

Distributor's contact information

NAME: THE BANK OF NOVA SCOTIA

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

TRAVEL INSURANCE

Product Summary for Travel Benefits – Scotiabank Visa* Business Card – Gold (U.S. Dollar)

The insurance benefits are included with your Scotiabank Visa* Business Card – Gold (U.S. Dollar cards beginning with 453776) 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: 1-833-389-1090

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: 1-833-389-1090

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: lautorite.qc.ca

Travel Accident Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife). Flight Delay, Checked Baggage Delay, Hotel/Motel Burglary and Lost Luggage Insurance is underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of 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*.

“Trip” has a specific meaning

The word trip refers to the period of time outside of your 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 Travel Accident Insurance Certificate at:

https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/visa-business-us-dollar-gold/scotiabank_visa_business_card_us_dollar_gold_travel_accident_insurance_certificate.pdf

You can review the Travel Insurance Certificate (Flight Delay, Checked Baggage Delay, Hotel/Motel Burglary and Lost Luggage) at:

https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/visa-business-us-dollar-gold/scotiabank_visa_business_card_us_dollar_gold_travel_insurance_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](#).

DON'T FORGET

All amounts in this summary are shown in U.S. 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, and 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 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 (U.S. Dollar) 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 certificates.

3. WHERE YOUR INSURANCE APPLIES

Your insurance applies worldwide.

4. SUMMARY OF BENEFITS

TRAVEL ACCIDENT

Note: To use this insurance, you must be a permanent resident of Canada and have paid for your ticket with your Scotiabank Visa Business Card or with your airline points program.

In this section, we outline some details of the Travel Accident Insurance. Read the [Travel Accident Insurance 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 for travel accidents

Covered events for Travel Accident Insurance

- Travel accident involving a *common carrier* where you lose fingers or toes, a hand or foot, you become permanently blind, lose your speech, lose your hearing, become totally paralyzed, or you die, up to \$500,000 based on the type of injury or your death
- Rehabilitation and occupation training you may need because of your injuries, up to \$2,500
- Expenses for someone to travel to your bedside or to attend to your body, up to \$1,000

Exclusions for Travel Accident Insurance

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

- Self-inflicted injuries
- Committing a crime
- Acts of war
- Piloting or learning to pilot an aircraft or acting as a member of an aircraft crew

FLIGHT DELAY

Note: To use this insurance, you must have paid for your delayed flight ticket with your Scotiabank Visa Business Card.

This insurance pays some reasonable expenses related to delay of your flight longer than 4 hours from the scheduled departure time including as a result of overbooking. Read “Part 1 - Flight Delay” 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 occurrence for up to 48 hours

Covered expenses for Flight Delay Insurance

- Costs for 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 “Part 5 - Exclusions” in the [certificate](#).

- Participating in a crime
- Flights delayed by strike, quarantine, hijack, natural disaster, inclement weather, or mechanical breakdown
- Acts of war, terrorism, insurrection, or riot

CHECKED BAGGAGE DELAY, HOTEL/MOTEL BURGLARY, LOST LUGGAGE

Note: To use this insurance, you must have paid for your ticket and/or your hotel/motel room with your Scotiabank Visa Business Card.

In this section, we outline some details of Checked Baggage Delay, Hotel/Motel Burglary, and Lost Luggage insurance. Read the [certificate](#) for a full list of benefits, the limits to the amount we pay, and the expenses we do not cover.

DELAY OF CHECKED IN BAGGAGE

Covered maximum: Up to \$500 combined for all insured persons on the same trip up to 4 days after arrival

Covered expenses for Checked Baggage Delay Insurance

- Cost of replacing your essential items such as clothing and toiletries when your checked luggage is delayed at your final destination by 6 or more hours

Exclusions for Checked Baggage Delay Insurance

Some of the items we do not cover are listed here. For a full list, read “Part 5 - Exclusions” in the [certificate](#).

- Money, tickets, securities, documents
- Losses caused by a crime
- Unchecked luggage
- Unattended baggage or baggage that was not checked within the airline’s guidelines
- Expenses you incur after your checked luggage is delivered to you

HOTEL/MOTEL BURGLARY

Covered maximum: Up to \$2,500 per one occurrence

This benefit pays the excess amount not covered by any other insurance you might have.

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

LOST OR STOLEN LUGGAGE

Covered maximum: Up to \$2,000 combined for all insured persons on the same trip

The \$2,000 maximum includes the following limits for specific items:

- \$250 for jewellery
- \$250 combined for cameras and camera equipment, golf clubs and/or golf bags

Covered expenses for Lost Luggage

- Cost of replacing your lost or stolen items

For full details about the amounts we pay, read “Settlement” in the Part 4 – Lost or Stolen Luggage section of the [certificate](#).

Exclusions for Lost Luggage

Some of the expenses we do not cover are listed here. For a full list, read “Part 5 - Exclusions” in the [certificate](#).

- Money, tickets, securities, documents
- Electronic devices such as cell phones, laptops, or tablets
- Unchecked luggage and/or unattended baggage

5. HOW TO MAKE A CLAIM

Benefit type	Claims information
Travel Accident	Submit claims online at: manulife.ca/scotia . Important: You must report your claim within 30 days and send us all proof within 1 year. 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.
Flight Delay, Checked Baggage Delay, Hotel/Motel Burglary, Lost Luggage	Submit claims online at: manulife.ca/scotia Important: You must contact the administrator within 48 hours of the loss. 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.

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.html

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-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 - a means a company employee and a holder of a valid card issued in Canada by The Bank of Nova Scotia or who is authorized under their Scotiabank business cardholder agreement with The Bank of Nova Scotia to charge and fully pay for the specific trip insured to such card.

common carrier - any land, air, or water conveyance for regular passenger service, which is licensed to transport passengers for compensation or hire.

eligible person - means you and while living in the same household, your *spouse* or any person under twenty-one (21) in your care, who's airline ticket and/or accommodation was fully charged to the U.S. dollar Scotiabank Visa Business Card.

spouse – means either:

- the individual to whom the *cardholder* is legally married, or
- a person who cohabits on a continuous basis with the *cardholder* in a relationship of a conjugal nature which has been publicly recognized as such for at least one year

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

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