

## **Distributor's contact information**

**NAME:** THE BANK OF NOVA SCOTIA

**ADDRESS:** 44 KING STREET WEST

TORONTO, ON M5H 1H1

## **Product Summary Non-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:**

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)

Purchase Security, Extended Warranty and 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 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>

## 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 ScotiaGold Passport for business 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 certificates.

## 3. WHERE YOUR INSURANCE APPLIES

Your insurance applies to purchases and vehicle rentals made worldwide.

**Warning:** Exclusions may apply to the manufacturer's warranty. For more information, please read "Extended Warranty" in the [Certificate of Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage and Hotel/Motel Burglary](#).

## 4. SUMMARY OF BENEFITS

### PURCHASE SECURITY

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

Purchase Security is a supplemental benefit that automatically applies when you use your Scotiabank credit card to pay for the full *purchase price* of the eligible personal property or gift items. Read “Purchase Security” in the [Certificate of Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage and Hotel/Motel Burglary](#) 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 of Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage and Hotel/Motel Burglary](#).

- Money, tickets, securities, documents
- Used and/or pre-owned items
- Living, consumable, or perishable items
- Motorized vehicles and parts
- Mail order purchases until received by the cardmember
- Unaccompanied or unattended items

### 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 to pay for 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 [Certificate of Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage and Hotel/Motel Burglary](#) 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 of the [Certificate of Purchase Security, Extended Warranty, Lost Luggage, Delayed Luggage and Hotel/Motel Burglary](#).

- Used and/or pre-owned, rebuilt or remanufactured 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 coverage, you must:

- have reserved or paid for the rental vehicle with your Scotiabank credit card and/or Scotia Rewards® 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 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

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 of the vehicle)

## 5. HOW TO MAKE A CLAIM

Submit claims online at: [manulife.ca/scotia](https://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.

For Purchase Security and Extended Warranty, you must report your claim and send us all proof within 45 days.

For Rental Car Collision/Loss Damage, you must report your claim within 48 hours of the damage or theft having occurred.

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://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: <https://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 unexpired, unrevoked ScotiaGold Passport for business Visa account of a *cardmember*.

**cardmember** - means 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.”

**purchase price** - the actual cost of the insured item, including any applicable taxes, as shown on the store receipt.

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