

Important Notice about Insurance Changes to Scotiabank Passport™ Visa Infinite* Credit Card, 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.

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

1. 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”);
2. For **Travel Emergency Medical Insurance**, we are making the following changes:
 - (a) Increasing the maximum benefit to \$2,000,000 CDN;
 - (b) Reducing the coverage period from 10 days to 3 days for Insured Persons age 65 or older;
 - (c) 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);
 - (d) Extending coverage to Dependent Children while they are not traveling with a Cardmember or their Spouse.
3. For **Trip Cancellation and Trip Interruption Insurance**, we are making the following changes:
 - (a) Reducing the maximum benefit per Insured Person per Trip for Trip Cancellation benefits to \$1,500;
 - (b) Eliminating coverage as an Insured Person for a Travelling Companion;
 - (c) Extending coverage to Dependent Children while they are not traveling with a Cardmember or their Spouse;
 - (d) Limiting the number of Travelling Companions to a maximum of three persons.
4. For **Hotel/Motel Burglary Insurance**, we are:
 - (a) Expanding coverage for Hotel/Motel rooms to be available Worldwide;
 - (b) Eliminating coverage as an Insured Person for parents residing with a Cardmember.
5. For **Lost Luggage and Delayed Luggage Insurance**, we are eliminating coverage as an Insured Person for parents residing with a Cardmember.
6. 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 1st, 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 1st, 2021**, please contact Manulife[†] to speak to a customer service representative at the corresponding Insurance Telephone Number listed below or by email at scotiabank.claims@globalexcel.com.

Insurance Telephone Numbers (on and after July 1st, 2021)

24-Hour Travel Emergency Assistance Telephone Number and all Other Insurance Enquiries and Claims, the Telephone Number changes to:

1-800-263-0997 in Canada & U.S. and **1-416-977-1552** outside Canada & U.S. (collect)

For optional extension of coverage (“Top-Up”), the Telephone Number changes to:

Sales: **1-877-222-7342**

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 or call the number above on or after July 1st, 2021.

If you wish to discuss other credit card options, you can view all credit cards at scotiabank.com/ca/en/personal/credit-cards.html, visit the branch or call the contact centre at:

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)

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.

The following changes are made to your insurance coverage as of July 1, 2021:	
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: https://globalexcel.com/scotia Complaints website: https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html
3.	All references to American Bankers Insurance Company of Florida 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 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: https://globalexcel.com/scotia Complaints website: https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html
5.	All references to Policy Numbers are hereby deleted and replaced with BNS749;
6.	In the section with the heading “Travel Emergency Medical Insurance”: (a) All reference to the benefit limit for Travel Emergency Medical benefits for all Insured Persons being \$1,000,000 is deleted and replaced with \$2,000,000; (b) All references to the coverage period for Travel Emergency Medical benefits for Insured Persons 65 years of age or over at the date of departure being 10 consecutive days is deleted and replaced with 3 consecutive days. (c) 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. Coverage is provided for the first 25 consecutive days for Insured Persons under 65 years of age and for the first 3 consecutive days for Insured Persons 65 years of age or older.”
7.	In the section with the heading “Trip Cancellation and Trip Interruption Insurance”: (a) All references to the maximum benefit limit per Insured Person per Trip for Trip Cancellation benefits being \$2,500 is deleted and replaced with \$1,500. (b) 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.” (c) 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 “Hotel/Motel Burglary Insurance”, the following language in the benefits description is hereby deleted: “ONLY within the territorial limits of Canada and the United States”
9.	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.”
10.	All references to the Insurer’s Privacy Policy are hereby deleted and replaced with the following: Privacy Notice: Manulife is committed to protecting your privacy and the confidentiality of your personal information. Manulife’s Privacy Policy is located at https://www.manulife.ca/privacy-policies.html . 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

¹Manulife 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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