

## **Distributor's contact information**

**NAME:** THE BANK OF NOVA SCOTIA

**ADDRESS:** 44 KING STREET WEST

TORONTO, ON M5H 1H1

## Product Summary Non-Travel Benefits – No-Fee ScotiaGold® Visa\* Card

The insurance benefits are included with your No-Fee ScotiaGold® Visa\* 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: [lautorite.qc.ca](http://lautorite.qc.ca)

Rental Car Collision/Loss Damage 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 the certificate of insurance at:

[https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/no-fee-scotiagold-visa/scotiabank\\_no\\_fee\\_scotiagold\\_visa\\_card\\_certificate.pdf](https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/no-fee-scotiagold-visa/scotiabank_no_fee_scotiagold_visa_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, meaning not suspended, revoked, or otherwise terminated.

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 No-Fee ScotiaGold Visa 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 of the eligibility requirements.

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 vehicle rentals made worldwide.

**Warning:** Exclusions may apply to some countries, or regions of countries. For more information, please read “Eligibility” in the [Certificate of Rental Car Collision/Loss Damage Insurance](#).

## 4. SUMMARY OF BENEFITS

### RENTAL CAR COLLISION/LOSS DAMAGE

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

- have reserved or paid for the rental vehicle with your Scotiabank credit card; 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 the [Certificate of Rental Car Collision/Loss Damage Insurance](#) 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 [Certificate of Rental Car Collision/Loss Damage Insurance](#).

- 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 Vehicles Not Covered" and "Limitations and Exclusions" in the [Certificate of Rental Car Collision/Loss Damage Insurance](#).

- 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)

## 5. HOW TO MAKE A CLAIM

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 call the administrator immediately if the vehicle sustains any damage or is stolen, no later than 48 hours from the time of the damage or theft.

**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://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-complaints-and-compensation/](https://autorite.qc.ca/en/general-public/assistance-complaints-and-compensation/)

### 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 up-to-date, unexpired and unrevoked No-Fee ScotiaGold Visa (referred herein as ScotiaGold Visa) account of a *cardmember*.

**cardmember** - the primary cardholder under a ScotiaGold Visa *account* and any additional cardholder whose name is embossed on the card. The cardmember is referred to as “you” and “your.”

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