

## Important Notice about Insurance Changes to Personal and Small Business Scotiabank American Express®\* and Scotiabank Visa®\* Credit Cards, effective July 1, 2021.

Thank you for being a valued Scotiabank customer. We are committed to helping you better understand any updates or changes we make to our products. This notice explains the changes we are making to our insurance providers, insurance coverages and other benefits included with your credit card that will take effect on **July 1, 2021**.

All the Types of Changes are listed on the left-hand side of the table below. The Scotiabank credit card that is impacted by the change is listed on the right-hand side. To identify which changes apply to your card, just look for your Credit Card's name beside each change.

Type of Change	Credit Cards impacted per Type of Change
<b>Cards with only a Provider Change (no changes to insurance benefits)</b>	Scotia Momentum® Visa® Card Scotiabank GM® Visa® Business Card Scotiabank GM® Visa® Card ScotiaLine® for business Card Scotiabank US Dollar Visa® Card No-Fee ScotiaGold® Visa® Card
<b>Travel Emergency Medical Insurance</b>	Scotiabank Platinum American Express® Card Scotiabank Gold American Express® Card Scotiabank American Express® Card ScotiaGold Passport® Visa® Card Scotiabank Passport™ Visa Infinite Business® Card Scotia Momentum® Visa Infinite® Card Scotia Momentum® for business Visa® Card Scotiabank GM® Visa Infinite® Card
<b>Trip Cancellation and Trip Interruption Insurance</b>	Scotiabank Platinum American Express® Card Scotiabank Gold American Express® Card Scotiabank American Express® Card (Trip Interruption Only) Scotiabank Passport™ Visa Infinite Business® Card Scotia Momentum® Visa Infinite® Card Scotiabank GM® Visa Infinite® Card (Trip Interruption Only)
<b>Hotel/Motel Burglary Insurance</b>	Scotiabank Platinum American Express® Card Scotiabank Gold American Express® Card ScotiaGold Passport® Visa® Card Scotiabank Passport™ Visa Infinite Business® Card ScotiaGold Passport® for business Visa® Card
<b>Lost Luggage and Delayed Luggage Insurance</b>	Scotiabank Platinum American Express® Card Scotiabank Gold American Express® Card ScotiaGold Passport® Visa® Card Scotiabank Passport™ Visa Infinite Business® Card ScotiaGold Passport® for business Visa® Card Scotia Momentum® Visa Infinite® Card Scotiabank GM® Visa Infinite® Card
<b>Price Protection Service</b>	Scotiabank Platinum American Express® Card Scotiabank American Express® Card Scotiabank More Rewards Visa® Card

The following is a summary of the changes that we are making to our insurance providers, insurance coverages and other benefits included on our credit cards that will take effect **July 1, 2021**:

- We are changing insurance providers to The Manufacturers Life Insurance Company and First North American Insurance Company, members of the Manulife group of companies ("Manulife");
- For **Travel Emergency Medical Insurance**, we are making the following changes:
  - Expanding the definition of Insured Person to include all Cardmembers (Cardmember includes the Primary Cardmember and, any supplemental Cardmember who is a natural person resident in Canada);
  - Extending coverage to Dependent Children while they are not traveling with a Cardmember or their Spouse.
- For **Trip Cancellation and Trip Interruption Insurance**, we are making the following changes:
  - Eliminating coverage as an Insured Person for a Travelling Companion;
  - Extending coverage to Dependent Children while they are not traveling with a Cardmember or their Spouse;
  - Limiting the number of Travelling Companions to a maximum of three persons.
- For **Hotel/Motel Burglary Insurance**, we are eliminating coverage as an Insured Person for parents residing with a Cardmember.
- For **Lost Luggage and Delayed Luggage Insurance**, we are eliminating coverage as an Insured Person for parents residing with a Cardmember.
- We are removing the **Price Protection Service**.

For complete details, please review the **Amended Certificate of Insurance** enclosed.

### Insurance Claims and Questions

If you have any claims and/or questions regarding your insurance coverage **before July 1<sup>st</sup>, 2021**, please contact the current insurance provider. Their contact information is provided in your current Certificate of Insurance, which was part of your original credit card welcome package.

For claims and/or questions arising **on or after July 1<sup>st</sup>, 2021**, please contact Manulife<sup>†</sup> to speak to a customer service representative at the corresponding Insurance Telephone Number listed below or by email at [scotiabank.claims@globalexcel.com](mailto:scotiabank.claims@globalexcel.com).

### Insurance Telephone Numbers (on and after July 1<sup>st</sup>, 2021)

<b>Scotiabank Platinum American Express card</b>	For 24-Hour Travel Emergency Assistance and all Other Insurance Enquiries and Claims	<b>1-877-391-7507</b> in Canada & U.S. <b>1-416-572-3636</b> outside Canada & U.S. (collect)
	For optional extension of coverage ("Top-Up")	Sales: <b>1-877-222-7342</b>
<b>All Other Scotiabank American Express and Visa cards</b>	For 24-Hour Travel Emergency Assistance and all Other Insurance Enquiries and Claims	<b>1-800-263-0997</b> in Canada & U.S. <b>1-416-977-1552</b> outside Canada & U.S. (collect)
	For optional extension of coverage ("Top-Up")	Sales: <b>1-877-222-7342</b>

If you would like to review a digital copy of the complete Certificate of Insurance, including the changes listed in this notice, please visit [scotiabank.com/ca/en/personal/credit-cards/manage-your-credit-card/welcome-kits.html](https://scotiabank.com/ca/en/personal/credit-cards/manage-your-credit-card/welcome-kits.html) or call the number above on or after July 1<sup>st</sup>, 2021.

If you wish to discuss other credit card options, you can view all Personal credit cards at [scotiabank.com/ca/en/personal/credit-cards.html](https://scotiabank.com/ca/en/personal/credit-cards.html) or Small Business credit cards at [scotiabank.com/ca/en/small-business/business-banking/credit-cards.html](https://scotiabank.com/ca/en/small-business/business-banking/credit-cards.html), visit the branch or call the contact centre at:

#### For Personal Credit Cards:

##### English

Scotiabank Credit Card Centre  
1-800-387-6466 (Canada/USA)  
1-800-645-0288 (Services for Deaf, deafened and hard of hearing)

##### French

Centre des cartes de crédit de la Banque Scotia  
1-800-350-9046 (Canada/États-Unis)  
1-800-645-0288 (service par téléimprimeur/ATS)

#### For Small Business Credit Cards:

1-877-552-5522 (from Monday-Thursday 9:00 a.m. to 11:00 p.m., Friday 9:00 a.m. to 10:00 p.m., Saturday 10:00 a.m. to 6:00 p.m. Eastern Time)

## AMENDED CERTIFICATE OF INSURANCE

This Amended Certificate evidences your insurance coverage provided by The Manufacturers Life Insurance Company and First North American Insurance Company (collectively, “**Manulife**”) under Group Policy No. BNS749 issued to The Bank of Nova Scotia effective as of July 1, 2021. Unless specifically amended herein, all other terms and conditions of insurance coverage remain unchanged.

With the exception of the changes noted below that come into effect as of **July 1, 2021**, your amount of insurance and all of the benefits you enjoyed will remain the same. Please review this Amended Certificate carefully and retain it along with your existing Certificate of Insurance for your complete records.

<b>The following changes are made to your insurance coverage as of July 1, 2021:</b>	
1.	All references to American Bankers Life Assurance Company of Florida are hereby deleted and replaced with The Manufacturers Life Insurance Company;
2.	All references to the contact information of American Bankers Life Assurance Company of Florida and its claims and complaints websites are hereby deleted and replaced with the contact information of The Manufacturers Life Insurance Company: 250 Bloor Street East, Toronto, Ontario M4W 1E5 Claims website: <a href="https://globalexcel.com/scotia">https://globalexcel.com/scotia</a> Complaints website: <a href="https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html">https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html</a>
3.	All references to American Bankers Insurance Company of Florida and to Royal & Sun Alliance (RSA) Insurance Company of Canada are hereby deleted and replaced with First North American Insurance Company;
4.	All references to the contact information of American Bankers Insurance Company of Florida (and its claims and complaints websites) and to Royal & Sun Alliance (RSA) Insurance Company of Canada are hereby deleted and replaced with the contact information of First North American Insurance Company, a wholly-owned subsidiary of Manulife: 250 Bloor Street East, Toronto, Ontario M4W 1E5 Claims website: <a href="https://globalexcel.com/scotia">https://globalexcel.com/scotia</a> Complaints website: <a href="https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html">https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html</a>
5.	All references to Policy Numbers are hereby deleted and replaced with BNS749;
6.	In the section with the heading “Travel Emergency Medical Insurance”, the definition of Insured Person is deleted and replaced with: “Insured Person means the Cardmember, the Cardmember’s Spouse who is a resident of Canada and covered by a GHIP, and eligible Dependent Children.”
7.	In the section with the heading “Trip Cancellation and Trip Interruption Insurance”: (a) The definition of Insured Person is deleted and replaced with: “Insured Person means the Cardmember, the Cardmember’s Spouse, and eligible Dependent Children if the cost of the Eligible Expenses for the Trip has been charged to the Account.” (b) The definition of Travelling Companion is deleted and replaced with: “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. Maximum of three (3) persons.”
8.	In the section with the heading “Lost Luggage and Delayed Luggage and Hotel/Motel Burglary Insurance”, the following language in the definition of Insured Person is hereby deleted: “and parents residing with the Cardmember.”
9.	All references to the Insurer’s Privacy Policy are hereby deleted and replaced with the following: <b>Privacy Notice:</b> Manulife is committed to protecting your privacy and the confidentiality of your personal information. Manulife’s Privacy Policy is located at <a href="https://www.manulife.ca/privacy-policies.html">https://www.manulife.ca/privacy-policies.html</a> . We will collect, use, and disclose personal information only for the purposes of administering the coverages in this Amended Certificate. To protect the confidentiality of your personal information, we will establish a financial services file from which your information will be used to administer services and process claims. Access to this file will be restricted to Manulife employees, mandatories, administrators or agents who are responsible for the assessment and investigation of claims, and to any other persons you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your file is secured in Manulife’s offices or those of our Administrator, Active Claims Management, Inc. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, 500 King Street North, P.O. Box 1602, Waterloo, ON N2J 4C6.

**The Manufacturers Life Insurance Company**



Roy Gori  
President and Chief Executive Officer

**First North American Insurance Company**



Alexander Lucas  
President and Chief Executive Officer

<sup>1</sup>Manulife has appointed Active Claims Management (2018) Inc., Operating as “Active Care Management”, “ACM”, “Global Excel Management” and/or “Global Excel” as the provider of all assistance and claims services.

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