

## **Distributor's contact information**

**NAME:** THE BANK OF NOVA SCOTIA

**ADDRESS:** 44 KING STREET WEST

TORONTO, ON M5H 1H1

## Product Summary for 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:

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: [autorite.qc.ca](http://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 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 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>

## 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 Gold 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

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

Hotel/Motel Burglary Insurance applies in Canada and the United States, including within your province or territory of residence.

All other insurance applies worldwide, including within 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 Insurance section of the [certificate](#) 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: 25 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 Insurance section of the [certificate](#).

- 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 Insurance section of the [certificate](#).

- 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 CANCELLATION

**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.

If, before your departure date, you must cancel or reschedule your trip for any of the covered reasons listed in the certificate, we reimburse reasonable and customary expenses for cancellation and rescheduling fees. Read “Covered Causes for Cancellation (first occurring after your trip was booked) mean the following:” in the Trip Cancellation Benefits section of the [certificate](#) for a full list of covered events, the limits to the amount we pay, exclusions, and the expenses we do not cover.

You must contact us within 48 hours of the cause for cancellation.

**Covered maximum: \$1,500 per insured person to an overall combined maximum of \$10,000 per trip**

## 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 [certificate](#) for a full list of covered events, the limits to the amount we pay, exclusions, and the expenses we do not cover.

**Covered maximum: \$1,500 per person to an overall combined maximum of \$10,000 per trip**

**Covered expenses for Trip Interruption Insurance**

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

- 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 Cancellation and Interruption 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 Trip Cancellation and Trip Interruption Insurance section in the [certificate](#).

- 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

## 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 “Flight Delay Insurance” in the [certificate](#) 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 Insurance section of the [certificate](#).

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

## COMMON CARRIER TRAVEL ACCIDENT

**Note:** To use this insurance:

- To use this insurance, you must have paid for at least 75% of your 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*.

In this section, we outline some details of the Common Carrier Travel Accident Insurance. Read “Common Carrier Travel Accident Insurance” in the [certificate](#) 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 “Benefits” in the Common Carrier Travel Accident Insurance section of the [certificate](#).

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 “Limitations and Exclusions” in the Common Carrier Travel Accident Insurance section of [certificate](#).

- 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

## 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 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*.

In this section, we outline some details of Lost Luggage, Delayed Luggage and Hotel/Motel Burglary Insurance. Read “Lost Luggage, Delayed Luggage and Hotel/Motel Burglary Insurance” in the [certificate](#) 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 \$1,000 combined for all insured persons on the same trip

Covered expenses for Lost Luggage Insurance

- Cost of replacing your lost or stolen items

Exclusions for Lost Luggage Insurance

Some of the items we do not cover are listed here. For a full list, read “Excluded Items” in the Lost Luggage section of the [certificate](#).

- 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](#).

- 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 combined for all insured persons 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
Emergency Medical, Trip Interruption, Flight Delay, Common Carrier Travel Accident, 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 90 days.
Trip Cancellation	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. <b>Important:</b> You must contact us within 48 hours of the cause for cancellation.

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* 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."

**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 Gold 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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