

## **Distributor's contact information**

**NAME:** THE BANK OF NOVA SCOTIA

**ADDRESS:** 44 KING STREET WEST

TORONTO, ON M5H 1H1

## Product Summary Non-Travel Benefits – Scotiabank®\* Gold American Express® Card

The insurance benefits are included with your Scotiabank®\* Gold American Express® Card and provided to you at no additional cost.

### HOW TO CONTACT US

#### INSURER:

First North American Insurance Company (FNAIC)

Registered with Autorité des marchés financiers under client number 2000998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-800-263-0997

Website: [manulife.ca/scotia](http://manulife.ca/scotia)

#### AUTORITÉ DES MARCHÉS FINANCIERS:

The Autorité des marchés financiers can provide you with information about your insurer's or your distributor's obligations.

Website: [autorite.qc.ca](http://autorite.qc.ca)

Purchase Security, Extended Warranty Rental Car Collision/Loss Damage, and Mobile Device Insurance is underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife).

## GUIDELINES FOR REVIEWING THIS SUMMARY

“You” can refer to many people

Unless the context states otherwise, when referring to you, we mean:

- the *cardmember*; or
- a person who meets all the eligibility requirements outlined in the [Rental Car Collision Loss Damage Insurance](#).

Words in italics have a specific meaning

Words and expressions in italics are defined at the end of the summary (section [6. Definitions](#)).

This is a summary

You can review full details in the certificate of insurance at:

[https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/gold-amex/scotiabank\\_gold\\_american\\_express\\_card\\_certificate.pdf](https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/gold-amex/scotiabank_gold_american_express_card_certificate.pdf)

You can also get a copy on our website at:

<https://www.manulife.ca/personal/insurance/associations-insurance-plans/scotiabank-credit-card.html>

## DON'T FORGET

All amounts in this summary are shown in Canadian dollars.

All coverages are per person unless the context states otherwise.

Provide full and accurate information.

If you make a false statement or if you fail to disclose certain information before or during the coverage period, we may deny your claim.

## 1. WHO CAN BE INSURED

[Eligibility requirements for the non-travel benefits outlined in this summary](#)

You are eligible for the insurance if you meet all the following requirements. Specific benefits may have additional requirements.

- You live in Canada.
- Your *account* is in *good standing*.

If you don't meet the eligibility requirements, the insurance is not valid, you will not be covered, and your claim will not be paid.

[Fees and costs](#)

The insurance coverages are included with your Scotiabank Gold American Express Card and provided to you at no additional cost.

## 2. THE LENGTH OF YOUR INSURANCE

Your insurance is active and in-force for as long as you meet all eligibility requirements.

*Mobile Device* Insurance ends 2 years after the date of purchase.

All coverages end on the date that your *account* is cancelled, closed, or as otherwise indicated in the [certificate](#).

## 3. WHERE YOUR INSURANCE APPLIES

Your insurance applies to purchases and vehicle rentals made worldwide.

**Warning:** Within the Extended Warranty benefit, exclusions may apply to the manufacturer's warranty. For more information, please read “Extended Warranty” in the Purchase Security and Extended Warranty section of the [certificate](#).

## 4. SUMMARY OF BENEFITS

### PURCHASE SECURITY

**Note:** There is a combined lifetime maximum of \$60,000 for Purchase Security and Extended Warranty, in excess of any other insurance coverage.

Purchase Security is a supplemental benefit that automatically applies when you use your Scotiabank credit card and/or Scene+™\* points to pay the full *purchase price* of the eligible personal property or gift items.

Read “Purchase Security” in the Purchase Security and Extended Warranty section of the [certificate](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Maximum duration: 90 days from the date of purchase

#### Covered expenses for Purchase Security

- protection of new items against the risk of physical loss, theft, or damage

#### Exclusions for Purchase Security

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “Excluded Items” in the Purchase Security section of the [certificate](#).

- Money, tickets, securities, documents
- Pre-owned items and/or used items
- Living, consumable, or perishable items
- Motorized vehicles and parts
- Mail order purchases until received by the *cardmember*
- Unaccompanied or unattended items
- Any items purchased or used by a business for commercial gain

### EXTENDED WARRANTY

**Note:** There is a combined lifetime maximum of \$60,000 for Extended Warranty and Purchase Security, in excess of any other insurance coverage.

Extended Warranty is a supplemental benefit that automatically applies when you use your Scotiabank credit card and/or Scene+ points to pay the full *purchase price* of the eligible personal property or gift items. This benefit offers an extended duration for repair services provided by the original manufacturer.

Read “Extended Warranty” in the Purchase Security and Extended Warranty section in the [certificate](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Maximum Extended Warranty duration: 1 year on new items

#### Exclusions for Extended Warranty

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “Excluded Items: in the Extended Warranty section in the [certificate](#).

- Used and/or pre-owned items
- Motorized vehicles and parts
- Any items purchased or used by a business for commercial gain

## RENTAL CAR COLLISION/LOSS DAMAGE

**Note:** To use this insurance, you must:

- have reserved or paid for the rental vehicle with your Scotiabank credit card and/or Scene+ points; and
- decline the rental agency's collision loss waiver and/or damage loss waiver; and
- have a valid driver's license during the rental period; and
- have the *cardmember's* express permission to operate the rental vehicle.

In this section, we outline some details of the Rental Car Collision/Loss Damage Insurance coverage. Read "Rental Car Collision/Loss Damage Insurance" in the [certificate](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: 48 consecutive days for vehicles up to \$65,000 in value

### Covered events for Rental Car Collision/Loss Damage Insurance

This is an overview of covered expenses. For full details, read "Benefits" in the Rental Car Collision/Loss Damage Insurance section of the [certificate](#).

- Expenses following damage to the rental vehicle, or its loss (such as claim payment, legal fees, and interest)
- Expenses you might have to pay, such as towing fees

**Warning:** You must not remove any evidence of the loss or damage to the rental vehicle without our authorization. Do not make any repairs to the vehicle unless emergency repairs are required to prevent additional damage.

### Exclusions for Rental Car Collision/Loss Damage Insurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read "Types of Rental Vehicles Not Covered" and "Limitations and Exclusions" in the Rental Car Collision/Loss Damage Insurance section of the [certificate](#).

- Specific type of vehicles such as off-road vehicles, motorcycles, recreational vehicles
- Damages caused by certain behaviours (speed contests, commercial deliveries, using the vehicle to transport passengers for a fee, violating the rental contract, driving while under the influence of drugs or alcohol)
- Damages that weren't caused by an accident (breakage, mechanical failure, rust, ice, etc.)
- Third-party liability (injury to anyone or anything inside or outside the vehicle)

## MOBILE DEVICE

**Note:** To use this insurance, you must pay for the *mobile device* with your Scotiabank credit card, and:

- Activate the device with a provider if it is equipped with cellular technology; or
- Charge your monthly payments to your *account* or through a wireless service provider's plan.

In this section, we outline some details of the *Mobile Device* Insurance coverage. Read "*Mobile Device* Insurance" in the [certificate](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: \$1,000

### Covered expenses for Mobile Device Insurance

- The cost to repair your *mobile device* or to replace your device, whichever is less.

**Note:** Read "Benefits" in the *Mobile Device* Insurance section of the [certificate](#) for details about depreciated values and deductibles.

### Exclusions for Mobile Device Insurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read "Limitations and Exclusions" in *Mobile Device* Insurance section of the [certificate](#).

- *Mobile device* accessories, including batteries
- Previously owned or refurbished *mobile devices*, or *mobile devices* that have been modified from their original state
- Loss or damage caused by misuse, or by participating in fraud or crime
- Loss or damage caused by normal wear and tear

## 5. HOW TO MAKE A CLAIM

Benefit type	Claims information
Purchase Security, Extended Warranty	Submit claims online at: <a href="https://www.manulife.ca/scotia">manulife.ca/scotia</a> From Canada and the United States, call 1-800-263-0997. From other countries, call us collect at 416-977-1552. If necessary, we will send you a claim form that includes submission instructions. You must report your claim within 90 days and send us all proof within 1 year.
Rental Car Collision Loss/Damage Insurance	Submit claims online at: <a href="https://www.manulife.ca/scotia">manulife.ca/scotia</a> From Canada and the United States, call 1-800-263-0997. From other countries, call us collect at 416-977-1552. You must call the administrator immediately if the vehicle sustains any damage. You must submit your claim and submit all proof within 90 days.
Mobile Device Insurance	From Canada and the United States, call 1-800-263-0997 . From other countries, call us collect at 416-977-1552. <b>Important:</b> You must report your claim within 14 days of the loss, and we must approve the expense before you replace or repair the device. If necessary, we will send you a claim form that includes submission instructions. Submit claims online at: <a href="https://www.manulife.ca/scotia">manulife.ca/scotia</a> .

We notify you of our decision after we review your claim and all supporting documents. If we decline your claim, we explain our reasons to you, in writing.

**Note:** Claim payment and administrative services are provided by Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM" "Global Excel Management" and/or "Global Excel" as the provider of all assistance and claims services under the Policy.

### YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION OR WANT TO FILE A COMPLAINT

#### 1. You can ask us to reconsider your claim.

You can contact Customer Service, and, if you are still not satisfied, the Manulife Ombud's Office.

For more information: [manulife.ca/personal/support/contact-us/resolve-a-complaint](https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint)

#### 2. You can contact the Autorité des marchés financiers.

The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services.

For more information: [lautorite.qc.ca/en/general-public/assistance-and-complaints](https://www.lautorite.qc.ca/en/general-public/assistance-and-complaints)

#### 3. You can contest our decision in court.

Your legal action must be taken within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

## 6. DEFINITIONS

**account** - the *cardmember's* Scotiabank Gold American Express Card account, which must be in *good standing* with The Bank of Nova Scotia.

**cardmember** - cardmember means the *primary cardmember* and any supplemental cardmember who is a natural person resident in Canada to whom a Scotiabank Gold American Express card is issued and whose name is embossed on the card. The cardmember may be referred to as "you" or "your."

**good standing** - with respect to an *account*, that the *primary cardmember* has not advised The Bank of Nova Scotia to close it or The Bank of Nova Scotia has not suspended or revoked credit privileges or otherwise closed the *account*.

**mobile device** - a new cellular phone, smartphone, or tablet (portable single-panel touchscreen computer), which has Internet-based and/or wireless communication capabilities, and which has not been purchased by a business and/or used for business or for commercial purposes.

**primary cardmember** - The principal applicant for an *account* who is a natural person resident in Canada to whom a Scotiabank Gold American Express Card is issued by The Bank of Nova Scotia.

**purchase price** - the actual cost of an insured item or *mobile device*, including any applicable taxes, and less any trade-in credit(s) and costs or fees associated with the insured item or *mobile device* purchased such as insurance premiums, customs duty, delivery and transportation costs or similar costs or fees.

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