

## **Distributor's contact information**

**NAME:** THE BANK OF NOVA SCOTIA

**ADDRESS:** 44 KING STREET WEST

TORONTO, ON M5H 1H1

## Product Summary for Travel Benefits – ScotiaGold Passport® for business Visa\* Card

The insurance benefits are included with your ScotiaGold Passport® for business Visa\* Card and provided to you at no additional cost.

### HOW TO CONTACT US

#### INSURER:

The Manufacturer's Life Insurance Company (Manulife)

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-800-263-0997

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

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: [lautorite.qc.ca](http://lautorite.qc.ca)

Common Carrier Travel Accident Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife). All other coverages are underwritten by Manulife and its subsidiary First North American Insurance Company (FNAIC).

## 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
- the *cardmember’s spouse and/or dependent children*.

### “Trip” has a specific meaning

The word trip refers to the period of time you are outside your province or territory of residence, beginning on the departure date and ending on the return date.

### 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 the full details in the certificates of insurance at:

[https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/scotiagold-passport-business-visa/scotiagold\\_passport\\_for\\_business\\_visa\\_card\\_certificate.pdf](https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/scotiagold-passport-business-visa/scotiagold_passport_for_business_visa_card_certificate.pdf)

You can also get copies on our website at:

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

## THINGS TO CONSIDER

### Before you travel

Do you meet all the eligibility requirements? If not, you might not be covered. To make sure, read section [1. Who can be insured](#).

## 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 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 ScotiaGold Passport for business Visa card and provided to you at no additional cost.

## 2. THE LENGTH OF YOUR INSURANCE

The length of your insurance depends on the length of your trip.

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

## 3. WHERE YOUR INSURANCE APPLIES

Lost Luggage, Delayed Luggage, and Hotel/Motel insurance applies outside your province or territory of residence.

All other coverages apply worldwide, including within your province or territory of residence.

## 4. SUMMARY OF BENEFITS

### COMMON CARRIER TRAVEL ACCIDENT

**Note:** To use this insurance, you must have paid for at least 75% of your ticket with your Scotiabank credit card.

In this section, we outline some details of the Common Carrier Travel Accident Insurance. Read the [Certificate of Common Carrier Travel Accident Insurance](#) for a full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

**Covered maximum:** Up to \$500,000 per person/ up to \$1,000,000 for any one occurrence

**Covered events for Common Carrier Travel Accident Insurance**

If there is travel accident and you sustain an injury where you lose a hand or foot, you become permanently blind, lose your speech, lose your hearing, become permanently disabled, or if you die, we pay an amount based on the type of injury or your death. For full details, read “Benefit” in the [Certificate of Common Carrier Travel Accident Insurance](#).

**Exclusions for Common Carrier Travel Accident Insurance**

Some of the expenses we do not cover are listed here. For a full list of exclusions, read “Exclusions and Limitations” in the [Certificate of Common Carrier Travel Accident Insurance](#).

- Self-inflicted injuries
- Piloting or learning to pilot an aircraft or acting as a member of an aircraft crew
- Acts of war
- Illness or disease

### FLIGHT DELAY

**Note:**

- To use this insurance, you must have pre-paid at least 75% of your delayed flight ticket with your Scotiabank credit card and/or Scotia Rewards® points.
- The *dependent children* are eligible to use this insurance only when travelling with the *cardmember* and/or *cardmember's spouse*.

This insurance pays some reasonable and customary expenses related to delay of your flight longer than 4 hours from the scheduled departure time caused by airline strike, weather, overbooking, and more. Read the [Flight Delay Certificate of Insurance](#) for a full list of benefits, the limits to the amount we pay, exclusions, and the expenses we do not cover.

**Covered maximum:** \$500 per insured person for up to 48 hours

**Covered expenses for Flight Delay Insurance**

Expenses we pay include meals, accommodations, and toiletries.

**Exclusions for Flight Delay 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 the [Flight Delay Certificate of Insurance](#).

- Participating in a crime
- Acts of war, terrorism, insurrection, or riot

### LOST LUGGAGE, DELAYED LUGGAGE AND HOTEL/MOTEL BURGLARY

**Note:** To use this insurance, you must have paid for your ticket and/or your hotel/motel room with your Scotiabank credit card.

In this section, we outline some details of Lost Luggage, Delayed Luggage and Hotel/Motel Burglary Insurance. Read the [Certificate of Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage and Hotel/Motel Burglary](#) for a full list of benefits, the limits to the amount we pay, and the expenses we do not cover.

## LOST LUGGAGE

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Covered maximum: Up to \$1,250

Covered expenses for Lost Luggage Insurance

- Cost of replacing your lost or stolen items

Exclusions for Lost Luggage Insurance

Some of the expenses we do not cover are listed here. For a full list, read “Excluded Items” in the Lost Luggage section of the [Certificate of Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage and Hotel/Motel Burglary](#).

- Money, tickets, securities, documents
- Electronic devices such as cell phones, laptops, or tablets
- Unchecked luggage

## DELAYED LUGGAGE

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Covered maximum: Up to \$1,000 combined for all insured persons on the same trip up to 96 hours after arrival

Covered expenses for Delayed Luggage Insurance

- Cost of replacing your essential items when your checked luggage is delayed at your final destination by 4 or more hours

Exclusions for Delayed Luggage Insurance

Some of the items we do not cover are listed here. For a full list, read “Excluded Items” in the Delayed Luggage section of the [Certificate of Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage and Hotel/Motel Burglary](#).

- Expenses you incur after your checked luggage is delivered to you
- Money, tickets, securities, documents
- Unchecked luggage
- Losses caused by a crime

## HOTEL/MOTEL BURGLARY

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**Note:** This benefit is available only in Canada and the United States.

Covered maximum: Up to \$1,000 per insured person on the same trip

This maximum is in addition to payments you received from any other insurance and payments the hotel/motel makes.

Covered expenses for Hotel/Motel Burglary Insurance

- Costs for property that is stolen from your room between your check in and your check out period when there is evidence of forceful entry

Exclusions for Hotel/Motel Burglary Insurance

- Money, tickets, securities, documents
- Credit cards

## 5. HOW TO MAKE A CLAIM

Benefit type	Claims information
Common Carrier Travel Accident, Flight Delay	Submit claims online at: <a href="http://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 and send us all proof within 90 days.
Lost Luggage, Delayed Luggage and Hotel/Motel Burglary Insurance	Submit claims online at: <a href="http://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 and send us all proof within 45 days.

We notify you of our decision after receiving 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 the administrator, 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](http://manulife.ca/personal/support/contact-us/resolve-a-complaint)

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

The Autorité des marchés financiers can review 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/](http://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* ScotiaGold Passport for business Visa card account, which must be in *good standing* with The Bank of Nova Scotia.

**Cardmember** - the primary cardholder under a ScotiaGold Passport for business Visa account and any additional cardholder whose name is embossed on the card. The cardmember may be referred to as "you" or "your."

**dependent children** - your unmarried natural, adopted or step-children who are dependent on you for maintenance and support and who are either under 21 years of age, or under 25 years of age and in full-time attendance at a recognized institution of higher learning in Canada. Dependent child(ren) also includes children 21 years of age or over who are permanently mentally or physically challenged and incapable of self-support.

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

**primary cardmember** - the principal applicant for an *account* who is a natural person, resident in Canada and is issued a ScotiaGold Passport for business VISA card by The Bank of Nova Scotia.

**spouse** - the *cardmember's* legal husband or wife, or the person with whom the *cardmember* has lived and publicly represented as his or her spouse for at least one continuous year.

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