

Scotiabank Passport™ Visa Infinite* Card Welcome Kit

Go farther with your Passport



| | |
|---|--------------|
| Welcome | 1 |
| <i>Scotia Rewards</i>[®] Program | 2-4 |
| Features and Benefits | 4-5 |
| Insurance | 6-7 |
| Contact Information | 10 |
| Scotiabank's Privacy Commitment | 11 |
| <i>Scotia Rewards</i> Program Terms and Conditions | 12-27 |

This is just the beginning

Benefits, rewards and so much more.

Congratulations on accepting and consenting to your **Scotiabank Passport™ Visa Infinite*** Card and all its features and benefits.

You're on your way to earning *Scotia Rewards*® points, paying no foreign transaction fees, accessing airport lounges, receiving comprehensive insurance coverage, worldwide acceptance, and 24/7 customer support.

Getting started

Sign up for Scotia OnLine and mobile banking to:

- View your account balance, transactions and pending transactions in real time
- View your *Scotia Rewards* points balance
- Set up Scotia InfoAlerts to get notified when important activity happens on your account
- Sign up for eStatements and get secure, instant access online to your monthly statements.
- Download our Scotiabank mobile app



Scotia Rewards program

With the *Scotia Rewards* program you'll enjoy a world of travel rewards, gift cards, the latest in tech merchandise, statement credits and much more.

Learn more about the *Scotia Rewards* program and the benefits available to you through the program by visiting scotiarewards.com or calling 1-800-665-2582.

How you earn points

Everyday purchases are more rewarding.

You earn *Scotia Rewards* points when you use your card to make everyday purchases, so virtually everything you purchase gives you something back. Your points will never expire so long as you are a Cardmember.[‡]

Here's how you earn¹

2x

Groceries

Earn 2x for every \$1 spent on eligible grocery stores.

2x

Dining

Earn 2x for every \$1 spent on eligible restaurants, fast food and drinking establishments.

2x

Entertainment

Earn 2x for every \$1 spent on eligible entertainment purchases. Includes movies, theatre and ticketing agencies.

2x

Daily transit

Earn 2x for every \$1 spent on eligible daily transit. Includes ride-share, buses, taxis, subways and more.

Earn 1 *Scotia Rewards* point for every \$1 spent on all other eligible purchases.

TIP: You can track the points you earn online, anytime at scotiarewards.com.

- Earn an additional 10,000 bonus *Scotia Rewards* points when you spend \$40,000 in purchases annually on your account.²
- Following that, for every additional \$10,000 in purchases you charge in the same year to your account, you will earn 2,000 bonus *Scotia Rewards* points. This is in addition to the points you already earn on those purchases!²

Redeeming points

Travel rewards

As a Scotiabank Passport Visa Infinite cardholder, you have access to the *Scotia Rewards* Travel Service (operated by our third party travel service provider). This full-service travel agency and complimentary online booking tool will help you create the getaway you want when you book your travel through the *Scotia Rewards* Travel Service.³

You have a range of flexible options when it comes to booking and redeeming for travel purchases:

- If you've earned all the points you need, redeem them to pay for your complete trip – including taxes and surcharges.
- Short a few points? Want to save some for later? You can pay for your travel with a combination of accumulated points and a charge to your card.
- You can also make your own travel arrangements at any travel provider, site or operator that you choose, and then select the Apply Points to Travel option available through the *Scotia Rewards* program. Simply pay for your trip using your card through your selected travel provider, then log into **scotiarewards.com** to redeem points (all or partial) to cover the cost of your trip. Please allow for 5 to 7 business days for your travel purchase to appear on your account before you select this option to apply points.

Beyond travel rewards

Your card gives you many other ways to reward yourself, or treat someone you care about.

- Redeem your points for merchandise rewards - you can find everything from household goods, jewelry and accessories to merchandise from the Apple® and Best Buy® catalogues.
- Choose from a wide selection of prepaid cards and gift cards.
- Convert your *Scotia Rewards* points to SCENE® points or your SCENE points to *Scotia Rewards* points instantly online, anytime you want.
- Redeem your *Scotia Rewards* points for a credit towards your Card Account with the Statement Credit option.
- Donate to charity.

For more information about all the ways you can redeem your points or about the *Scotia Rewards* program, visit scotiarewards.com or call **1-800-665-2582**.

Remember to review the *Scotia Rewards* program terms and conditions (included in this Welcome Kit) for full details about the program.

Features and benefits

A world of exciting benefits



No Foreign Transaction Fees

You won't pay the usual 2.5% foreign transaction fees on foreign currency purchases made online or when travelling abroad (only the exchange rate applies).⁴



No Travel Restrictions

Use your *Scotia Rewards* points to book flights, hotels, cruises, car rentals, and all-inclusive packages any time. No fuss, no muss.



Lounge Access

Primary Cardholders can enjoy complimentary Priority Pass™ membership, plus 6 free visits per year from the date of enrolment. You must present your Priority Pass Membership Card (or Digital Membership Card) to enter the lounges. Enroll in your Complimentary Airport Lounge Access benefit offered through Priority Pass by visiting prioritypass.com/scotiabankpassport now.⁵



Save on Car Rentals

The Scotiabank Passport Visa Infinite account offers complimentary Avis Preferred Plus membership⁶ to cardholders including:

- Complimentary upgrades (whenever available).
- Special Avis Preferred Plus number for reservations and customer service support.
- Discounts in Canada and United States ranging from 5% up to 25% off the lowest available discountable retail rate.

Features and benefits

AVIS reservations may be made online at avis.com/scotiabankpassport or by calling AVIS at **1-800-TRY-AVIS (879-2847)**. Please quote AVIS worldwide discount number **C030506**.

Visa Infinite benefits

As a Visa Infinite cardholder, your card provides benefits, special offers and experiences that make the things you do even better. Whether it's travel, dining, or entertainment, these perks were created for you by Visa.⁷



Visa Infinite Concierge

Your complimentary Visa Infinite Concierge can help you plan the perfect trip, birthday, or your next great idea. Available 24/7 at 1-888-853-4458.



Visa Infinite Luxury Hotel Collection

Enjoy benefits including room upgrades, complimentary WiFi and breakfast, late checkout and more at over 900 properties around the world.



Visa Infinite Dining Series

Get access to amazing dining events with top chefs at the best restaurants and wineries across the country.



Entertainment & Lifestyle Offers

Take advantage of specially curated offers including discounted golf, film screenings, wine country benefits, retail promotions and more.

Visit visainfinite.ca to learn more and subscribe to receive emails from Visa about Visa Infinite's latest benefits and offers. The events, benefits and inclusions featured here are subject to change.

Comprehensive Insurance

Go without worry. Your card has you covered.

Your Scotiabank Passport Visa Infinite card comes with a suite of comprehensive insurance and service benefits⁸ that protect you, your loved ones and your belongings.

Insurance and Service benefits at a glance:

| Insurance/Service | Coverage (CAD\$) |
|---|--|
| Travel Emergency Medical Insurance | 25 days for cardmembers aged 64 and under 10 days for cardmembers aged 65 and over Up to \$1,000,000 per insured person per trip |
| Trip Cancellation Insurance | Up to \$2,500 per insured person / \$10,000 per trip |
| Trip Interruption Insurance | Up to \$2,500 per insured person / \$10,000 per trip |
| Flight Delay Insurance | Up to \$500 per insured person per trip |
| Delayed & Lost Luggage Insurance | Up to \$1,000 per trip |
| Hotel/Motel Burglary Insurance | Up to \$1,000 per burglary occurrence |
| Rental Car Collision/Loss Damage Insurance | 48 days Limited to vehicles up to \$65,000 in value |
| Common Carrier Travel Accident Insurance | Up to \$500,000 per insured person / \$1,000,000 per occurrence |
| Purchase Security and Extended Warranty Insurance | Most new items protected for the first 90 days from date of purchase in the event of loss, theft, or damage. Doubles the original manufacturer warranty period for up to 1 additional year. Maximum lifetime limit of \$60,000 and is in excess of any other insurance coverage. |
| Price Protection Service | Applies to purchases made in Canada. If eligible item is offered for sale at a lower price within 60 days of purchase, Price Protection Service can pay the difference up to \$100 per item and \$500 per calendar year. |

Financial Protection

Scotia Credit Card Protection (optional)

Scotia Credit Card Protection⁹ insurance can help offer your family the financial protection they need when it matters most. This optional insurance¹⁰ coverage can pay off your outstanding account balance or help cover your monthly credit card payments as a result of certain unexpected events that may have significant financial impact, such as Disability, Job Loss, Strike or Lockout, Critical Illness or Loss of Life.

Visit scotiabank.com/creditcardprotection for more information or simply call 1-855-753-4272 between 8am and 8pm (EST) Monday to Friday and a Customer Service Representative will be pleased to assist you.

All features, benefits and other information are subject to change. Effective as of March 1, 2020

- † *Scotia Rewards* points must be redeemed within 60 days of account closure or they will be deleted permanently. If your account is not in good standing, the accumulated *Scotia Rewards* points are not eligible for redemption.
- 1 You will earn 2 points per \$1 on the first \$50,000 in purchases made on your Scotiabank Passport Visa Infinite account (the “Account”) annually at the following: purchases made at merchants classified in the Visa credit card network as: Grocery Stores and Supermarkets; Eating Places and Restaurants, Drinking Places, Fast Food Restaurants; Entertainment including Motion Picture Theaters, Theatrical Producers, Ticket Agencies, Bands, Orchestras, Miscellaneous Entertainers; Railroads, Local and Suburban Commuter Passenger Transportation including Ferries, Passenger Railways, Taxicabs and Limousines, Bus Lines, Transportation Services (Not Elsewhere Classified). Some merchants may sell these products/services or are separate merchants who are located on the premises of these merchants, but are classified by the credit card network in another manner, in which case this added benefit would not apply. The annual spend calculation for the \$50,000 maximum threshold is calculated annually from January 1st to December 31st each year.
- You will earn 1 point per \$1 on purchases made on the Account after the 2 points per \$1 / \$50,000 annual spend is reached and on all other purchases maximum made on the Account.
- Scotia Rewards* points are only awarded on purchases. *Scotia Rewards* points are not awarded for cash advances, balance transfers, *Scotia* Credit Card Cheques, payments, returns, refunds or other similar credits, fees or interest or other charges. *Scotia Rewards* points must be redeemed within 60 days of Account closure or they will be deleted permanently. If your Account is not in good standing, the accumulated *Scotia Rewards* points are not eligible for redemption.
- 2 Earn 10,000 bonus *Scotia Rewards* points when you make at least \$40,000 in purchases annually on your Scotiabank Passport Visa

Infinite account (the "Account") each year (12-months). Annual period starts from the Account open date and resets every 12 months thereafter. You will earn 2,000 bonus *Scotia Rewards* points for every additional \$10,000 in purchases thereafter in that same year, after the \$40,000 annual spend has been reached. These bonus points are only earned on purchases. Bonus *Scotia Rewards* points are not awarded for cash advances, balance transfers, *Scotia Credit Card Cheques*, cash-like transactions, payments, returns, refunds or other similar credits, fees, interest or other charges.

Bonus *Scotia Rewards* points will be applied within two statement cycles after you have met the \$40,000 annual spend threshold on the Account or within two statement cycles after you have met each additional \$10,000 annual spend threshold on the Account, provided your Account is open and in good standing.

- 3 *Scotia Rewards* Travel Service booking site provided by a duly licensed 3rd party travel agent. Visit **scotiarewards.com** for full details.
- 4 We will not charge you Foreign Transaction Fees on foreign currency transactions including purchases, only the exchange rate applies. The term "Foreign Transaction Fees" is a substitute for "Foreign Currency Conversion" as described in the Disclosure Statement for this Card. This fee relates to the 2.5% mark-up that is typically charged by credit card issuers in addition to the exchange rate. See the Foreign Currency Conversion section of the Disclosure Statement for this Card for full details. Rates and fees are subject to change.
- 5 Priority Pass™ membership is for the Primary Cardmember on the Scotiabank Passport Visa Infinite account. It includes access to airport lounges participating in the Priority Pass program. Certain terms, conditions and exclusions apply. Unless cancelled, Priority Pass membership automatically renews on its anniversary date. Priority Pass membership will be cancelled if your Scotiabank Passport Visa Infinite Card is cancelled. If your Scotiabank Passport Visa Infinite Card is renewed or replaced, remember to advise Priority Pass by phone (contact details included in your welcome kit or at **prioritypass.com**) and provide them with your updated account details. Lounge visits are counted on a per person per visit basis (e.g. Lounge access by a Cardmember and one accompanying guest will count as two (2) visits). The first 6 lounge visits for the primary Cardmember per 12-month cycle from date of enrolment are complimentary. Beginning with the 7th visit for the primary Cardmember, lounge visits are subject to a per person per visit charge of \$32 USD (this per visit fee is subject to change by Priority Pass). For complete Priority Pass terms and conditions, please visit **prioritypass.com/Conditions-of-use.cfm**. Priority Pass membership and services are provided by a third party and offered through Visa Canada. The Bank of Nova Scotia and its affiliates are not responsible for Priority Pass membership and services.
- 6 The savings of up to 25% applies to Avis base rates and is applicable only to the time and mileage charges of the rental. All taxes, fees (including but not limited to Air Conditioning Excise Recovery Fee, Concession Recovery Fee, Vehicle License Recovery Fee, Energy Recovery Fee, Tire Management Fee, and Frequent Traveler Fee) and surcharges (including but not limited to Customer Facility Charge and Environmental Fee Recovery Charge) are extra. Avis Preferred Plus membership and services are provided by a third party. The Bank of Nova Scotia and its affiliates are not responsible for Avis Preferred Plus membership and services.
- 7 You must be an eligible Visa Infinite Cardholder with a valid Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to

modify or cancel offers at any time and without notice. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers' terms and conditions (available at [visainfinite.ca/infinite/en/terms.html](https://www.visainfinite.ca/infinite/en/terms.html)). The Visa Infinite privacy notice (available at [visa.ca/en_CA/legal/global-privacy-notice.html](https://www.visa.ca/en_CA/legal/global-privacy-notice.html)) applies to all benefits and services that require enrolment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of Cardholders' personal information by third party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.

- ⁸ Common Carrier Travel Accident Insurance and Travel Emergency Medical Insurance are underwritten by American Bankers Life Assurance Company of Florida. All other coverages are underwritten and/or provided by American Bankers Insurance Company of Florida. The Bank of Nova Scotia is not an insurer. All claims for insurance indemnities must be forwarded to the insurers. Details of the coverage, including definitions, benefits, limitations, and exclusions, are in the enclosed Certificate of Insurance and Terms and Conditions. Read the Certificate of Insurance and Terms and Conditions and keep them in a safe place with your other valuable documents. ABIC and ABLAC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant[®]. Assurant[®] is a registered trademark of Assurant, Inc.
- ⁹ Scotia Credit Card Protection is underwritten by Chubb Life Insurance Company of Canada under a Group Policy issued to The Bank of Nova Scotia. All coverage is subject to the terms and conditions outlined in the Certificate of Insurance which you will receive upon enrolment.
- ¹⁰ A waiting period and pre-existing conditions apply to certain coverages. Critical Illness, Disability, Job Loss and Strike or Lockout coverages end at age 70; however, Life insurance coverage remains in place until the Primary Borrower reaches age 80. Full details of the coverage, including when coverage begins and ends, how to make a claim, terms and conditions, and limitations and exclusions, are outlined in the Certificate of Insurance.

® Registered trademark of The Bank of Nova Scotia.

™ Trademark of The Bank of Nova Scotia.

* Trademark of Visa Int., used under license.

®◇ Registered trademark of SCENE IP GP, used under license.

© 2019 Apple Inc. All rights reserved.

© 2019 Best Buy Canada Ltd. All rights reserved.

Keep up with your account

The information you need is always close at hand.

Scotiabank Passport Visa Infinite Customer Service

For general information:

| | |
|---------------------------|----------------|
| In Canada & U.S. | 1-888-999-2718 |
| All other areas (collect) | 416-288-4676 |

Visa Assistance Centre (VAC)

For emergency card replacements/cash:

| | |
|---------------------------|----------------|
| In Canada & U.S. | 1-800-VISA-911 |
| All other areas (collect) | 416-581-9994 |

24-Hour Travel Emergency Medical Insurance Assistance

| | |
|---------------------------------|----------------|
| In Canada & U.S. | 1-877-711-8286 |
| Outside Canada & U.S. (collect) | 613-634-6980 |

To Report All Other Insurance Claims

| | |
|---------------------------------|----------------|
| In Canada & U.S. | 1-877-711-8286 |
| Outside Canada & U.S. (collect) | 613-634-6980 |

Visa Infinite Concierge Service

| | |
|---------------------------------|----------------|
| In Canada & U.S. | 1-888-853-4458 |
| Outside Canada & U.S. (collect) | 1-630-350-4543 |

Scotia Credit Card Protection

| | |
|-----------|----------------|
| In Canada | 1-855-753-4272 |
|-----------|----------------|

TeleScotia Telephone Banking

| | |
|------------------|----------------|
| In Canada & U.S. | 1-800-267-1234 |
|------------------|----------------|

Scotiabank's Privacy Commitment

Since 1832, Scotiabank's business and reputation have been built on trusted relationships with our customers, employees, and other stakeholders. The protection of information in our custody is a critical component of these trusted relationships.

As part of our ongoing commitment to fostering and maintaining trust, Scotiabank has established a robust privacy program that is designed to protect the personal information entrusted to us.

We work hard to:

- **Be Accountable:** We have established a foundational privacy framework that sets out the structure and accountability for the treatment of personal information across the Bank. Our privacy framework is overseen by a dedicated Privacy Office, led by our Chief Privacy Officer, that sets and maintains Scotiabank's privacy program.
- **Be Safe:** We have implemented measures designed to protect the personal information that has been entrusted to us.
- **Be Respectful:** We collect, use, and disclose personal information in a manner that is fair, ethical and non-discriminatory.
- **Be Useful:** We use information to deliver value, enhance the banking experience, and to manage our business.
- **Be Adaptable:** We monitor privacy and data protection laws, standards and industry practices so that we can provide our products and services in a privacy-respectful manner.
- **Be Transparent:** We explain how we handle personal information in a clear and easily accessible manner.

Our Privacy Agreement describes how we treat personal information including the types of personal information we collect, when and why we collect and use personal information, and the circumstances when we share and disclose it. For a full copy of our Privacy Agreement, please visit:

scotiabank.com/ca/en/about/contact-us/privacy.html
or a Scotiabank Branch.

Scotia Rewards® Program Terms & Conditions

These are the terms and conditions for the *Scotia Rewards*® program (the “Program”) that apply to the following cards: Scotiabank Passport™ Visa Infinite* Card, Scotiabank Passport™ Visa Infinite Business* Card, ScotiaGold Passport® Visa* Card, ScotiaGold Passport® for business Visa* Card and Scotiabank® Rewards Visa* Card (each a “Program Card” or “Card”) issued by The Bank of Nova Scotia (“Scotiabank”).

Other Definitions that you should know:

Cardmember or *Scotia Rewards* Cardmember: An individual that has a Program Card.

Co-Borrower: The secondary borrower on a joint Program Card Account. A Co-Borrower is also a “Cardmember”.

Primary *Scotia Rewards* Cardmember or Primary Cardmember: The individual in whose name a Program Card Account is opened and who is the first or primary name on that Account.

Program Site: The site where you can gain access to the Program (currently located at **scotiarewards.com**).

Supplementary Cardmember: An additional Cardmember on your Program Card Account that is not the Primary *Scotia Rewards* Cardmember or the Co-Borrower. Also known as an “authorized user”.

Your name: The name of the Primary Cardmember or Co-Borrower.

A. Participation Requirements and Use of Personal Information

The Program is automatically available to each of the Program Cards and the accounts associated with those Program Cards (the “Program Card Accounts” or “Accounts”), as long as the Cards and Accounts are in good standing¹.

The Program is offered at no extra cost on the Program Card with no additional application or enrolment required.

As a *Scotia Rewards* Cardmember, you can receive communications with updates and special offers as part of the Program by signing up at **scotiarewards.com**, or by telephone through our *Scotia Rewards* Centre, or we may allow you to receive updates and special offers by other methods.

As a customer of Scotiabank and a *Scotia Rewards* Cardmember, the Scotiabank Privacy Agreement protects your privacy and your personal information.

B. Earning and Redeeming *Scotia Rewards* Points and Adding Delegates

1. Earning Points

The Program is based on a points system of “*Scotia Rewards* points”. *Scotia Rewards* points are also referred to as “points”.

You are awarded **one (1) *Scotia Rewards* point** for every **\$1.00** in purchases of goods and services charged to a ScotiaGold Passport Visa Card account or a ScotiaGold Passport for business Visa Card account.

You are awarded **one (1) *Scotia Rewards* point** for every **\$2.00** in purchases of goods and services charged to a Scotiabank Rewards Visa Card account.

You are awarded **two (2) *Scotia Rewards* points** for every **\$1.00** in grocery, dining, entertainment and daily transit purchases charged and posted to the Scotiabank Passport Visa Infinite Account (the “Accelerated Earn Rates”) as more particularly described below:

Grocery, Dining, Entertainment and Daily Transit Purchases:

Eligible grocery stores and dining purchases (including Grocery Stores and Supermarkets; Eating Places and Restaurants, Drinking Places, Fast Food Restaurant); **entertainment purchases** (including Motion Picture Theaters, Theatrical Producers, Ticket Agencies, Bands, Orchestras, Miscellaneous Entertainers;) **and daily transit purchases** (including Local and Suburban Commuter Passenger Transportation such as Ferries, Passenger Railways, Taxicabs and Limousines, Bus Lines, Transportation Services ([Not Elsewhere Classified])).

You are awarded **one (1) *Scotia Rewards* point** for every **\$1.00** in all other purchases of goods and services charged to the Scotiabank Passport Visa Infinite Account (the “Regular Earn Rate”).

Spend Threshold for the Accelerated Earn Rate (Scotiabank Passport Visa Infinite Accounts only):

The Accelerated Earn Rate for the Scotiabank Passport Visa Infinite Account applies to the first \$50,000 in purchases charged to that Account

Terms and Conditions

annually at merchants qualifying for the Accelerated Earn Rate (under the categories of grocery stores and dining, entertainment and daily transit purchases as more particularly described above), with the annual period calculated on a 12-month basis. Annual period starts from the Account open date and resets every 12 months thereafter. Once you exceed the applicable annual spend (purchase) threshold, you will continue earning points at the Regular Earn Rate of **one (1) Scotia Rewards point** per **\$1.00** in purchases charged to the Scotiabank Passport Visa Infinite Account.

Bonus Scotia Rewards points on Spend Thresholds (Scotiabank Passport Visa Accounts only):

You are awarded **ten thousand (10,000) bonus Scotia Rewards** points for the first **\$40,000** (forty-thousand dollars) in purchases of goods or services posted to your Scotiabank Passport Visa Infinite Account annually (each year [12-months]).

Annual period starts from the Account open date and resets every 12 months thereafter.

You are then awarded **two thousand (2,000) bonus Scotia Rewards** points for every additional **\$10,000** (ten thousand dollars) in purchases of goods or services posted to your Scotiabank Passport Visa Infinite Account thereafter in that same 12-month year, after the first \$40,000 in annual purchases has been reached.

Any bonus *Scotia Rewards* points earned will be applied within two statement cycles after you have met the \$40,000 annual purchases threshold on the Scotiabank Passport Visa Infinite Account or within two statement cycles after you have met each additional \$10,000 annual purchases threshold on the Account, provided that Account is open and in good standing.

For all Program Card Accounts:

Points are earned only for purchases charged to the Program Card Account. *Scotia Rewards* points are not awarded for cash advances, balance transfers, *Scotia*[®] Credit Card Cheques, returns, refunds or other similar credits, payments, fees, interest, or other charges.

Cash advances include cash-like transactions, which are monetary transactions posted to your Program Card Account and include wire transfers, foreign currency, travelers cheques, money orders and gaming chips.

Scotia Rewards points will be added to a Program Card Account shortly after a debit transaction for a purchase has been posted to that Account, and will be deducted (or cancelled) from the Program Card Account if a credit for any returned purchase (or similar credit such as a refund or credit voucher) is posted to that Account or for any other adjustments to previously billed purchases.

Scotia Rewards points will not be posted to a Program Card Account that is not in good standing¹ or to a Program Card Account that is not open at the time of posting.

Purchases made by a Supplementary Cardmember will earn points for the benefit of the Primary *Scotia Rewards* Cardmember on the Program Card Account (and any Co-Borrower on that Account).

Supplementary Cardmembers earn the same number of points on purchases as the Primary *Scotia Rewards* Cardmember (and Co-Borrower) earns, unless we advise you otherwise.

Checking your Points Balance:

Every month, the statement for the Program Card Account will detail the number of points earned since the previous statement (for the prior statement period), the balance of points carried forward from a previous statement (for the prior statement period), the number of points redeemed or adjusted in that statement (for the prior statement period) and the new *Scotia Rewards* points balance for the Program Card Account. *Scotia Rewards* points information for a Program Card Account is also available to the Primary *Scotia Rewards* Cardmember (or Co-Borrower) by registering and logging into **scotiarewards.com** where points balances are updated daily, based on the transactions that have been posted to the Program Card Account as of that date. Transactions may require several business days to be posted to the Account and the points balance shown may not always be up to date.

2. Redeeming Points

Scotia Rewards points can only be redeemed as set out in these terms and conditions. Redemptions of *Scotia Rewards* points can be made for a travel purchase (also referred to as a travel booking), merchandise and other non-travel rewards such as gift cards, pre-paid cards or other items/goods and services as described in these terms and conditions.

Scotia Rewards Cardmember who redeem *Scotia Rewards* points are responsible for any taxes associated with their redemption and if applicable, must declare the value of those redemptions to appropriate tax authorities.

3. Redeeming Points on Closed Accounts

If a Program Card Account is closed (including if you cancel a Program Card), any unredeemed *Scotia Rewards* points can be redeemed within 60 days of closing the Account(s), provided the Account is in good standing², after which time the unredeemed points will be permanently cancelled.

If the Program Card Account is closed, you will not be able to redeem any points for a Post Purchase Travel Redemption.

If you have multiple eligible Program Cards, you may transfer any accumulated *Scotia Rewards* points to another Scotiabank Credit Card Account that earns *Scotia Rewards* points before electing to close the Account, provided the Account(s) are open and in good standing² and the Account(s) are in your name.

If the *Scotia Rewards* Account is closed by Scotiabank because it is not in good standing¹, the *Scotia Rewards* points associated with that Account cannot be redeemed and will be immediately cancelled.

4. Adding a Delegate

A Primary *Scotia Rewards* Cardmember or Co-Borrower may delegate a representative to redeem points on their behalf. Visit scotiarewards.com or contact the *Scotia Rewards* Centre for details.

C. Transferring Points

1. When Points can be transferred

Scotia Rewards points are non-transferable. However, if you have more than one Program Card Account in your name, we may allow you to transfer *Scotia Rewards* points to an open Program Card Account in your name before electing to close a Program Card Account, provided the Account(s) are in good standing¹.

For a joint Program Card Account, if you are the Primary *Scotia Rewards* Cardmember or Co-Borrower, you may transfer *Scotia Rewards* points to another Program Card Account, provided each of those Accounts is in good standing² and each Account is in your name.

Supplementary Cardmember cannot transfer, combine or redeem points on any Program Card Accounts. *Scotia Rewards* Cardmember can go to **scotiarewards.com** to complete a transfer of points. If you have any questions, visit us online or contact the *Scotia Rewards* Centre.

2. Points Transfer on Death or Separation/Divorce or Change in Business Ownership or Legal Structure

Upon the death of a Primary *Scotia Rewards* Cardmember and verification by Scotiabank, if there is no Co-Borrower on the Program Card Account, the estate of the Primary *Scotia Rewards* Cardmember can redeem unused *Scotia Rewards* points for up to 60 days from the date of death provided that Account is in good standing¹ after which time, unredeemed *Scotia Rewards* points will be permanently cancelled. In the case of a joint Program Card Account, the surviving Primary *Scotia Rewards* Cardmember or Co-Borrower, as the case may be, can elect to redeem unused *Scotia Rewards* points for up to 60 days from the date of death or can request to transfer them to a new Program Card Account in their name, provided the Account(s) are in good standing¹. Otherwise, the unredeemed *Scotia Rewards* points will be permanently cancelled.

Points cannot be divided or otherwise transferred in the event of separation or divorce.

In the event that a change in legal structure (e.g., Sole Proprietor to incorporated) or changes in ownership of a business occur, transfer of points to the Scotiabank credit card replacement account that earns points will be allowed.

D. Non-Travel Rewards

Scotia Rewards points can be redeemed for non-travel rewards on **scotiarewards.com**. Non-travel rewards include items such as merchandise, gift cards and Scotiabank Prepaid Cards. You may redeem Non-Travel Rewards, redeeming *Scotia Rewards* points only (“Points Only”) or redeeming *Scotia Rewards* points plus charging the balance to your Program Card (“Points Plus Charge”) on selected merchandise.

All merchandise appearing in the *Scotia Rewards* catalogue is subject to availability. Some rules and restrictions may apply. For additional information and a complete copy of the *Scotia Rewards* catalogue, please visit **scotiarewards.com**. Other terms you should know about Non-Travel Rewards:

1. Scotiabank Visa Prepaid Card

For instructions on how to redeem *Scotia Rewards* points for Scotiabank Prepaid Cards, please visit **scotiarewards.com**. Scotiabank Visa Prepaid Cards are subject to the terms of the Scotiabank Prepaid Cardmember Agreement.

2. Gift Cards

When redeeming *Scotia Rewards* points for a Gift Card, remember that the terms and conditions that apply to that Gift Card are set by the issuer of the gift card, not Scotiabank. Please review specific terms and conditions carefully upon receipt of your Gift Card.

3. How to Redeem Points for Non-Travel Rewards:

You can redeem *Scotia Rewards* points for non-travel rewards using two methods:

- i. Redeem using points only:
- ii. Redeem using points and a charge to your Program Card on selected merchandise.

4. Additional terms that apply to Non-Travel Rewards:

- Non-Travel Rewards are sent by pre-paid delivery service during normal business hours and it may be necessary for you to make appropriate arrangements for receipt.
- Every attempt is made to deliver the order as quickly as possible. However, Scotiabank is not responsible for delays due to a union dispute, postal disruption or any other reason.
- Where applicable, non-travel merchandise rewards are delivered with the Manufacturer Warranties and Service Policies/Warranties.
- Retain all documents for your records.
- If the item ordered arrives damaged or is missing pieces, please contact the *Scotia Rewards* Centre immediately at **scotiarewards.com** or by calling 1-800-665-2582.

For details on how to cancel or return Non-Travel Rewards, please visit **scotiarewards.com**.

Note: Purchase Insurance: Your Program Card may include insurance coverage for purchases made on your Program Card, including non-travel rewards.

Please refer to **scotiabank.com** or to the Certificates of Insurance provided with your Program Card for

a full description of any included coverage. For all insurance coverages, certain limitations, restrictions and exclusions apply².

Please visit **scotiarewards.com** for additional terms and conditions that apply to non-travel rewards under the Program.

E. Travel Purchases through the Scotia Rewards Travel Service

The *Scotia Rewards* Travel Service is provided by a licensed third party travel agent (Hogg Robinson Canada Inc.) (“HRG”).

1. Booking Travel through the Scotia Rewards Travel Service

You can purchase travel through the *Scotia Rewards* Travel Service in two ways:

- i. Sign on to the *Scotia Rewards* Program Site to book your purchase online through the Program Site; or
- ii. Call the *Scotia Rewards* Travel Service at **1-800-665-2582** and speak with a Travel Consultant. Remember: If you book travel by phone, a booking fee will be charged by the *Scotia Rewards* Travel Service (disclosed to you at the time of booking or by visiting **scotiarewards.com** for details) for that travel purchase and will be charged to your Program Card Account. This booking fee is not applicable to Scotiabank Platinum American Express Card. Booking fee is subject to change.

2. Redeeming Points for Travel Purchases:

You can redeem your *Scotia Rewards* points for a travel purchase made through the *Scotia Rewards* Travel Service using the following options:

- i. Redeeming points (“Points Only”). This payment option allows you to redeem points for the entire amount of your travel purchase made through the *Scotia Rewards* Travel Service;
- ii. Redeeming points plus a charge to your Program Card (“Points Plus Charge”).

This payment option allows you to book travel through the *Scotia Rewards* Travel Service and the value of any *Scotia Rewards* points redeemed will be deducted from the total purchase with the difference in the amount for that travel purchase then charged to your Program Card.

You will earn points only on the amount of the travel purchase charged to your Program Card. You will not earn points on the amount of the travel purchase towards which you redeem points.

The minimum point redemption is 5,000 points (5,000 points is equivalent to \$50 in travel savings) each time a redemption towards a travel purchase is made through the *Scotia Rewards* Travel Service.

3. Cash Back Rebate on Travel Purchases made through the *Scotia Rewards* Travel Service (ScotiaGold Passport Visa Card or ScotiaGold Passport for business Visa Card only)

ScotiaGold Passport Visa Card accounts or ScotiaGold Passport for business Visa Card accounts can earn 5% in cash back (the “Cash Back Rebate”) on the amount of travel purchases made on their Program Card Account if:

- i. the travel purchase is made through the *Scotia Rewards* Travel Service; and
- ii. the entire amount of the travel purchase is charged to the ScotiaGold Passport Visa Card or ScotiaGold Passport for business Visa Card account either through (a) using a “Points Only” option to charge the entire amount of the travel purchase to the applicable Program Card Account OR (b) using a “Points Plus Card” option to redeem points towards a partial amount of the travel purchase and applying the balance of that travel purchase to the Program Card.

Eligible purchases that can earn the Cash Back Rebate are limited to: airline tickets, pre-packaged tours and cruises booked through *Scotia Rewards* Travel Service.

Taxes, service charges, insurance, accommodations, car rentals, fully independent tours and personal expenditures such as meals, are excluded from earning the Cash Back Rebate, unless such items are already included in the pre-packaged tours purchased through the *Scotia Rewards* Travel Service.

When using the “Points Plus Card” option to redeem points for a travel purchase through the *Scotia Rewards* Travel Service, the Cash Back Rebate is applicable only to the portion of the travel purchase that is charged to the ScotiaGold Passport Visa Card or the ScotiaGold Passport for business Visa Card accounts, and not any amounts of the travel purchase for which a points redemption is applied.

The Cash Back Rebate is provided by a third party provider. Scotiabank is not responsible for the Cash Back Rebate. A Cash Back Rebate can take up to 6-8 weeks to be posted to your Account and appear on your statement. For more information about the Cash Back Rebate, visit [scotiarewards.com](https://www.scotiarewards.com).

4. Other Information about Travel Purchases through the Scotia Rewards Travel Service

Availability / Pricing: All travel rewards listed in the *Scotia Rewards* Catalogue, *Scotia Rewards* Program Site or any other brochure or notice made available to you, are subject to availability by the travel supplier, hotel or any other applicable supplier. The *Scotia Rewards* Travel Service does not commit to price matching other than the Best Price Guarantee program.

Travel Confirmations: All correspondence and travel documents/itinerary provided by *Scotia Rewards* Travel Service will be sent to the Primary Cardmember's (or Co-Borrower's) address or email appearing in our records at *Scotia Rewards* Travel Service or at the address instructed by the Primary Cardmember (or Co-Borrower). We are not responsible for any failure to receive these travel documents if we send them to the address appearing in our records at the *Scotia Rewards* Travel Service or the instructions we receive from the Primary Cardmember or Co-Borrower.

Travel Documents: You and your travel companions are responsible to ensure that you have in your possession, on departure and as otherwise required, all necessary travel documents. We are not responsible if you do not have the necessary travel documents and you will not be entitled to any compensation from us. It is your responsibility to check with the airlines and other travel suppliers for all estimated departure times, arrival times, and check-in times.

Pay at Destination: While most hotel and car rental bookings will be prepaid (requiring Cardmembers to pay only local tax and incidentals at check-out/drop-off), there may be occasions where a prepayment is not possible. In these situations, your hotel and/or car bookings will be considered a "Pay At Destination" booking. For these bookings, points are redeemed in the form of a travel credit. The travel credit is applied to your Program Card Account within 14 days of the date of this booking. Full payment is collected by the hotel and/or car rental agency. Pay at Destination is only applicable to trips reserved

through the *Scotia Rewards* Travel Service and paid with a Program Card.

Travel Cancellation: If you wish to cancel your travel booking before your travel departure date, or any portion of it made through the *Scotia Rewards* Travel Service, we will attempt to assist you but you agree that any cancellation is subject to the terms and conditions of the third party travel supplier that is providing that travel purchase and the terms of the travel purchase itself. In some cases, this means that for non-refundable tickets, cancellations are not allowed or are subject to cancellation fees. Any cancellation fees will be charged directly to the Program Card Account on which the travel purchase was made.

Travel cancellations and/or changes made to travel purchases outside of *Scotia Rewards* Travel Service hours are dependent on the terms set by the third party travel providers and their hours of operation. The *Scotia Rewards* Travel Service is not responsible for earlier closures or any cancellation of these travel purchases by the third party travel providers.

Point redemptions for travel purchases are final. However, if you are able to cancel a travel purchase for which you redeemed *Scotia Rewards* points, we will credit the Program Card Account for the points redeemed at the value they were redeemed at.

Travel Insurance: Your Program Card may include insurance coverages related to travel. Please refer to the rewards and travel benefits posted online at [scotiabank.com](https://www.scotiabank.com) or to the Certificates of Insurance provided with your Program Card for a full description of any included coverage².

F. Post Purchase Travel Redemption

You can purchase eligible travel or related travel expenses at a travel provider other than the *Scotia Rewards* Travel Service (e.g., other travel agencies, tour operators and online travel websites) (the “Other Travel Suppliers”). These types of purchases at Other Travel Suppliers are called “Post Purchase Travel Redemptions” (also referred to as the Apply Points to Travel”).

Scotia Rewards points are redeemable for Post Purchase Travel Redemptions made through your Program Card. To redeem *Scotia Rewards* points

for a Post Purchase Travel Redemption at Other Travel Suppliers, the purchase must first appear (post) on the Program Card Account. *Scotia Rewards* Cardmembers can then redeem points towards the amount of the Post Purchase Travel Redemption charged to the Program Account through **scotiarewards.com** or by calling **1-800-665-2582**.

The Post Purchase Travel Redemption must be charged on your Program Card Account and recognized by our systems with the Merchant Category Codes or identifiers: airlines & air carriers, airports, flying fields, and airport terminals; lodgings, hotels, motels and resorts, trailer parks and campgrounds; passenger railways, bus lines, steamship and cruise lines; travel agencies and tour operators, automobile rental agency, motor home and recreational vehicle rentals. These Merchant codes/identifiers and categories are subject to change.

The Post Purchase Travel Redemption can include related taxes, booking fees, airport fees and travel insurance premiums.

You must redeem *Scotia Rewards* points within **12 months** from the date when the Post Purchase Travel Redemption is posted to the Program Card Account (the posting date). It may take up to two statement periods for the points redeemed towards a Post Purchase Travel Redemption to appear as a credit on your Program Card Account. Points redeemed cannot be reversed once posted to the Account.

To redeem *Scotia Rewards* Points towards your Post Purchase Travel Redemption, the Program Card Account must be open and in good standing¹.

The value of the points redeemed cannot exceed the amount of the Post Purchase Travel Redemption charged to your Program Card Account.

The minimum point redemption is **5,000 points (5,000 points is equivalent to \$50 in travel savings)** each time a redemption towards a Post Purchase Travel Redemption is made.

G. Redeem *Scotia Rewards* Points for a Credit

A Primary *Scotia Rewards* Cardmember or Co-Borrower can redeem points online through **scotiarewards.com** for a credit that will be applied to the Program Card Account or we may from time to time send a Primary *Scotia Rewards* Cardmember or Co-Borrower an offer to redeem points for a credit.

Your Program Card account must be open and in good standing¹ at the time the credit is applied to the Program Card Account.

It may take up to two statement periods, following a request to redeem points for a credit, for the credit to appear on the Program Card Account. Once the request to redeem *Scotia Rewards* points for a credit has been submitted, you cannot cancel the request and no changes can be made. The credit will be applied towards the balance of the Program Card Account, not towards a particular transaction.

For additional information and instructions on how to redeem *Scotia Rewards* points for a credit, including if any minimum redemption amounts are required, please visit scotiarewards.com.

H. Points Status when Switching Cards

If you switch your Program Card Account to another Program Card Account, then your accumulated *Scotia Rewards* points will transfer over to your new Program Card Account, as long as both Accounts are in your name and are in good standing¹.

If you switch (transfer) your Program Card to a Scotiabank Credit Card that does not offer the *Scotia Rewards* Program, your *Scotia Rewards* points will not transfer over to your new Scotiabank Credit Card. In that case, you may redeem any unused *Scotia Rewards* points for merchandise within 60 days of the switch, provided your Program Card Account and the other Scotiabank credit account are in good standing². After 60 days, unredeemed points will be permanently cancelled.

I. Cancelled, Lost or Stolen Program Cards

Cancelled Program Cards on Program Card accounts are not eligible to earn *Scotia Rewards* points after their cancellation date. If your Program Card is lost or stolen, we will replace that Program Card and transfer your points to the new Program Card Account opened in your name for the replacement card.

J. Changes to this Program

Scotiabank reserves the right to modify, terminate, suspend or extend or otherwise alter all or any of the terms and conditions of the *Scotia Rewards* program by giving 30 days' notice, including the following:

- i. The amount of points earned or redeemed through the Program;

- ii. The value of points;
- iii. What you can or cannot redeem points for;
- iv. When you can transfer points and to whom;
- v. The length of time available to redeem points; or
- vi. Any fees or charges that apply to this Program including booking fees.

In the event we terminate this Program, the Primary Cardmember will be notified and can redeem any unused points within 60 days after the Program's termination date, provided their Program Account(s) is in good standing¹.

K. General Program Terms

Good Standing: If the Program Card Account is not in good standing, *Scotia Rewards* points are not eligible for redemption and the Account will not earn points.

Canadian \$: All amounts referred to are in Canadian dollars unless otherwise noted.

L. Disclaimers

The Bank of Nova Scotia (Scotiabank) and any of the third party service providers that are retained by Scotiabank to assist us in providing the *Scotia Rewards* Program (each a "Program Provider") are not liable or responsible for any damages, injuries or disabilities that occur, including during travel redeemed through the Program, while using any rewards redeemed through the Program or for any cash backs under the Program.

Scotiabank and its Program Providers (including HRG), their affiliates, employees, agents or contractors are not liable or responsible for any damages or losses, including without limitation indirect, consequential, special, incidental or punitive damages resulting from or caused by the fulfillment or nonfulfillment of services (including rewards) under this Program.

Scotiabank and its Program Providers (including HRG) are not responsible for any purchases or other goods and services provided by third parties including Other Travel Providers.

While we will try to satisfy Cardmembers with an equivalent replacement or a credit adjustment of points, Scotiabank and our Program Providers will not assume any costs related to the failure of suppliers to deliver the rewards.

Terms and Conditions

Please see the Revolving Credit Agreement that you received with your Program Card about settling disputes directly with a merchant or visit **scotiabank.com** for a copy of your Revolving Credit Agreement.

Scotiabank and its Program Providers do not make any warranties or representations with respect to the quality or fitness for use of any rewards, including the nature or quality of any of the travel rewards.

® Registered trademark of The Bank of Nova Scotia.

® Registered trademark of SCENE IP GP, used under license.

™ Trademark of The Bank of Nova Scotia.

* Visa Int./Lic. User.

All other trademarks or brand names are the property of their respective owners. Services or rewards (including travel rewards through the *Scotia Rewards* Travel Service or non-travel rewards such as merchandise, gift cards, and other non-travel rewards) made available, or provided, through the *Scotia Rewards* Program by a third party are the responsibility of that third party. Scotiabank and its affiliates are not responsible for such services or rewards including their delivery, return, or fitness for use.

¹ A Program Card Account and associated Program Card(s) is in good standing if the Account is not delinquent (past due) or over limit and the Cardmember(s) is not in breach of the Revolving Credit Agreement that applies to the Program Card Account. If the Account is not in good standing, the accumulated *Scotia Rewards* points are not eligible for redemption.

² **For ScotiaGold Passport Visa Cardmembers:** Travel Emergency Medical Insurance and Travel Accident Insurance are underwritten by American Bankers Life Assurance Company of Florida. Purchase Security, Extended Warranty, Delayed/Lost Baggage Insurance, Hotel/Motel Burglary Insurance, and Rental Car Collision/Loss Damage Insurance are underwritten by American Bankers Insurance Company of Florida. All claims for insurance indemnities must be forwarded to the insurers. Details of the coverage, including definitions, benefits, limitations, and exclusions are in the Certificate of Insurance provided with the card. Read the Certificate of Insurance then keep it in a safe place with your other valuable documents, and take it with you when you travel.

For ScotiaGold Passport for business Visa Cardmembers: Purchase Security, Extended Warranty, Delayed/Lost Baggage Insurance, Hotel/Motel Burglary Insurance, Flight Delay Insurance and Rental Car Collision Loss Damage Insurance is underwritten by American Bankers Insurance Company of Florida. Travel Accident Insurance is underwritten by American Bankers Life Assurance Company of Florida. All claims for insurance indemnities must be forwarded to the respective insurers. Details of the coverage, including definitions, benefits, limitations, and exclusions are in the Certificate of Insurance provided with the card. Read the Certificate of Insurance then keep it in a safe place with your other valuable documents, and take it with you when you travel.

For Scotiabank Passport Visa Infinite Cardmembers: Common Carrier Travel Accident Insurance and Travel Emergency Medical Insurance are underwritten by American Bankers Life Assurance Company of Florida. All other coverages are underwritten and/or provided by

American Bankers Insurance Company of Florida. The Bank of Nova Scotia is not an insurer. All claims for insurance indemnities must be forwarded to the insurers. Details of the coverage, including definitions, benefits, limitations, and exclusions are in the enclosed Certificates of Insurance and Terms and Conditions. Read the Certificates of Insurance and Terms and Conditions and keep it in a safe place with your other valuable documents.

**SCOTIABANK PASSPORT™
VISA INFINITE* CARD
CERTIFICATE OF INSURANCE
AND TERMS AND CONDITIONS**

Amended and Restated Effective: November 1, 2020

**IMPORTANT NOTICE - READ CAREFULLY BEFORE
YOU TRAVEL**

Your credit card includes travel coverage – what's next? We want you to understand (and it is in your best interests to know) what your Certificate of Insurance includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your Certificate of Insurance before you travel. Capitalized terms are defined in your Certificate of Insurance.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e.: accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, you must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (e.g.: Medical Conditions that are not stable, pregnancy, child born on trip, use of alcohol, high risk activities, etc.).
- This insurance may not cover claims related to Pre-Existing Conditions, whether disclosed or not.
- Contact *Scotia Assist* before seeking Emergency Medical Treatment or your benefits may be limited or denied.
- In the event of a claim your prior medical history may be reviewed.

**IT IS YOUR RESPONSIBILITY TO UNDERSTAND
YOUR COVERAGE. IF YOU HAVE QUESTIONS,
CALL 1-877-711-8286.**

TABLE OF CONTENTS

| | |
|---|-------|
| CERTIFICATE OF INSURANCE | 1 |
| ★ DEFINITIONS | 2-6 |
| ★ PURCHASE SECURITY, EXTENDED WARRANTY | 6-9 |
| ★ RENTAL CAR COLLISION/ LOSS DAMAGE INSURANCE | 9-13 |
| ★ LOST LUGGAGE, DELAYED LUGGAGE AND HOTEL/ MOTEL BURGLARY INSURANCE | 13-16 |
| ★ TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE | 16-21 |
| ★ FLIGHT DELAY INSURANCE | 21-22 |
| ★ COMMON CARRIER TRAVEL ACCIDENT INSURANCE | 22-25 |
| ★ TRAVEL EMERGENCY MEDICAL INSURANCE | 25-30 |
| ★ GENERAL PROVISIONS AND STATUTORY CONDITIONS | 30-31 |
| PRICE PROTECTION SERVICE | |
| TERMS AND CONDITIONS | 32-34 |

This Certificate of Insurance contains a clause which may limit the amount payable. Additionally, this Certificate of Insurance contains a provision removing or restricting the right of the Insured Person to designate persons to whom or for whose benefit insurance money is payable.

This Certificate of Insurance contains information about your insurance. Please read it carefully and keep it in a safe place. Refer to the Definitions section or to the applicable description of benefits and the paragraph following this one for the meanings of all capitalized terms.

The coverage outlined in this Certificate of Insurance is effective as of **November 27, 2017**, and is provided to eligible Scotiabank Passport Visa Infinite Cardmembers. American Bankers Insurance Company of Florida is the underwriter of the Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage, Hotel/Motel Burglary, Trip Cancellation, Trip Interruption, Rental Car Collision/Loss Damage, and Flight Delay Insurance under Group Policy No. **BNS112017**; and American Bankers Life Assurance Company of Florida is the underwriter of the Travel Emergency Medical Insurance and Common Carrier Travel Accident Insurance under Group Policy number No. **BNSL112017**. Each insurer is hereinafter referred to individually or collectively as the “Insurer”, as appropriate, and each Group Policy is hereinafter referred to individually or collectively as the “Policy”, as appropriate. The Policy is issued by the Insurer to The Bank of Nova Scotia (hereinafter referred to as the “Policyholder”).

The terms, conditions and provisions of the Policy are summarized in this Certificate of Insurance, which is incorporated into and forms part of the Policy. All benefits are subject in every respect to the Policy, which alone constitutes the agreement under which benefits will be provided. You or a person making a claim under this Certificate may request a copy of the Policy and/or copy of Your application for this insurance (if applicable) by writing to the Insurer at the address shown below.

American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida’s head office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9.

Claim payment and administrative services are provided by *Scotia Assist*.

In no event will a corporation, partnership or business entity be eligible for the insurance coverage provided by this Certificate of Insurance.

A. Definitions

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

Accidental Bodily Injury means an accidental bodily injury which is the direct source of a loss, and is independent of disease, bodily infirmity or other cause.

Account means the Cardmember's Scotiabank Passport Visa Infinite card account, which must be in Good Standing with the Policyholder.

Cardmember means the Primary Cardmember and, any supplemental Cardmember who is a natural person resident in Canada to whom a Scotiabank Passport Visa Infinite card is issued and whose name is embossed on the card. The Cardmember may be referred to as "You" or "Your".

Car Sharing means a car rental club that provides its members with 24-hour access to its own fleet of cars parked in a convenient location and does not include online marketplace services which facilitate the rental of privately-owned cars, or other similar online services.

Check In means the moment the Insured Person registers at the Hotel/Motel.

Check Out means the moment the Insured Person vacates the Hotel/Motel room and pays the itemized total cost incurred for the duration of the stay by charging the full cost to the Account.

Checked Luggage means suitcases or other containers specifically designated for carrying personal belongings, for which a baggage claim check has been issued to the Insured Person by a Common Carrier.

Common Carrier means any land, water or air conveyance which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

Delayed Luggage means an Insured Person's Checked Luggage which is delayed by the Common Carrier for more than 4 hours from the Insured Person's time of arrival at the Final Destination.

Dependent Children means Your unmarried natural, adopted or step-children who are dependent on You for maintenance and support and who are either under 21 years of age, or under 25 years of age and in fulltime attendance at a recognized institution of higher learning in Canada. Dependent Child(ren) also includes children 21 years of age or over who are permanently mentally or physically challenged and incapable of self-support.

Doctor means a physician or surgeon who is registered or licensed to practice medicine in the jurisdiction where the medical treatment or service is provided, and who is not related by blood or by marriage to the Insured Person to whom the service is rendered.

Dollars and \$ means Canadian dollars.

Eligible Expenses mean charges for any of the following travel arrangements which have been booked or reserved prior to departure on a Trip and for which at least 75% of all

costs (including deposits and pre-payments, but excluding the cost of additional insurance You may obtain from Your travel supplier) has been charged to Your Account and/or Your *Scotia Rewards*® points:

- a) cost of transportation by Common Carrier;
- b) cost of hotel or similar accommodation; and
- c) cost of a package tour (excluding insurance premiums) which has been sold as a unit and includes at least two of the following:
 - transportation by Common Carrier
 - meals
 - car rental
 - tickets or passes for a sporting event, exhibition or other comparable entertainment event
 - hotel or similar accommodation
 - lessons or services of a guide

Emergency means an unforeseen event that occurs after a Trip was booked and makes it necessary to receive immediate treatment from a Doctor or to be hospitalized.

Emergency Medical Treatment means treatment necessary for the immediate relief of a Medical Emergency.

Essential Items mean the minimum essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable due to the delay of Your Checked Luggage.

Final Destination means the away-from-home ticketed destination for any particular day of travel, as shown on your Ticket.

GHIP means the Government Health Insurance Plan of an Insured Person's province or territory of residence in Canada.

Good Standing means, with respect to an Account, that the Primary Cardmember has not advised the Policyholder to close it or the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

Hospital means an institution which is licensed to provide, on an inpatient basis, medical care and treatment of sick and injured persons through medical, diagnostic and major surgical facilities, under the supervision of a staff of Doctors and with 24-hour-a-day service. Hospital does not include any institution or part of an institution which is licensed or used principally as a clinic, a continued care or extended care facility, a convalescent home, a rest home, a nursing home or home for the aged, a health spa or a treatment centre for drug addiction or alcoholism.

Hospitalization means a stay of at least 48 hours in a Hospital for Emergency and medical treatment which cannot be postponed.

Hotel/Motel means an establishment located in Canada or the United States that provides lodging for the general public, and usually meals, entertainment, and various personal services. Hotel/Motel does not include a privately-owned residence offered for rental through an online marketplace service, or other similar online service.

Immediate Family Member means an eligible Cardmember's relative as outlined under the applicable benefit.

Insured Item means a new item (a pair or set being one item) of personal property for which the full Purchase Price is charged to an Account and/or paid with *Scotia Rewards* points.

Insured Person means eligible persons as outlined under each coverage.

Key Employee means an employee whose continued presence at the Insured Person's place of business is critical to the ongoing affairs of the Insured Person's business during Your Trip.

Legal Business Partner means a person who participates with the Insured Person in the daily management of a shared business and who shares the financial risk of the operation.

Loss means:

- a) With respect to life, Accidental Bodily Injury causing death.
- b) With respect to sight, speech or hearing, Accidental Bodily Injury causing entire and irrecoverable loss of sight, speech or hearing.
- c) With respect to a hand, Accidental Bodily Injury causing actual severance of the entire four fingers of the same hand at or above the knuckle joints.
- d) With respect to a foot, Accidental Bodily Injury causing actual severance of a foot at or above the ankle joint.

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

Manufacturer's Warranty means an express written warranty valid in Canada or the United States issued by the original manufacturer of the Insured Item at the time of purchase, excluding any extended warranty offered by the manufacturer or any third party.

Medical Condition means any illness, injury or symptom, whether diagnosed or not.

Medical Emergency means an unforeseen illness or accidental injury which occurs during a Trip and which requires immediate medical care or treatment from a Doctor. A Medical Emergency ends when the illness or accidental injury has been treated such that the Insured Person's condition has stabilized. Treatment provided when medical evidence indicates that an Insured Person could delay treatment or return to Canada for such treatment, is not considered a Medical Emergency and is not covered.

Mysterious Disappearance means the vanishing of an item which cannot be explained, i.e. there is an absence of evidence of a wrongful act of another person.

Network means a network of preferred medical providers, such as Hospitals and Doctors, who provide Emergency Medical Treatment under the Policy.

Occupying means in or upon or boarding or alighting from a Common Carrier.

Other Insurance means all other applicable valid insurance, indemnity, warranty, or protection available to You in respect of a loss subject to a claim under this Certificate of Insurance, including group and individual insurance, credit card coverage (whether group or individual), and any other reimbursement plans.

Pre-Existing Condition means any Medical Condition for which symptoms appeared or for which an Insured Person or an Insured Person's Immediate Family Member sought the attention of a Doctor, had investigated, diagnosed or treated, had treatment or further investigation recommended or for which medication was prescribed or altered, in the case where the person is under 75 years of age, in the 180 days prior to the date the Trip was booked, and in the case where the person is 75 years of age or older, in the 365 days prior to the date the Trip was booked.

For Travel Emergency Medical Insurance, a Pre-existing Condition does not include a Medical Condition which is controlled by the consistent use of medications prescribed by a Doctor, provided that, during the 180-day period or 365-day period, as applicable, before the Insured Person's departure, there has been no other treatment or investigation recommended and there has been no change in medication. A new medication or increase/decrease in dosage constitutes a change.

Primary Cardmember means the principal applicant for an Account who is a natural person resident in Canada to whom a Scotiabank Passport Visa Infinite card is issued by the Policyholder.

Purchase Price means the actual cost of the Insured Item, including any applicable taxes, as shown on the store receipt.

Reasonable and Customary Charges means charges which do not exceed the general level of charges made by other providers of similar standing in the locality or geographical area where the charges are incurred, when furnishing comparable treatment, services or supplies for a similar Medical Emergency.

Rescheduling Expenses mean the additional charges associated with Eligible Expenses, including administrative and change fees, which result from rescheduling a Trip, prior to departure, and which have been charged to Your Account and/or paid with Your *Scotia Rewards* points.

Scotia Assist means the Insurer and/or the administrator arranged by the Insurer in relation to claim payment and administrative services.

Spouse means the person who is legally married to the Cardmember or the person who has been living with the Cardmember for a continuous period of at least 1 year and is publicly represented as the Cardmember's Spouse.

Ticket means evidence of fare paid for travel on a Common Carrier, which has been charged to Your Account and/or paid with *Scotia Rewards* points.

Total and Permanent Disability or **Totally and Permanently Disabled** means that the Insured Person is continuously and totally disabled and will, in the opinion of a Doctor, never be able to be gainfully employed in an occupation for which the Insured Person is qualified, or could be qualified, by reason of education, training, experience or skill.

Travelling Companion means a person booked to travel with You and/or Your Spouse on a Trip and who has prepaid accommodations and/or transportation arrangements for the same Trip.

Trip means a scheduled period of time during which an Insured Person is away from their province or territory of residence in Canada, as determined by the departure and return dates.

B. Purchase Security and Extended Warranty

For Purchase Security and Extended Warranty coverage, Insured Person means the Cardmember.

1. PURCHASE SECURITY

- a) Benefits – Purchase Security coverage automatically, and without registration, protects most new Insured Items purchased anywhere in the world for 90 days from the date of purchase in the event of loss, theft, or damage in excess of Other Insurance, provided the full Purchase Price is charged to the Account and/or paid with *Scotia Rewards* points. If an Insured Item is lost, stolen or damaged, You will be reimbursed the lesser of the repair or replacement cost, not exceeding the original Purchase Price charged to the Account, subject to the Limits of Liability and Exclusions for Purchase Security and Extended Warranty in section 3.
- b) Excluded Items – Purchase Security does not cover the following items: travellers cheques, cash, tickets or any other negotiable instruments; bullion, rare or precious coins; art objects (such as but not limited to hand-made items, limited editions, original, signature pieces or collectible plates); pre-owned or used items, including antiques and demos; animals; living plants; perishables such as food and liquor; aircraft and parts and accessories thereof; automobiles, motorboats, motorcycles or any other motorized vehicles and parts and accessories thereof; items consumed in use; services; ancillary costs incurred in respect of an Insured Item and not forming part of the Purchase Price; parts and/or labour required as a result of mechanical breakdown; items purchased by and/or used for a business or commercial purpose and commercial gain; mail order items until received and accepted by the Cardmember in new and undamaged condition; jewellery transported/stored in baggage which is not under the personal supervision of the Cardmember or Cardmember's travelling companion.
- c) Gifts – Insured Items the Cardmember gives as gifts are covered under Purchase Security. In the event of a claim, the Cardmember, not the recipient of the gift, must make the claim for benefits.
- d) Other Insurance – Where an Insured Person has Other Insurance, the loss or damage **MUST** be reported to the Other Insurance carrier in addition to filing with *Scotia Assist*, and copies of the payout documents from the Other Insurance carrier must be provided to *Scotia Assist*. If the loss or damage is not covered under Other Insurance, a letter from the Other Insurance carrier so indicating may be required. Purchase Security coverage is provided strictly as excess coverage and does not apply as contributing insurance. Any reimbursement to the

Cardmember under Purchase Security will be only to the extent a permitted claim exceeds coverage and payment under Other Insurance, regardless of whether the Other Insurance contains provisions indicating that its coverage is non-contributory or excess. Purchase Security also provides coverage for the amount of the deductible under Other Insurance.

- e) End of Coverage – Coverage under Purchase Security ends on the earliest of:
- (i) 90 days after the date of purchase of an Insured Item;
 - (ii) the date the Account ceases to be in Good Standing; and
 - (iii) the date the Cardmember ceases to be eligible for coverage.

Items purchased after coverage has ended are not covered.

2. EXTENDED WARRANTY

- a) Benefits – Extended Warranty coverage provides the Cardmember with double the period of repair services otherwise provided by the original Manufacturer's Warranty, to a maximum of 1 additional year, on most Insured Items purchased anywhere in the world when the full Purchase Price is charged to the Account and/or paid with *Scotia Rewards* points. Extended Warranty benefits are limited to the lesser of the repair cost and the original Purchase Price charged to the Account, subject to the Limits of Liability and Exclusions for Purchase Security and Extended Warranty in section 3.
- b) Registration – Insured Items with a Manufacturer's Warranty of 5 or more years are ONLY covered if registered within the first year of purchase. Insured Items with a Manufacturer's Warranty of less than 5 years DO NOT require registration. To register item(s) with a Manufacturer's Warranty of more than 5 years, call **1-877-711-8286** between 8:00 am and 8:00 pm, ET, Monday through Friday. You will be required to send copies of the following items to *Scotia Assist* within 1 year after the Insured Item is purchased:
- (i) a copy of the original merchant sales receipt;
 - (ii) the customer copy of Your sales receipt or transaction confirmation;
 - (iii) the serial number of the item; and
 - (iv) a copy of the original Manufacturer's Warranty.
- c) Excluded Items – Extended Warranty does not cover the following items: aircraft and parts and accessories thereof; automobiles, motorboats, motorcycles and any other motorized vehicles and parts and accessories thereof; used items; living plants; trim parts; services; items purchased by and/or used for a business or commercial purpose and commercial gain; dealer and assembler warranties; or any other obligation other than those specifically covered under the terms of the original Manufacturer's Warranty.
- d) Gifts – Insured Items the Cardmember gives as gifts are covered under Extended Warranty. In the event of a claim, the Cardmember, not the recipient of the gift, must make the claim for benefits.

- e) Other Insurance – Where an Insured Person has Other Insurance, the loss or damage MUST be reported to the Other Insurance carrier in addition to filing with *Scotia Assist*, and copies of the payout documents from the Other Insurance carrier must be provided to *Scotia Assist*. If the loss or damage is not covered under Other Insurance, a letter from the Other Insurance carrier so indicating may be required. Extended Warranty coverage is provided strictly as excess coverage and does not apply as contributing insurance. Any reimbursement to the Cardmember under Extended Warranty coverage will be only to the extent a permitted claim exceeds coverage and payment under Other Insurance, regardless of whether the Other Insurance contains provisions indicating that its coverage is non-contributory or excess. Extended Warranty also provides coverage for the amount of the deductible under Other Insurance.
- f) End of Coverage – Coverage under Extended Warranty ends on the earliest of:
 - (i) upon expiry of the Manufacturer's Warranty, at the end of an additional period equal to the Manufacturer's Warranty, not exceeding 1 year;
 - (ii) the date the Account ceases to be in Good Standing; and
 - (iii) the date the Cardmember ceases to be eligible for coverage.

Items purchased after coverage has ended are not covered.

3. LIMITS OF LIABILITY AND EXCLUSIONS FOR PURCHASE SECURITY AND EXTENDED WARRANTY

- a) Limits of Liability – The aggregate maximum lifetime liability is \$60,000.
- b) In the event that the Insured Item cannot be repaired or replaced, *Scotia Assist*, at its sole option, may reimburse You up to the Purchase Price of the Insured Item.
- c) Claims for items belonging to and purchased as a pair or set will be paid for at the full Purchase Price of the pair or set provided that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of the pair or set are usable individually, liability will be limited to payment equal to the proportionate part of the Purchase Price that the number of damaged or stolen parts bears to the number of parts in the complete pair or set.
- d) Exclusions – Purchase Security and Extended Warranty does NOT provide coverage for losses resulting from: misuse or abuse; fraud; normal wear and tear; inherent product defects (which means imperfections which impair the use of the product); Mysterious Disappearance; theft from a vehicle unless the vehicle is locked and there are visible signs of forced entry; flood, earthquake or radioactive contamination; hostilities of any kind (including war, invasion, terrorism, rebellion or insurrection), confiscation by authorities, risks of contraband or illegal activity; or incidental and consequential damages, including bodily injury, property, punitive and exemplary damages and legal fees.

4. HOW TO CLAIM

- a) Filing a Claim – To initiate a claim, the Cardmember must notify *Scotia Assist* as soon as reasonably possible and PRIOR to proceeding with any action or repairs and no later than 90 days from the date of loss or damage, by calling **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. To file a claim online, please visit **scotia.assurant.com**.
- b) Validation of a Claim – The Cardmember MUST maintain ORIGINAL copies of all documents required. Where a claim is due to fraud, malicious acts, burglary, robbery, theft or attempt thereof, or is suspected to be so caused, the Cardmember MUST give immediate notice to the police or other authorities having jurisdiction. The Cardmember may be required to send, at the Cardmember's expense and risk, the damaged Insured Item on which a claim is based, to an address designated by *Scotia Assist*.
- c) Claim Form – Upon notifying *Scotia Assist* of the loss, the Cardmember will be sent a claim form. The completed claim forms together with written proof of loss must be delivered as soon as reasonably possible, but in all events within 1 year from the date on which the loss occurred.
 - (i) Proof of Loss for Purchase Security – Under the Purchase Security coverage, the Cardmember will be required to complete a claim form and MUST include copies of the customer copy of the original merchant receipt, Scotiabank Passport Visa Infinite charge slip or transaction confirmation, Account statement, police report, and any other information reasonably required by *Scotia Assist* to determine coverage eligibility. Please note, if a copy of the police report is not obtainable, You must provide the police department address and telephone number, incident report file number, and contact name on the file.
 - (ii) Proof of Loss for Extended Warranty – Under the Extended Warranty coverage, the Cardmember will be required to complete a claim form PRIOR to proceeding with any repairs and MUST include copies of the customer copy of the original merchant receipt, Scotiabank Passport Visa Infinite charge slip or transaction confirmation, Account statement, and Manufacturer's Warranty. Upon receipt of the completed documentation, if the claim is eligible for coverage, *Scotia Assist* will provide authorization to proceed with the necessary repairs and the particulars of the repair facility designated to complete the necessary repairs.

C. Rental Car Collision/Loss Damage Insurance

For this coverage, Insured Person means a 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.

1. ELIGIBILITY

You are eligible for Rental Car Collision/Loss Damage (CLD) insurance 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 Scotiabank Passport Visa Infinite card (if arranged in advance, by booking or reserving the car rental with Your Scotiabank Passport Visa Infinite card) and by providing an imprint of Your Scotiabank Passport Visa Infinite card at the time You take possession of the car;
- 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 either:
 - i) charge the entire cost of the car rental to Your Account; or
 - ii) use Your *Scotia Rewards* points to pay for all or part of the rental provided that, if Your *Scotia Rewards* points do not pay for the entire cost of the car rental, the remaining cost is charged 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 rental period of Your rental contract 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 jurisdictions, the law requires the rental agencies to provide CDW or LDW in the price of the car rental. In these locations, CLD insurance will provide coverage of any deductible that may apply, provided all the procedures outlined in this Certificate of Insurance have been followed and You have waived the rental agency's deductible waiver. No CDW or LDW premiums charged by rental agencies will be reimbursed under the Policy.

Notes:

- Rental vehicles which are part of pre-paid travel packages are eligible for CLD insurance if the total package was charged to Your Account and all other eligibility requirements are met.
- Rental vehicles which are part of a Car Sharing program are eligible for CLD insurance if the full cost of each rental of a vehicle (per use and kilometer/mileage charges) was charged to Your Account and all other eligibility requirements are met. Some Car Sharing plans will include CDW/LDW in their membership fee. If Your Car Sharing membership includes CDW/LDW and there is no option to waive, then CLD insurance under this Policy will only provide coverage for any deductible You may be held responsible for, provided all the other requirements outlined in this Certificate of Insurance have been met.

- “Free rentals” are also eligible for 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 or days 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).

2. BENEFITS

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.)

3. TYPES OF RENTAL VEHICLES COVERED

The types of rental vehicles covered include cars, sports utility vehicles and minivans (as defined below).

Minivans are covered provided they:

- a) are for private passenger use with seating for no more than 8 occupants including the driver; and
- b) are not to be used for hire by others.

4. TYPES OF RENTAL VEHICLES NOT COVERED

Vehicles which belong to the following categories are NOT covered:

- a) vans, other than minivans as described above;
- b) trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;
- c) off-road vehicles;
- d) motorcycles, mopeds or motorbikes;
- e) campers, trailers or recreational vehicles;
- f) vehicles not licensed for road use;
- g) mini-buses or buses;
- h) antique cars (cars which are over 20 years old or have not been manufactured for 10 years or more);
- i) any vehicle which is either wholly or in part hand-made, or has a limited production of under 2,500 vehicles per year;
- j) any vehicle with a manufacturer’s suggested retail price excluding all taxes, over \$65,000, at the time and place of loss;

- k) tax-free cars (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);
- l) vehicles towing or propelling trailers or any other object; and
- m) expensive or exotic vehicles.

5. LIMITATIONS AND EXCLUSIONS

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; or
- e) damage/loss arising directly or indirectly from:
 - (i) operation of the vehicle by any driver other than an Insured Person;
 - (ii) operation of the vehicle on other than regularly maintained roads;
 - (iii) alcohol intoxication where the driver's blood alcohol concentration is equal to or over the blood alcohol concentration limit for impaired driving under the Criminal Code of Canada or the jurisdiction in which the vehicle rental occurred, if lower, or where the driver is charged for impaired driving;
 - (iv) use of narcotic drugs by the driver;
 - (v) any dishonest, fraudulent or criminal act committed by the Insured Person and/or any authorized driver;
 - (vi) operation of the rental vehicle contrary to the terms of the rental agreement/contract;
 - (vii) wear and tear, gradual deterioration, or mechanical breakdown of the vehicle;
 - (viii) road damage to tires unless in conjunction with an insured cause;
 - (ix) insects or vermin, inherent vice or damage;
 - (x) war, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating, or defending against such action;
 - (xi) seizure or destruction under quarantine or customer regulations, confiscation by order of any government or public authority;
 - (xii) transportation of contraband or illegal trade;
 - (xiii) transportation of property or passengers for hire; or
 - (xiv) nuclear reaction, radiation or radioactive contamination.

6. 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. CLD insurance only protects against loss or damage to the covered rental vehicle.

- 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 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 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.

7. END OF COVERAGE

Coverage under CLD ends on the earliest of:

- a) the date and time the rental agency reassumes control of the rental vehicle, whether at its place of business or elsewhere;
- b) the date the Account ceases to be in Good Standing; and
- c) the date the Insured Person ceases to be eligible for coverage.

No benefits will be paid for losses incurred after coverage has ended, unless otherwise specified or agreed.

8. HOW TO CLAIM

If the vehicle sustains damage of any kind, IMMEDIATELY phone *Scotia Assist* by calling **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries. You will then be sent a claim form. To file the claim online, please visit scotia.assurant.com.

Advise the rental agent that You have reported the claim and provide *Scotia Assist*'s phone number. ***Do not sign a blank sales draft to cover the damage and Loss of Use charges.***

The completed claim form and proof of loss must be given to *Scotia Assist* as soon as reasonably possible after a claim occurs, but in all events within 90 days from the date on which the loss occurred.

D. Lost Luggage, Delayed Luggage and Hotel/Motel Burglary Insurance

For Lost Luggage, Delayed Luggage, and Hotel/Motel Burglary coverage, Insured Person means the Cardmember and any Immediate Family Member travelling with a Cardmember. Immediate Family Member means the Cardmember's Spouse, Dependent Children and parents residing with the Cardmember.

1. LOST LUGGAGE

- a) Benefits – Lost Luggage coverage provides protection from theft or permanent misdirection of the Checked Luggage by a Common Carrier, provided that the full

price of the Insured Person's fare has been charged to an Account and/or paid with *Scotia Rewards* points. The maximum benefit payable per Trip for all Insured Persons on the same Trip is \$1,000. Payment is based on the actual replacement cost of any lost or stolen article provided the article is actually replaced. Otherwise, payment is based on the actual cash value of the article at the time of loss.

- b) Excluded Items – Lost Luggage does not cover: animals; any conveyance or appurtenances except bicycles; contact lenses; eyeglasses; hearing aids; artificial teeth; dental bridges; prosthetic limbs; money; securities; credit cards and any other negotiable instruments; tickets and documents; cameras; sporting equipment; business items; art objects (such as but not limited to hand-made items, limited editions, original, signature pieces or collectible plates); electronic equipment; luggage not checked; luggage held, seized, quarantined or destroyed by a customs or government agency; or where a reimbursement or a non-monetary (tickets, coupons, travel vouchers) settlement is made by the Common Carrier.

2. DELAYED LUGGAGE

- a) Benefits – Delayed Luggage coverage reimburses an Insured Person for the cost of replacing Essential Items when Checked Luggage is not delivered within 4 hours from the Insured Person's time of arrival at the Final Destination, provided the full price of the Insured Person's fare has been charged to an Account and/or paid with *Scotia Rewards* points. The Essential Items must be purchased before the Checked Luggage is returned to the Insured Person and no later than 96 hours after the Insured Person's time of arrival at the Final Destination. The maximum benefit payable per Trip for all Insured Persons on the same Trip is \$1,000.
- b) Excluded Items – The Delayed Luggage coverage does not cover: losses occurring when Checked Luggage is delayed on an Insured Person's return home to their province or territory of residence in Canada; expenses incurred more than 96 hours after the Insured Person's time of arrival at the Final Destination; expenses incurred after the Checked Luggage is returned to the Insured Person; losses caused by or resulting from any criminal act by the Insured Person; baggage not checked; baggage held, seized, quarantined or destroyed by a customs or government agency; money; securities; credit cards; negotiable instruments; tickets; or documents of any nature whatsoever.

3. HOTEL/MOTEL BURGLARY

- a) Benefits – The Hotel/Motel Burglary coverage protects the Insured Person from theft of most items of personal property from a Hotel/Motel room for the period of time between Check In and Check Out where there is evidence of forceful entry, ONLY within the territorial limits of Canada and the United States, provided the full cost of the Hotel/Motel room has been charged to the Account and/or paid with *Scotia Rewards* points. The maximum benefit payable per occurrence for all Insured Persons is \$1,000, in excess of Other Insurance and/or payments made by the Hotel/Motel.

- b) Excluded Items – Hotel/Motel Burglary does not cover: cash; travellers cheques; securities; credit cards or any other negotiable instruments; tickets; or documents.

4. END OF COVERAGE

Coverage under Lost Luggage, Delayed Luggage, and Hotel/Motel Burglary ends on the earliest of:

- a) the date the Account ceases to be in Good Standing; and
b) the date the Insured Person ceases to be eligible for coverage.

No benefits will be paid for losses incurred after coverage has ended, unless otherwise specified or agreed.

5. HOW TO CLAIM

- a) Filing a Claim – To initiate a claim, the Cardmember must notify *Scotia Assist* as soon as reasonably possible, but no later than 90 days from the date of loss, by calling **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. To file a claim online, please visit **scotia.assurant.com**.
- b) Validation of a Claim – The Cardmember **MUST** maintain ORIGINAL copies of all documents required. Where a claim is due to fraud, malicious acts, burglary, robbery, theft or attempt thereof, or is suspected to be so caused, the Cardmember **MUST** give immediate notice to the police or other authorities having jurisdiction.
- c) Claim Form – Upon notifying *Scotia Assist* of the loss, the Cardmember will be sent a claim form. The completed claim forms together with written proof of loss must be delivered as soon as reasonably possible, but in all events within 1 year from the date on which the loss occurred.
- (i) Proof of Loss for Lost Luggage – The Cardmember will be required to complete the claim form and **MUST** include copies of the Ticket, the baggage claim ticket, Scotiabank Passport Visa Infinite charge slip or transaction confirmation, Account statement, a written statement from the Common Carrier confirming:
- the date, time and details of the loss;
 - payout documentation from the Common Carrier including a copy of the cheque, claim form, a list of items lost and their value; and
 - any other information reasonably required by *Scotia Assist* to determine coverage eligibility.
- (ii) Proof of Loss for Delayed Luggage – Under the Delayed Luggage coverage, the Cardmember will be required to complete the claim form and **MUST** include copies of the Scotiabank Passport Visa Infinite charge slip or transaction confirmation, Account statement, itemized receipts for actual expenses incurred for Essential Items, a written statement from the Common Carrier confirming:
- date and time of delay;
 - date and time that the Checked Luggage was returned to the Insured Person;

- reason or circumstances surrounding the delay; and
 - any other information reasonably required by *Scotia Assist* to determine coverage eligibility.
- (iii) Proof of Loss for Hotel/Motel Burglary – Under the Hotel/Motel Burglary coverage, the Cardmember will be required to complete a claim form and MUST include copies of the Scotiabank Passport Visa Infinite charge slip or transaction confirmation, Account statement, a written statement from the Hotel/Motel confirming the date, time and details of the loss, police report, payout documentation from the Hotel/Motel and/or Other Insurance carrier, if applicable, and any other information reasonably required by *Scotia Assist* to determine coverage eligibility. If a copy of the police report is not obtainable, You must provide the police department address and telephone number, incident report file number, and contact name on the file.

E. Trip Cancellation and Trip Interruption Insurance

For this coverage, Insured Person means the Cardmember and/or a Spouse, and eligible Dependent Children when travelling with the Cardmember and/or a Spouse. Insured Person also means one (1) Travelling Companion booked to travel on a Trip with You and/or Your Spouse if the cost of the Travelling Companion's Eligible Expenses for the Trip has been charged to the Account.

Immediate Family Member means a spouse, daughter or son (whether natural, adopted or step-child), grandchild, grandparents, mother, father, step-parent, sister, step-sister, brother, step-brother, parent-in-law, daughter-in-law, son-in-law, sister-in-law or brother-in-law.

1. ELIGIBILITY

An Insured Person is eligible for Trip Cancellation and Trip Interruption coverage when Eligible Expenses for the Trip are charged to Your Account and/or paid with *Scotia Rewards* points.

2. TRIP CANCELLATION BENEFITS

If, prior to a scheduled departure, an Insured Person is required to cancel a Trip due to a covered cause for cancellation as described in the section Covered Causes for Cancellation below, You will be reimbursed for any Eligible Expenses which are not refundable or reimbursable in any manner, including through Other Insurance. The amount payable is subject to a maximum limit of \$2,500 per Insured Person and \$10,000 per Trip for all Insured Persons on the same Trip and will be limited to the cancellation penalties in effect on the date the covered cause for cancellation arises. It is therefore important that You cancel Your travel arrangements with Your travel supplier as soon as the covered cause for cancellation arises. Also, You must immediately advise *Scotia Assist* as soon as a covered cause for cancellation arises.

If, prior to a scheduled departure, an Insured Person chooses to reschedule a Trip due to a covered cause for cancellation as described in the section Covered Causes for Cancellation below, You will be reimbursed for any Rescheduling Expenses

which are not refundable or reimbursable in any manner, including through Other Insurance. The amount payable is the lesser of the Rescheduling Expenses and the amount that would have been paid under this Certificate of Insurance if the Trip had been cancelled outright. Your rescheduled trip will be considered a new Trip and the Pre-existing Condition period will be measured from the date the new Trip was booked.

Covered Causes for Cancellation (first occurring after Your Trip was booked) mean the following:

Medical Covered Causes for Cancellation:

- a) death of an Insured Person, a Travelling Companion, an Insured Person's Immediate Family Member or a Travelling Companion's Immediate Family Member occurring after the Trip is booked and within 31 days prior to the scheduled Trip departure date;
- b) Accidental Bodily Injury or sudden and unexpected sickness of an Insured Person or Travelling Companion, which did not result from a Pre-existing Condition and which prevents the Insured Person or Travelling Companion from starting the Trip. A Doctor must substantiate in writing that prior to the scheduled Trip departure date, he or she advised the Insured Person or Travelling Companion to cancel the Trip or that the Accidental Bodily Injury or sickness made it impossible for the Insured Person or Travelling Companion to start the Trip;
- c) Hospitalization due to an Accidental Bodily Injury or a sudden and unexpected sickness of an Insured Person's Immediate Family Member or a Travelling Companion's Immediate Family Member scheduled to occur during the Trip which did not result from a Pre-Existing condition and which was not known to the Insured Person or Travelling Companion prior to booking the Trip;
- d) Hospitalization of an Insured Person's Immediate Family Member or a Travelling Companion's Immediate Family Member, which did not result from a Pre-existing Condition, occurring after the Trip was booked and within 31 days prior to the Trip departure date;
- e) Hospitalization or death of an Insured Person's Legal Business Partner or Key Employee or of a Travelling Companion's Legal Business Partner or Key Employee occurring after the Trip was booked; and;
- f) Hospitalization or death of an Insured Person's host or a Travelling Companion's host at destination occurring after the Trip was booked.

Non-Medical Covered Causes for Cancellation:

- a) an enforceable call of an Insured Person to jury duty or sudden and unexpected subpoena of an Insured Person to act as a witness in a court of law requiring the Insured Person's presence in court during the Trip;
- b) a written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian government after booking Your Trip, advising Canadians not to travel to a country, region or city originally ticketed for the Trip for a period that includes an Insured Person's Trip;
- c) an employment transfer of the Insured Person by the employer with whom the Insured Person was employed

on the date the Trip was booked, which transfer requires the relocation of the Insured Person's principal residence within 30 days before the scheduled Trip departure date;

- d) a delay causing an Insured Person to miss a connection for a Common Carrier or resulting in the interruption of an Insured Person's travel arrangements, including the following:
 - (i) delay of an Insured Person's Common Carrier resulting from the mechanical failure of that carrier;
 - (ii) a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report);
 - (iii) weather conditions; or
 - (iv) unexpected or unforeseen earthquake or volcanic eruption.

The outright cancellation of Common Carrier travel is not considered a delay. The benefit under this Cause for Cancellation is the Insured Person's one-way economy fare via the most cost-effective route to the Insured Person's next destination;

- e) a natural disaster that renders an Insured Person's principal residence uninhabitable;
- f) an Insured Person's quarantine or hijacking; and
- g) a call to service of an Insured Person by government with respect to reservists, military, police or fire personnel.

As soon as a covered cause for cancellation occurs, the Insured Person must cancel the Trip and You must notify *Scotia Assist* by calling **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries within 48 hours of the time the covered cause for cancellation arose.

3. TRIP INTERRUPTION BENEFITS

If during the Trip, an Insured Person is prevented from continuing the Trip or is unable to return on the original Trip return date due to a covered cause for interruption as described in the section Covered Causes for Interruption below, You will be reimbursed:

- a) the additional charges paid by You for a change in ticketing or the cost of a one-way economy fare to return to point of departure, whichever is less; and
- b) the amount of the unused portion of any Eligible Expenses which are not refundable or reimbursable, including through Other Insurance, excluding the cost of pre-paid, unused return transportation.

The amount payable is subject to a maximum limit of \$2,500 per Insured Person and \$10,000 per Trip for all Insured Persons on the same Trip. You must immediately advise *Scotia Assist* as soon as a covered cause for interruption arises.

Covered Causes for Interruption mean the following:

Medical Covered Causes for Interruption:

- a) death of an Insured Person, a Travelling Companion, an Insured Person's Immediate Family Member or Travelling Companion's Immediate Family Member during the Trip;

- b) Accidental Bodily Injury or sudden and unexpected sickness of an Insured Person or Travelling Companion, which did not result from a Pre-existing Condition and which, in the sole opinion of Scotia Assist, based on medical advice provided by the attending Doctor, requires immediate medical attention and prevents the Insured Person or Travelling Companion from returning from the Trip on the scheduled return date;
- c) Accidental Bodily Injury or a sudden and unexpected sickness requiring Hospitalization of an Insured Person's Immediate Family Member or a Travelling Companion's Immediate Family Member during the Trip, which did not result from a Pre-existing Condition and which was not known to the Insured Person or Travelling Companion prior to the Trip departure date;
- d) Hospitalization or death of an Insured Person's Legal Business Partner or Key Employee or a Travelling Companion's Legal Business Partner or Key Employee which occurred during the Trip; and
- e) Hospitalization or death of an Insured Person's host or a Travelling Companion's host at destination which occurred during the Trip.

Non-Medical Covered Causes for Interruption

- a) a written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian government during the Trip, advising Canadians not to travel to a country, region or city originally ticketed for the Trip for a period that includes an Insured Person's Trip;
- b) a delay causing an Insured Person to miss a connection for a Common Carrier or resulting in the interruption of an Insured Person's travel arrangements including the following:
 - (i) delay of an Insured Person's Common Carrier resulting from the mechanical failure of that carrier;
 - (ii) a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report);
 - (iii) weather conditions; or
 - (iv) unexpected or unforeseen earthquake or volcanic eruption.

The outright cancellation of Common Carrier travel is not considered a delay. The benefit under this cause for interruption is the Insured Person's one-way economy fare via the most cost-effective route to the Insured Person's next destination;

- c) a natural disaster that renders an Insured Person's principal residence uninhabitable;
- d) An Insured Person's quarantine or hijacking; and
- e) a call to service of an Insured Person by government with respect to reservists, military, police or fire personnel.

As soon as a Cause for Interruption occurs, You must notify Scotia Assist by calling **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries. They will assist You in making the necessary arrangements to return.

4. LIMITATIONS AND EXCLUSIONS

Only one (1) Travelling Companion is covered on each Trip.

No benefits are payable in respect of any Trip cancellation or Trip interruption resulting directly or indirectly from:

- a) cancellation of a Trip for any reason other than a covered cause for cancellation;
- b) interruption of a Trip for any reason other than a covered cause for interruption;
- c) a Pre-existing Condition;
- d) pregnancy, childbirth and/or related complications occurring within 9 weeks of the expected delivery date;
- e) neo-natal care;
- f) intentionally self-inflicted injury, suicide or any attempt thereat;
- g) illness or accidental injury sustained while under the influence of drugs, medication, alcohol or other intoxicants;
- h) participation in a criminal offence;
- i) acts of terrorism, insurrection or war, whether declared or undeclared;
- j) voluntary participation in a riot or civil commotion; or
- k) participation in professional sports, speed contests, dangerous sports or events.

Please note: The Policy will only cover any excess cost over and above the travel rewards provided by any reward or frequent flyer plan. This Policy does not cover the value of the loss of any rewards or frequent flyer plan points, except *Scotia Rewards* points.

5. END OF COVERAGE

Coverage under Trip Cancellation and Trip Interruption ends on the earliest of:

- a) the date the Account ceases to be in Good Standing; and
- b) the date the Insured Person ceases to be eligible for coverage.

No benefits will be paid for losses incurred after coverage has terminated, unless otherwise specified or agreed.

6. HOW TO CLAIM

Immediately after learning of a loss or an occurrence which may lead to a loss covered under Trip Cancellation or Trip Interruption Insurance, You must contact *Scotia Assist* by calling **1-877-711-8286** from within Canada and the United States or **613-634-6980** locally or collect from other countries to obtain a claim form. To file a claim online, please visit **scotia.assurant.com**.

You must submit a completed claim form and provide documentation to substantiate Your claim, including the following:

- a) original Ticket(s) (including any unused coupons), original vouchers, original itinerary, invoices, and receipts;
- b) Scotiabank Passport Visa Infinite Account statement and any other documentation necessary to confirm

that the costs of Eligible Expenses were charged to Your Account and/or paid with *Scotia Rewards* points;

- c) proof satisfactory to *Scotia Assist* that the cancellation or interruption of the Trip resulted from a covered cause for cancellation or interruption;
- d) name, address and phone number of the Insured Person's employer; and
- e) name, address and policy numbers for all Other Insurance You and/or the Insured Person may have; and
- f) any other information reasonably required by *Scotia Assist* to determine coverage eligibility.

Written notice of claim must be given to *Scotia Assist* as soon as reasonably possible after a covered cause for cancellation or interruption occurs, but in no event later than 90 days from the date on which the covered cause for cancellation or interruption occurred. Written notice given by or on behalf of the claimant or the beneficiary, with information sufficient to identify the Cardmember, will be deemed notice of claim.

F. Flight Delay Insurance

For this coverage, Insured Person means a Cardmember and/or a Spouse, and eligible Dependent Children when travelling with the Cardmember and/or a Spouse.

1. ELIGIBILITY

The Insured Person is eligible for Flight Delay coverage when:

- a) at least 75% of the full cost of the delayed flight ticket was charged to Your Account and/or paid with *Scotia Rewards* points;
- b) delay of the flight was the result of strike by airline personnel, quarantine, civil commotion, hijack, natural disaster, inclement weather, mechanical breakdown or denied boarding due to overbooking; and
- c) no alternative transportation is made available within 4 hours or more of the scheduled departure time of the original flight.

2. BENEFITS

You will be reimbursed for necessary and reasonable expenses incurred within 48 hours from the scheduled departure time of the original flight with respect to hotel accommodations, restaurant meals, refreshments, Essential Items and sundry items (such as a magazine, paperback book and other such small items) for all Insured Persons travelling on the same Trip. The maximum benefit payable per Insured Person is \$500.

3. LIMITATIONS AND EXCLUSIONS

No benefits are payable for any loss caused by or resulting from:

- a) criminal or fraudulent acts of the Insured Person;
- b) war, whether declared or undeclared, civil war, insurrection, rebellion or revolution; or
- c) any warlike act by any government or military force.

4. END OF COVERAGE

Coverage under Flight Delay insurance ends on the earliest of:

- a) the date the Account ceases to be in Good Standing; and
- b) the date the Insured Person ceases to be eligible for coverage.

No benefits will be paid for losses incurred after coverage has ended, unless otherwise specified or agreed.

5. OTHER INSURANCE

This coverage is in excess of all other applicable valid insurance, indemnity, reimbursement or protection available to You in respect of the claim. The Insurer will be liable only for the amount of loss or damage exceeding the amount covered under such Other Insurance, indemnity, reimbursement or protection and for the amount of any applicable deductible, only if all such other coverage has been claimed under and exhausted and subject to the terms, exclusions and limits of liability set out in this Certificate of Insurance. This coverage will not apply as contributing insurance, notwithstanding any provision in any Other Insurance, indemnity or protection policies or contracts.

6. HOW TO CLAIM

Immediately after learning of a loss or an occurrence which may lead to a loss under Flight Delay Insurance, You must contact *Scotia Assist* by calling **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries to obtain a claim form. To file a claim online, please visit **scotia.assurant.com**.

You must submit a completed claim form and provide documentation to substantiate Your claim, including the following:

- a) plane ticket(s) or the Scotiabank Passport Visa Infinite sales receipt for the plane ticket(s);
- b) a written statement from the airline confirming and detailing the delay;
- c) itemized original receipts for the necessary and reasonable expenses incurred for hotel accommodations, restaurant meals, refreshments, Essential Items and sundry items; and
- d) any other information reasonably required by *Scotia Assist* to determine coverage eligibility.

Written notice of claim must be given to *Scotia Assist* as soon as reasonably possible after a flight delay occurs, but in no event later than 90 days from the date on which the flight delay occurred. Written notice given by or on behalf of the claimant or the beneficiary, with information sufficient to identify the Cardmember, will be deemed notice of claim.

G. Common Carrier Travel Accident Insurance

For this coverage, Insured Person means a Cardmember and/or a Spouse, and eligible Dependent Children while travelling with the Cardmember and/or a Spouse.

1. ELIGIBILITY

The Insured Person is eligible for Common Carrier Travel Accident Insurance coverage when at least 75% of the cost of the Ticket is charged to Your Account and/or paid for with *Scotia Rewards* points.

2. COVERAGE

Benefits are payable when an Insured Person sustains a Loss as a result of occupying a Common Carrier while coverage is in force. Coverage is in force when an Insured Person uses a Common Carrier to:

- a) Travel directly to the point-of-departure terminal for the trip shown on the Ticket.
- b) Make the trip as shown on the Ticket.
- c) Travel directly from the point-of-arrival terminal for the trip shown on the Ticket to the next destination.

Coverage is also in force while the Insured Person is at a travel terminal immediately prior to or following the trip evidenced by the Ticket.

3. BENEFITS

Benefits are payable according to the following schedule:

Amount of Benefit

| Loss of: | Cardmember or Spouse | Dependent Children |
|--|----------------------|--------------------|
| Life [†] | \$500,000 | \$50,000 |
| Total and Permanent Disability ^{††} | \$500,000 | \$500,000 |
| Both hands or both feet | \$500,000 | \$500,000 |
| One foot or one hand and the entire sight of one eye | \$500,000 | \$500,000 |
| Sight of both eyes | \$500,000 | \$500,000 |
| One hand and one foot | \$500,000 | \$500,000 |
| Speech and hearing | \$500,000 | \$500,000 |
| One hand or one foot | \$250,000 | \$250,000 |
| Sight of one eye | \$250,000 | \$250,000 |
| Speech | \$250,000 | \$250,000 |
| Hearing | \$250,000 | \$250,000 |

[†]Loss of life benefits are paid to the beneficiary designated by the Insured Person; if no beneficiary is designated, benefits are paid to the first surviving class in the following order: the Insured Person's Spouse; in equal share to the Insured Person's surviving children; in equal share to the Insured Person's surviving parents; in equal shares to the Insured Person's siblings; to the Insured Person's estate. All other benefits are payable to the Insured Person.

^{††} Benefits are payable when an Insured Person has been Totally and Permanently Disabled for a period of 365 consecutive days.

The maximum benefit payable is \$1,000,000 for Loss resulting from any one occurrence.

If more than one Loss is sustained by an Insured Person,

then the total benefit payable from one accident is limited to the greatest amount payable for any one Loss sustained.

In no event does possession of multiple Certificates of Insurance or Accounts entitle an Insured Person to benefits in excess of those stated herein for any one Loss sustained.

4. EXPOSURE AND DISAPPEARANCE

Loss resulting from unavoidable exposure to the elements and arising out of the hazards described above shall be covered to the extent of the benefits afforded the Cardmember.

If the body of the Cardmember has not been found within 1 year of the disappearance, stranding, sinking or wrecking of any vehicle in which the Cardmember was insured hereunder as an occupant, then it shall be presumed, subject to all other terms of the policy, that the Cardmember has suffered Loss of life covered under this policy.

5. LIMITATIONS AND EXCLUSIONS

No benefits are payable for any Loss caused by or resulting from:

- a) intentionally self-inflicted injuries;
- b) suicide or attempted suicide, whether sane or insane;
- c) illness or disease.;
- d) normal pregnancy or resulting childbirth or miscarriages;
- e) bacterial infection except bacterial infection of an accidental bodily injury, or if death results from the accidental ingestion of a substance contaminated by bacteria;
- f) a declared or undeclared war. declared or undeclared war does not include acts of terrorism;
- g) accident occurring while a passenger on, or operating or learning to operate, or serving as a member of the crew of any aircraft except as provided on this certificate of insurance.

6. END OF COVERAGE

Coverage under Common Carrier Travel Accident insurance ends on the earliest of:

- a) the date the Account ceases to be in Good Standing; and
- b) the date the Insured Person ceases to be eligible for coverage.

No benefits will be paid for a Loss incurred after coverage has ended, unless otherwise specified or agreed.

7. HOW TO CLAIM

In the event of a claim, notify the Insurer by calling **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries. If possible, notice should be given within 90 days of the occurrence of a Loss.

Notice must include the name of the Insured Person who sustained the Loss, the Account number to which the cost of the Ticket was charged, and the name and address of the person (acting on behalf of the Insured Person if necessary) to whom claim forms should be sent.

If a completed claim form and accompanying documents for providing proof of Loss are not received within 15 days of giving notice of the claim, proof of Loss may be provided by giving the Insurer a written statement of the nature and extent of the Loss.

Proof of Loss, whether it be a completed claim form or written statement, must be given to the Insurer as soon as reasonably possible. The Insurer, at its expense, has the right to have the Insured Person examined as often as reasonably necessary while a claim is pending. The Insurer may also have an autopsy performed unless prohibited by law.

H. Travel Emergency Medical Insurance

For this coverage, Insured Person means the Primary Cardmember and/or the Primary Cardmember's Spouse who is a resident of Canada and covered by a GHIP, and eligible Dependent Children while travelling with the Primary Cardmember and/or the Primary Cardmember's Spouse on a Trip. *Coverage is provided for the first 25 consecutive days for Insured Persons under 65 years of age and for the first 10 consecutive days for Insured Persons 65 years of age or older.*

1. ELIGIBILITY

An Insured Person is eligible for Travel Emergency Medical coverage, provided Your Account is in Good Standing.

2. COVERAGE PERIOD

Coverage Period for Insured Persons under age 65 (on the Trip departure date)

Only the first 25 consecutive days of a Trip are covered under Travel Emergency Medical Insurance, as determined by the originally scheduled departure and return dates.

There is no coverage for that portion of a Trip which extends beyond the first 25 consecutive days. In the event of a claim, proof of scheduled Trip duration will be required.

Coverage begins at 12:01 a.m. on the date the Insured Person leaves on a Trip and ends on the earliest of:

- a) the date the Insured Person returns to their province or territory of residence in Canada;
- b) the date the Account ceases to be in Good Standing;
- c) the date the Insured Person has been absent for more than 25 consecutive days (including the day of departure and day of return) from their province or territory of residence in Canada; and
- d) the date the Insured Person ceases to be eligible for coverage (for Dependent Children, see the Definitions section for age limits).

No benefits will be paid for losses incurred after coverage has ended, unless otherwise specified or agreed.

Coverage Period for Insured Persons age 65 or older (on the Trip departure date)

Only the first 10 consecutive days of a Trip are covered under Travel Emergency Medical Insurance, as determined by the originally scheduled departure and return dates.

There is no coverage for that portion of a Trip which extends beyond the first 10 consecutive days. In the event of a claim, proof of scheduled Trip duration will be required.

Coverage begins at 12:01 a.m. on the date the Insured Person leaves on a Trip and ends on the earliest of:

- a) the date the Insured Person returns to their province or territory of residence in Canada;
- b) the date the Account ceases to be in Good Standing;
- c) the date the Insured Person has been absent for more than 10 consecutive days (including the day of departure and day of return) from their province or territory of residence in Canada; and
- d) the date the Insured Person ceases to be eligible for coverage (for Dependent Children, see the Definitions section for age limits).

No benefits will be paid for losses incurred after coverage has ended, unless otherwise specified or agreed.

3. AUTOMATIC EXTENSION OF COVERAGE

Coverage will be automatically extended beyond the 25-day limit for Insured Persons under 65 years of age or beyond the 10-day limit for Insured Persons 65 years of age or older for up to 3 days following the end of a Medical Emergency.

In addition, Travel Emergency Medical Insurance coverage will also be automatically extended beyond the 25-day limit for Insured Persons under 65 years of age or beyond the 10-day limit for Insured Persons 65 years of age or older for up to 3 days if an Insured Person's return to their province or territory of residence in Canada is delayed solely as the result of:

- a) the delayed departure of the bus, train, plane or ship on which he or she is booked; or
- b) an accident or the mechanical breakdown of an Insured Person's personal vehicle.

4. OPTIONAL EXTENSION OF COVERAGE PROCEDURES

For trips that exceed 25 days for Insured Persons under 65 years of age or for trips that exceed 10 days for Insured Persons 65 years of age or older.

Coverage may be extended beyond 25 days for Insured Persons under 65 years of age or beyond 10 days for Insured Persons 65 years of age or older. For more information or to purchase Travel Extension Coverage, please call *Scotia Assist* at **1-877-711-8286** from within Canada prior to the Insured Person's departure from their province or territory of residence in Canada. You will receive a separate certificate of insurance for this coverage.

The premium for the *Scotia Travel Extension Coverage* must be charged to Your Account and must be paid in full prior to Your Trip departure date.

5. BENEFITS

In the event of a Medical Emergency, Reasonable and Customary Charges for Emergency Medical Treatment in excess of any amount payable by or reimbursable under a GHIP or Other Insurance, will be paid by *Scotia Assist*. Benefits are limited to \$1,000,000 for each Insured Person, subject to the terms, limitations, and exclusions set out herein.

The following expenses are eligible for reimbursement:

Hospital Accommodation, Medical Expenses and Doctor Charges for Emergency Medical Treatment.

Private Duty Nursing when prescribed by a Doctor.

Diagnostic Services including laboratory tests and x-rays when prescribed by a Doctor. NOTE: Magnetic resonance imaging (MRI), computerized axial tomography (CAT scans), sonograms and ultrasound must be authorized in advance by *Scotia Assist*.

Ambulance Service to the nearest Hospital equipped to provide the required Emergency Medical Treatment.

Emergency Air Transport to the nearest Hospital, or repatriation to a Hospital in the Insured Person's province or territory of residence in Canada (when approved and arranged by *Scotia Assist*) in the event the Insured Person's condition precludes the use of other means of transportation.

Prescription Drug Reimbursement excluding any drugs or medications which are commonly available without prescription, or which are not legally registered and approved in Canada or the United States.

Accidental Dental Care to a maximum of \$2,000 for treatment of natural or permanently installed teeth, necessitated by an accidental blow to the mouth.

Medical Appliances including slings, braces, splints, and local rental of crutches, walkers and wheelchairs.

Return Airfare to cover any additional cost incurred for a one-way economy fare (less any refunds due on original tickets) and, if required, the charge for transportation of a stretcher and attending medical personnel to return the Insured Person to their province or territory of residence in Canada if further medical treatment is warranted and when approved and arranged by *Scotia Assist*.

Transportation to Bedside from Canada for one of the Insured Person's Spouse, parent, child, brother or sister when the Insured Person is hospitalized and expected to remain so for 3 days or more. This benefit must be pre-approved by *Scotia Assist*. This benefit includes one round-trip economy airfare, food and accommodation expenses of \$100 per day to a maximum of \$1,500. This Travel Emergency Medical insurance will be extended, at no charge, for the person required at bedside for the duration of the Medical Emergency.

Vehicle Return cost to a maximum of \$1,000 to return an Insured Person's car to their province or territory of residence in Canada, or in the case of a rented vehicle, to the nearest appropriate rental location, when the Insured Person is unable to return the vehicle as a result of a Medical Emergency.

Car Accident Assistance when an Insured Person's vehicle is disabled as a result of an accident during the Trip. A maximum of \$200 per day will be paid toward the cost of accommodation, food, car rental, or commercial transportation for the time the vehicle is inoperable for a maximum of 3 days immediately following the date of the accident.

Return of Deceased when death results from a Medical Emergency, to a maximum of \$5,000 for the cost of

preparation (including cremation) and transport of the Insured Person (excluding the cost of a burial coffin or urn) to their province or territory of residence in Canada.

6. MEDICAL EMERGENCY PROCEDURES

When a Medical Emergency occurs, You must contact Scotia Assist without delay. See Section 7 for coverage Limitations.

24-hour assistance is available by calling **1-877-711-8286** from within Canada and the United States, or **613-634-6980** locally or collect from other countries. If calling *Scotia Assist* from somewhere in the world where a collect call is not possible, call direct and You will be reimbursed.

Scotia Assist will confirm coverage, provide directions to the Network facility or the nearest appropriate medical facility, provide the necessary authorization of payment of eligible expenses and manage the Medical Emergency.

Scotia Assist will make every effort to pay or authorize payment of eligible expenses to Hospitals, Doctors, and other medical providers directly. If direct payment or payment authorization is not possible, an Insured Person may be required to make payments. In that event, the Insured Person will be reimbursed for eligible expenses on submission of a valid claim.

7. LIMITATIONS

Failure to notify *Scotia Assist* immediately following a Medical Emergency, or as soon as possible under the circumstances, will limit the benefits payable as follows:

- No benefits will be payable for surgery or invasive procedures (such as cardiac catheterization) without prior approval by *Scotia Assist*, except in extreme circumstances where a request for prior approval would delay surgery needed in a life-threatening medical crisis.
- Non-surgical eligible expenses for which benefits would otherwise have been provided will be limited to 80% of the total, to a maximum of \$30,000.

Benefits payable are further limited as follows:

- In consultation with the attending Doctor, *Scotia Assist* reserves the right to transfer the Insured Person to an appropriate Network facility or to their province or territory of residence in Canada for Emergency Medical Treatment. Refusal to comply will absolve the Insurer of any liability for expenses incurred after the proposed transfer date.
- Once a Medical Emergency ends, no further benefits are payable for that Medical Emergency or for any recurrence of the condition which caused the Medical Emergency.

8. EXCLUSIONS

No benefits are payable for any expenses incurred directly or indirectly as a result of:

- a) any Pre-existing Condition;
- b) any Medical Emergency or Emergency Medical Treatment that occurs other than during a Trip;
- c) any elective or non-emergency surgery, treatment or medication, including ongoing care of a chronic condition;

- d) any Medical Emergency that occurs during a Trip where the primary purpose was to work outside of Canada;
- e) pregnancy, childbirth and/or related complications occurring within 9 weeks of the expected delivery date;
- f) neo-natal care;
- g) participation in a criminal offence;
- h) intentionally self-inflicted injuries, suicide or any attempt thereat;
- i) illness or accidental injury sustained while under the influence of drugs, medication, alcohol or other intoxicants;
- j) acts of terrorism, insurrection or war, whether declared or undeclared;
- k) voluntary participation in a riot or civil commotion;
- l) treatments that are not prescribed by a Doctor; or
- m) participation in professional sports, speed contests, dangerous sports or events including recreational scuba diving (unless the Insured Person holds a basic scuba designation from a certified school or licensing body).

9. HOW TO CLAIM

If Scotia Assist is notified in advance of medical treatment:

If Scotia Assist authorizes Hospital or other medical payments on an Insured Person's behalf, the Insured Person must sign an authorization form allowing Scotia Assist to recover payments from their GHIP, other health plans or insurers and return it to Scotia Assist within 30 days. If an advance has been made for ineligible expenses, You will be required to reimburse Scotia Assist.

If Scotia Assist is not notified in advance of medical treatment: If eligible expenses are incurred for which payment has not been pre-authorized by Scotia Assist, they should be submitted to Scotia Assist with original receipts and payment statements. Benefits may be excluded or reduced where Scotia Assist has not been contacted in advance of treatment (see Section 7 for limitations on benefit payments).

Submitting Your Claim: To obtain a claim form, call Scotia Assist at **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries.

You must submit the completed claim form and provide documentation to substantiate the claim, including the following:

- a) the cause and nature of the Medical Condition requiring treatment;
- b) original, itemized medical invoices;
- c) original prescription receipts;
- d) Your date of birth and the claimant's date of birth (proof of age may be required);
- e) a photocopy of the Insured Person's GHIP (Health) card;
- f) name, address and phone number of the Insured Person's employer;

- g) proof of the Insured Person's departure and/or return date (i.e. copy of tickets, receipts, prepaid accommodation invoice and gas receipts);
- h) name, address and policy numbers for all Other Insurance You and other Insured Persons may have; and
- i) signed authorization to obtain any further required information.

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

I. General Provisions And Statutory Conditions

Unless otherwise expressly provided herein or in the Policy, the following general provisions apply to the benefits described in this Certificate of Insurance.

1. SUBROGATION

As a condition to the payment of any claim to a Cardmember, the Cardmember and/or any Insured Person shall, upon request, transfer or assign to the Insurer all legal rights against all other parties for the loss. The Cardmember and/or any Insured Person shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Cardmember and/or Insured Person.

2. TERMINATION OF INSURANCE

All coverage under this Certificate of Insurance terminates on the earliest of:

- a) the date the Account is cancelled or closed; and
- b) the date the Policy terminates.

No benefits will be paid for any loss incurred after coverage under this Certificate of Insurance has terminated, unless otherwise specified or agreed.

3. DUE DILIGENCE

The Insured Person shall use diligence and do all things reasonable to avoid or diminish any loss under the Policy.

4. NOTICE AND PROOF OF CLAIM

Immediately after learning of a loss or an occurrence which may lead to a loss covered under the Policy, You must notify *Scotia Assist* by calling **1-877-711-8286** from Canada and the United States or **613-634-6980** locally or collect from other countries. You will then be sent a claim form.

Written notice of claim must be given to *Scotia Assist* as soon as reasonably possible after a claim occurs, but in all events provided within 90 days from the date on which loss occurred.

Failure to provide notice or furnish proof of claim within the time prescribed herein does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than 1 year from the date a claim arises hereunder, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. If the notice or proof is given or furnished after 1 year, Your claim will not be paid.

5. PAYMENT OF CLAIM

Benefits payable under the Policy will be paid upon receipt of full written proof, as determined by *Scotia Assist*.

6. LEGAL ACTION

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.

7. FALSE CLAIM

If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefit of coverage under the Policy, nor to the payment of any claim made under the Policy.

8. IF YOU HAVE A CONCERN OR COMPLAINT

If You have a concern or complaint about Your coverage, please call the Insurer at 1-877-711-8286 or the Policyholder at 1-800-472-6842. The Insurer will do its best to resolve Your concern or complaint. If for some reason the Insurer is unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may also obtain detailed information for the Insurer's resolution process and the external recourse either by calling the Insurer at the number listed above or at: www.assurantsolutions.ca/consumer-assistance.

9. PRIVACY

American Bankers Insurance Company of Florida

American Bankers Life Assurance Company of Florida

American Bankers may collect, use, and share personal information provided by You to American Bankers, and obtained from others with Your consent, or as required or permitted by law. American Bankers may use the information to: serve You as a customer and communicate with You. American Bankers may process and store Your information in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of American Bankers' privacy policy by calling 1-888-778-8023 or from their website: www.assurantsolutions.ca/privacy. If You have any questions or concerns regarding the privacy policy or Your options for refusing or withdrawing this consent, You may call American Bankers at the number listed above.

PRICE PROTECTION SERVICE TERMS AND CONDITIONS

Amended and Restated Effective: March 1, 2020

These Terms and Conditions contain information about Price Protection Service. Price Protection Service is a service only, not insurance. Refer to the Definitions section or to the applicable description of services and the paragraph following this one for the meanings of all capitalized terms.

Price Protection Service is effective as of November 27, 2017, and is provided to eligible Scotiabank Passport™ Visa Infinite* Cardmembers by American Bankers Insurance Company of Florida (hereinafter referred to as “American Bankers”), under Group Policy No. BNS112017 (hereinafter referred to as the “Policy”), which provides both insurance coverages and non-insurance services such as Price Protection Service, issued by American Bankers to The Bank of Nova Scotia (hereinafter referred to as the “Policyholder”).

The terms, conditions and provisions of the Policy are summarized in this document, which is incorporated into and forms part of the Policy. All payments are subject in every respect to the Policy, which alone constitutes the agreement under which payments will be provided.

American Banker’s Canadian head office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9.

Payment and administrative services are provided by *Scotia Assist*.

In no event will a corporation, partnership or business entity be eligible for the coverage provided by this document.

A. DEFINITIONS

In these Terms and Conditions, the following words or phrases have the meanings set forth below:

Account means the Cardmember’s Scotiabank Passport Visa Infinite Account, which must be in Good Standing with the Policyholder.

Cardmember means the primary cardmember and any supplemental cardmember who is a natural person resident in Canada to whom a Scotiabank Passport Visa Infinite card is issued and whose name is embossed on the card. The Cardmember may be referred to as “You” or “Your”.

Dollars and \$ means Canadian dollars.

Good Standing means, with respect to an Account, that the Cardmember has not advised the Policyholder to close it or the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

Scotia Assist means American Bankers in relation to payments and administrative services.

B. SERVICES

Price Protection is available only to the Cardmember. No other person or entity has any right, remedy or claim, legal or equitable, to the payments.

Price Protection coverage is in effect for 60 days from the date of purchase of most new items of personal property purchased in Canada and charged in full to the Account, subject to the Limitations and Exclusions below. If, within 60 days of the purchase of an eligible item, You find an identical item offered for retail sale in Canada at a price

lower than the price You paid, *Scotia Assist* will, subject to the Limitations and Exclusions below, pay You the price difference.

This payment is based on the price of the item before applicable taxes, manufacturer's rebate, store rebates, and shipping and installation charges.

No Price Protection Service payments will be made for price differences of less than \$10 per item and the maximum payment will be \$100 per item up to a maximum of \$500 per Account per calendar year. The Price Protection Service will apply to a maximum of 3 identical items during the 60-day period. No item can be submitted for Price Protection payment more than once during the 60-day period.

C. LIMITATIONS AND EXCLUSIONS

Price Protection is not available in respect of the following:

- (i) travellers cheques, cash (whether paper or coin), bullion, precious metals, tickets, documents, stamps, negotiable instruments or property of a similar nature;
- (ii) animals, living plants or perishables such as food, liquor and/or goods consumed in use;
- (iii) computers (including hardware, software, printers and scanners), cellular phones, personal digital assistants (PDA) or any similar electronic device;
- (iv) automobiles, motorboats, airplanes, motorcycles, motorscooters, riding lawn mowers, golf carts, lawn tractors or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts, fuels or accessories;
- (v) one-of-a-kind items;
- (vi) used or previously owned or refurbished items, including antiques, collectibles and fine art;
- (vii) items purchased and/or used by or for a business or for commercial gain; or
- (viii) services related to items purchased, including insurance, duty, delivery and transportation costs.

The Price Protection Service does not apply if the retailer makes a price adjustment and/or refunds the difference between the original and lower price. Price comparisons with liquidated merchandise, grey market (internet) items and gift card or savings card incentives issued by a retailer are not eligible for Price Protection Service coverage.

You are only eligible for the Price Protection Service if the Account is in Good Standing at the time of Your request.

D. GIFTS

Eligible items that You give as gifts are covered. In the event a price difference is discovered, You, not the recipient of the gift must make the request for payment.

E. REQUEST FOR PAYMENT PROCEDURES

You must keep original receipts and other documents described herein to file a valid request. You must notify *Scotia Assist* by calling 1 877-711-8286 or 613-634-6980, between 8:00 am and 8:00 pm, ET, Monday through Friday, as soon as You discover the advertised price difference.

Scotia Assist will send You the applicable request form. Your failure to provide to *Scotia Assist* the completed

request form and proof supporting Your request under items (i) – (iii) below within 90 days from the date of purchase may result in non-payment of the related request. You must complete and sign the request form and include the following:

- (i) the customer copy of the original vendor's sales receipt;
- (ii) the Account statement showing the charge; and
- (iii) a dated advertisement/flyer to prove that the identical item was offered in Canada at the reduced price within 60 days of the date of Your purchase.

A request for payment under the Policy will be paid upon receipt of full written proof, as determined by *Scotia Assist*.

F. TERMINATION OF COVERAGE

Coverage ends on the earliest of:

- (i) the date the Account is cancelled, closed or ceases to be in Good Standing;
- (ii) the date the Cardmember ceases to be eligible for coverage; and
- (iii) the date the Policy terminates.

No coverage will be provided for items purchased after coverage ends.

G. IF YOU HAVE A COMPLAINT OR INQUIRY

If You have a concern or complaint about Your coverage, please call American Bankers at 1-877-711-8286 or the Policyholder at 1-800-472-6842. American Bankers will do its best to resolve Your concern or complaint. If for some reason American Bankers is unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may also obtain detailed information for American Bankers' resolution process and the external recourse either by calling American Bankers at the number listed above or at: www.assurantsolutions.ca/consumer-assistance.

H. PRIVACY

American Bankers may collect, use, and share personal information provided by You to American Bankers, and obtained from others with Your consent, or as required or permitted by law. American Bankers may use the information to: serve You as a customer and communicate with You. American Bankers may process and store Your information in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of the American Bankers' privacy policy by calling 1-888-778-8023 or from their website: www.assurantsolutions.ca/privacy. If You have any questions or concerns regarding the privacy policy or Your options for refusing or withdrawing this consent, You may call American Bankers at the number listed above.

* Registered Trademarks of The Bank of Nova Scotia

™ Trademark of The Bank of Nova Scotia.

* Visa Int./Licensed User.

American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant®

* Assurant is a registered trademark of Assurant, Inc.