

American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida
Group Policy: ATBG0205

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 below or to the applicable description of benefits and the paragraph below for the meanings of all capitalized terms.

The coverage outlined in this Certificate of Insurance is effective as of February 1, 2005, and is provided to eligible Gold Cash Rewards Mastercard and Gold My Rewards Travel Mastercard Cardholders (except where otherwise specified under certain benefits), and, where specified, their eligible Spouses and Dependent Children by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida (hereinafter collectively referred to as the "Insurer") under Group Policy number ATBG0205 (hereinafter referred to as "the Policy") issued by the Insurer to Alberta Treasury Branches operating under the name "ATB Financial" (hereinafter referred to as the "Policyholder").

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

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

Claims payment and administrative services under this Policy are arranged by the Insurer.

American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida – Canadian Head Office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9.

Definitions

Accident means a sudden, unexpected and unforeseeable cause of injury from an external source.

Accidental Bodily Injury means bodily injury caused directly by an Accident occurring while the insurance evidenced by this Certificate of Insurance is in force, which results within three hundred and sixty-five (365) days after the date of the Accident, directly in any of the losses to which the insurance applies, and is sudden, unforeseen, unexpected and independent of any disease, bodily infirmity, bodily malfunction or any other cause.

Account means Your Gold Cash Rewards Mastercard or Gold My Rewards Travel Mastercard account which is in Good Standing with the Policyholder.

Administrator means the Insurer and/or the service provider(s) arranged by the Insurer to provide claims payment and administrative services under the Policy.

Cardholder means the Primary Cardholder and any supplemental Cardholder also resident in Canada who is issued a Gold Cash Rewards MasterCard or Gold My Rewards Travel MasterCard by the Policyholder and whose name is embossed on the card. Cardholder may be referred to as "You" or "Your".

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

Dependent Child 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 full time attendance at a recognized institution of higher learning. Dependent Child(ren) also includes children 21 years of age or over who are permanently mentally or physically challenged and incapable of self-support.

Dollars and "\$" means Canadian dollars.

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.

Gold Mastercard means a Gold Cash Rewards Mastercard or a Gold My Rewards Travel Mastercard issued by the Policyholder.

Good Standing means, with respect to an Account, that the Primary Cardholder has not advised the Policyholder in writing to close or for which the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

Immediate Family Member means an Insured Person's Spouse, child, parent, parent-in-law, sister or brother.

Insured Person means a Cardholder, his/her Spouse and each Dependent Child and certain other eligible persons.

Loss for the purposes of Common Carrier Accidental Death and Dismemberment and Car Rental Accidental Death and Dismemberment coverage means:

- i. with respect to life, Accidental Bodily Injury causing death;
- ii. with respect to sight, speech or hearing, Accidental Bodily Injury causing entire and irrecoverable loss of sight, speech or hearing;
- iii. with respect to a hand, Accidental Bodily Injury causing actual irreversible severance of the entire four fingers of the same hand, at or above the middle joints; and

iv. with respect to a foot, Accidental Bodily Injury causing actual irreversible severance of a foot, at or above the ankle joint.

Mysterious Disappearance means an article of personal property cannot be located and the circumstances of its disappearance cannot be explained or do not lend themselves to reasonable inference that a theft occurred.

Occupying means in or upon or entering into or alighting from.

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

Primary Cardholder means any natural person resident in Canada who is the applicant for, and is issued a Gold Cash Rewards MasterCard or Gold My Rewards Travel MasterCard by the Policyholder.

Spouse means Your legal husband or wife, or the person who You live with and have publicly represented as Your Spouse for at least one (1) year.

Ticket means evidence of fare paid for travel on a Common Carrier, which has been charged to Your Account.

Trip means a scheduled period of time during which an Insured Person is away from his or her province or territory of residence.

Purchase Assurance

For this benefit, Insured Person means the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable to the benefits. Benefits are in effect when You charge the FULL cost of the item(s) to Your Gold Mastercard Account and/or pay such cost with points redeemed under the ATB Gold My Rewards Travel program.

Benefits: Purchase Assurance benefits are available automatically, without registration, to protect most new items of property purchased by You with Your Gold Mastercard card for ninety (90) days from the date of purchase against damage or theft anywhere in the world, subject to the Policy Limitations and Exclusions below. If such an item is lost, stolen or damaged, it will be repaired or replaced or You will be reimbursed the purchase price at the Administrator's discretion.

Limitations and Exclusions: Purchase Assurance benefits are only available to the extent that the item in question is not otherwise protected or insured in whole or in part. Purchase Assurance benefits are not available in respect of the following:

- i. travellers cheques, cash (whether paper or coin), bullion, precious metals, tickets, negotiable instruments or other numismatic property of a similar nature;
- ii. items purchased and/or used by or for a business or for commercial gain;
- iii. animals or living plants;
- iv. mail order, internet, telephone or any purchase being shipped until delivered and accepted by You in new and undamaged condition;
- v. golf balls or other sports equipment damaged during the course of normal use;
- vi. automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, 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 or accessories;
- vii. perishables, such as food and liquor, and/or goods consumed in use;
- viii. jewellery;
- ix. used, refurbished or previously owned items, including antiques, collectibles and fine arts;
- x. cellular telephones, beepers, personal digital assistants (PDA) or any similar electronic device;
- xi. computers, software;
- xii. bodily injury, property damage, exemplary damages, consequential damages and legal fees;
- xiii. losses caused by or resulting from fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, radioactive contamination, Mysterious Disappearance, or inherent product defects;
- xiv. services, including delivery and transportation costs of items purchased.

Limits of Liability: Benefits hereunder are limited to an item maximum of \$10,000 and a lifetime maximum of \$50,000 per Account. You will be entitled to receive no more than the original purchase price of the protected item as recorded on the Gold Mastercard sales receipt. When the protected item is part of a pair or set, You will receive no more than the value of the particular part or parts lost or damaged regardless of any special value that the item may have as part of an aggregate purchase price of such pair or set. The Insurer, at its sole option, may elect to:

- i. repair, rebuild or replace the item lost or damaged (whether wholly or in part); or



ii. pay You for said item, not exceeding the lesser of the original purchase price, the replacement price or the repair cost thereof and subject to the exclusions, terms and limits of liability as stated in this Certificate of Insurance.

See General Provisions for Purchase Assurance and Extended Warranty Insurance below.

Extended Warranty

For this benefit, Insured Person means the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable to the benefits. Benefits are in effect when You charge the FULL cost of the item(s) with an Original Manufacturer's Warranty to Your Gold Mastercard Account and/or pay such cost with points redeemed under the ATB Gold My Rewards Travel program.

Benefits: Extended Warranty benefits for eligible items are available automatically, without registration, to provide You with double the period of repair services otherwise provided by the Original Manufacturer's Warranty, to a maximum of one full year on most items purchased new with a Gold Mastercard provided that, in all cases, automatic coverage is limited to the Original Manufacturer's Warranty of five (5) years or less. Most Original Manufacturer's Warranties over five (5) years will be covered if registered with the Administrator within the first year after purchase of the item (Refer to 'Registration').

Extended Warranty benefits apply to any parts and/or labour cost resulting from mechanical breakdown or failure of a covered item, or any other obligation that was specifically covered under the terms of the Original Manufacturer's Warranty.

Extended Warranty benefits are limited to the lesser of the cost to repair or replace or the original purchase price of the item including applicable taxes.

Limitations and Exclusions: The Extended Warranty benefit ends automatically upon the date when the original manufacturer ceases to carry on business for any reason whatsoever.

The Extended Warranty benefit does not cover the following items:

- i. automobiles, motorboats, aircraft, motorcycles, motorscooters, snowblowers, 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 or accessories;
- ii. computers, cellular phones, personal digital assistants (PDA) or any similar electronic device;
- iii. services;
- iv. items purchased and/or used for business or for commercial gain;
- v. used items or refurbished items; or
- vi. bodily injury, property damage, consequential damages, punitive damages, exemplary damages and legal fees.

Registration: To register item(s) with an original Manufacturer's Warranty of more than five (5) years for the Extended Warranty benefit, You must send copies of the following items to the Administrator within one (1) year after the item is purchased. Call 1-866-305-0888;

- i. a copy of the original vendor sales receipt;
- ii. the customer copy of the Gold Mastercard sales receipt;
- iii. serial number of the item; and
- iv. the Original Manufacturer's Warranty.

General Provisions for Purchase Assurance and Extended Warranty Insurance

Gifts: Eligible items that You give as gifts are covered for Purchase Assurance and Extended Warranty benefits. In the event of a claim, You, not the recipient of the gift, must make the claim for benefits.

Other Insurance: Purchase Assurance and Extended Warranty coverage is in excess of all other applicable valid insurance, indemnity, warranty or protection available to You in respect of the item(s) subject to the claim. The Insurer will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, warranty or protection and for the amount of any applicable deductible, and only if all such other coverage has been claimed under and exhausted, and further 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.

Claims Procedures for Purchase Assurance and Extended Warranty: You must keep original receipts and other documents described herein to file a valid claim.

Immediately after learning of any loss or occurrence, You must notify the Administrator by calling 1-866-305-0888. Your failure to provide proof of loss within ninety (90) days from the date of loss or damage may result in denial of the related claim.

You must complete and sign the claim form which must contain the time, place, cause and amount of loss, and include the following:

- i. the customer copy of the Gold Mastercard sales receipt and Your Account statement showing the charge;
- ii. the original vendor's sales receipt;
- iii. a copy of the Original Manufacturer's Warranty (for Extended Warranty Claims); and
- iv. a police, fire, insurance claim or loss report or other report of the occurrence of the loss sufficient for determination of eligibility for the benefits hereunder.

Prior to proceeding with any repair services, You must obtain the Administrator's approval in order to ensure the eligibility for payment of Your claim. At the sole discretion of the Insurer, You may be required to send, at your own expense, the damaged item on which a claim is based to the Administrator in order to support Your claim. Payment made in good faith will discharge the Insurer to the extent of this claim.

Purchase Assurance and Extended Warranty Termination of Coverage: Coverage ends on the earliest of:

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

No coverage will be provided for items purchased after the Policy termination date.

Car Rental Collision Damage Waiver

For the purposes of the Car Rental Collision Damage Waiver benefit, Insured Person means a Cardholder and any other person who holds a valid driver's license and is listed on Your rental contract, provided he/she would otherwise qualify under the rental contract and is permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle shall be used. This coverage is in effect when You charge the FULL cost of the car rental to Your Gold Mastercard Account and/or pay such cost with points redeemed under the ATB Gold My Rewards Travel program.

Eligibility: You are eligible for Gold Mastercard Car Rental Collision Damage Waiver ("CDW") insurance coverage when You rent most private passenger vehicles on a daily or weekly basis for a period NOT to exceed thirty-one (31) consecutive days, provided that:

- i. You initiate the rental transaction by booking or reserving the car rental with Your Gold Mastercard and by providing Your Gold Mastercard as payment guarantee prior to the time You take possession of the car, and
- ii. You decline the rental agency's collision damage waiver (CDW) or loss damage waiver (LDW), or similar provision and,
- iii. You rent the car in Your name, and charge the full cost of the car rental to Your Gold Mastercard Account and/or pay such cost with points redeemed under the ATB Gold My Rewards Travel program.

'Free Rentals' are also eligible for benefits when received as the result of a promotion conditioned on Your making previous rentals, if each such previous rental met the eligibility requirements of this Certificate of Insurance.

Benefits: Subject to the terms and conditions of this Policy, You are provided with protection against the amount for which You are liable to the rental agency up to the actual cash value of the damaged or stolen rental 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. Benefits are limited to one vehicle rental during any one period. If during the same period more than one vehicle is rented by the Cardholder, only the first rental will be eligible for these benefits.

In some jurisdictions the law requires the rental agencies to include CDW/LDW in the price of the vehicle rental. In these locations, Car Rental CDW benefits under this Policy will only provide coverage for any deductible that may apply, provided all the requirements outlined in this Certificate of Insurance have been met and You have waived the rental agency's deductible waiver. No CDW/LDW premiums charged by the rental agencies will be reimbursed under this Policy. Rental vehicles which are part of pre-paid travel packages are eligible for benefits if the total for Your Trip was charged to Your Account and all other requirements are met.

This coverage does not provide any form of third party automobile property damage or personal injury liability insurance.

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 coverage. This Policy only covers loss or damage to a rental vehicle, as stipulated herein.

Know before you go: While Car Rental CDW benefits provide coverage on a worldwide basis (except where prohibited by law), and the coverage is well received by car rental merchants, there is no guarantee that this coverage will be accepted at every car rental facility. 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 Gold Mastercard Car Rental CDW 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 Gold Mastercard Car Rental CDW benefits and have them confirm the rental agency's willingness to accept this coverage.

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

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 (and take a copy with You), or ask for another vehicle.

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If the vehicle sustains damage of any kind, immediately phone the Administrator at one of the numbers provided. Advise the rental agent that You have reported the claim and provide the Administrator's phone number. If loss appears to exceed \$1,000 you must also advise the police and request a police report. Do not sign a blank sales draft to cover the damage and loss of use charges.

Coverage Period: Car Rental CDW insurance coverage begins as soon as the Cardholder or other person authorized to operate the rental car under the car rental agreement takes control of the vehicle, and ends at the earliest of:

- the time when the rental agency assumes control of the rental car, whether it be at its place of business or elsewhere;
- the date on which the Cardholder's Account ceases to be in Good Standing and/or Your Account privileges are suspended, revoked or otherwise terminated;
- the date the Insured Person ceases to be eligible for coverage; or
- the date the Policy is cancelled.

Types of Vehicles Covered: The types of rental vehicles covered include cars, sport utility vehicle, and mini-vans, provided they are designed for private passenger use with seating for no more than eight (8) including the driver.

Types of Vehicles Not Covered: Vehicles belonging to the following categories are NOT covered:

- any vehicle with a manufacturer's suggested retail price (MSRP), excluding taxes, over sixty five thousand Dollars (\$65,000) at the time and place of loss;
- vans, other than mini-vans as described above;
- trucks, pick-up trucks or any vehicle that can be reconfigured into a pick-up truck;
- off-road vehicles designed and manufactured primarily for off-road use;
- motorcycles, mopeds and motorbikes;
- campers and trailers;
- recreational vehicles;
- antique cars (cars which are over twenty (20) years old or have not been manufactured for ten (10) years or more);
- customized vehicles; and
- leased vehicles.

Exclusions and Limitations: CDW benefits do NOT cover any loss caused or contributed to by:

- operation of the rental vehicle in violation of the law or any terms of the rental agreement/contract;
- operation of the vehicle by any driver not in possession of a driver's license that is valid in the rental jurisdiction;
- operation of the vehicle by any driver not authorized on the rental agreement at the time the rental is initiated;
- operation of the vehicle on other than regularly maintained roads;
- alcohol intoxication and/or the use of narcotic drugs by the driver;
- any dishonest, fraudulent or criminal act committed by You and/or any authorized driver;
- wear and tear, gradual deterioration or mechanical breakdown of the vehicle;
- insects or vermin, inherent vice or damage;
- war, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power or action taken by government or public authority in hindering, combating or defending against such action;
- seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority;
- transportation of contraband or illegal trade;
- transportation of property or passengers for hire; or
- nuclear reaction, radiation or radioactive contamination.

CDW benefits do NOT include coverage for:

- vehicles rented for a period that exceeds 31 consecutive days*, whether or not under one or more rental agreements;
- a replacement vehicle for which Your personal automobile insurance or the repair shop is covering all or part of the cost of the rental;
- loss or theft of personal belongings in the vehicle;
- third party liability (injury to anyone or anything inside or outside the vehicle);
- any amount payable by Your employer or employer's insurance coverage, if the rental car was for business purposes;
- expenses assumed, paid or payable by the rental agency or its insurers; or
- cellular telephones, portable computers and communication devices.

* If the rental period exceeds 31 days, no coverage will be provided even for the first 31 days of the rental period. Coverage may not be extended for more than 31 days by renewing or taking out a new rental agreement with the same or another vehicle rental agency for the same or another vehicle.

In the Event of Accident or Theft: You must report a claim to the Claims Administrator as soon as possible, and in all events certainly within 48 hours of the damage or theft having occurred. Call 1-866-305-0888 within Canada and the United States or 905-477-0702 collect from elsewhere in the world. Failure to report a claim within 48 hours may result in denial of the claim or reduction of Your benefit.

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

- a copy of the driver's license of the person who was driving the car at the time of the accident;
- a copy of the loss/damage report You completed with the rental agency;
- a copy of a police report if the loss results in damage or theft over \$1,000;
- a copy of Your Gold Mastercard sales draft, and Your statement of Account showing the rental charge;

- the front and back of the original opened and closed-out car rental agreement;
- a copy of the itemized repair estimate, final itemized repair bill and parts invoices;
- original receipt(s) for any repairs for which You may have paid; and
- if loss of use is charged, a copy of the rental agency's daily utilization log from the date the car was not available for rental, to the date the car became available to rent.

Valid claims submitted with incomplete or insufficient documentation may not be paid.

Personal Effects

For this benefit, Insured Person means the Cardholder and his or her Immediate Family Members travelling with the Cardholder who rented the vehicle.

Benefits: This coverage is in effect when You charge the FULL cost of a car rental to Your Gold Mastercard Account and/or pay such cost with points redeemed under the ATB Gold My Rewards Travel program.

Personal Effects benefits are provided for loss, theft or damage to personal effects while such personal effects are in transit or in any hotel or other building en route during a Trip with a covered rental car, for the duration of the car rental period.

Coverage is provided for the personal effects of the Cardholder when the Cardholder rents a car, and extends to the personal effects of any Immediate Family Member travelling with You.

Exclusions and Limitations: Personal Effects do not include money (whether paper or coin), bullion, tickets, bank notes, securities, documents, memorabilia, collectibles, medals or other numismatic property.

Maximum coverage during the rental period is \$1,000 for each Insured Person, per occurrence. Total benefits for all Insured Persons during each car rental period are limited to \$2,000 per Account. Benefits are not paid if loss results from Mysterious Disappearance.

How to Claim: In the event of a claim, contact the Administrator at 1-866-305-0888.

Other Insurance: Personal Effects coverage is in excess of all other applicable valid insurance, indemnity or protection available to the Cardholder in respect of the items subject to the claim. The Insurer will be liable only for the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been 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.

Car Rental Accidental Death & Dismemberment

For this benefit, Insured Person means the Cardholder and his or her Immediate Family Members while Occupying the rental vehicle. Benefits are in effect when You charge the FULL cost of the car rental to Your Account and/or pay such cost with points redeemed under the ATB Gold My Rewards Travel program.

Coverage will be provided on the same terms, conditions, limitations and exclusions applicable to Car Rental Collision Damage Waiver (above) and Common Carrier Accidental Death & Dismemberment benefits (below), except that coverage is provided to the Cardholder and his/her Immediate Family Member who sustains an Accidental Bodily Injury while Occupying the covered rental car.

If an Insured Person sustains an Accidental Bodily Injury while Occupying a rental car the applicable benefit specified for the resulting Loss will be paid.

| Schedule of Insurance Loss | Amount of Benefit | |
|---|-------------------|---------------------|
| | Cardholder* | Each Other Occupant |
| Loss of Life | \$150,000 | \$15,000 |
| Loss of both hands or both feet | \$150,000 | \$15,000 |
| Loss of one foot or one hand and the entire site of one eye | \$150,000 | \$15,000 |
| Loss of site of both eyes | \$150,000 | \$15,000 |
| Loss of one hand and one foot | \$150,000 | \$15,000 |
| Loss of speech and hearing | \$150,000 | \$15,000 |
| Loss of one hand or one foot | \$75,000 | \$7,500 |
| Loss of sight of one eye | \$75,000 | \$7,500 |
| Loss of speech | \$75,000 | \$7,500 |
| Loss of hearing | \$75,000 | \$7,500 |
| Loss of thumb and index finger on the same hand | \$37,500 | \$3,750 |

* In this Schedule of Insurance, Cardholder means the Cardholder who rented the vehicle in his or her name.

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The maximum benefit payable for Loss resulting from any one Accident is \$225,000 per Account. If more than one described Loss is sustained by an Insured Person, then the total benefit payable from one Accident to such person is limited to the greatest amount payable for any one Loss sustained.

How to Claim: In the event of a claim, contact the Administrator at 1-866-305-0888.

Common Carrier Accidental Death and Dismemberment

For this benefit, Insured Person means You, Your Spouse and Your Dependent Child(ren) while travelling with You. Benefits are in effect when You charge the FULL cost of Common Carrier travel to Your Account and/or pay such cost with points redeemed under the ATB Gold My Rewards Travel program.

Benefits: If an Insured Person sustains an Accidental Bodily Injury while Occupying a Common Carrier as a fare paying passenger, the applicable benefit specified for the resulting Loss (in the following Schedule of Insurance) will be paid.

| Schedule of Insurance Loss | Amount of Benefit |
|---|-------------------|
| Loss of Life | \$200,000 |
| Loss of both hands or both feet | \$200,000 |
| Loss of one foot or one hand and the entire site of one eye | \$200,000 |
| Loss of site of both eyes | \$200,000 |
| Loss of one hand and one foot | \$200,000 |
| Loss of speech and hearing | \$200,000 |
| Loss of one hand or one foot | \$100,000 |
| Loss of sight of one eye | \$100,000 |
| Loss of speech | \$100,000 |
| Loss of hearing | \$100,000 |
| Loss of thumb and index finger on the same hand | \$50,000 |

The maximum benefit payable for Loss resulting from any one Accident is \$300,000 per Account. If more than one described Loss is sustained by an Insured Person, then the total benefit payable from one Accident to such person is limited to the greatest amount payable for any one Loss sustained. For benefits to be payable, the Loss must occur within 365 days of the Accidental Bodily Injury that caused the Loss.

Coverage is in force when an Insured Person is Occupying a Common Carrier to:

- i. travel directly to the point-of-departure terminal for the Trip shown on the Ticket;
- ii. make the Trip shown on the Ticket; and
- iii. travel directly from the point-of-arrival terminal for the Trip shown on the Ticket to the next destination.

Beneficiary: Unless otherwise specified by You, any amount due under the Policy for Loss of Life:

- i. at Your death will be paid to Your Spouse if living, otherwise equally to Your living Children if any, otherwise equally to Your then living parents or parent, otherwise to Your estate;
- ii. at the death of any other Insured Person, will be paid to You if then living, otherwise as though it were a sum payable under (i) above.

All other benefits will be paid to You.

The beneficiaries herein designated may be changed in accordance with the Change of Beneficiary provision.

Exclusions and Limitations: Common Carrier Accidental Death and Dismemberment Benefits under the Policy are not payable for a Loss caused by or resulting from:

- i. intentionally self-inflicted injuries;
- ii. suicide or attempted suicide;
- iii. illness or disease;
- iv. pregnancy or complications of pregnancy, including resulting childbirth or abortion;
- v. bacterial infection except bacterial infection of an accidental Bodily Injury, or if death results from accidental ingestion of a substance contaminated by bacteria;
- vi. any act of war, declared or not, or civil disorders;
- vii. an Accident occurring while operating or learning to operate, or serving as a member of the crew of any aircraft;
- viii. the commission or attempted commission of a criminal offence; or
- ix. an Accident occurring while Occupying a water conveyance, unless the conveyance itself is involved in an accident which gives rise to the Loss to the Insured Person.

How to Claim: In the event of a claim, contact the Administrator at 1-866-305-0888.

Flight Delay Insurance

ATB Gold My Rewards Travel Mastercard only.
(For Tickets purchased on or after November 1, 2013)

For these benefits, Insured Person means You, Your Spouse and Your Dependent Child(ren) while travelling with You. Benefits are in effect when You either: (i) charge the FULL cost of Ticket(s) to the Your ATB Gold My Rewards card Account, (ii) pay such cost with points redeemed under the ATB Gold My Rewards program, (iii) or pay such cost by any combination of a charge to your ATB Gold My Rewards card Account and redemption of points.

Benefits: The Insurer will reimburse You for all Insured Persons travelling on the same Trip if the confirmed scheduled flight departure from any airport is delayed by 4 hours or more, for necessary and reasonable expenses incurred with respect to hotel accommodations, restaurant meals, refreshments, Essential Items and sundry items (such as a magazine, paperback book and other such small items) within 48 hours of the delay or denied boarding, to a maximum of \$250 per day, and a maximum of \$500 total (2 days) per Trip, provided that:

- i. no alternative transportation is made available to the Insured Person within 4 hours of the original scheduled departure time of the original flight;
- ii. 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
- iii. You provide the required proof of loss to the Insurer, including plane Ticket(s), or the sales receipt for the Ticket(s), a written statement from the airline confirming and detailing the delay and itemized original receipts with respect to the necessary and reasonable expenses incurred for hotel accommodations, restaurant meals, refreshments, Essential Items and sundry items.

Limitations and Exclusions: Benefits are not payable for the delay of any flight caused by or resulting from:

- i. criminal or fraudulent acts of the Insured Person;
- ii. war, whether declared or undeclared, civil war, insurrection, rebellion or revolution; or
- iii. any warlike act by any government or military force.

How to Claim: In the event of a claim, contact the Administrator at 1-866-305-0888

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 over 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.

Delayed Luggage Insurance

ATB Gold My Rewards Travel Mastercard only.
(For Tickets purchased on or after November 1, 2013)

For these benefits, Insured Person means You, Your Spouse and Your Dependent Child(ren) while travelling with You. Benefits are in effect when You either: (i) charge the FULL cost of Ticket(s) to the Your ATB Gold My Rewards card Account, (ii) pay such cost with points redeemed under the ATB Gold My Rewards program, (iii) or pay such cost by any combination of a charge to your ATB Gold My Rewards card Account and redemption of points.

Benefits: The Insurer will reimburse You if any Insured Person's accompanying Checked Luggage is not delivered within 4 hours of their arrival at the scheduled flight destination point, for immediate necessary and reasonable expenses incurred, with respect to emergency purchases of essential clothing and personal hygiene items to a maximum of \$250 per day and a maximum of \$500 total (2 days) per Trip provided that:

- i. such luggage was in the custody of a of a Common Carrier or Common Carrier personnel; and
- ii. such luggage was not delayed on the last leg of the return portion of the Trip.

Limitations and Exclusions: Delayed Luggage Insurance does not cover, provide service or pay claims resulting from:

- i. expenses incurred after luggage is returned to the Insured Person;
- ii. expenses incurred when Checked Luggage is delayed on the Insured Person's return to his or her province or territory of residence;
- iii. loss of items due to radiation, confiscation or quarantine by any customs or government authority, war (declared or undeclared) risks, or contraband or illegal transportation or trade; or
- iv. a delay caused by or resulting from an Insured Person's criminal act(s).

How to Claim: In the event of a claim, contact the Administrator at 1-866-305-0888.



Other Insurance: This coverage is in excess of all other applicable valid insurance, indemnity, reimbursement or protection available to the Insured Person in respect of the claim. The Insurer will be liable only for the amount of loss or damage over 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.

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.

Notice and Proof of Claim: Immediately after learning of a loss, or an occurrence which may lead to a loss under any of these insurance benefits, notify the Administrator. You will then be sent a claim form.

Written notice of claim (on a claim form or other written notification) must be given to the Administrator within forty-five (45) days after the occurrence or commencement of any loss covered by the Policy or as soon thereafter as is reasonably possible, but in all events must be provided no later than ninety (90) days from the date of loss. Written notice given by or on behalf of the claimant or the beneficiary to the Administrator with information sufficient to identify You, shall be deemed notice of claim.

The completed claim forms together with written proof of loss must be delivered as soon as reasonably possible, but in all events within one (1) year from the date on which the 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 one 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 one year, Your claim will not be paid.

Proof of Loss: The appropriate claim forms, together with written proof of loss, must be delivered as soon as reasonably possible, but in all events within one (1) year from the date that the loss occurred.

Examination and Autopsy: The Insurer at its own expense shall have the right and opportunity to examine the person of any Insured Person whose injury is the basis of a claim hereunder when and so often as it may be reasonably required during pendency of a claim hereunder, and also the right and opportunity to make an autopsy in case of death, where it is not forbidden by law.

Payment of Claims: Benefits payable under the Policy will be paid upon receipt of full written proof, as determined by the Insurer.

The benefit for Loss of Life will be payable in accordance with the beneficiary provisions under the Common Carrier Accidental Death and Dismemberment benefits provisions of the Certificate. Any other accrued benefits unpaid at the Insured Person's death may, at the option of the Insurer, be paid either to such beneficiary or to the Cardholder in whose name the Account is maintained. All other benefits will be payable to the Cardholder.

If any benefit of this Certificate of Insurance shall be payable to the estate of the Insured Person or to an Insured Person or beneficiary who is a minor or otherwise not competent to give a valid release, the Insurer may pay such benefit, to any relative by blood or by marriage of the Insured Person or beneficiary who is deemed by the Administrator to be equitably entitled thereto. Any payment made by the Insurer in good faith pursuant to this provision shall fully discharge the Insurer to the extent of such payment.

Termination of Insurance: Coverage for Insured Persons ends on the earliest of:

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

No losses incurred after the Policy termination date will be paid.

Change of Beneficiary: The right to change beneficiary is reserved to the Cardholder and subject to any provision or rule of law governing the right to change the beneficiary. The consent of the beneficiary or beneficiaries will not be required.

The Cardholder may change a beneficiary by filing a written beneficiary change with the Insurer but such change shall not be operative until recorded by the Insurer and will relate back to and take effect as of the date the request was signed, but without prejudice to the Insurer on account of any payment made before receipt of such beneficiary change.

To change Your beneficiary designation, call the Administrator at 1-866-305-0888.

Subrogation: Following payment of an Insured Person's claim for loss or damage, the Insurer shall be subrogated to the extent of the amount of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the name of the Insured Person. The Insured Person shall give the Insurer all such assistance as is reasonably required 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 Insured Person.

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

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.

False Claim: If You make a claim knowing it to be false or fraudulent in any respect, You shall no longer be entitled to this insurance, nor to the payment of any claim under the Policy.

If You Have A Complaint or Inquiry: If You have a complaint or inquiry about any aspect of Your coverage, please call the Administrator at 1-866-305-0888. The Administrator will do its best to resolve Your complaint or inquiry. If for some reason the Administrator is unable to do so to Your satisfaction, You may communicate the complaint or inquiry in writing to:

OmbudService for Life & Health Insurance (OLHI),
401 Bay St, PO Box 7, Toronto, ON M5H 2Y4
Attention: General Manager

Travel Assistance Services

The Travel Assistance Services are services only, not insurance benefits. Any costs incurred for or in connection with such services will be charged to Your Account (subject to credit availability). If not chargeable, payment for such costs will be arranged (where reasonably possible) through Your family and friends.

These services are provided on a 24-hour, 7 day a week basis. To take advantage of any of the services described below, simply call 1-866-305-0888 from within Canada and the United States, or from elsewhere in the world, collect at 905-477-0702.

Assistance services may not be available in countries of political unrest and such countries as may from time to time be determined to be unsafe, or which may be inaccessible.

Emergency Cash Transfer: In the event of theft, loss or an emergency while travelling away from home, You can call to obtain emergency cash transfer (maximum of \$5,000).

Lost Document and Ticket Replacement: In the event of theft or loss of necessary travel documents or tickets when travelling, You can call for assistance with arrangements for their replacement.

Pre-trip Information: You can call and obtain information regarding passport and visa regulations, and vaccination and inoculation requirements for the country You are visiting.

Legal Referrals and Payment Assistance: If while travelling, You require legal assistance, You can call for referral to a local legal advisor and assistance with arrangements for the posting of bail and the payment of legal fees, to a maximum of \$5,000.

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