

Distributor's contact information

NAME: THE BANK OF NOVA SCOTIA

ADDRESS: 44 KING STREET WEST
TORONTO, ON M5H 1H1

TRAVEL INSURANCE

Product Summary for Travel Benefits – Scotiabank®* American Express® Card

The insurance benefits are included with your Scotiabank American®* Express 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

First North American Insurance Company

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

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

Common Carrier Travel Accident Insurance and Travel Emergency Medical Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife). All other coverages are underwritten by Manulife and its wholly owned 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/amex/scotiabank_american_express_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](#).
- Do you, or any of the people you want to cover, have a *medical condition* that is not stable? If so, expenses relating to the *medical condition* may not be covered.

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 Scotiabank American Express 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

Trip Interruption and Common Carrier Travel Accident insurance applies worldwide, including within your province or territory of residence.

Travel Emergency Medical insurance applies outside of your province or territory of residence.

4. SUMMARY OF BENEFITS

TRAVEL EMERGENCY MEDICAL

Note: You are eligible for the Travel Emergency Medical Insurance if you're covered under a government health insurance plan (such as RAMQ) for the entire trip duration.

Travel Emergency Medical Insurance offers protection for a sudden and unforeseen medical emergency that requires immediate treatment.

In this section, we outline some details of the emergency medical insurance. Read the [Travel Emergency Medical Certificate of Insurance](#) for a full list of benefits, the limits to the amount we pay, exclusions, and the expenses we do not cover.



Always call the administrator before you receive emergency treatment so we can confirm you are covered and pre-approve any treatment.



IF YOU DON'T CALL THE ADMINISTRATOR, YOU MAY BE RESPONSIBLE FOR CERTAIN EXPENSES

Maximum trip duration

The maximum trip duration this benefit will cover is:

- For people age 65 and older: 3 days
- For people age 64 and younger: 8 days

In specific circumstances, we may extend your coverage. Read "Automatic Extension of Coverage" in the [certificate](#) for full details.

Covered maximum: \$1,000,000

This insurance pays reasonable and customary expenses that are in excess of what is covered by your government health insurance plan or any other benefit plan. We pay up to a maximum of \$1,000,000 per person for covered expenses when the medical emergency begins after you leave your province of residence. For some benefits, we limit what we pay to a specific maximum amount.

Covered expenses for Travel Emergency Medical Insurance

This is an overview of some emergency medical care expenses we pay. For full details, read "Benefits" in the [Travel Emergency Medical Certificate of Insurance](#).

- Expenses incurred to receive emergency treatment, including hospital accommodation, medical expenses, and doctor charges
- Diagnostic services
Note: MRIs, CAT scans, sonograms, and ultrasounds must be pre-approved by the administrator
- Expenses to bring you home/repatriation
- Expenses in the case of death while travelling (Up to \$5,000)

Exclusions for Travel Emergency Medical Insurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “Exclusions” in the [Travel Emergency Medical Certificate of Insurance](#).

- Expenses related to *pre-existing conditions*
- Any elective or non-emergency treatment
- Any expenses related to pregnancy in the 9 weeks before your expected delivery date, including childbirth and neo-natal care
- Any illness or injury while under the influence of drugs, alcohol, or other intoxicants
- Expenses related to participating in dangerous sports or speed contests
- Self-inflicted injuries
- Participating in a crime
- Acts of war, terrorism, insurrection, or riot

TRIP INTERRUPTION

Note: To use this insurance, you must have pre-paid at least 75% of your travel arrangements with your Scotiabank credit card and/or Scotia Rewards® points.

We pay reasonable and customary expenses for some covered events if your trip is interrupted, and you need to return home earlier or later than your scheduled return date. Read “Covered Causes for Interruption mean the following” in the Trip Interruption Benefits section of the [Trip Interruption Certificate of Insurance](#) for a full list of covered events, the limits to the amount we pay, exclusions, and the expenses we do not cover.

Covered maximum: \$2,500 per person to an overall combined maximum of \$10,000 per trip

Covered expenses for Trip Interruption

This is an overview of trip interruption expenses we pay. For full details, read “Trip Interruption Benefits” in the [Trip Interruption Certificate of Insurance](#).

- Pre-paid, unused portion of your trip that is non-refundable and non-transferable to another travel date, or
- any fees associated with changing your ticket or the cost of a one-way, economy fare to your point of departure, whichever is less.

Exclusions for Trip Interruption

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 [Trip Interruption Certificate of Insurance](#).

- Expenses related to *pre-existing conditions*
- Any expenses related to pregnancy in the 9 weeks before your expected delivery date, including childbirth and neo-natal care
- Any illness or injury while under the influence of drugs, alcohol, or other intoxicants
- Expenses related to participating in dangerous sports or speed contests
- Self-inflicted injuries
- Participating in a crime
- Acts of war, terrorism, insurrection, or riot

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 \$250,000 per person/up to \$500,000 for any one occurrence

Covered events for Common Carrier Travel Accident

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

5. HOW TO MAKE A CLAIM

Submit claims online at: manulife.ca/scotia

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.

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

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: autorite.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 *primary cardmember's* Scotiabank 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 credit card is issued and 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 or The Bank of Nova Scotia has not suspended or revoked credit privileges or otherwise closed the *account*.

medical condition - any illness, injury or symptom, whether diagnosed or not.

pre-existing condition - For Trip Cancellation and Interruption, this means any *medical condition* for which symptoms appeared or for which an insured person or an insured person's immediate family member sought the attention of a doctor, had investigated, diagnosed or treated, had treatment or further investigation recommended or for which medication was prescribed or altered, in the case where the person is under 75 years of age, in the 180 days prior to the date the trip was booked, and in the case where the person is 75 years of age or older, in the 365 days prior to the date the trip was booked.

For Travel Emergency Medical Insurance, this does not include a *medical condition* which is controlled by the consistent use of medications prescribed by a doctor, provided that, during the 180-day period or 365-day period, as applicable, before the insured person's departure, there has been no other treatment or investigation recommended and there has been no change in medication. A new medication or increase/decrease in dosage constitutes a change.

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

spouse - the person who is legally married to the *cardmember* or the person who has been living with the *cardmember* for a continuous period of at least 1 year and is publicly represented as the *cardmember's* spouse.

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