Summary

Name of Insurance Product:
ROGERS ACCOUNT PROTECTION

Type of Insurance Product:
Credit Insurance for your Rogers Bank credit card

Life, Accidental Death, Involuntary Unemployment, Involuntary Loss of Self-Employment, Disability, Critical Illness and Hospitalization Insurance

Name and Address of the Insurer:

Canadian Premier Life Insurance Company, operating under the brand name Securian Canada ("Securian Canada")
Head Office: 25 Sheppard Avenue West, Suite 1400 Toronto, Ontario M2N 6S6
Administration Office: PO Box 914, Station A Toronto, Ontario M5W 1G5

Registered with the Autorité des marchés financiers
under Client Number: 2000829775
securiancanada.ca
Telephone: 1-866-249-0515 (English) or 1-866-249-0516 (French)

Email: service@securiancanada.ca

Name and Address of the Distributor:
Rogers Bank
P.O. Box 57130 RPO Jackson Square Hamilton, Ontario L8P 4W9
Telephone: 1-855-775-2265 (or collect at 1-705-522-7412 outside Canada and the U.S.)

What is this insurance?
Rogers Account Protection for Credit Cards is provided by Canadian Premier Life Insurance Company, operating under the brand name Securian Canada ("Securian Canada") to Rogers Bank under a group insurance policy. It is an optional group insurance product administered by Securian Canada to help pay your credit card balance if you die, lose your job or self-employment, are unable to work due to a disability, are diagnosed with a covered critical illness, or are hospitalized. Purchase of this insurance is not required to obtain any Rogers Bank product or service.

This summary outlines the important information about this insurance. The certificate of insurance, which Securian Canada delivers to you after your insurance enrolment application is approved, will contain the full details of your coverage, including benefits, eligibility, the premium rate, limitations and exclusions. In the event of a discrepancy between this summary and the certificate of insurance, the certificate of insurance will govern. For a copy of a sample certificate of insurance, please contact Securian Canada or visit securiancanada.ca/summaries-and-certificates/.

Who can apply for this insurance?
Rogers Bank credit card primary cardholders. Some age restrictions apply. Applicants must be under the age of 70 if applying for involuntary unemployment, involuntary loss of self-employment, disability, critical illness, and hospitalization insurance coverage. Applicants must be under the age of 80 if applying for life insurance coverage.

What types of insurance are included?
- Life insurance
- Accidental death insurance
- Involuntary unemployment insurance
- Involuntary loss of self-employment insurance
- Disability insurance
- Critical illness insurance
- Hospitalization insurance

Life and Accidental death insurance

Summary	**Life insurance**	**Accidental death insurance**
What does it cover?	Death.	Accidental death.
How much does it pay?	Pays the balance shown on your last credit card statement prior to the date of your death, up to $20,000.	Pays the balance shown on your last credit card statement prior to the date of your death, up to $20,000.
Notable exclusions (when benefits will not be paid)	No benefit is payable for suicide, whether or not you are aware of the consequences of your actions, regardless of your state of mind, within six months of the effective date of insurance. ***Other exclusions are contained in the certificate of insurance.***	No benefit is payable for an intentionally self-inflicted injury, suicide, or any suicide attempt, whether or not you are aware of the consequences of your actions, regardless of your state of mind, or if you have taken any drug or medication, except as prescribed by a doctor. ***Other exclusions are contained in the certificate of insurance.***
At what age does coverage end?	80. After turning 80, a benefit is only paid if your death is caused by an accident.	There is no age limit.

Involuntary unemployment and Involuntary loss of self-employment insurance

Summary	**Involuntary unemployment insurance**	**Involuntary loss of self-employment insurance**
What does it cover?	Job loss through no fault of your own.	Loss of self-employment due to closure of your business for reasons beyond your control, resulting in the bankruptcy of your business.
Employment requirements	You must be working a minimum of 30 hours per week on a full-time basis or 20 hours per week on a part-time basis, for the same employer for a minimum of 3 consecutive months prior to the date of your involuntary unemployment.	You must be working a minimum of 20 hours per week in a business registered with the Canada Revenue Agency in which you are at least 50% owner for 3 consecutive months prior to the date of your involuntary loss of self-employment.
Other requirements	You must be registered with and receiving benefits from Canada Employment Insurance Commission under *the Employment Insurance Act* (Service Canada).	N/A
Qualifying period	Your job loss cannot occur within 30 days of the effective date of insurance.	Your loss of self-employment cannot occur within 30 days of the effective date of insurance.
How much does it pay?	Pays a monthly benefit of the greater of: • $10; or • 10% of the balance shown on your last credit card statement prior to the date of your job loss, up to the maximum benefit. The maximum benefit is the lesser of: • the balance shown on the last credit card statement prior to the date of your job loss; or • $20,000.	Pays a monthly benefit of the greater of: • $10; or • 10% of the balance shown on your last credit card statement prior to the date of your loss of self-employment, up to the maximum benefit. The maximum benefit is the lesser of: • the balance shown on the last credit card statement prior to the date of your loss of self-employment; or • $20,000.
When do benefits end?	Your benefits end on the earliest of the date: • you return to work or engage in any business or occupation for wages or profit; • the maximum benefit has been	Your benefits end on the earliest of the date: • you return to work or engage in any business or occupation for wages or profit; • the maximum benefit has been

	paid; or • you die.	paid; or • you die.
Notable Exclusions (when benefits will not be paid)	No benefit is paid if: • your job loss occurs within the first 30 days of the effective date of insurance; • you were not employed by the same employer for 3 consecutive months; • you have an approved and unpaid disability insurance claim under this insurance; • you are terminated for cause, quit, voluntarily end your employment or retire; • your involuntary unemployment is due to loss of seasonal employment or labour disputes; • your job loss is due to an accident or illness; or • your work permit has expired. ***Other exclusions are contained in the certificate of insurance.***	No benefit is paid if: • your loss of self-employment occurs within the first 30 days of the effective date of insurance; • you were not self-employed for 3 consecutive months; • you have an approved and unpaid disability insurance claim under this insurance; • your job loss is due to an accident or illness; or • your work permit has expired. ***Other exclusions are contained in the certificate of insurance.***
Payment waiting period	You must be unemployed for at least 30 consecutive days.	Your loss of self-employment must have continued for at least 90 consecutive days.
At what age does coverage end?	70	70

Disability, Critical illness and Hospitalization insurance

Summary	**Disability insurance**	**Critical illness insurance**	**Hospitalization insurance**
What does it cover?	Your inability to work due to a disability.	You are diagnosed with one of the following covered critical illnesses: • Cancer; • Heart Attack; or • Stroke	Your hospitalization due to an accidental bodily injury or sickness.
Qualifying period	The date of your disability cannot occur within 30 days of the effective date of insurance.	The date of your diagnosis cannot occur within 60 days of the effective date of insurance.	The date of your hospitalization cannot occur within 30 days of the effective date of insurance.
How much does it pay?	Pays a monthly benefit of the greater of: • $10; or	Pays the balance shown on your last credit card statement	Pays up to two monthly benefits of the greater of:

	• 10% of the balance shown on your last credit card statement prior to the date of your disability, up to the maximum benefit. The maximum benefit is the lesser of: • the balance shown on the last credit card statement prior to the date of your disability; or • $20,000.	prior to the date of your diagnosis, up to $20,000.	• $10; or • 10% of the balance shown on your last credit card statement prior to the date of your hospitalization, up to $20,000. A maximum of two monthly benefits per hospitalization are payable. Benefits are payable beginning the third day of hospitalization.
When do benefits end?	Your benefits end on the earliest of the date: • your disability ends; • you return to work; • you are not regularly attended to by a licensed physician; • the maximum benefit has been paid; or • you die.	N/A	Your benefits end on the earliest of the date: • you are discharged from the hospital; • the maximum benefit has been paid; or • you die.
Notable exclusions (when benefits will not be paid)	No benefit is paid if: • you were disabled less than 30 consecutive days and were employed at the time of disability; • you were disabled less than 60 consecutive days and were not employed at the time of disability; • your disability began before the	No benefit is paid if: • you have signs and symptoms within 90 days of the effective date of insurance that lead to a diagnosis of cancer; • you are not alive on the 31st day following the date of your	No benefit is paid if: • you are receiving disability, involuntary loss of employment or self-employment benefits under this insurance; • your hospitalization is caused by a pre-existing condition, which is a condition for

	effective date of insurance; • your disability is caused by a pre-existing condition, which is a condition for which you received, or should have sought, medical advice or treatment in the 6 months before your effective date of insurance, and which caused a disability within 6 months after your effective date of insurance; • you have received the critical illness insurance benefit under this insurance and the critical illness caused the disability; • you have an approved and unpaid involuntary unemployment insurance claim under this insurance; • your disability is from a mental disorder, unless you are under the care of a physician; • your disability is from intentionally self-inflicted injuries or normal pregnancy; or • your disability is from taking any drug, except as prescribed by a physician.	diagnosis; • your critical illness is caused by a pre-existing condition, which is a condition for which you received, or should have sought, medical advice or treatment in the 6 months before your effective date of insurance, and which caused a critical illness within 6 months after your effective date of insurance. ***Other exclusions are contained in the certificate of insurance.***	which you received, or should have sought, medical advice or treatment in the 6 months before your effective date of insurance, and which caused a hospitalization within 6 months after your effective date of insurance; or • your hospitalization is from pregnancy, intentionally self-inflicted injury or foreign travel. ***Other exclusions are contained in the certificate of insurance.***

	Other exclusions are contained in the certificate of insurance.		
Payment waiting period	You must be disabled for at least 30 consecutive days if you were working on a full-time basis; otherwise you must be disabled for 60 consecutive days.	You must be alive on the 31st day following the date of your diagnosis.	Benefits are payable beginning the third day of hospitalization.
	If you recover and are disabled from the same cause within 21 days, the benefits restart without a waiting period.		

Important information
Your insurance must be in effect on the date of the insured event in order to qualify for benefits. Any concealment, misrepresentation or making a false declaration could void the insurance.

How your premium is calculated
Your premium is based on the amount you owe on your credit card as of the statement date divided by 100, and multiplied by the premium rate.
The premium rate is based on your outstanding balance on the billing date:

- $0.99 per $100 for Life, Accidental Death, Involuntary Unemployment, Involuntary Loss of Self-Employment, Disability, Critical Illness and Hospitalization. Eligibility ages 18-69.
- $0.51 per $100 for Life, Accidental Death, Critical Illness and Hospitalization. Eligibility ages 18-69.
- $0.38 per $100 for Life and Accidental Death. Eligibility ages 18-79 (ages 80+ for Accidental Death).

Sample premium calculation for a cardholder:
Statement Period: January 16 to February 15 Statement Date: February 15
Premium rate: $0.99
The amount you owe Rogers Bank on the statement date (i.e., February 15) before calculating the insurance premium: $2,000
Premium you pay: $2,000 divided by 100 = $20 x $0.99 = $19.80 (plus applicable taxes).

The monthly premium will vary depending on the amount that you owe each month. It will be charged to your credit card. There is no charge during months when you have no balance on the billing date.

How to apply
You can apply by contacting Securian Canada at 1-855-453-5684 (English) 1-855-453-5685 (French).

Free review period and how to cancel
You have 30 days from the effective date of insurance to review the coverage and decide if it meets your needs. If you cancel within this 30-day period, provided no claims have been incurred, you will receive a full refund of any premiums you paid and your insurance will never have been in effect.

You can cancel this insurance at any time by contacting Securian Canada at the number or address listed above. No refunds will be paid for cancellations after this 30 day period.

How do I make a claim?

Contact Securian Canada at 1-866-249-0515 (English) 1-866-249-0516 (French) as soon as possible after the date of the insured event.
Notice and proof of a claim must be provided to Securian Canada within the later of:

- 60 days of the date of death, Involuntary Unemployment, Involuntary Loss of Self-Employment, Disability, Critical Illness or Hospitalization; or
- the shortest time established by law in your province of residence.

Once Securian Canada has been notified of the claim, within 30 days you will be sent a claim form to complete. You will have 90 days from the date of the insured event to provide Securian Canada with all of the documents necessary to process your claim. Upon receipt of all required information, Securian Canada will pay your claim or provide reasons for any denial. If your claim is approved, Securian Canada will pay the benefit to Rogers Bank and Rogers Bank will apply the benefits to your credit card account. If your claim is denied and you wish to dispute this, you can provide Securian Canada with additional information that is relevant to your claim. If your claim is still denied, you may contact:

If you reside in Quebec:

Autorité des Marchés Financiers
Place de la Cité Tour PwC 2640 Laurier boulevard, Suite 400 Québec City (Québec) G1V 5C1
Telephone:
Montréal: 514-395-0337
Québec City: 418-525-0337
Elsewhere in Québec: 1-877-525-0337
Fax: 418-525-9512

If you reside in Canada but not in Quebec:

OmbudService for Life & Health Insurance
2 Bloor Street West, Suite 700, Toronto, Ontario M4W 3E2
Telephone: 1-888-295-8112

If you reside in Quebec, you have three years from the date of any claim denial to bring a legal action. Otherwise, the length of time you have from the date of any claim denial to bring a legal action can vary depending on the province in which you reside.

If more than one benefit is payable for a credit card statement period, only the benefit with the largest amount payable will be paid.

You or your estate are responsible for continuing to make payments on your credit card account until the benefit is paid by Securian Canada.

Who do I contact with additional questions?
Please contact Securian Canada for further information at the numbers or addresses listed above.

Information about Rogers Bank
Rogers Bank receives fees from Securian Canada for providing services to Securian Canada regarding this insurance. Representatives promoting this insurance on behalf of Rogers Bank may receive compensation.

Have a complaint?
To obtain information about how to make a complaint or about Securian Canada's complaints handling process, please contact Securian Canada at 1-866-249-0515 (English) 1-866-249-0516 (French) or visit securiancanada.ca/complaints/.

Protecting your personal information
Respecting your privacy is a priority for Securian Canada. We collect information from application forms and other information you provide to us or our distribution partners in connection with insurance and/or financial products offered by us, as well as (with your consent) through independent medical or vocational assessments, if applicable, and from physicians, medical practitioners, hospitals, clinics or other medical

or medically related facilities, insurance companies, and other agents, government agencies or other organizations, institutions, or persons that have health records, if applicable. We collect, use and disclose your personal information for purposes that include: confirming your identity, underwriting, including determining your eligibility or need for insurance and/or financial products you request; administration and servicing; claims adjudication; protecting against fraud, errors or misrepresentations; and meeting legal, regulatory or contractual requirements. We, and our affiliates, may use the personal information for the purpose of offering you, or allowing select organizations to offer you, other products and services. You may withdraw your consent for this purpose at any time by phone at: 1-888-968-4155 or by mail at: Privacy Office 25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6. We will give access to your personal information only to those of our employees and independent contractors, affiliates within our corporate group, administrators, distribution partners, and other third-party service providers and outsourcers, along with our reinsurers, who need your personal information to do their jobs. We will also provide access to anyone else you authorize. All of our service providers with whom we have a contractual relationship are required to protect your personal information in accordance with this privacy statement and our privacy practices. Sometimes, unless we are otherwise prohibited, these people may be in, or your personal information may be stored on servers located in, other provinces in Canada or in countries outside Canada, so your personal information may be subject to the laws of those other provinces or countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit http://www.securiancanada.ca/privacy-statement.