence your receipt of the agreements relating to the account and your acceptance of their terms.

<sup>2</sup> Merchants set their own limits for the maximum value of a Visa payWave transaction that does not require a signature or PIN.

# Scotiabank Privacy Agreement

Your privacy is important to Scotiabank. This Agreement sets out the information practices for Scotiabank<sup>1</sup> in Canada, including what type of information is collected, how the information is used, and with whom the information is shared.

This Agreement may be amended from time to time. (See “Further Information”, below, for an explanation of how we will advise you of any future changes.)

In this Agreement, “we”, “our”, “us” and “Scotiabank” mean Scotiabank<sup>1</sup> and include any program or joint venture any of these parties participates in; “you” and “your” mean an individual who has made application to us for, enrolled in or signed an application in respect of any personal or business banking, insurance, brokerage or financial product or service offered by us (“Service”), including any coapplicants, guarantors or personal representatives.

## COLLECTING, USING AND DISCLOSING YOUR INFORMATION

1. When you apply for, or provide a guarantee in respect of, or use any Service and while you are our customer, you agree that we may collect personal information from you and about you such as:
  - Your name, address, telephone number, nature of your principal business or occupation and date of birth, which is required by law;
  - Identification, such as a valid driver's license or passport. We may also ask for documents such as a recent utility bill to verify your name and address;
  - Your annual income, assets and liabilities and credit history;
  - Information about your transactions, including payment history, account activity and how you intend to use the account or Service and the source of any incoming funds or assets;
  - Information we may need in order to provide you with a Service such as health information if you are applying for certain insurance products. In some instances, providing this information is optional;
  - Information about third parties such as your spouse if you are applying for certain Services, where this information is required by law; and
  - Information about beneficial owners, intermediaries and other parties, which is required by law.

For legal entities such as businesses, partnerships, trusts, estates, clubs or other organizations, we may collect the information referred to above from each authorized person, partner, trustee, executor and club member, as appropriate.

In addition, when you apply for, enroll in or use a Service via a digital channel (such as online or mobile banking), we may collect information about your computer or device, operating system, internet connection or telephone account, settings, IP address and device locational data, and transaction data, as well as personal information as described above. We may collect, use, disclose and retain this information for the purposes described below, as well as to determine which settings are appropriate for your computer system, to provide or enhance digital functionality and banking options, and for security purposes, internal analysis and reporting. You may withhold consent to the collection, use and disclosure of this information, although in some cases this may prevent you from using the digital channel to apply for or use a Service or to communicate with us, or may reduce the functionality of that channel.

We may collect your personal information, and use it, and disclose it to any person or organization for the following purposes:

- To confirm your identity;
- To understand your needs;
- To determine the suitability of our Services for you;
- To determine your eligibility for our Services;
- To set up, manage and offer Services that meet your needs;
- To provide you with ongoing Service;
- To provide you with various options for applying for and accessing Services;
- To satisfy legal and regulatory requirements that we believe are applicable to us, including the requirements of any self-regulatory organizations to which we belong;

- To help us collect a debt or enforce an obligation owed to us by you;
- To respond to a court order, search warrant or other demand or request which we believe to be valid, or to comply with the rules of production of a court;
- To manage and assess our risks;
- To investigate and adjudicate insurance claims, other claims or complaints; and
- To prevent or detect fraud or criminal activity or to manage and settle any actual or potential loss in connection with fraud or criminal activity.

When we collect your health information for the purpose of providing an insurance Service, we will use that information strictly for that purpose. (See below for more information.) We do not provide directly all the services related to your relationship with us. We may use third party service providers to process or handle personal information on our behalf and to assist us with various services such as printing, postal and electronic mail distribution and marketing (including by telephone and electronic means), and you acknowledge that we may release information about you to them. Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank privacy policies and practices.

2. We may collect, use and disclose your Social Insurance Number (SIN), as well as other information, for income tax reporting purposes, as required by law. In addition, we may ask you for your SIN to verify and report credit information to credit bureaus and credit reporting agencies as well as to confirm your identity. This allows us to keep your personal information separate from that of other customers, particularly those with similar names, and helps maintain the integrity and accuracy of your personal information. You may refuse to consent to its use or disclosure for purposes other than as required by law.
3. We may verify relevant information you give us with your employer or your references and you authorize any person whom we contact in this regard to provide such information to us. If you apply for or enroll in a Service and during the time you have the Service, we may consult various financial service industry databases or private investigative bodies maintained in relation to the type of Service you have applied for, enrolled in or have. You also authorize us to release information about you to these databases and investigative bodies. In Canada, investigative bodies are designated under the regulations of the *Personal Information Protection and Electronic Documents Act* (PIPEDA) and include such organizations as the Bank Crime Prevention and Investigation Office of the Canadian Bankers Association and the Investigative Services Division of the Insurance Bureau of Canada.
4. You agree that we may monitor, record, and retain any telephone call or electronic communication we have with you. This is to establish a record of the information you provide, to ensure that your instructions are followed properly and to ensure customer service levels are maintained. Records of calls and electronic communications are destroyed when they are no longer required for business or other purposes, and any personal information is safeguarded in accordance with this Agreement.
5. Scotiabank may use video surveillance in and around our branches, bank machines and other locations for the purpose of safeguarding our clients and employees and protecting against theft, fraud and vandalism. Any video images recorded are destroyed when they are no longer required for business or other purposes, and any personal information is safeguarded in accordance with this Agreement.
6. If you have a Service with us, we may use, disclose to and collect from credit bureaus or financial service industry databases, credit and other information about you in order to offer you pre-approved credit products or margin facilities. We may also do this after the Service has ended. You may withdraw your consent at any time by giving us reasonable notice (see below).
7. We may give information (except health information) about you to other members of Scotiabank (where the law allows this) so that these companies may tell you directly about their products and services. Scotiabank includes companies engaged in the following services to the public: deposits, loans and other personal financial services; credit, charge, debit and payment card services; full service and discount brokerage services; mortgage loans; trust and custodial services; insurance services; investment management and financial planning services; and mutual funds investment services. This consent will also apply to any companies that form a part of Scotiabank in the future. You also agree that we may provide you with information from third parties we select. Your consent to this is not a condition of doing business with us and you may withdraw it at any time (see below).

For a list of Scotiabank's affiliates and subsidiaries in Canada, please refer to the *Public Accountability Statement/Corporate Social Responsibility Report* available at any Scotiabank branch or on the Scotiabank website at [www.scotiabank.com](http://www.scotiabank.com).

8. We may ask you for contact information such as your telephone, mobile or fax number or e-mail address, and keep and use this information as well as disclose it to other members of Scotiabank so that we or any of these companies may contact you directly through these channels for the purpose of marketing, including telemarketing. This consent will also apply to any companies that form a part of Scotiabank in the future. Your consent to this is not a condition of doing business with us and you may withdraw it at any time (see below).

9. If we sell a company or a portion of the business of a Scotiabank company, we may release the information we hold about you to the prospective purchaser. We will require any prospective purchaser to protect the information provided and to use it in a manner that is consistent with Scotiabank privacy policies and practices.
10. We may keep and use information about you in our records for as long as it is needed for the purposes described in this Agreement, even if you cease to be a customer.
11. You agree that all information that you give us will, at any time, be true and complete. If any personal information changes or becomes inaccurate or out of date, you are required to advise us so we can update our records.

## REFUSING OR WITHDRAWING CONSENT

Subject to legal, regulatory and contractual requirements, you can refuse to consent to our collection, use or disclosure of information about you, or you may withdraw your consent to our further collection, use or disclosure of your information at any time in the future by giving us reasonable notice. However, depending on the circumstances, withdrawal of your consent may prevent us from providing you, or continuing to provide you, with some Services, means of access to Services, or information that may be of value to you.

We will act on your instructions as quickly as possible but there may be certain uses of your information that we may not be able to stop immediately.

You cannot refuse our collection, use and disclosure of information required by third party service providers essential for the provision of the Services or required by our regulators, including self-regulatory organizations. Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions.

You can tell us at any time to stop using information about you to promote our Services or the products and services of third parties we select, or to stop sharing your information with other members of Scotiabank. If you wish to refuse consent or to withdraw consent as outlined in this Agreement, you may do so at any time by contacting the branch or office with which you are dealing or by calling us toll-free.

Scotiabank	1-800-4-SCOTIA
ScotiaMcLeod, Scotiatrust and Private Investment Counsel	1-866-437-4990
ScotiaLife Financial	1-800-387-9844
Scotia iTRADE®	1-888-872-3388

## IN ADDITION, IF YOU APPLY FOR, ACCEPT, OR GUARANTEE, A LINE OF CREDIT, TERM LOAN, MORTGAGE OR OTHER CREDIT ACCOUNT WITH US

When you apply for, accept, or guarantee a loan or credit facility or otherwise become indebted to us, and from time to time during the course of the loan or credit facility, we may use, give to, obtain, verify, share and exchange credit and other information (except health information) about you with others including credit bureaus, mortgage insurers, creditor insurers, reinsurers, registries, other companies in Scotiabank and other persons with whom you may have financial dealings, as well as any other person as may be permitted or required by law. We may do this throughout the relationship we have with you. You also authorize any person whom we contact in this regard to provide such information to us.

If you have a Service with us such as a banking card, credit card or line of credit product with an access card, you agree that we may give information (except health information) about you to electronic payment service providers, credit or charge card associations, loyalty program partners and their employees and agents for the purpose of processing, authorizing and authenticating your transactions (as the case may be), providing you with customer assistance services and for other purposes related to your services. We may also give this information in respect of your participation in contests and promotions administered by the electronic payment service providers, credit or charge card associations and loyalty program partners on our behalf.

If you have a mortgage account with us, we may give information about you, including credit information, to mortgage insurers for any purpose related to mortgage insurance. Information retained by Canada Mortgage Housing Corporation will be subject to federal access to information and privacy legislation.

During the term of the loan or credit facility, you may not withdraw your consent to our ongoing collection, use or disclosure of your personal information in connection with the loan or other credit arrangement you have with us or have guaranteed. We can continue to disclose your personal information to credit bureaus even after the loan or credit facility has been retired, and you may not withdraw your consent to our doing so. We do this to help maintain the accuracy, completeness and integrity of the credit reporting system.

## IN ADDITION, IF YOU ACCEPT AN INSURANCE SERVICE WITH US

When you apply for, enroll in or sign an application in respect of or accept an insurance Service from us, we may use, give to, obtain, verify, share and exchange information about you with others including references you have provided, from hospitals and health practitioners, from government health insurance plans, from other insurers, from medical information and insurance service bureaus, from law enforcement representatives, from private investigators, and from other groups or companies where collection is necessary to underwrite or otherwise administer the Service requested, including the assessment of claims. You also authorize any person whom we contact in this regard to provide such information to us.

If you accept an insurance Service with us, or if an insurance Service is issued on your life, you may only withdraw your consent as noted above so long as the consent does not relate to underwriting or claims where Scotiabank must collect and report information to insurance service bureaus after the application has been underwritten or the claim has been adjudicated. This is necessary to maintain the integrity of the underwriting and claims systems.

## FURTHER INFORMATION

You acknowledge that we may amend this Agreement from time to time to take into consideration changes in legislation, technology or other issues that may arise. We will post the revised Agreement on our website and make it available at our branches or we may also send it to you by mail. We may also notify you of any changes to this Agreement in any of the following ways:

- A notice prominently displayed at all Scotiabank ATMs;
- An announcement through the Voice-Response-Unit (VRU) or a digital channel such as a mobile app;
- A notice on the Scotiabank website or your *Scotia OnLine* portal;
- A notice in our branches; or
- A notice in your monthly statement.

Your continued use of the account or Service following such change means that you agree to and accept the new terms and conditions of the Agreement as amended. If you do not agree with any of the changes made or with the new terms of the Agreement, you must immediately stop using the account or Services and notify us that you are closing your account or terminating your Service with us.

If you have a general question about Scotiabank's privacy policies, please contact the branch or office you deal with or call us toll free at 1-800-472-6842. If your branch or office is not able to resolve your concern to your satisfaction, contact the President's Office:

Telephone: 1-877-700-0043

Fax: 1-877-700-0045

E-mail: [mail.president@scotiabank.com](mailto:mail.president@scotiabank.com)

Letter: The President, Scotiabank  
44 King Street West, Toronto ON M5H 1H1

Copies of our entire formal Privacy Policy as well as the Scotiabank Guidelines for Business Conduct are also available to the public on [www.scotiabank.com](http://www.scotiabank.com). These documents form part of the Scotiabank Privacy Agreement.

† For the purposes of this Agreement, Scotiabank means, collectively, The Bank of Nova Scotia and any one, number, or all of The Bank of Nova Scotia's affiliates, subsidiaries and joint ventures, as applicable, with respect to their operations in Canada.

# Certificate of Rental Car Collision/ Loss Damage Insurance

This Certificate of Insurance is effective October 3, 2017 and provides a summary of the principal provisions of Group Policy No. BNS102017 which alone constitutes the agreement under which benefits will be provided. The Group Policy is issued by American Bankers Insurance Company of Florida (the Insurer) to The Bank of Nova Scotia (the Policyholder). You or a person making a claim under this Certificate of Insurance may request a copy of the Group Policy and/or a copy of your application for this insurance (if applicable) by writing to the Insurer at the address shown below. Please read this Certificate of Insurance carefully, keep it with Your Benefits Guide and carry it with You when You travel.

Claims payment and administrative services under this Group Policy are arranged by the Insurer. Scotia Assist is the Group Policy administrator.

The Insurer's Canadian head office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9.

**This Certificate contains a clause which may limit the amount payable.**

## 1. DEFINITIONS

In this Certificate of Insurance, the following words or phrases have the meanings set forth below:

**Account** means the up-to-date, unexpired and unrevoked *No-Fee ScotiaGold® Visa\** (referred herein as *ScotiaGold Visa*) account of a Cardmember.

**Car Sharing** means a car rental club that provides its members with 24-hour access to a fleet of cars parked in a convenient location.

**Cardmember** means the primary cardholder under a *ScotiaGold Visa* Account and any additional cardholder whose name is embossed on the card. The Cardmember is referred to as "You" and "Your".

**Insured Person** means an eligible Cardmember and any other person who holds a valid driver's license and has the Cardmember's express permission to operate the rental vehicle. This includes drivers not listed on Your rental contract, provided they would otherwise qualify under the rental contract.

**Loss of Use** means the amount charged by a rental agency to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

**Tax-free car** means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback. The *ScotiaGold Visa* Rental Car Collision/Loss Damage Insurance program **will not** provide coverage for Tax-free cars.

## 2. ELIGIBILITY

You are eligible for *ScotiaGold Visa* Rental Car Collision/Loss Damage (CLD) Insurance coverage when You rent most private passenger vehicles for a period not to exceed 48 consecutive days, provided that:

- a) You initiate the rental transaction with Your *ScotiaGold Visa* card (if arranged in advance, by booking or reserving the car rental with Your *ScotiaGold Visa*) and by providing a *ScotiaGold Visa* imprint at the time You take possession of the car, and
- b) You decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW), or similar provision, and
- c) You rent the car in Your name and **charge the entire cost of the car rental to Your Account.**

Coverage is limited to one rental vehicle at a time, i.e. if during the same period there is more than one vehicle rental charged to the Account, only the first rental will be eligible for these benefits.

The length of time You rent the vehicle must not exceed 48 days. If the rental period exceeds 48 days, no coverage will be provided, even for the first 48 days of the rental period. Coverage may not be extended for more than 48 days by renewing or taking out a new rental agreement with the same or another rental agency for the same vehicle or another vehicle.

In some countries, or regions of countries, (e.g. Australia, New Zealand, Costa Rica, and the states of New York and Illinois) the law requires the rental agencies to provide CDW in the price of the car rental. In these locations, *ScotiaGold Visa* CLD Insurance will provide coverage of any deductible that may apply, provided all the procedures outlined in this Certificate have been followed and You have waived the rental agency's Deductible Waiver. No Collision Loss Damage Waiver premiums charged by rental agencies will be reimbursed under the Group Policy.

### Notes:

- Rental vehicles which are part of pre-paid travel packages are eligible for *ScotiaGold Visa* CLD Insurance if the total package was charged to Your Account and all other eligibility requirements were met.



- Rental vehicles which are part of a Car Sharing program are eligible for *ScotiaGold* Visa CLD Insurance if the full cost of each rental of a vehicle (per use and mileage charges) was charged to Your Account and all other eligibility requirements were met.
- “Free rentals” are also eligible for *ScotiaGold* Visa CLD Insurance when received as the result of a promotion where You have had to make previous vehicle rentals, and each such previous rental satisfied the eligibility conditions set out in paragraphs a) through c).
- You are covered if You receive a “free rental” day(s) as a result of an airline point program (or other similar program) for the number of days of free rental. If the free rental day(s) are combined with rental days for which You pay the negotiated rate, You must satisfy the eligibility conditions set out in paragraphs a) through c).

### 3. BENEFITS

*ScotiaGold* Visa CLD Insurance is primary insurance which pays the amount for which You are liable to the rental agency up to the actual cash value of the damaged or stolen vehicle as well as any valid and documented Loss of Use, reasonable and customary towing charges, and administration charges resulting from damage or theft occurring while the rental vehicle is rented in Your name. This includes damage resulting from malicious vandalism and theft. **Benefits are limited to one vehicle rental during any one period.**

This coverage is available on a 24-hour basis anywhere in the world, except where prohibited by law, or where the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed. (See the section “Helpful Hints” for tips on how to avoid having use of this coverage challenged).

### 4. TYPES OF VEHICLES COVERED

All cars, sports utility vehicles and “mini-vans” are covered, except those vehicles excluded under section 5 below.

A mini-van is defined as an automobile classified as a “mini-van” by the manufacturer or a government authority and designed to transport a maximum of eight persons including the driver, and used exclusively for transportation of the passengers and their luggage.

### 5. TYPES OF VEHICLES NOT COVERED

Vehicles which belong to the following categories are NOT covered:

- Vans, other than mini-vans as described above.
- Trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck.
- Off-road vehicles - meaning any vehicle used on roads that are not publicly maintained roads unless used to enter and exit private property.
- Motorcycles, mopeds, or motorbikes.
- Campers, trailers or recreational vehicles.
- Vehicles not licensed for road use.
- Mini-buses or buses.
- Antique cars (cars which are over 20 years old or have not been manufactured for 10 years or more).
- Any vehicle which is either wholly or in part hand made, hand finished or has a limited production of under 2,500 vehicles per year.
- Any vehicle with a Manufacturer’s Suggested Retail Price (MSRP) excluding all taxes, over sixty-five thousand dollars (\$65,000) Canadian, at the time and place of loss.
- Tax-free cars.
- Vehicles towing or propelling trailers or any other object.
- Exotic cars such as those listed below, or a car similar to those listed below:
  - Ferrari, Morgan,
  - Aston Martin, Porsche,
  - Bentley, Jensen,
  - Rolls-Royce, Lamborghini,
  - Sterling, Daimler,
  - Lotus, TYR,
  - Maserati, Excalibur.

## 6. LIMITATIONS AND EXCLUSIONS

*ScotiaGold* Visa CLD Insurance does NOT include coverage for:

- a) A replacement vehicle for which Your personal automobile insurance or the repair shop is covering all or part of the cost of the rental.
- b) Loss or theft of personal belongings in the vehicle.
- c) Third party liability (injury to anyone or anything inside or outside the vehicle).
- d) Expenses assumed, paid or payable by the rental agency or its insurers.
- e) Damage/loss arising directly or indirectly from:
  - Operation of the vehicle by any driver other than an Insured Person.
  - Operation of the vehicle on other than regularly maintained roads.
  - Alcohol intoxication and/or the use of narcotic drugs by the driver.
  - Any dishonest, fraudulent or criminal act committed by the Cardmember and/or any authorized driver.
  - Operation of the rental vehicle contrary to the terms of the rental agreement/contract.
  - Wear and tear, gradual deterioration, or mechanical breakdown of the vehicle.
  - Road damage to tires unless in conjunction with an insured cause.
  - Insects or vermin, inherent vice or damage.
  - War, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combatting, or defending against such action.
  - Seizure or destruction under quarantine or customer regulations, confiscation by order of any government or public authority.
  - Transportation of contraband, or illegal trade.
  - Transportation of property or passengers for hire.
  - Nuclear reaction, radiation or radioactive contamination.

## 7. COVERAGE TERMINATION

Coverage under the Group Policy ends at the earliest of:

- a) The time the rental agency reassumes control of the rental vehicle, whether at its place of business or elsewhere.
- b) Your Account privileges are suspended, revoked or otherwise terminated.
- c) The Group Policy is cancelled.

## 8. IN THE EVENT OF AN ACCIDENT/THEFT

You must report a claim to the Claims Administrator as soon as possible, and certainly within 48 hours of the damage or theft having occurred. Call **1 800 756-4941** from Canada and the United States, or **416-977-6707** collect from elsewhere in the world.

A customer service representative will take down some preliminary information, answer any questions You may have, and send You a claim form. You will be required to submit a completed claim form and to provide documentation to substantiate Your claim, including the following:

- A copy of the driver's licence of the person who was driving the car at the time of the accident.
- A copy of the loss/damage report You completed with the rental agency.
- A copy of a police report.
- A copy of Your *ScotiaGold* Visa card sales draft, and Your statement of Account.
- A copy of the front and back of the car rental agreement.
- A copy of the itemized repair estimate, final itemized repair bill and parts invoices.
- A copy of any receipt(s) for repairs for which You may have paid.
- If Loss of Use is charged, a copy of the rental agency's daily utilization log from the date the car was not available for rental, to the date the car became available to rent.

Claims submitted with incomplete or insufficient documentation may not be paid.

## 9. GENERAL CONDITIONS

- a) If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefits of this coverage, nor to the payment of any claim made under the Group Policy.
- b) You must use due diligence and do all things necessary to avoid or reduce any loss or damage to a rental car protected by the Group Policy. The Insurer will not unreasonably apply this requirement to avoid payment claims.
- c) The Insurer will be entitled, at its own expense, to sue third parties in an Insured Person's name. You will provide all the assistance as may reasonably be required, including the execution of all documents necessary to enable the Insurer to do so.
- d) 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*, *Limitations Act* or other applicable legislation in Your province or territory.

## 10. HELPFUL HINTS

**Important:** Check with Your personal insurer and the rental agency to ensure that You and all other drivers have adequate personal property, personal injury and third party liability coverages. The Group Policy only covers loss or damage to the rental vehicle as stipulated therein.

- a) Some rental agencies may resist Your declining their CDW/LDW coverage. They may try to encourage You to take their coverage. If you refuse, they may insist You provide a deposit.

Before booking a car, confirm that the rental agency will accept *ScotiaGold* Visa CLD Insurance without requiring a deposit. If they won't, find one that will, and try to get written confirmation. If booking your trip through a travel agency, let them know you want to take advantage of *ScotiaGold* Visa CLD Insurance and have them confirm the rental agency's willingness to accept it.

You will not be compensated for any payment You may have to make to obtain the rental agency's CDW/LDW.

- b) Check the rental car carefully for scratches, dents and windshield chips and point out any damage to the agency representative before You take possession of the car. Have them note the damage on the rental agreement, or ask for another vehicle.
- c) If the vehicle sustains damage of any kind, immediately phone the Claims Administrator at one of the numbers provided. Advise the rental agent that You have reported the claim and provide the Claims Administrator's address and phone number. ***Do not sign a blank sales draft to cover the damage and Loss of Use charges.***

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\* Trademark of Visa International Service Association and used under license.

# Travel and Insurance Benefits

## Commission-Free Travellers Cheques

There is usually a 1.25% commission charge on travellers cheques. *No-Fee ScotiaGold® Visa\** Cardmembers can buy travellers cheques<sup>†</sup> commission-free at any Scotiabank branch. Just show your *No-Fee ScotiaGold Visa* card.

## Car Rental Discounts – AVIS Rental

You are entitled to special rates and discount offers from participating AVIS rental cars worldwide. Savings range from 5% to 20% depending on length, time and location of rentals, and are applicable when you pay rental expenses with your *No-Fee ScotiaGold Visa* card. You can obtain discounts by either:

- Visiting [avis.com](http://avis.com) or calling AVIS at 1 800 879-2847 (1 800 TRY-AVIS) and quoting the AVIS Worldwide Discount Number C030500, or
- Presenting your *No-Fee ScotiaGold Visa* card at a participating AVIS location.

**Scotia Assist is your card's connection with people who can help in an emergency. It provides you with a comprehensive array of emergency services while travelling worldwide:**

## Prescription Arrangement and Valuable Document Delivery

If you need prescribed medication while travelling, *Scotia Assist* will arrange to have the prescription filled at the nearest pharmacy, when permitted by law and approved by your doctor. You have the option of charging the bill directly to your *No-Fee ScotiaGold Visa* account. As well, if you happen to leave critical documents at home or while in transit, *Scotia Assist* can have them sent to you by courier. The cost of any prescription and any delivery is, however, your responsibility.

## Legal Assistance

In the event that you require immediate legal assistance, *Scotia Assist* will:

- Provide you with the name, address and telephone number of local lawyers or, if necessary, Canadian embassies or consulates.
- Remain in contact with you, your relatives, friends, and/or business associates until contact with legal counsel has been arranged.
- Coordinate bail payment by transferring personal funds to your location, or arranging a cash advance on your *No-Fee ScotiaGold Visa* card. Representatives will then follow up to ensure the matter has been appropriately handled.

## Emergency Ticket Replacement

*Scotia Assist* will look after booking emergency common carrier tickets – for pickup at the airport/common carrier terminal or delivery straight to you. *Scotia Assist* can also help you with lost ticket reimbursement procedures. Any charges incurred for emergency replacement tickets will be applied to your *No-Fee ScotiaGold Visa* account.

## Emergency Message Service

While travelling, take advantage of *Scotia Assist's* 24-hour toll-free telephone service to leave emergency messages or receive messages sent to you. Contact *Scotia Assist* for procedures. All the travel assistance services listed above extend to you, your spouse and dependent children (whenever they are travelling with you).

## Emergency Cash and Card Replacement Service

Should your *No-Fee ScotiaGold Visa* card ever be lost or stolen, report the loss to ensure your account is immediately blocked. Simply call the Visa Assistance Centre (VAC) toll-free at 1 800 847-2911 in Canada and the continental U.S. or collect at 410-581-9994 for all other areas. Once the report is filed, VAC will offer you the following services:

- A temporary Emergency Replacement Card within 24 hours to a location in Canada and the U.S., and within one business day in other areas.
- Up to \$5,000 in Emergency Cash (subject to your available credit). Emergency cash will be provided by VAC through the worldwide Visa network of emergency service locations, Western Union Office and wire transfer services.

For your records, a copy of the Lost or Stolen Card report will be mailed to you.

## Rental Car Collision Insurance<sup>†</sup>

When you charge the entire cost of an eligible car rental from any licensed auto rental agency to your *No-Fee ScotiaGold* Visa card and decline the agency's collision damage waiver (or similar provision) at the time of rental, you'll be insured for up to the full value of the vehicle against damage, loss or theft of the rental car.

Please refer to the Insurance Certificate for full details of coverage and claim procedures.

## Scotia Credit Card Protection (optional)

### Financial Protection for life's twists and turns.

With one simple application, you can have financial protection from a range of life events: Disability, Job Loss, Strike or Lockout, Critical Illness or loss of Life. A monthly benefit equal to 5%<sup>2</sup> of your outstanding credit card account balance can be paid to your credit card account if you are unable to work<sup>2</sup>, which can help pay down your balance faster. In the event of a diagnosis of a covered Critical Illness, or if you pass away, your outstanding credit card account balance can be paid in full, up to a maximum of \$20,000.

This comprehensive coverage is available at a monthly premium rate of only \$0.95 per \$100 of average daily balance on your credit card account (plus any applicable sales tax). The affordable cost includes benefits for a Co-Borrower at no additional charge. The premium is conveniently charged to your credit card account to help ensure your coverage stays in place.

Approval is fast. If you are a resident of Canada, and are at least 18 and under 65<sup>3</sup> years of age, please call 1-855-753-4272 between 8:00 am and 8:00 pm (ET) Monday to Friday and a Customer Service Representative will be pleased to assist you. Or please visit our website at [scotialifefinancial.com](http://scotialifefinancial.com) for more information.

<sup>†</sup> Foreign exchange and delivery charges, if applicable, will apply.

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\* Visa Int. / Lic. User.

<sup>1</sup> Under all insurance coverages or services, certain limitations, restrictions and exclusions apply, including a pre-existing condition exclusion for certain benefits. The enclosed insurance certificate contains full details of coverage underwritten by an independent licensed insurer. The Bank of Nova Scotia is not an insurer. All claims for insurance indemnities must be forwarded to the insurers.

<sup>2</sup> 5% of your outstanding credit card account balance up to 24 months to a maximum of \$1,000 per month and a total maximum of \$20,000 if you are unable to work due to involuntary Job Loss, Strike or Lockout or become disabled.

<sup>3</sup> Critical Illness, Disability, Job Loss and Strike/Lockout coverage terminates at age 65, Life coverage terminates at age 70.