

**MERIDIAN VISA*
PLATINUM
CASH BACK CARD
and
PLATINUM TRAVEL
REWARDS CARD**

Travel insurance

Contract

FOR YOUR RECORDS

Insurance coverage underwritten by Desjardins
Financial Security Life Assurance Company.

Meridian™

The Meridian Visa Card is issued by Collabria Financial Services Inc. in a joint partnership with Meridian Credit Union Limited pursuant to a license from Visa. *Trademarks of Visa Int., used under license. ™Trademarks of Meridian Credit Union Limited.

The life and health insurance coverage is underwritten by:

**Desjardins Financial Security Life
Assurance Company**

200, rue des Commandeurs

Lévis (Québec) G6V 6R2

- Telephone: 1-800-463-1623
- Fax: 1-866-301-7131
- desjardinstravelinsurance.ca

In some provinces, the property insurance coverage is underwritten by:

The Personal Insurance Company

6300, boulevard Guillaume-Couture

Lévis (Québec) G6V 6P9

- Telephone: 1-800-463-6416
- Fax: 418-838-2216
- desjardins.com

Customer service is provided by Desjardins Financial Security Life Assurance Company.

The Assistance Service is provided by Assistel.

Words in *italics* are defined in the “Definitions” section on pages 23 to 25.



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Important notice Please read carefully

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your contract before you travel as your coverage may be subject to certain limitations, restrictions or exclusions.

In the event of an *accident*, injury or illness, your prior medical history may be reviewed when a claim is made.

Your Travel Insurance contract also provides travel assistance.

**Please read your travel insurance
contract carefully before you travel**

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Table of coverage

COMMON CARRIER ACCIDENT COVERAGE

Maximum age: No limit

Maximum number of days of coverage: No limit

Maximum amount of insurance: \$500,000

BAGGAGE COVERAGE

Maximum age: No limit

Maximum number of days of coverage:

- age 59 or under 48 days
- age 60 to 64 23 days
- age 65 or over 15 days

Maximum amount of insurance:

- Theft or damage to baggage: \$1,000
 - Late delivery of baggage: \$500
-

Note: All the amounts of insurance apply per trip per insured unless otherwise indicated.

Duration of coverage

Important: You are insured only for the number of days indicated in the table of coverage. For trips that exceed the number of days indicated, you will not be covered for the exceeding days.

Note: The departure and arrival dates are considered complete days when calculating the duration of the trip.

To contact the Insurer

- Requests for information
- Claims

Canada or United States (Toll free)	1-800-463-1623
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Anywhere in the world (Call collect)	418-647-5299
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To contact the Assistance Service

Canada or United States (Toll free)	1-844-234-6255
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Anywhere in the world (Call collect)	514-875-4126
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1. Coverage description

Travel insurance covers only losses that occur as a result of sudden and unforeseeable *events*. The duration of the coverage and the amounts of insurance that apply to your contract are indicated in the table of coverage.

This Travel Insurance is an individual insurance offered to *cardholders*. As a *cardholder*, you are automatically covered for all the trips you take outside your *province of residence*. Subject to certain terms and conditions, this insurance also covers your *spouse* and your *dependent children* if they accompany you throughout their *trip*.

Your Travel Insurance plan also gives you access to the Assistance Service during your *trip*.

We encourage you to read these general conditions of your contract carefully, and draw your attention, in particular, to the **Limitation, Restriction and Exclusions**, indicated on pages 11 to 16. In addition, refer to pages 19 to 22 for an explanation of the procedure for submitting **claims**. Do not hesitate to contact your *Insurer* to check the scope of coverage for which you are eligible. You may also need to speak with your *physician* to obtain information regarding your health or your medical record.

Contract

Your insurance contract includes the following documents:

- these general conditions;
- any rider or appendix related to contract changes or updates;

The terms and conditions indicated in these general conditions apply to all coverages that commence as of January 15, 2017.

Who is eligible?

To be eligible for the coverage offered under this Travel Insurance, you, your *spouse* and *dependent child*, must satisfy the following conditions:

- a) You must be a *Canadian resident* and be at least 15 days old;
- b) Your *age*, on the date of departure, must be lower than or equal to the maximum *age* indicated in the table of coverage;
- c) Your *credit card* must have been activated prior to departure;
- d) Your privileges as a *cardholder* must not have been suspended;
- e) Your *credit card* must not be in arrears for more than 90 days;
- f) Your *trip* must begin and end in Canada, in your *province of residence*;
- g) Your *trip* must be taken outside your *province of residence*; this condition, however, does not apply to **Common Carrier Accident coverage**.

Also, to be eligible for Travel Insurance, the *spouse* and *dependent children* of the *cardholder* must accompany the *cardholder* throughout their *trip*.

2. What coverages are offered?

1. Common Carrier Accident coverage

Under this coverage you are insured against any *accident* that occurs while you are travelling as paying passengers in a *common carrier*. **To be eligible, you must have purchased for yourself, with your *credit card*, a ticket to travel in a *common carrier*. Your *spouse* and your *dependent children* will receive the same coverage if you purchased their tickets with your *credit card* and if they accompany you throughout their *trip*.**

You are also covered:

- a) when boarding or leaving a *common carrier*,

- b) when you have in your possession tickets already paid for with your *credit card* and are using another means of ground transportation. This means of transportation must be operated by a carrier licensed for passenger transportation. *Insureds* use it to go to or come back from the airport, station or harbour (wharf) with the intention of using, or immediately after using, the *common carrier* for which you purchased the tickets;
- c) when you have in your possession tickets already paid for with your *credit card* and are on the grounds of the airport, station or harbour with the intention of using, or immediately after using, the *common carrier* for which you purchased the tickets.

The *Insurer* will pay a benefit to any *insured* who suffers one of the losses indicated below as a result of an *accident*. If so, the *insured* is entitled to an amount that represents a percentage of the maximum amount of insurance shown in the table of coverage. This amount applies to the *cardholder* and their *spouse* and *dependent children*, if applicable.

Accidental loss	Percentage of the insurance amount
• of life	100%
• of use of two of the following limbs: foot, hand or eye	75%
• of use of one of the following limbs: foot, hand or eye	50%
• of use of one thumb and index finger of the same hand	25%
• of use of one finger or one toe	10%

An *insured* ceases to be covered:

- a) when they leave the *common carrier* for which the tickets were purchased using the *holder's credit card*;
- b) immediately following a situation described above;

- c) when they leave a ground *common carrier*, operated by a carrier licensed for passenger transportation, that they used to come back from the airport, station or harbour (wharf) immediately after using the *common carrier* for which the tickets were purchased.

2. Baggage coverage

You are only insured under **Baggage coverage** for the number of days indicated in the table of coverage. If the duration of your *trip* exceeds this number of days, you will not be covered for the exceeding days.

This coverage provides for compensation in the following cases:

- a) your baggage or personal effects are damaged or lost by the *common carrier* or are stolen;
- b) return of your baggage or personal effects is delayed for more than 6 hours because they were not routed as planned. This baggage must, however, have been checked with a *common carrier*.

The compensation provided under this coverage cannot exceed the amount of insurance indicated in the table of coverage.

In case of theft or damage, compensation cannot exceed the following amounts:

- a) \$500 per item;
- b) \$500 for each of the following groups of items:
 - jewellery, watches, or articles made of silver, gold or platinum;
 - cameras, photo equipment, and related accessories;
 - cell phones and related accessories;
 - laptop computers, tablets and related accessories;
 - video or audio recorders and related accessories.

In case of theft, compensation cannot exceed \$250 for all the following expenses combined: replacement of a passport, driver's licence, birth certificate or visa.

In case of delay in recovering your personal effects, the maximum amount reimbursed for toiletries and essential clothing is \$500. This amount is reimbursed only if the *insured* purchases the essential items before the baggage is recovered and before returning

to the point of departure in their *province of residence*. Furthermore, the compensation paid for delayed baggage will be deducted from the total amount of insurance if a loss is subsequently ascertained.

The *Insurer* reserves the right to elect to repair or replace damaged or stolen property by items similar in nature and quality. Furthermore, the *Insurer* is liable only for the actual value of the property at the time the covered loss or damage occurred.

Important

Limitation, restriction and exclusions

Limitation related to the Common Carrier Accident coverage

The total amount payable by the *Insurer* as a result of the same *accident* is limited to C\$10 million for all *insureds* under similar policies. If the total amount of claims submitted exceeds this limit, the total amount payable by the *Insurer* will be limited to C\$10 million. The benefits payable to each *insured* will be reduced accordingly.

Restriction

The *Insurer* is not responsible for the availability or quality of the care or services received.

Common Carrier Accident coverage

If the *insured* dies within 52 weeks of the *accident* as the result of the *accident*, only the accidental death benefit will be paid.

If the *insured* sustains more than one *loss of use* as the result of an *accident*, the *Insurer* pays the highest amount of insurance from among the *losses of use* sustained.

The *insured* will be presumed dead, if their body is not found within 52 weeks of the *accident* or if, based on the circumstances surrounding the *insured's* disappearance, it may be assumed beyond any doubt that the *insured* is dead.

Exclusions

The *Insurer* does not pay the amounts set out in the contract in the following circumstances: (An «X» indicates the coverage to which each exclusion applies.)

A- Baggage

B- Common Carrier Accident

A B

- | | |
|---|--|
| x | 1. If the purpose of your <i>trip</i> is to receive medical care or services, even if the <i>trip</i> is taken on the recommendation of a <i>physician</i> . |
| x | 2. For death, <i>loss of use</i> or expenses resulting from pregnancy, miscarriage, childbirth or their complications, if these expenses are incurred within 60 days prior to the normal expected delivery date. |
| x | 3. For death, <i>loss of use</i> or any <i>event</i> occurring while using narcotics or abusing drugs or alcohol. Drug abuse means exceeding the dosage recommended by a health specialist. Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood. |
| x | 4. For any expenses resulting directly or indirectly from a self-inflicted injury, suicide or attempted suicide, whether or not you are aware of your actions. |
| x | 5. For death, <i>loss of use</i> or expenses related directly or indirectly to a mental, nervous, psychological or psychiatric disorder, unless these expenses are incurred while confined to a healthcare facility for at least 24 hours. |

A- Baggage

B- Common Carrier Accident

A B

x	x	6. For death, <i>loss of use</i> or any <i>event</i> occurring after departure in a region or a country that the Canadian government advised Canadians against visiting before the <i>trip</i> begins. This exclusion applies unless the <i>insured</i> or the <i>insured's</i> beneficiary demonstrates that the particular situation existing in the country visited has not contributed in some way to said death, <i>loss of use</i> or <i>event</i> .
x	x	7. For death, <i>loss of use</i> or any <i>event</i> occurring while the <i>insured</i> participated in a riot or in a criminal offence.
	x	8. If you refuse the treatment prescribed by the attending <i>physician</i> or the Assistance Service, or if you refuse to follow the Assistance Service's instructions to: <ul style="list-style-type: none">• change healthcare facility;• undergo diagnostic examination;• return to your <i>province of residence</i>; the insurance will be terminated.

A- Baggage

B- Common Carrier Accident

A B

x 9. An *accident* that occurs while the *insured* is participating in:

- an activity for pay;
- a sporting event for which the winners are awarded money;
- any type of motor vehicle competition, including training, or any race;
- amateur scuba diving, unless the *insured* holds a basic scuba diving licence from a certified school; or
- any non-standard sport or activity with a high level of stress and risk involved such as, but not limited to: gliding, hang gliding or paragliding, climbing or mountaineering, parachuting, sky diving or bungee jumping, or any other similar activity.

The exclusion for races does not apply to non-contact amateur athletics that the *insured* is practising for leisure or fitness purposes.

x 10. If death or *loss of use* occurs more than 52 weeks after the *accident*, unless the *insured* is in a coma at the end of this period; the *Insurer* will then determine the benefits payable, if any, at the end of the coma.

A- Baggage**B- Common Carrier Accident****A B**

- | | |
|---|---|
| x | 11. For the theft of animals, the damage or theft of bicycles (except as checked baggage on a <i>common carrier</i>), trailers, boats, motors, aircraft (the term "aircraft" means in this case any craft capable of flight) or other means of transportation or their accessories, furniture and other furnishings, dentures, hearing aids, artificial limbs, contact lenses, eyeglasses (prescription or sunglasses) or their accessories, money, tickets, bonds, securities and documents, perishable items, professional supplies or property used for an occupation, antiques and collectors' items, or illegally acquired, held, stored or transported property. |
| x | 12. For damage caused by normal wear and tear, voluntary damage, gradual deterioration, insects, vermin, a manufacturing defect, or damage caused by repairs or treatments to an object, or the breaking of fragile or brittle objects. |
| x | 13. For theft resulting from your own oversight or carelessness. |
| x | 14. For damage or theft of an item insured under a contract issued by another insurer in accordance with the coordination of benefits provision, or for which you can request compensation from the <i>common carrier</i> . |
| x | 15. For damage caused by radiation or radioactive contamination. |

A- Baggage**B- Common Carrier Accident****A B**

- | | |
|---|--|
| x | 16. For an <i>event</i> that occurs while you are travelling aboard an aircraft free of charge. The term "aircraft" means in this case any craft capable of flight. |
| x | 17. If you are a passenger of an <i>aircraft</i> that is not considered to be a <i>common carrier</i> or that is not making a chartered flight between two airports recognized by the competent authorities, or when boarding or leaving the <i>aircraft</i> . |
| x | 18. If the death or <i>loss of use</i> is a result of an illness or infection. |
| x | 19. For expenses or compensation already paid under another coverage of this contract. |
| x | 20. If a <i>physician</i> had advised you not to travel. |
| x | 21. If the <i>insured</i> was the driver, the pilot, a crew member or a non-paying passenger travelling in a <i>commercial vehicle</i> . This exclusion will not apply if the aforementioned vehicle was used solely as a means of private transportation during the vacation and if the vehicle was a car or van (or truck) with a maximum load capacity of 1,000 kg; a road vehicle in which you are not travelling as a driver. |

3. Useful information about your contract

For how long is the contract in force?

The maximum number of days of insurance of each of the Travel Insurance coverages is indicated in the table of coverage. You are insured only for the number of days indicated in the table of coverage. If the duration of your *trip* exceeds this number of days, you will not be covered for the exceeding days.

Effective date of insurance

The effective date of insurance varies from coverage to coverage, in accordance with the provisions described below.

The **Common Carrier Accident** coverage takes effect when you are in one of the covered situations described on pages 7 and 8.

The **Baggage** coverage starts on the departure date, i.e. the day on which you leave your residence.

Termination of insurance

The termination of insurance varies from coverage to coverage, in accordance with the provisions described below.

The **Common Carrier Accident** coverage terminates when you cease being in one of the covered situations described on pages 8 and 9.

The **Baggage** coverage terminates on the earliest of the following dates:

- a) at midnight on the actual date of your return to your *province of residence*;
- b) after the maximum number of days of insurance indicated in the table of coverage.

Automatic extended coverage

You are automatically entitled to extended coverage of your insurance free of charge:

- a) If your return is delayed because the *common carrier* in which you are travelling as a paying passenger was delayed. The maximum extended coverage is 72 hours.
- b) If you are delayed because of a traffic accident or a mechanical breakdown of a *vehicle* aboard which you are travelling. The maximum extended coverage is 72 hours.
- c) If you are hospitalized and your insurance terminates while you are confined to a healthcare facility; the maximum extended coverage is 72 hours after you are discharged from healthcare facility.
- d) If you have checked your insured property with a *common carrier* and delivery is delayed, your **Baggage** coverage continues until the *common carrier* returns your property to you.

Can the Insurer modify the contract?

The *Insurer* can modify this Travel Insurance contract provided the *issuer* of the *credit card* is notified in writing at least 90 days in advance.

Can the Insurer cancel the contract?

The *Insurer* may cancel the contract in any of the following situations:

- a) If you make a false statement, whether fraudulent or not;
- b) If you omit or refuse to disclose information pertaining to any of the *insureds* under your insurance contract;
- c) If you refuse to authorize the *Insurer* to use information deemed essential concerning what you knew, and which is related to the insured *events* or risks.

The *Insurer* can also terminate the contract if the *credit card holder* is notified in writing in advance. The contract then terminates 30 days following the receipt of such a notice. However, the coverage will remain in force for the *insureds* already travelling outside their *province of residence* at the time the notice was sent until their return.

4. Claims

a) Submitting a claim

You can call one of the following numbers:

Canada or the United States (Toll free)	1-800-463-1623
Anywhere in the world (Call collect)	418-647-5299

The *Insurer* will provide you with a claim form upon request.

For **Baggage** coverage, you must also:

- a) notify the police as soon as you become aware of the loss;
- b) notify the *Insurer* as quickly as possible;
- c) take all reasonable steps to protect, safeguard or recover your property;
- d) obtain a written statement of the theft or damage, such as a police report, or a statement from the hotel manager, tour guide or representatives of the transportation company;
- e) provide proof of the value of the property (receipts, credit card statements, etc.);
- f) if your baggage is delayed, provide proof of delay of the baggage checked with the *common carrier*, as well as receipts of purchases.

For all coverages, you must provide all the documents required by the *Insurer*, even if they are not indicated on the claim.

In all cases, you must send your claim to the *Insurer* within 90 days of the loss. Proof and other information must be sent to the *Insurer* within 90 days of filing your claim.

The *Insurer* will pay no benefits until you or any other person entitled to receive benefits authorizes the collection and disclosure of personal information.

When you submit a claim, the *Insurer* reserves the right to have you examined by a *physician* of its choice.

For all **Baggage** claims, the *Insurer* may demand to see any damaged property or items in order to assess the damage.

b) Insurer's reply

Once the *Insurer* has approved the claim, benefits will be paid within **60 days** of receipt of the documented evidence required.

If the *Insurer* does not approve the claim or only pays a portion of the benefit, it will send a letter to the claimant explaining the reasons for its decision. It will send the letter within **60 days** of receipt of the documents requested to examine the claim.

c) Appealing the Insurer's decision and recourse

If the *Insurer* does not approve your claim, you may submit additional information and request that it review your file. This option is also available to your beneficiaries.

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 or any applicable law.

Benefit payment methods

Notice required under the law

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

Payment of benefits or the reimbursement of expenses incurred by an *insured* will be made by direct deposit or by cheque payable to the *cardholder*. For the **Common Carrier Accident** coverage, in the event of death, payment will be made to the *cardholder* or to their legal heirs, if *cardholder* is deceased. In the case of a *loss of use*, the payment is made to the *cardholder* if the *insured* is of the age of majority, or to the *cardholder's* legal guardian if the *insured* is a minor.

It is understood that no benefits will be paid if the *Insurer* has refunded all or part of your insurance premium before receiving your claim.

Unless otherwise indicated, all amounts specified in the insurance contract are expressed in Canadian dollars. All payments set out in this contract will be made in Canadian currency at the prevailing exchange rate on the date of the payment by the *Insurer*.

Multiple insurance coverage

In the event the *insured* is covered by more than one travel insurance contract, this Travel Insurance will provide reimbursement of expenses and payment of benefits for amounts in excess of the coverage provided by any other contract.

Coordination of benefits

The *Insurer* takes into account any benefits and reimbursements that can be obtained from other organizations (private or public), so that the amounts paid to the *cardholder* do not exceed the expenses actually incurred. The benefits and reimbursements that can be obtained from another organization include those that would have been paid by this organization if a proper claim had been submitted to it.

The order of payment of benefits is established as follows:

- a) An organization that does not have a coordination of benefits provision becomes the first payer of your benefits.
- b) Otherwise, your benefits or reimbursements will be divided proportionally between the organizations, based on the amounts that should have been paid by each of them.

Delegation

The *cardholder* delegates to the *issuer* of the *credit card* their right to negotiate the insurance contract as well as modifications made thereto.

Right of subrogation

The *Insurer* automatically acquires the right to prosecute the perpetrator of the damage in your name and at its own expense, up to the amount of benefits it paid out.

5. Definitions

Accident: A sudden and unforeseen event due to an external cause and resulting in bodily injury or death. The injury or death must be confirmed by a *physician* and be directly and solely the result of the *accident*. The injury must also require immediate emergency care.

Age: The age of the *insured* on the effective dates of the various coverages for the insured *trip*.

Aircraft or plane: A fixed-wing multi-engine *aircraft* with an authorized take-off weight of no less than 4,536 kilograms. The *aircraft* must be licensed in Canada or in another country and be operated by a scheduled or charter airline with a valid Canadian Transportation Agency licence (or equivalent). Special or chartered flights authorized under any of the above licences will be covered only when made with an *aircraft* of the type regularly used by the carrier on its scheduled or charter air carrier service. All military aircraft are excluded.

Canadian resident: A person legally authorized to reside in Canada and who resides there at least six months a year.

Cardholder or holder: Individual who owns a *credit card* issued in their name and for which the annual fees have been paid.

Commercial vehicle: Any type of vehicle (air, sea or land) used for business purposes, including revenue-producing activities or activities for which expenses may be deducted from business income or as a self-employed worker.

Common carrier: Any carrier registered with the competent authorities for the transportation (air, sea or land) of passengers.

Credit card: Meridian card that qualifies for this travel insurance.

Dependent child: Any child of yours or of your *spouse* who is over 15 days old and under age 18 and who has no *spouse*. If the child is a full-time student at an educational institution recognized by the competent authorities, the child must be age 24 or under.

Event: An *accident*, illness or incident which, under the terms of the contract, would normally result in the payment of one or more benefits with respect to the same *trip*. If more than one *accident*, more than one illness or more than one incident result from the same cause, they are considered to be one and the same *event*.

Insured: Any eligible *cardholder*, their *spouse* or *dependent children*.

Insurer: The Desjardins Financial Security Life Assurance Company. For property insurance provided to *insureds* in some provinces, the *Insurer* is The Personal Insurance Company.

Issuer: Entity that issues credit cards that qualify for this coverage. In this case, the *issuer* is the Collabria Financial Services Inc.

Loss of use: The total and permanent loss:

- a) of use of one hand **and** the wrist; or
- b) of use of one foot **and** the ankle; or
- c) of sight in one eye.

Physician: A person authorized by law to practise medicine in the region where the medical services are provided.

Province of residence: The Canadian province or territory where you live.

Spouse: The *cardholder's spouse* is the person who:

a) is married to or has entered into a civil union with the *cardholder*; **or**

b) can prove that

- he has been living conjugally with the *cardholder* for at least 12 months; **or**
- he has been living conjugally with the *cardholder* and that they have had a child together; **and that**
- he and the *cardholder* have not been separated for 3 months or longer due to a breakdown of their relationship.

The *Insurer* recognizes only one *spouse*. It is not responsible for the validity of the designation of *spouse*.

Trip or Travel: Any specific period of time of 182 days or less (or 365 days maximum, subject to *Insurer's* approval) that *insureds* spend outside their *province of residence*.

Vehicle: A car, motorcycle, motor home or van with a maximum load capacity of 1,000 kilograms.

6. Personal information management

Desjardins Financial Security Life Assurance Company (DFS) handles the personal information it has on you in a confidential manner. DFS keeps this information on file so that you can benefit from the financial services (insurance, annuities, credit, etc.) it offers. This information is consulted solely by DFS employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or not useful. To do so, you must send a written request to the following address:

Privacy Officer
Desjardins Financial Security
Life Assurance Company
200, rue des Commandeurs
Lévis (Québec) G6V 6R2

DFS can send promotional information or offer new products to individuals whose names appear on its client list. DFS may also give its client list to another component of the Desjardins Group for the same purposes. If you do not want to receive such offers, you may have your name removed from the list by sending a written request to the Privacy Officer at DFS.

DFS uses service providers located outside of Canada to perform certain specific activities in its normal course of business. As such, personal information may be transferred to another country and be subject to the laws of that country. For information about DFS's policies and practices regarding the transfer of personal information outside of Canada, visit the DFS Website at desjardinslifeinsurance.com or write to the DFS Privacy Officer at the address indicated above. The Privacy Officer can also answer any questions about the transfer of personal information to service providers located outside of Canada.

Dissatisfied? Let us know.

Are you concerned about or dissatisfied with our service or our Travel Insurance product? Let us know.

Call our customer service team at 1-866-647-5013.

To file an official complaint, you can:

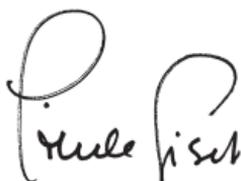
1. Contact our Dispute Resolution Officer at 1-877-838-8185.
2. Use the complaint form at: dfs.ca/complaint.



Gregory Chrispin
President and Chief Operating Officer
Desjardins Financial Security
Life Assurance Company



Denis Dubois
President and Chief Operating Officer
The Personal Insurance Company



Linda Fiset
Senior Vice-President
Caisse Network Life and
Health Insurance Distribution
Desjardins Financial Security
Life Assurance Company

7. Assistance Service

The Assistance Service can be contacted at any time while your insurance is in force. The main services offered in the event of *accident* or illness are:

- 24-hour toll-free telephone assistance;
- transportation if you require emergency care;
- repatriation to your city of residence, as soon as your state of health permits it;
- repatriation of a travelling companion, your *spouse* or your *dependent children*;
- settlement of formalities in the event of death;
- the necessary arrangements to send for a family member (when prescribed by the *physician*); these services are available only if you are confined to a healthcare facility for at least 7 days and you are not accompanied by a person aged 18 or over;
- transmission of messages to your close friends or family in the event of an emergency;
- assistance in replacing lost or stolen tickets, identification papers or official documents required to continue the *trip*;
- assistance in finding lost or stolen baggage;
- assistance in the case of language barriers;
- information prior to departure concerning passports, visas and vaccinations required in the country of destination;
- assistance in case of accidents and legal problems.



Travel Insurance

Baggage

Up to \$500/person for late delivery and up to \$1,000/person for theft or damage to baggage.

Common Carrier Travel Accident

Up to \$500,000 in case of accidental death or dismemberment when public transportation tickets are bought with the card.

For information, additional coverage or claims

Canada and U.S.: 1-800-463-1623
(Toll free)

Anywhere in the world: 418-647-5299
(Call collect)

Travel Assistance Service

The Travel Assistance Service can be reached anytime, and from anywhere.

In case of emergency or for information

Canada and U.S.: 1-844-234-6255
(Toll free)

Anywhere in the world: 514-875-4126
(Call collect)

Card number

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Coverage held

Travel insurance

Doctor

Name:

Tel:

Person to be contacted in case of emergency

Name:

Tel:
