

CAR RENTAL LOSS DAMAGE WAIVER INSURANCE PLAN SUMMARY

SUMMARY OF COVERAGE

THE PLAN

As an eligible Insured* you are automatically eligible to receive reimbursement for amounts paid for repair of Damage or Loss** to a Rented Automobile***, and for which the Insured is responsible, when the loss occurs worldwide. This coverage applies provided the entire rental fee has been charged or debited to your Account; and, provided you have rejected, at the time of rental, any waiver of liability for Damage or Loss available from the rental company.

* **Insured** means Global Dollar Card Members and membership rewards savings Accountholders of the Policyholder. **Card Member** means any authorized primary or additional card user who has been issued an Account card by the Policyholder. **Accountholder** means any individual who has an open and active Account with the Policyholder. **Account** includes credit card accounts, debit card accounts, checking accounts and savings accounts, as set forth in the policy.

** **Damage or Loss** means direct and accidental loss to a Rented Automobile.

*** **Rented Automobile** means a four-wheeled private passenger type motor vehicle or a mini-van manufactured and designed to transport a maximum of seven passengers and used exclusively to carry passengers. A Rented Automobile must be designed for travel on public roads and rented from a licensed rental company. Off-road, antique or limited edition vehicles are excluded, as are trucks, recreational vehicles, campers, pick-up trucks and mini-buses.

ELIGIBILITY

This Damage or Loss reimbursement is provided to you, as an Insured, automatically when the entire cost of the motor vehicle rental is charged or debited to your Account. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the rental fee is charged or debited to your Account.

THE COST

This coverage is provided at no additional cost to eligible Insureds under the master policy issued to American Express Travel Related Services Company, Inc. (the Policyholder) by Chubb Insurance Company of Canada (the Company).

AMOUNT OF INSURANCE

The Company's liability will be for a maximum reimbursement of \$50,000 US. From the amount of reimbursement due the Insured, the amount of any valid and collectible insurance will be deducted. In no event will the Company be liable beyond the amounts actually paid by the Insured.

EXCLUSIONS

Coverage does not apply to loss resulting from:

(1) any dishonest, fraudulent or criminal act of the Insured; (2) forgery by the Insured; (3) loss due to war or confiscation by authorities; (4) loss due to radioactive contamination; (5) the Insured being intoxicated, as defined in the applicable jurisdiction, or under the influence of any narcotic unless prescribed by a physician; (6) intentional damage to the Rented Automobile by the Insured; (7) damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage results from a theft covered by the plan; (8) to tires unless damaged by fire, malicious mischief or vandalism, or stolen or unless the loss be coincident with a covered loss; (9) use of the Rented Automobile to carry passengers and property for hire; (10) use of the Rented

Automobile in tests, races or contests; (11) use of the Rented Automobile by a person other than the one authorized to operate the Rented Automobile by the terms of the rental agreement; and (12) the Rented Automobile being operated or located in any territory prohibited by the terms of the rental agreement. This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

EFFECTIVE DATE

This plan is effective the date you become an eligible Card Member and will cease on the date the master policy terminates (in which case you will be notified by the Policyholder), on the date your Account ceases to be in good standing, or on the date you no longer qualify as an eligible Insured or on the expiration date of the applicable period of coverage for any Insured, whichever occurs first.

MISREPRESENTATION AND FRAUD

Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Policyholder or its subscribing organization(s) relating hereto.

CLAIM PROCEDURE

For general inquiries regarding your Card Member benefits, please contact American Express Customer Service at 1-800-545-1171.

For questions regarding baggage insurance unrelated to claims, please email Aon.Amex.Benefitinquiry@aon.com

For claims related matters ONLY please contact:

Crawford & Company (Canada) Inc.
National Claims Management Centre
400-90 Matheson Boulevard West
Mississauga, Ontario L5R 2R3

Call Toll Free - 855-897-8512

Fax Toll Free - 905-602-0185

Email: newhumanriskclaims@crawco.ca

The Insured must send the Company written notice of a claim, including the Insured's name and policy number, within 45 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. The Insured must submit the following to the Insurance Company: (1) a copy of the Account statement showing the automobile rental transaction; (2) a copy of the automobile rental agreement; (3) a copy of the police report; (4) a copy of the initial claim report submitted to the automobile rental company; (5) a copy of the paid claim presented by the automobile rental company for the damage or loss for which the Insured is responsible; (6) proof of submission of the loss to and the results of any settlement or denial by the applicable insurance carrier(s); and (7) if no other insurance is applicable, a notarized statement from the Insured to that effect.

ACCESS TO DOCUMENTS

The Insured Person, and any claimant under the insurance, may request a copy of the Policy, subject to certain access restrictions.

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LIMITATION OF ACTIONS

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 other applicable legislation) in the Card Member's province or territory of residence.

PRIVACY

At Chubb, we are committed to protecting our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by us, our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and coordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit Chubb.com/ca

PLAN UNDERWRITTEN BY

Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139, Commerce Court Postal Station
Toronto, Ontario M5L 1E2

CHUBB

44-10-0351 (Ed. 2/00)

COMPLAINTS PROCEDURES

If an Insured has a complaint or inquiry about any aspect of this insurance coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday.

If for some reason the Insured is not satisfied with the resolution to their complaint or inquiry, the Insured may communicate their complaint or inquiry in writing to our complaints officer:

Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139 Commerce Court Postal Station
Toronto, ON M5L 1E2
Email: complaintscanada@chubb.com

If the Insured is still not satisfied with the resolution to their complaint or inquiry, the Insured may communicate their complaint or inquiry to:

General Insurance OmbudService
1-877-225-0446
<https://www.giocanada.org/complaint-form/>

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of insurance but is simply an informative statement to eligible insureds of the principal provision of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy #9907-74-75 on file with the Policyholder. If a statement in this Summary of Coverage and any provision in the policy differ, the policy will govern.