

Product Summary

Rogers Red World Legend™ Mastercard

ROGERS bank

PRODUCT SUMMARY FOR TRAVEL INSURANCE

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 www.cumis.com Registered with the Autorité des marchés financiers under client number 2000383675.	**Allianz Global Assistance** 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-800-670-4426 www.allianz-assistance.ca	**Rogers Bank** 1 Mt. Pleasant Road, 5th Floor Toronto, ON, M4Y 2Y5 1-855-775-2265 www.rogersbank.com

QUEBEC RESIDENTS

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
Toll-free: 1-877-525-0337
Website: www.lautorite.qc.ca

NAME AND TYPE OF INSURANCE

INSURANCE PRODUCT NAME: Emergency Medical Insurance; Trip Cancellation/Trip Interruption Insurance; Flight Delay Insurance; Baggage Insurance; Hotel Burglary Insurance and Common Carrier Insurance.

INSURANCE PRODUCT TYPE: The Autorité des marchés financiers classifies the above insurance products as Travel Insurance.

INTRODUCTION

This product summary provides an overview of the insurance benefits included with your Rogers Red World Legend™ Mastercard to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided There is no additional charge for the insurance benefits, as they are automatically included with the card.

NOTE: This is not the certificate of insurance. Please refer to the certificate of insurance for the complete terms and conditions.

The certificate of insurance can be found at:

https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx

COVERAGE SUMMARY

Coverage	Maximum Limit ($CAD)
Emergency Medical	• Up to $5,000,000 per insured person, per trip. • Twenty-one (21) consecutive days of coverage per trip, if you are age sixty-four (64) or under on your departure date • Five (5) consecutive days of coverage per trip, if you are between the ages of sixty-five (65) and seventy-five (75) on your departure date
Trip Cancellation	Up to $2,500 per insured person, per trip (maximum of $10,000 per trip for all insured persons combined).
Trip Interruption	Up to $5,000 per insured person, per trip (maximum of $25,000 per trip for all insured persons combined).
Flight Delay	Up to $500 per insured person, per trip (maximum of $1,000 per trip for all insured persons combined), in the event of a flight delay of more than four (4) hours.
Baggage	• **Lost, Stolen or Damaged Baggage:** up to $1,000 per insured person to a maximum of $2,500 per trip for all insured persons combined. • **Baggage Delay:** up to $500 per insured person, to a maximum of $1,000 per trip for all insured persons combined, for the purchase of essential items.
Hotel Burglary	Up to $1,000 per occurrence for all insured persons combined.
Common Carrier	Up to $500,000 per insured person (maximum of $1,500,000 for all insured persons combined)



NOTE

If a specific benefit is limited to a lower maximum (a sublimit), this will be identified in the benefit descriptions under each coverage.

EMERGENCY MEDICAL INSURANCE

Who can be covered by this insurance?

You as the primary cardholder, your spouse, your dependent children and any authorized users, provided that:

- all individuals are 75 years of age or under,
- all individuals are Canadian residents,
- all individuals are covered by a government health insurance plan during the entire trip; and
- your account is in good standing.



IMPORTANT NOTE

You do not need to charge your trip expenses to your credit card to be eligible for Emergency Medical Coverage.

What is covered and not covered?

Benefits	Exclusions
If you experience a medical emergency while travelling, this insurance provides coverage of up to $5 million, per insured, per trip for reasonable and customary charges for the following unexpected expenses: • Emergency hospital and medical expenses, • Dental accident or emergency, • Emergency transportation, • Baggage return, • Return of travelling companion, • Transportation of family or friend, • Pet return, • Return of vehicle and watercraft, or • Return of deceased.	You will not be paid for expenses arising from or relating to exclusions, including but not limited to: • **Pre-existing medical condition that is not stable before the effective date.** The stability period varies based on your age: o **If you are 64 years old or younger:** 90 days o **If you are between the ages of sixty-five (65) and seventy-five (75)**: 150 days • Unrepaired aneurysm 4 cm or greater, • Heart conditions if diagnosed with, received treatment for, or had an episode of congestive heart failure in the two (2) years before the effective date, • Complications after 31st week of pregnancy, and high-risk pregnancy, or • Elective or experimental treatment.

*Refer to the Emergency Medical Exclusions section of the certificate of insurance for a complete list of what **is** and what **is not** covered.*



WARNING

If you do not notify Allianz Global Assistance prior to seeking treatment without reasonable cause, we will only pay 80% of the eligible medical expenses. You will be responsible for paying the remaining 20% of eligible expenses.

TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE

Who can be covered by this insurance?

You as the primary cardholder, your spouse, your dependent children and any authorized users, provided you are Canadian residents and the full or partial cost of the travel arrangements are charged to the Rogers Red World Legend Mastercard account and your account is in good standing.

Benefits

You will receive payment for non-refundable, non-transferable, prepaid trip payments charged to the account (up to the benefit limit), for which no refunds are offered by the travel supplier, if you need to cancel, interrupt or delay your trip as a result of a covered reason.

- Trip Cancellation Insurance provides: Up to $2,500 per insured person, per trip (maximum $10,000 per account per trip).
- Trip Interruption Insurance provides: Up to $5,000 per insured person, per trip (maximum $25,000 per account per trip).

What is covered and not covered?

Covered Reasons	Exclusions
Covered Reasons include but are not limited to the following: • Sickness or injury, • Death, • Traffic accident, • Legal Proceeding (example: jury duty), • Severe weather, • Primary residence uninhabitable, or • Canadian government issues a travel advisory after the effective date.	You will not be paid for expenses arising from or relating to exclusions, including but not limited to: • **Pre-existing medical condition that is not stable before the effective date.** The stability period varies based on your age: o **If you are 64 years old or younger:** 90 days o **If you are between the ages of sixty-five (65) and seventy-five (75):** 150 days • Normal complication-free pregnancy or childbirth, or • Canadian government issues a travel advisory before the effective date.

*Refer to the Trip Cancellation/Trip Interruption Exclusions section of the certificate of insurance for a complete list of what **is** and what **is not** covered.*

FLIGHT DELAY INSURANCE

Who can be covered by this insurance?

You as the primary cardholder, your spouse, your dependent children and any authorized users, provided you are Canadian residents, the full cost of the airline ticket(s) is charged to the Rogers Red World Legend Mastercard account and your account is in good standing.

What is covered and not covered?

Benefits	Exclusions
Flight Delay Insurance provides coverage if there is a delay in the arrival or departure of your regularly scheduled flight of more than 4 hours. You are eligible for up to $1,000 per trip for all insured persons combined, for additional accommodation and travelling expenses as a result of the delay.	You will not be paid for expenses arising from or relating to exclusions, including but not limited to: • Operation of an aircraft or being a crew member on an aircraft, or • Criminal offences or illegal acts • Bankruptcy or insolvency of a travel supplier.

*Refer to the Flight Delay Exclusions section of the certificate of insurance for a complete list of what **is** and what **is not** covered.*

BAGGAGE INSURANCE

Who can be covered by this insurance?

You as the primary cardholder, your spouse, your dependent children and any authorized users, provided you are Canadian residents, the full cost of the common carrier ticket(s) is charged to the Rogers Red World Legend Mastercard account and your account is in good standing.

What is covered and not covered?

Benefits	Exclusions
Baggage insurance provides: • Up to $1,000 per insured person, to a maximum of $2,500 per trip for all insured persons combined, for loss, theft or damage to your baggage and/or your personal items while travelling on a common carrier. Coverage is limited to $500 per item. • Up to $500 per insured person, to a maximum of $1,000 per trip for all insured persons combined, for the purchase of essential items if your checked baggage is delayed to your destination by the common carrier for more than 4 hours.	You will not be paid for expenses arising from or relating to exclusions, including but not limited to: • Suppliers' restrictions on any baggage, including medical supplies and equipment, • An act committed with the intent to cause loss, or • Specific items including electronic equipment, contact lenses, prescription eyewear, artificial teeth, tickets, and jewelry

*Refer to the Baggage Exclusions section of the certificate of insurance for a complete list of what **is** and what **is not** covered.*

HOTEL BURGLARY INSURANCE

Who can be covered by this insurance?

You as the primary cardholder, your spouse, your dependent children and any authorized users, provided you are Canadian residents, the full cost of the travel accommodation (i.e., hotel, motel, vacation rental property operated by a business) is charged to the Rogers Red World Legend Mastercard account and your account is in good standing.

What is covered and not covered?

Benefits	Exclusions
Hotel Burglary Insurance provides up to $1,000 per burglary occurrence, for all insured persons combined, to replace or repair personal property that is stolen or damaged as a result of a burglary while you are registered as a guest at your travel accommodation.	You will not be covered for expenses arising from or relating to exclusions, including but not limited to: • Specific items such as money or perishable goods, • Criminal offenses or illegal acts, • Situations where the personal property goes missing, cannot be located, and there is no evidence that a theft occurred, or • An act of negligence by you.

*Refer to the Hotel Burglary Exclusions section of the certificate of insurance for a complete list of what **is** and what **is not** covered.*

COMMON CARRIER INSURANCE

Who can be covered by this insurance?

You as the primary cardholder, your spouse, your dependent children and any authorized users, provided you are Canadian residents, the full cost of the common carrier ticket(s) is charged to the Rogers Red World Legend Mastercard account and your account is in good standing.

What is covered and not covered?

Benefits	Exclusions
Common Carrier Insurance provides coverage of up to $500,000 per insured person in the event of an accidental bodily injury or death while you are a passenger on, or while you are entering or exiting a licensed common carrier (includes passenger plane, bus, taxi, car service, train, cruise ship, etc.).	You will not be covered for expenses arising from or relating to exclusions, including but not limited to: • Intentional acts of self-harm, • Criminal or illegal acts, • Alcohol or drug use, or misuse of medication, or • Operation of an aircraft or being a crew member of an aircraft.

*Refer to the Common Carrier Exclusions section of the certificate of insurance for a complete list of what **is** and what **is not** covered.*

LIMITATION

If multiple insured persons suffer a loss from the same accident, the total amount payable per account will be limited to $1,500,000

OTHER IMPORTANT INFORMATION

Cost of Insurance

What is the cost of the insurance plans featured on my credit card?
There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

Cancellation/Termination of Insurance

Can I cancel the insurance plans on my credit card?
The insurance plans that come with your credit card cannot be cancelled without cancelling your card You can cancel your card at any time by calling the number on the back of your card.

When do the insurance plans end?
Your insurance plans will end on the date that either:

1. your Rogers Red World Legend Mastercard account is cancelled, closed, or your privileges have expired, been revoked, suspended or terminated; or
2. the insurance plans are cancelled by Allianz or by Rogers;

whichever date occurs first

Making a Claim

How do I submit a claim?
You must contact Allianz Global Assistance as soon as reasonably possible to report a claim. Upon receipt of such notice, Allianz Global Assistance will advise you on what is needed to make a claim.

For the most efficient claims experience, claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance Claims Portal: www.allianzassistanceclaims.ca.

How long do I have to submit a claim?
For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence

Note: All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

Refer to the certificate of insurance for full claim details.

Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

Trip Assistance

The following assistance services are available to you 24 hours a day/7days a week:

- Medical emergency assistance such as case monitoring and arranging emergency transportation
- Emergency cash transfer
- Lost document or luggage assistance
- Pre-trip information
- Legal assistance services

Questions

Who can I contact if I have questions about this insurance?
The insurance plans on your credit card are administered by Allianz Global Assistance. If you have any questions you can call Allianz Global Assistance 24 hours a day/7days a week.

- From Canada and the United States call: 1-866-856-7323
- From elsewhere call collect: (519) -742-1723
- Or email your questions to customerservice@allianz-assistance.ca

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. **Contact Allianz Global Assistance**
   Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

   Allianz Global Assistance
   Appeals Department
   P.O. Box 277
   Waterloo, ON N2J 4A4
   Email: appeals@allianz-assistance.ca
   Website: www.allianz-assistance.ca/en_CA/file-a-claim/complaint-resolution-process.html

2. **Contact the Office of Fair Client Practices**
   If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Office of Fair Client Practices.

   Office of Fair Client Practices
   The Co-operators Group Limited
   101 Cooper Drive
   Guelph, ON N1C 0A4
   Phone: 1-877-720-6733
   Email: fairpractices@cooperators.ca
   Website: www-cumis.cooperators.ca/en/cumis/compliment-concerns/

3. **External Recourse**
   If after submitting an appeal and contacting the insurer's Office of Fair Client Practices, you are still unable to resolve your concerns you may contact the General Insurance Ombud Service (GIO).

   General Insurance Ombud Service (GIO)
   Phone: 1-877-225-0446
   Website: www.giocanada.org

   QUEBEC RESIDENTS
   You may request in writing that a copy of your file be sent to Autorité des marches financiers (AMF).
   Autorité des marches financiers (AMF)
   Phone: 1-877-525-0337
   Email: renseignement-consommateur@lautorite.qc.ca

4. **The Financial Consumer Agency of Canada (FCAC)**
   The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.
   Website: www.canada.ca/en/financial-consumer-agency.html

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PRODUCT SUMMARY FOR CREDIT CARD AND DEBIT CARD INSURANCE

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 www.cumis.com Registered with the Autorité des marchés financiers under client number 2000383675.	**Allianz Global Assistance** 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-866-856-7323 www.allianz-assistance.ca	**Rogers Bank** 1 Mt. Pleasant Road, 5th Floor Toronto, ON, M4Y 2Y5 1-855-775-2265 www.rogersbank.com

QUEBEC RESIDENTS

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
Toll-free: 1-877-525-0337
Website: www.lautorite.qc.ca

NAME AND TYPE OF INSURANCE

INSURANCE PRODUCT NAME: Purchase Protection and Extended Warranty Insurance and Car Rental - Collision/ Loss Damage Insurance.

INSURANCE PRODUCT TYPE: The Autorité des marchés financiers classifies the above insurance products as Credit Card and Debit Card Insurance.

INTRODUCTION

This product summary provides an overview of the insurance benefits included with your Rogers Red World Legend™ Mastercard to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided There is no additional charge for the insurance benefits, as they are automatically included with the card

NOTE: This is not the certificate of insurance. Please refer to the certificate of insurance for the complete terms and conditions

The certificate of insurance can be found at:

https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx

COVERAGE SUMMARY

Coverage	Maximum Limit ($CAD)
Purchase Protection and Extended Warranty	**Purchase Protection** • Up to one hundred twenty (120) days from date of purchase. **Extended Warranty** • Triples the original manufacturer's warranty to a maximum extension of two (2) years. The overall lifetime maximum of applicable insurance for Purchase Protection and Extended Warranty combined is $60,000 per account.
Car Rental – Collision/Loss Damage	• **Maximum Rental Period**: 31 consecutive days. • **Manufacturer's Suggested Retail Price of a rental car**: up to $85,000.



NOTE

If a specific benefit is limited to a lower maximum (a sublimit), this will be identified in the benefit descriptions under each coverage.

PURCHASE PROTECTION AND EXTENDED WARRANTY INSURANCE

Who can be covered by this insurance?

You as the primary cardholder, your spouse, your dependent children and any authorized user provided that:

- all individuals are Canadian residents; and
- the full purchase price of the item or gift you are purchasing is charged to your credit card account; and
- your account is in good standing.

What is covered and not covered?

Benefits	Exclusions
Purchase Protection • Provides coverage against theft of or damage to covered items for 120 days from the purchase date. • CUMIS will decide whether you will receive payment equal to the purchase price, or if your damaged or stolen item will be repaired or replaced instead. **Extended Warranty** • Triples the original manufacturer's warranty to a maximum extension of 2 years. • This coverage follows the terms and conditions of the original manufacturer's warranty. • You will receive payment for the lesser cost of repair or replacement. **Lifetime Maximum** • There is a lifetime maximum benefit for Purchase Protection and Extended Warranty Insurance combined of $60,000 per account.	You will not be covered for expenses arising from or relating to exclusions, including but not limited to: • Specific items including money, consumables, living plants and animals. • The original manufacturer stops business for any reason (Extended Warranty), • Items with a lifetime warranty (Extended Warranty) • Theft or damage from misdelivery, • Motorized vehicles and their parts and accessories, • Natural disasters, • Altered or counterfeit items, or • Used or pre-owned items.

*Refer to the Purchase Protection and Extended Warranty Exclusions section of the certificate of insurance for a complete list of what **is** and what **is not** covered.*

IMPORTANT

- If the original manufacturer's warranty did not offer the option to replace instead of repair the item the Extended Warranty coverage will not offer replacement.
- The original warranty must be valid in Canada.

CAR RENTAL – COLLISION/LOSS DAMAGE

Who can be covered by this insurance?

You as the primary cardholder, any authorized users and any authorized drivers when the full cost of the rental car is charged to the Rogers Red World Legend Mastercard account and the account is in good standing.

What is covered and not covered?

Benefits	Exclusions
When the rental period does not exceed 31 consecutive days, Car Rental - Collision/ Loss Damage Insurance provides coverage for a rental car with a Manufacturer's Suggested Retail Price of up to $85,000 for: • Theft, including parts and accessories, • Loss-of-use charges when the rental car is being repaired, or • Towing.	You will not be covered for expenses arising from or relating to exclusions, including but not limited to: • Specific excluded vehicles such as trucks, trailers, off-road vehicles, motorcycles, mopeds, recreational vehicles and antiques, • Normal wear and tear and gradual deterioration, • Violation of the rental car agreement, • Off-road operation or speed contests, • Alcohol or drug use, or misuse of medication, or • Criminal offenses or illegal acts.

*Refer to the Car Rental – Collision/Loss Damage section of the certificate of insurance for a complete list of what **is** and what **is not** covered.*

IMPORTANT

This coverage does not provide any form of third-party automobile, property damage or personal injury liability insurance. It is your responsibility to have adequate third-party insurance.

OTHER IMPORTANT INFORMATION

Cost of Insurance

What is the cost of the insurance plans featured on my credit card?

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

Cancellation/Termination of Insurance

Can I cancel the insurance plans on my credit card?

The insurance plans that come with your credit card cannot be cancelled without cancelling your card You can cancel your card at any time by calling the number on the back of your card.

When do the insurance plans end?

Your insurance plans will end on the date that either:

1. your Rogers Red World Legend Mastercard account is cancelled, closed, or your privileges have expired, been revoked, suspended or terminated; or
2. the insurance plans are cancelled by Allianz or by Rogers;

whichever date occurs first

Making a Claim

How do I submit a claim?

You must contact Allianz Global Assistance as soon as reasonably possible to report a claim. Upon receipt of such notice, Allianz Global Assistance will advise you on what is needed to make a claim.

For the most efficient claims experience, claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance Claims Portal: www.allianzassistanceclaims.ca.

How long do I have to submit a claim?

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence

Note: All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

Refer to the certificate of insurance for full claim details.

Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

Trip Assistance

The following assistance services are available to you 24 hours a day/7days a week:

- Medical emergency assistance such as case monitoring and arranging emergency transportation
- Emergency cash transfer
- Lost document or luggage assistance
- Pre-trip information
- Legal assistance services

Questions

Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance. If you have any questions you can call Allianz Global Assistance 24 hours a day/7days a week.

- From Canada and the United States call: 1-866-856-7323
- From elsewhere call collect: (519) -742-1723
- Or email your questions to customerservice@allianz-assistance.ca

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. **Contact Allianz Global Assistance**
   Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

   Allianz Global Assistance
   Appeals Department
   P.O. Box 277
   Waterloo, ON N2J 4A4
   Email: appeals@allianz-assistance.ca
   Website: www.allianz-assistance.ca/en_CA/file-a-claim/complaint-resolution-process.html

2. **Contact the Office of Fair Client Practices**
   If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Office of Fair Client Practices.

   Office of Fair Client Practices
   The Co-operators Group Limited
   101 Cooper Drive
   Guelph, ON N1C 0A4
   Phone: 1-877-720-6733
   Email: fairpractices@cooperators.ca
   Website: www-cumis.cooperators.ca/en/cumis/compliment-concerns/

3. **External Recourse**
   If after submitting an appeal and contacting the insurer's Office of Fair Client Practices, you are still unable to resolve your concerns you may contact the General Insurance Ombud Service (GIO).

   General Insurance Ombud Service (GIO)
   Phone: 1-877-225-0446
   Website: www.giocanada.org

   QUEBEC RESIDENTS
   You may request in writing that a copy of your file be sent to Autorité des marches financiers (AMF).
   Autorité des marches financiers (AMF)
   Phone: 1-877-525-0337
   Email: renseignement-consommateur@lautorite.qc.ca

4. **The Financial Consumer Agency of Canada (FCAC)**
   The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.
   Website: www.canada.ca/en/financial-consumer-agency.html

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