

## **Distributor's contact information**

**NAME:** THE BANK OF NOVA SCOTIA

**ADDRESS:** 44 KING ST. WEST,  
TORONTO, ON M5H 1H1

## **Product Summary for Auto Rental Collision/Loss Damage Insurance – Scotiabank Visa\* Business Card – Gold (Canadian Dollar)**

The insurance benefits are included with your Scotiabank Visa\* Business Card – Gold (Canadian Dollar cards beginning with 453750) 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: 1-833-389-1090

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)

Auto Rental 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 *cardholder*; or
- an *eligible person*.

### 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/visa-business-canadian-dollar-gold/scotiabank\\_visa\\_business\\_card\\_canadian\\_dollar\\_gold\\_auto\\_rental\\_collision\\_loss\\_damage\\_insurance\\_certificate.pdf](https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/visa-business-canadian-dollar-gold/scotiabank_visa_business_card_canadian_dollar_gold_auto_rental_collision_loss_damage_insurance_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 benefits outlined in this summary

You are eligible for the insurance if your account is in good standing, meaning it has not been suspended, revoked, or otherwise terminated. Specific benefits may have additional requirements. 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 Visa Business Card – Gold (Canadian Dollar) 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 “Helpful Hints” in the [certificate](#).

## 4. SUMMARY OF BENEFITS

### AUTO RENTAL COLLISION/LOSS DAMAGE

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

- have reserved or paid for the rental vehicle with your Scotiabank Visa Business 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 *cardholder's* express permission to operate the rental vehicle.

In this section, we outline some details of the Auto Rental Collision/Loss Damage Insurance coverage.

Read the [Auto Rental Collision/Loss Damage Insurance certificate](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

**Covered maximum duration: 48 consecutive days for vehicles up to \$65,000 in value**

#### Covered events for Auto Rental Collision/Loss Damage Insurance

This is an overview of covered expenses. For full details, read "Collision/Loss Damage Insurance at a Glance" in the [certificate](#).

- Expenses following damage to the rental vehicle or its theft, such as claim payment, legal fees, and interest
- Expenses you might have to pay, such as *loss of use* charges

#### Exclusions for Auto Rental Collision/Loss Damage Insurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read "Collision/Loss Damage Covers" and "The following vehicles are NOT covered:" in the [certificate](#).

- Specific type of vehicles such as off-road vehicles, motorcycles, recreational vehicles
- Damages caused by certain behaviours, such as committing a crime or fraud, using the vehicle to transport property or 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, such as wear and tear, mechanical breakdown, or vermin
- Third party liability (injury to anyone or anything inside or outside the vehicle)

## 5. HOW TO MAKE A CLAIM

**Important:** You must report your claim within 48 hours of the damage or theft.

From Canada and the United States, call 1-833-389-1090.

From other countries, call us collect at 519-945-1813.

If necessary, we will send you a claim form that includes submission instructions.

You may also submit your claims online at [manulife.ca/scotia](https://manulife.ca/scotia).

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: [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

**cardholder** - the person whose name is embossed on the Canadian dollar Scotiabank Visa Business Card or who is authorized to use the card in accordance with the Scotiabank Visa Business Card cardholder agreement.

**eligible person** - you, the cardholder, and any other person who drives the same rental vehicle with your permission, provided you and all drivers qualify under and follow the terms of the rental contract.

**loss of use** - the amount paid to a rental agency to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

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\*Visa Int./Licensed User The Bank of Nova Scotia

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