AUTORITÉ DES MARCHÉS FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Your distributor is required to provide you with this information

Name of insurer: CUMIS General Insurance Company

Name of insurance product: Airline Trip Cancellation Coverage

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

AIRLINE TRIP CANCELLATION COVERAGE PRODUCT SUMMARY

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 Registered with the Autorité des marchés financiers under client number 2000383675.	**Allianz Global Assistance** 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-800-670-4426	**Your distributor is required to provide you with this information.** Name: Address: Phone:

QUEBEC RESIDENTS

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
1-877-525-0337
lautorite.qc.ca

INTRODUCTION

This Product Summary will provide an overview of the Airline Trip Cancellation Coverage. It will help you determine if this insurance is right for you without the advice of an insurance advisor. This document highlights the benefits, exclusions, limitations and restrictions that apply to this coverage. Refer to the policy of insurance for the complete terms and conditions. If you have questions about this coverage, contact Allianz Global Assistance.

The policy of insurance can be found at:
https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx



YOUR RIGHT TO EXAMINE

The Right to Examine period gives you 10 days to review your policy and confirm it meets your needs. This 10-day period allows you to return the policy for a full refund if you have not left on your trip and have not filed a claim.

PRODUCT DESCRIPTION

The Airline Trip Cancellation Coverage provides worldwide coverage for Canadian residents while travelling outside their home province or territory of residence.

Coverage begins on the effective date and ends on the expiry date. These dates are determined at the time of purchase and can be found on your Declaration Page.

COVERAGE SUMMARY

Benefit	Maximum Limit
Trip Cancellation & Interruption Coverage	Up to $3,000 per policy
Trip Delay Coverage	$150 per day/maximum 2 days

NOTICE

General Exclusions apply to all benefits. Refer to the General Exclusions and Limitations section in the policy of insurance.

DO YOU QUALIFY FOR THIS COVERAGE? (ELIGIBILITY)

As of the date you apply for this coverage and the date your coverage begins, you must:

- be a Canadian citizen or a permanent resident of Canada;
- have had your application for coverage accepted and the entire required premium paid within 5 days of booking your travel arrangements;
- be travelling no longer than 183 days.

TRIP CANCELLATION & INTERRUPTION

You will receive payment if you need to cancel, or interrupt a trip due to a Covered Reason. Payment is issued for for non-refundable, prepaid, travel expenses. You have coverage up to the amount you insure at the time of purchasing the travel arrangements to a maximum of $3,000 per policy of insurance.

Trip Cancellation: Trip Cancellation occurs before you leave.

Trip Interruption: Trip Interruption occurs after you leave on the trip but before your scheduled return date.

Covered Reasons	Exclusions
Covered Reasons include but are not limited to the following: **Health** · Illness or injury · Pregnancy or adoption · Death **Work** · Involuntary termination or being laid off · Jury duty · Being summoned to service in the case of reservists, active military, police or fire personnel **Other** · Extreme weather affecting your home · Canadian government issues a travel advisory after the effective date · Involvement in a traffic accident on your way to the departure point · Being hijacked, quarantined, or victim of a criminal assault · Act of terrorism occurring in the city and country of your destination *Refer to the Covered Reasons section of the Trip Cancellation & Interruption benefit in the policy on insurance for details.*	You will not be paid for expenses that arise from, or relate to the following: · Situations you were aware of at the time of booking the trip that could prevent you from travelling as planned. · The medical condition or the death of an ailing person when the trip was made to visit or attend to that person. *Refer to the Exclusions of the Trip Cancellation & Interruption Coverage section of the policy of insurance details.*

Limitations

IF YOU NEED TO CANCEL OR INTERRUPT YOUR TRIP

Contact Allianz Global Assistance and your travel suppliers within 24 hours of the cause of cancellation or interruption.

If you do not contact them your claim may be reduced or not paid.

Refer to Conditions and Limitations in the Trip Cancellation & Interruption Coverage section of the policy of insurance for details.

TRIP DELAY

Trip Delay occurs when your trip is delayed by more than 6 hours from your scheduled departure time due to a Covered Reason. Payment is issued for additional accommodation, meals and travelling expenses up to $150 per person, per day for a maximum of 2 days. This benefit is only payable once per trip.

Covered Reasons	Conditions, Exclusions & Restrictions
Covered reasons include but are not limited to the following: · Common carrier delays · Lost or stolen travel documents · Quarantine · Unannounced strikes · Natural disaster · Civil disorder · Hijacking · Act of terrorism	The following conditions, restrictions and exclusions apply: · Payment is not issued for prepaid expenses unless specified otherwise in the policy of insurance. · Expenses must be incurred by you. · The total amount payable for additional expenses cannot be more than the benefit maximum listed on your Declaration Page.
Refer to the Trip Delay Coverage section of the policy of insurance for details.	

GENERAL EXCLUSIONS

Payment will not be issued for any expenses that arise from or relate to:

1. **Pre-existing Exclusions** (Applies to Trip Cancellation & Interruption Coverage)

   Age 69 and under: Any medical condition including heart or lung condition, that was not stable in the 90 days before the effective date.

   Age 70 to 79: Any medical condition including heart or lung condition, that was not stable in the 180 days before the effective date.

   Age 80 or above: Any medical conditions that relate to your:

   - cardiovascular conditions (heart conditions)
   - cerebrovascular conditions (stroke or TIA)
   - respiratory conditions (lung conditions)
   - gastrointestinal disorders
   - cancer.

   Any medical condition that was causing symptoms, or was diagnosed, treated or investigated during the 180 days before you depart on your trip
2. Acts of self harm.
3. Some pregnancy situations.
4. Some matters related to mental and emotional disorders.
5. Abuse of alcohol or drugs including misuse of medication.
6. Acts of war and terrorism or any nuclear occurrence.
7. Amateur or professional sports and certain scuba diving activities.
8. Biological, chemical, seepage or pollution, contamination.
9. Epidemic or pandemic.
10. Default of a travel supplier.
11. Illegal acts.
12. Prohibition or regulation by any government that interferes with your trip.
13. Any elective, cosmetic or organ harvesting surgery.
14. Travelling on an aircraft except while riding, boarding, or disembarking on a commercial airline.
15. Travel to regions where the Canadian government issued a travel advisory.

GENERAL CONDITIONS AND LIMITATIONS

Additional Insurance - This insurance only pays amounts that are beyond amounts payable from your government health insurance plan (if applicable) or any other insurance plan.

Currency - All amounts in the policy are in Canadian currency and reimbursements will be provided in Canadian currency.

Legal Action - Legal action against the insurer must begin within the timeline determined by the Insurance Act or Limitations Act of your home province or territory of residence. For Quebec residents this is in the Quebec Civil Code.

Misinformation - If you provide incorrect information when you apply for this insurance or when you submit a claim, the insurer may choose to void your coverage. Any claim submitted will not be paid.

Third Party Liability - If you incur expenses due to a third party, the insurer may take legal action against the third party at the insurer's expense. You will support the insurer by co-operating with them and supplying any documentation they may need. You agree to do nothing to interfere with the insurer's right to recover funds.

Refer to the General Provisions section of the policy of insurance for a complete list.

ADDITIONAL INFORMATION

Automatic Extension of Coverage

Coverage is automatically extended if:

1. your entire trip is within the coverage period on your Declaration Page; and
2. your return is delayed for unforeseen reasons out of your control. This includes:
   - your medical condition or inpatient hospitalization.
   - the medical condition or inpatient hospitalization of your spouse or children, if travelling with you.
   - the medical condition or inpatient hospitalization of your travelling companion.

Coverage will end on the earliest of:

- your arrival to your home province or territory of residence, or return destination (based on your travel itinerary).
- 5 days after your scheduled return date.

Refer to the "What do you need to know?" section of the policy of insurance for details.

What if you decide to stay longer?

Before you leave on the trip: Contact your travel supplier or Allianz Global Assistance to purchase additional days of coverage or if your travel dates change.

After you leave on the trip: You can purchase additional days if you have had no medical event that would result in a claim.

If you have experienced a medical event during your trip, you may still qualify for coverage. Details are found in the policy of insurance.

Refer to the "What do you need to know?" section of the policy of insurance for details.

Refunds

Full refunds are available if you cancel this insurance within 10 days of purchase and have not departed on the trip.

After the 10-day period you may still request a refund if you have not departed on the trip, but penalties may apply.

The policy of insurance is non-refundable after you have departed on the trip.

Contact Allianz Global Assistance to request a refund.

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. **Contact Allianz Global Assistance**
   Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

   Allianz Global Assistance
   Appeals Department
   P.O. Box 277
   Waterloo, ON N2J 4A4
   Email: appeals@allianz-assistance.ca

2. **Contact the Office of Fair Client Practices**
   If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Office of Fair Client Practices.

   Office of Fair Client Practices
   The Co-operators Group Limited
   101 Cooper Drive
   Guelph, ON N1C 0A4
   Phone: 1-877-720-6733
   Email: fairpractices@cooperators.ca
   Website: https://www-cumis.cooperators.ca/en/cumis/compliment-concerns/

3. **External Recourse**
   If after submitting an appeal and contacting the insurer's Office of Fair Client Practices, you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

   General Insurance OmbudService (GIO)
   Phone: 1-877-225-0446
   Website: www.giocanada.org

   QUEBEC RESIDENTS
   You may request in writing that a copy of your file be sent to Autorité des marches financiers (AMF). **Autorité des marches financiers (AMF)**
   Phone: 1-877-525-0337
   Email: renseignement-consommateur@lautorite.qc.ca

4. **The Financial Consumer Agency of Canada (FCAC)**
   The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.
   Website: https://www.canada.ca/en/financial-consumer-agency.html

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To :

_____

(name of insurer)

_____

(address of insurer)

Date: (date of sending of notice)

_____

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.: _____ (number of contract, if indicated)

Entered into on:

(date of signature of contract)

_____

In:

(place of signature of contract)

_____

_____(name of client)

_____(signature of client)

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