

ENDORSEMENT

SUPPLEMENTAL TRIP CANCELLATION AND INTERRUPTION INSURANCE

Together with your entire insurance fulfillment package, this Endorsement is attached to and forms part of your Amex® Travel Insurance Supplemental trip cancellation and interruption insurance underwritten by Belair Insurance Company Inc. under group policy number **PSI047402221**, which supplements the Trip Cancellation & Trip Interruption Insurance coverage included with your card under group policy number **PSI047258485**.

It is hereby understood and agreed that the terms of your Trip Cancellation & Trip Interruption Insurance coverage included with your Amex Card are amended as follows:

This Endorsement changes the Trip Cancellation & Trip Interruption Insurance Certificate of Insurance included with your Card. Please Read It Carefully.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Endorsement; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Trip Cancellation & Trip Interruption Insurance Certificate of Insurance included with your **Card**, and, except as otherwise provided under this Endorsement, is subject to all terms, conditions, limitations and exclusions of such Certificate of Insurance included with such **Card**.

Certain bolded terms have the specific meaning and are defined under SECTION 4—DEFINITIONS of your Trip Cancellation & Trip Interruption Insurance Certificate of Insurance included with your Card.

For the purpose of this Endorsement only, the following bolded terms are either added to SECTION 4—DEFINITIONS of your Trip Cancellation & Trip Interruption Insurance Certificate of Insurance included with your Card, or are amended as follows:

- **Card** means the valid American Express credit or charge Card issued to you in Canada by Amex Bank of Canada that has embedded Trip Cancellation & Trip Interruption Insurance benefits at no additional charge (please refer to your Certificate of Insurance).
- **Confirmation of Insurance** means any letter or document(s) provided to you by the **Insurer** describing or confirming the insurance coverage, plan selection and/or coverage dates.
- **Effective Date** means the date indicated on your **Confirmation of Insurance**, provided the required premium has been paid.
- **Enrollment Centre** means belairdirect Agency Inc.
- **Return Date** means the date on which you are scheduled to return to your **departure point**. This date is shown on your **Confirmation of Insurance**.

ELIGIBILITY

The eligibility criteria outlined in the different sections of your Trip Cancellation & Trip Interruption Insurance Certificate of Insurance included with your Card apply along with the following requirements that you must meet to be eligible for this top up coverage.

Notwithstanding any contrary provision and for the purpose of this top up Endorsement only, this insurance must be:

- a) Purchased the same day you book your **trip** or prior to any cancellation penalties being in effect;
- b) Purchased prior to your **departure date**; and
- c) Purchased by a **Cardmember** with a **Card** account for a **trip** where any portion of the **trip** costs was paid with the **Card**, or if applicable, by redeeming points earned under your **Card**'s reward program defined in your Certificate of Insurance provided any applicable taxes are charged to the **Card** if not paid with points earned under the reward program of such **Card**.

PREMIUM

Coverage is valid upon payment of premium and subject to the eligibility requirements. The required premium must be paid before your **effective date** by charging your **Card**. Coverage will be null and void if your **Card** charges are invalid.

CANCELLATION AND/OR REFUND OF PREMIUM

To request a cancellation and/or refund of premium, the following applies:

- You have the right to cancel this **top up** coverage within 10 days of receipt and receive a full refund. Upon such request, this plan will be considered to never have been in effect and the **Insurer** will have no liability under this insurance. You must notify us immediately if you wish to cancel your **top up** coverage and written confirmation must be received within 10 days of receipt of your **top up** coverage documents. If your documents were mailed to you, you have a maximum period of 15 days from the date the documents were mailed.
- All requests must be made by calling the **Enrollment Centre** at 1 866 587.1029 (+819 780.4794) or by sending your request by email to AmexTravelInsurance@belairdirect.com or mail to Amex Travel Insurance, 2665 King Ouest, Suite 650, Sherbrooke, QC J1L 2G5. You will be required to provide your certificate number in order to process the cancellation and refund.
- You can cancel your coverage before the **effective date** shown on your **Confirmation of Insurance**. If your cancellation request is postmarked on or before your **effective date**, you will receive a full refund only if your **trip** is cancelled before the scheduled **departure date** and:
 - o the **travel supplier** cancels your **trip** and all penalties are waived; or
 - o the **travel supplier** changes the travel dates and you are unable to travel on these dates and all penalties are waived; or
 - o you cancel your **trip** before any cancellation penalties are in effect.

COVERAGE

The terms, conditions, limitations and exclusions of this top up coverage are outlined in the Trip Cancellation & Trip Interruption Insurance Certificate of Insurance included with your Card.

This Amex® Travel Insurance Supplemental trip cancellation and interruption insurance provides coverage in addition to the Trip Cancellation & Trip Interruption insurance included with your **Card**.

Coverage under this plan may be purchased for Sum Insured Amounts which are in excess of the sum insured amount provided under the Trip Cancellation & Trip Interruption Insurance included with your **Card**. All Sum Insured Amounts under this coverage are applicable for the **period of insurance** for all **insured persons** combined. Sum Insured Amount Options from \$1,000 up to a maximum of \$15,000 per **period of insurance** are available. The Sum Insured Amount you select will be indicated on your **Confirmation of Insurance**.

Note: The date you leave on your **trip** and the date you return from your **trip** must be within a 365-day period starting from your **departure date** from your **departure point**. **In addition, the maximum period of coverage under this Endorsement must be within 365 days from the date you purchase this insurance up to your return date.**

TERMS OF COVERAGE

Unless otherwise stated hereinafter, the terms outlined under Section 5—When does Coverage Begin and End? of your Trip Cancellation & Trip Interruption Insurance Certificate of Insurance included with your Card apply along with the following terms for this top up coverage:

- Coverage **begins** on the on the **effective date** shown on your **Confirmation of Insurance**.
- Coverage **ends** on the earliest of:
 - a) the **return date** shown on your **Confirmation of Insurance**; or
 - b) the date on which the maximum sum payable by the **Insurer** hereunder is reached.

All other provisions or sections of the Certificate of Insurance included with your Card to which this Endorsement attaches remain unchanged.

Insurer Contact Information:
 Belair Insurance Company Inc.
 1 833 964.2757
 belairdirect.com

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