

Important information about changes to the insurance and related services included with your Meridian Visa[®] Credit Card, effective October 7, 2022

Meridian is committed to simplifying and improving your cardholder experience. As such, we are changing the providers of the insurance and related services (“Coverage”) included with your Visa[®] credit card and making enhancements to some of the insurance coverages. This notice explains these changes which take effect on October 7, 2022.

The following chart outlines the Coverage currently provided with your Visa[®] credit card. Rest assured, the Coverage listed in this chart will continue to be provided on your Visa[®] credit card without interruption beyond October 7, 2022.

Benefit	Visa Infinite [®] Cash Back	Visa [®] Platinum Cash Back	Visa [®] Cash Back	Visa Infinite [®] Travel Rewards	Visa [®] Platinum Travel Rewards	Visa [®] US Dollar
Travel Emergency Medical Insurance ⁺	•			•		
Trip Cancellation ⁺⁺	•			•		•
Trip Interruption/Delay ⁺⁺	•			•		•
Common Carrier Travel Accident Insurance ⁺⁺⁺	•	•	•	•	•	•
Delayed Baggage Insurance ⁺⁺⁺⁺	•	•		•	•	•
Lost/Damaged Baggage Insurance ⁺⁺⁺⁺	•	•		•	•	•
Auto Rental Collision/Loss Damage Insurance	•	•		•	•	•
Extended Warranty	•	•	•	•	•	•
Purchase Protection	•	•	•	•	•	•
Mobile Device Insurance	•	•	•	•	•	
Price Protection Service	•	•	•	•	•	
Assistance Service	•	•		•	•	•

⁺ Travel Emergency Medical Insurance is known as “Emergency Health Care” under the current Travel Insurance Contract.

⁺⁺ Trip Cancellation and Trip Interruption/Delay is known as “Trip Cancellation Coverage” under the current Travel Insurance Contract.

⁺⁺⁺ Common Carrier Travel Accident Insurance is known as “Common Carrier Accident Coverage” under the current Travel Insurance Contract.

⁺⁺⁺⁺ Delayed Baggage Insurance and Lost/Damaged Baggage Insurance is known as “Baggage Coverage” under the current Travel Insurance Contract.

Notice of change

Effective October 7, 2022: All terms and conditions of your benefits, as outlined in your current Certificate of Insurance, remain unchanged and in force except for what is noted below.

1. **Changes to Policyholder.** The issuer of your credit card and contract holder under which your Coverage is provided will change to Meridian Credit Union Limited, who will be referred to as the “Policyholder” throughout the Certificate of Insurance.

2. **Changes to Coverage Providers.** Coverage will be underwritten or provided as follows:

- Auto Rental Collision/Loss Damage, Mobile Device, Purchase Protection, Extended Warranty, Trip Cancellation, Trip Interruption/Delay, Delayed Baggage, and Lost/Damaged Baggage Insurance will be underwritten by **American Bankers Insurance Company of Florida (“ABIC”)** under Group Policy No. MCU102022
- Common Carrier Travel Accident and Travel Emergency Medical Insurance will be underwritten by **American Bankers Life Assurance Company of Florida (“ABLAC”)** under Group Policy No. MCUL102022.
- Travel Assistance Service and Price Protection Service will be provided by **Assurant Services Canada Inc. (“ASCI”).**

ABIC, ABLAC, and ASCI carry on business in Canada under the name Assurant®.

3. **Changes to the Insurance Coverage.** Some enhancements to the insurance coverage will include the following:

- The definition of **Dependent Children** will now include dependent children 21 years of age or over who are permanently mentally or physically challenged and incapable of self-support.
- If your credit card includes **Delayed Baggage Insurance** and **Lost/Damaged Baggage Insurance**, the maximum number of days and age limitations will no longer apply.
- If your credit card includes **Trip Cancellation Insurance**, **Common Carrier Travel Accident Insurance**, or **Travel Emergency Medical Insurance**, the exclusion for losses related directly or indirectly to a mental, nervous, psychological, or psychiatric disorder will no longer apply.

4. **Changes to the Contact Information.**

- The contact information for claims and assistance has been simplified. There will be only one toll free number for claims and assistance: **1 (800) 316-7645**. If you are outside Canada and the United States, you may call collect at **1 (613) 634-6984**. Claims may also be filed at CardBenefits.Assurant.com.

Other important information

Extended Coverage

The optional extended coverage insurance will not be offered by Assurant. If you require additional Emergency Health Care or Baggage coverage for trips exceeding the maximum number of days of coverage provided on your credit card or you wish to increase the amount of insurance under the Trip Cancellation coverage, it is recommended that you find alternative travel insurance providing coverage for medical and other travel related emergencies.

Certificate of Insurance

The Certificate of Insurance has been revised and restructured to reflect the changes described above and to simplify your insurance experience. This updated Certificate of Insurance is now available as follows: You may download and save a copy by selecting your credit card type at MeridianCU.ca/personal/credit-cards/legal-documents-for-credit-cards or you may call 1 (866) 592-2226 to request a copy by mail.

Insurance Claims and Questions Prior to October 7, 2022

For Travel Insurance, please contact the current provider (Desjardins Financial Security Life Assurance Company) at 1 (800) 463-1623 if you have any claims and/or questions regarding your coverage.

- for a loss that occurs **prior to October 7, 2022**,
- for travel with a departure date **prior to October 7, 2022**, or
- for an extended coverage purchased **prior to October 7, 2022**

For the other insurances, if you have any claims and/or questions regarding your coverage for other purchases made or auto rental losses **prior to October 7, 2022**, please contact the current provider. Their contact information is provided in your current Certificate of Insurance, which was part of your original credit card welcome package and can be found at: MeridianCU.ca/personal/credit-cards/legal-documents-for-credit-cards.

For more information about your coverage prior to **October 7, 2022**, you can refer to your current Certificate of Insurance, which was part of your original credit card welcome package and can be found at MeridianCU.ca/personal/credit-cards/legal-documents-for-credit-cards.