

INSURANCE PRODUCT SUMMARIES FOR THE  
SCOTIABANK PASSPORT® VISA INFINITE PRIVILEGE\* CARD

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## PRODUCT SUMMARY FOR TRAVEL BENEFITS

### BEFORE YOU BEGIN

This Product Summary provides an outline of the travel insurance benefits included at no additional cost with the Scotiabank Passport Visa Infinite Privilege Card, to ensure you understand how this insurance coverage may benefit you. Some details of the main benefits, exclusions, and limitations of this insurance coverage are highlighted in this Product Summary. This is **not** your Certificate of Insurance, but only a summary. For the full insurance coverage terms and conditions, please reference the Certificate of Insurance found at:

[www.manulife.ca/scotiabank-passport-visa-infinite-privilege-card-insurance-certificates](http://www.manulife.ca/scotiabank-passport-visa-infinite-privilege-card-insurance-certificates)

In this Product Summary, “you”, “your”, and “insured person(s)” mean the *cardmember*, the *cardmember’s spouse*, and/or *dependent children*, unless the context states otherwise. “We”, “us”, “our”, and “the insurer” mean The Manufacturers Life Insurance Company (Manulife), First North American Insurance Company (FNAIC), and our affiliated companies and subsidiaries. The word “trip” refers to the period of time you are away from your province or territory of residence in Canada, as determined by the departure date and return date.

Words in *italics* used in this Product Summary have been assigned a specific meaning. Refer to the **Definitions** section to familiarize yourself with these terms and their associated meaning whenever reading this Product Summary.

### CONTACT INFORMATION

#### Insurer

The Manufacturer’s Life Insurance Company (Manulife). Registered with Autorité des marchés financiers under client number 2000737614. Emergency Travel Medical Insurance and Common Carrier Travel Accident Insurance are underwritten by Manulife.

All other coverages are underwritten by Manulife and its wholly owned subsidiary First North American Insurance Company (FNAIC). Registered with Autorité des marchés financiers under client number 2000998244.

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

1-800-263-0997

[manulife.ca](http://manulife.ca)

#### Distributor

The Bank Of Nova Scotia (Scotiabank)

44 King St. West,

Toronto, ON M5H 1H1

1-800-472-6842

[www.scotiabank.com](http://www.scotiabank.com)

The **Autorité des marchés financiers** can provide you with information about your Insurer's, Administrator's, or Distributor's obligations.

Place de la Cité, Tour Cominar  
2640, boulevard Laurier,  
4<sup>e</sup> étage Québec, QC G1V 5C1  
1-877-525-0337  
[lautorite.qc.ca](http://lautorite.qc.ca)

## SUMMARY OF TRAVEL INSURANCE COVERAGES

This is a summary of the travel insurance coverages. Refer to the [Certificate of Insurance](#) for a full list of benefits and the terms and conditions.

Coverage	Limits (\$ CAD)
<b>EMERGENCY TRAVEL MEDICAL INSURANCE</b> Provides you coverage for certain expenses incurred as a result of an emergency while travelling outside of your province or territory of residence.	<ul style="list-style-type: none"><li>• Up to \$5,000,000 per insured person, per trip;</li><li>• 31-day coverage period if age 64 or under on your departure date; and</li><li>• 10-day coverage period if age 65 or over on your departure date.</li></ul>
<b>TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE</b> Provides you reimbursement for eligible non-refundable and non-transferable prepaid expenses incurred as a result of a trip cancellation or trip interruption. In addition, Trip Interruption Insurance provides reimbursement for travel arrangements in the event of early return or delayed return.	<ul style="list-style-type: none"><li>• Trip Cancellation: Up to \$2,500 per insured person per trip (combined maximum of \$10,000);</li><li>• Trip Interruption: Up to \$5,000 per insured person per trip (combined maximum \$25,000); and</li><li>• Trip Disruption: The cost of your one-way economy class fare to your next destination.</li></ul>
<b>FLIGHT DELAY INSURANCE</b> Provides you coverage for reimbursement of certain reasonable and necessary expenses incurred when your original flight is delayed.	<ul style="list-style-type: none"><li>• Up to \$1,000 per insured person.</li></ul>
<b>LOST BAGGAGE AND DELAYED BAGGAGE INSURANCE</b> Provides you worldwide coverage in the event your baggage is lost, stolen, damaged, or delayed.	<ul style="list-style-type: none"><li>• Delay of Checked Baggage: Up to \$1,000 per insured person; and</li><li>• Lost, Stolen, or Damaged Baggage: Up to \$2,500 per insured person (combined maximum \$5,000 per occurrence for all insured persons).</li></ul>
<b>HOTEL BURGLARY INSURANCE</b> Provides you worldwide coverage in the event there is a burglary of your hotel room.	<ul style="list-style-type: none"><li>• Up to \$2,500 combined per occurrence for all insured persons.</li></ul>
<b>COMMON CARRIER TRAVEL ACCIDENT INSURANCE</b> Provides you coverage for accidental death or life altering injuries sustained while boarding, occupying, or disembarking a common carrier.	<ul style="list-style-type: none"><li>• Up to \$500,000 per insured person.</li></ul>

## WHO CAN BE INSURED?

You are eligible for travel insurance coverage if you meet all of the following requirements:

- You are a resident of Canada; and
- Your *account* is in good standing.

Specific travel insurance coverages may have additional requirements and are detailed in the [Certificate of Insurance](#). If you don't meet all of 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 Passport Visa Infinite Privilege Card and are provided to you at no additional cost.

## WHAT IS THE LENGTH OF YOUR INSURANCE?

This insurance coverage is active and in-force for as long as you meet all eligibility requirements.

All coverages end on the date that your account is cancelled, closed, or as otherwise indicated in the [Certificate of Insurance](#).

## WHERE DOES YOUR INSURANCE APPLY?

Emergency Travel Medical Insurance and Common Carrier Travel Accident Insurance applies for travel or trips booked outside your province or territory of residence in Canada. All other insurance applies worldwide, including within your province or territory of residence in Canada.

## WHAT ARE THE TRAVEL INSURANCE COVERAGES INCLUDED?

### Emergency Travel Medical Insurance

Emergency Travel Medical Insurance provides coverage for certain expenses incurred as a result of a sudden and unforeseen medical emergency while travelling outside of your province or territory of residence that requires immediate treatment. In this section, we outline some details of the Emergency Travel Medical Insurance. Read the Emergency Travel Medical Insurance section of the [Certificate of Insurance](#) for a full list of benefits, the limits to the amount we pay, exclusions, and the expenses we do not cover.

**NOTE:** You are eligible for the Emergency Travel Medical Insurance if you are a resident in Canada and covered under a Canadian Government Health Insurance Plan (GHIP), such as RAMQ, for the entire trip duration.

**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

<b>MAXIMUM TRIP DURATION</b>	The maximum trip duration this benefit will cover is: <ul style="list-style-type: none"><li>• For people age 64 and younger: 31 days</li><li>• For people age 65 and older: 10 days</li></ul> In specific circumstances, we may extend your coverage. Read "Automatic Extension of Coverage" in the <a href="#">Certificate of Insurance</a> for full details.
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<p><b>COVERED MAXIMUM</b></p>	<p>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 \$5,000,000 per insured person for covered expenses when the medical emergency begins after you leave your province or territory of residence in Canada. For some benefits, we limit what we pay to a specific maximum amount.</p>
<p><b>COVERED EXPENSES</b>  This is an overview of some emergency travel medical expenses we pay. For full details, read “What Are The Emergency Travel Medical Insurance Benefits?” in the Emergency Travel Medical Insurance section of the <a href="#">Certificate of Insurance</a>.</p>	<ul style="list-style-type: none"> <li>• Expenses incurred to receive emergency medical treatment, including hospital accommodation, medical expenses, and doctor charges</li> <li>• Diagnostic services (Note: MRIs, CAT scans, sonograms, and ultrasounds must be pre-approved by the Administrator)</li> <li>• Expenses to bring you home/repatriation</li> <li>• Expenses in the case of death while travelling (up to \$5,000)</li> </ul>
<p><b>EXCLUSIONS</b>  Some of the expenses not covered are listed here. For a full list of exclusions, read “What Is Not Covered?” in the Emergency Travel Medical Insurance section of the <a href="#">Certificate of Insurance</a>.</p>	<ul style="list-style-type: none"> <li>• Expenses related to <i>pre-existing conditions</i></li> <li>• Any elective or non-emergency treatment</li> <li>• Any expenses related to pregnancy in the 9 weeks before your expected delivery date or 9 weeks after, including childbirth and pre-natal or post-natal care</li> <li>• Any illness or injury arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants</li> <li>• Expenses related to participating in extreme sport or activity involving a high level of risk such as rock-climbing or skydiving</li> <li>• Participating in a criminal offence or illegal act</li> <li>• Acts of war, terrorism, insurrection, or civil unrest</li> </ul>

## Trip Cancellation and Trip Interruption Insurance

**Trip Cancellation:** If, before your departure date, you must cancel or reschedule your trip for any of the covered reasons listed in the [Certificate of Insurance](#), we will reimburse eligible non-refundable and non-transferable prepaid expenses for cancellation. You must contact the Administrator within 48 hours of the cause for cancellation occurring. Read “Covered Causes For Trip Cancellation Insurance” in the Trip Cancellation Insurance Benefits section of the [Certificate of Insurance](#) for a full list of covered events, the limits to the amount we pay, exclusions, and the expenses we do not cover.

**Trip Interruption:** We also pay certain reasonable and necessary 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 Trip Interruption Insurance” in the Trip Interruption Insurance Benefits section of the [Certificate of Insurance](#) for a full list of covered events, the limits to the amount we pay, exclusions, and the expenses we do not cover.

**Trip Disruption:** It is considered a trip disruption when a delay due to a covered event causes you to miss your connection for a common carrier or results in the interruption of your travel arrangements. This benefit would cover your one-way economy class fare to your next destination. Read “Covered Causes For Trip Disruption Insurance” in the Trip Disruption Insurance Benefits section of the [Certificate of Insurance](#) for a full list of covered events, the limits to the amount we pay, exclusions, and the expenses we do not cover.

**NOTE: To use this insurance, you must have charged the eligible expenses for your trip to your account and/or paid with Scotiabank Scene+ points.**

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• Trip Cancellation: Up to \$2,500 per insured person per trip (combined maximum of \$10,000);</li><li>• Trip Interruption: Up to \$5,000 per insured person per trip (combined maximum \$25,000); and</li><li>• Trip Disruption: The cost of your one-way economy class fare to your next destination.</li></ul>
<b>COVERED EXPENSES</b> This is an overview of trip interruption expenses we pay. For full details, read “What Are The Trip Interruption Insurance Benefits?” in the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Any fees associated with changing your ticket or the cost of a one-way, economy fare to your point of departure, whichever is less, and</li><li>• the amount of the unused portion of your eligible expenses for the trip that are not refundable or reimbursable</li></ul>
<b>EXCLUSIONS</b> Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “What Is Not Covered?” in the Trip Cancellation and Trip Interruption Insurance section of the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Expenses related to <i>pre-existing conditions</i></li><li>• Any expenses related to pregnancy in the 9 weeks before your expected delivery date or 9 weeks after, including childbirth and pre-natal or post-natal care</li><li>• Any illness or injury arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants</li><li>• Expenses related to participating in extreme sport or activity involving a high level of risk such as rock-climbing or skydiving</li><li>• Participating in a criminal offence or illegal act</li><li>• Acts of war, terrorism, insurrection, or civil unrest</li></ul>

### Flight Delay Insurance

This insurance pays some reasonable and necessary expenses related to the delay of your flight that is longer than 4 hours from the scheduled departure time caused by an airline strike, inclement weather, overbooking, and more. Read the Flight Delay Insurance section in the [Certificate of Insurance](#) for a full list of benefits, the limits to the amount we pay, exclusions, and the expenses we do not cover.

**NOTE: To use this insurance, you must have charged the full cost of your flight ticket to your account and/or paid with Scotiabank Scene+ points.**

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• \$1,000 per insured person</li></ul>
<b>COVERED EXPENSES</b>	<ul style="list-style-type: none"><li>• Meals, accommodations, and sundry items</li></ul>
<b>EXCLUSIONS</b> Some of the expenses we do not cover are listed here. For a full list of exclusions, read "What Is Not Covered?" in the Flight Delay Insurance section of the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Participating in a criminal offence or illegal act</li><li>• Acts of war</li></ul>

### Lost Baggage and Delayed Baggage Insurance

This insurance provides you worldwide coverage in the event your baggage is lost, stolen, damaged, or delayed. In this section, we outline some details of Lost Baggage and Delayed Baggage Insurance. Read "Lost Baggage and Delayed Baggage Insurance" in the [Certificate of Insurance](#) for a full list of benefits, the limits to the amount we pay, and the expenses we do not cover.

**NOTE: To use this insurance, you must have charged the full cost of your ticket to your account and/or paid with Scotiabank Scene+ points.**

### Lost Baggage Insurance

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• \$2,500 per insured person, up to a combined maximum of \$5,000 for all insured persons per occurrence</li></ul>
<b>COVERED EXPENSES</b>	<ul style="list-style-type: none"><li>• Cost of replacing your lost, stolen, or accidentally damaged items</li></ul>
<b>EXCLUSIONS</b> Some of the expenses we do not cover are listed here. For a full list, read "What Is Not Covered?" in the Lost Baggage section of the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Money, tickets, securities, documents</li><li>• Electronic devices such as cell phones, laptops, or tablets</li><li>• Unchecked baggage</li></ul>

### Delayed Baggage Insurance

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• Up to \$1,000 per insured person per trip</li></ul>
<b>COVERED EXPENSES</b>	<ul style="list-style-type: none"><li>• Cost of replacing your essential items when your checked baggage is delayed at your final destination by 4 or more hours</li></ul>
<b>EXCLUSIONS</b> Some of the items we do not cover are listed here. For a full list, read “What Is Not Covered?” in the Delayed Baggage section of the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Money, tickets, securities, documents</li><li>• Expenses you incur after your checked baggage is delivered to you</li><li>• Unchecked baggage</li></ul>

### Hotel Burglary Insurance

This insurance provides you worldwide coverage in the event there is a burglary of your hotel room. In this section, we outline some details of Hotel Burglary Insurance. Read “Hotel Burglary Insurance” in the [Certificate of Insurance](#) for a full list of benefits, the limits to the amount we pay, and the expenses we do not cover.

**NOTE: To use this insurance, you must have charged the full cost of your hotel to your account and/or paid with Scotiabank Scene+ points.**

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• Up to \$2,500 for all insured persons per occurrence</li></ul>
<b>COVERED EXPENSES</b>	<ul style="list-style-type: none"><li>• Costs for personal property that is stolen from your hotel room between your check in and your check out period</li></ul>
<b>EXCLUSIONS</b> Some of the items we do not cover are listed here. For a full list, read “What Is Not Covered?” in the Hotel Burglary section of the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Money, tickets, securities, documents</li><li>• Credit cards</li></ul>

### Common Carrier Travel Accident Insurance

This insurance provides you coverage for accidental death or life altering injuries sustained while boarding, occupying, or disembarking a common carrier. In this section, we outline some details of the Common Carrier Travel Accident Insurance. Read the Common Carrier Travel Accident Insurance section of the [Certificate of Insurance](#) for a full list of all of the benefits, the limits to the amount we pay, and what circumstances are not covered.

**NOTE: To use this insurance, you must have charged the full cost of your ticket to your account and/or paid with Scotiabank Scene+ points.**

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• Up to \$500,000 per insured person</li><li>• Up to \$1,000,000 per insured person for any one occurrence that results in more than one covered total and permanent disability</li></ul>
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<p><b>COVERED EXPENSES</b> For full details, read “What Are The Common Carrier Travel Accident Insurance Benefits?” in the Common Carrier Travel Accident Insurance section of the <a href="#">Certificate of Insurance</a>.</p>	<p>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.</p>
<p><b>EXCLUSIONS</b> Some of the expenses we do not cover are listed here. For a full list of exclusions, read “What Is Not Covered?” in the Common Carrier Travel Accident Insurance section of <a href="#">Certificate of Insurance</a>.</p>	<ul style="list-style-type: none"> <li>• Piloting or learning to pilot an aircraft or acting as a member of an aircraft crew</li> <li>• Acts of war or terrorism</li> <li>• Illness or disease</li> </ul>

## HOW TO MAKE A CLAIM

Coverage	Claims submission information
<p>Emergency Travel Medical Insurance, Trip Interruption Insurance, Flight Delay Insurance, Common Carrier Travel Accident Insurance, Lost Baggage and Delayed Baggage Insurance, and Hotel Burglary Insurance</p>	<p>Submit claims online at: <a href="http://manulife.ca/scotia">manulife.ca/scotia</a> From Canada and the United States, call 1-877-251-0941. From other countries, call collect at 519-251-0941. If necessary, you will be sent a claim form that includes submission instructions. You must report your claim and send all supporting documents within 90 days, unless a specific insurance coverage states otherwise in the <a href="#">Certificate of Insurance</a>.</p>
<p>Trip Cancellation Insurance</p>	<p>Submit claims online at: <a href="http://manulife.ca/scotia">manulife.ca/scotia</a> From Canada and the United States, call 1-877-251-0941. From other countries, call us collect at 519-251-0941. Important: You must contact the Administrator within 48 hours of the cause for cancellation.</p>

We will notify you of our decision after receiving your claim and all required supporting documents. 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. If we deny your claim, we will 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 this [Certificate of Insurance](#).

## HOW TO FILE A COMPLAINT

You have the right to file a complaint by following the process below.

Appeal process steps	Appeal process information
Step 1: Contact the Administrator	If you submit a claim and are not satisfied with the outcome, please contact the Administrator to file an appeal at 1-877-251-0941. You will be provided instructions on how to submit all appeals in writing.
Step 2: Contact the Manulife Ombuds Office	If you remain unsatisfied with the outcome after following the appeal process with the Administrator, please submit your concern to the Insurer: Online: <a href="https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html">https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html</a> Phone: 1-855-891-8671 Mail: Manulife, Ombuds Office 500 King Street North Waterloo, ON N2J 4C6
Step 3: External Recourse Options	If your concerns are not resolved after submitting the appeal and contacting the Insurer's Ombuds office above, you may opt to contact one of the following external organizations: General Insurance OmbudService (GIO) Phone: 1-877-225-0446 Website: <a href="http://www.giocanada.org">www.giocanada.org</a> Autorité Des Marchés Financiers (for Quebec Residents) Phone: 1-877-525-0337 Website: <a href="http://lautorite.qc.ca/en/general-public/assistance-and-complaints">lautorite.qc.ca/en/general-public/assistance-and-complaints</a> Email: <a href="mailto:renseignement-consommateur@lautorite.qc.ca">renseignement-consommateur@lautorite.qc.ca</a>

## DEFINITIONS

Words that appear in *italics* throughout this travel insurance Product Summary have the specific meaning described below.

**account** means the *cardmember's* Scotiabank Passport Visa Infinite Privilege credit card account, which must be in *good standing* with Scotiabank.

**cardmember** means the *primary cardmember* and any supplemental *cardmember* who is a natural person resident in Canada to whom a Scotiabank Passport Visa Infinite Privilege credit card is issued and whose name is embossed on the card.

**dependent child(ren)** means the *cardmember's* 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. This includes children 21 years of age or over who are permanently mentally or physically disabled and incapable of self-support.

**good standing** means, with respect to an *account*, that the *primary cardmember* has not advised Scotiabank to close it or Scotiabank has not suspended or revoked credit privileges or otherwise closed the *account*.

**medical condition** means any disease, illness, or injury (including symptoms of undiagnosed conditions).

**pre-existing condition** For Trip Cancellation and Trip Interruption Insurance, means any *medical condition* that exists prior to the effective date, that is the date when you paid the eligible expenses for the trip (for Trip Cancellation) or the departure date, that is the date you leave your province or territory of residence in Canada (for Trip Interruption). This means any *medical condition* for which symptoms appeared or for which an insured person 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 insured person is under age 75, in the 90 days prior to the date the trip was booked, and in the case where the insured person is 75 years of age or older, in the 180 days prior to the date the trip was booked.

For Emergency Travel Medical Insurance, means any *medical condition* that exists prior to the departure date, that is the date you leave your province or territory of residence in Canada. This does not include a *medical condition* which is controlled by the consistent use of medications prescribed by a doctor, provided that, during the 90-day period if under age 75, or 180-day period if age 75 or older, before the insured person's departure date, 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** means the person in whose name the *card account* is established, who is a natural person resident in Canada, to whom a Scotiabank Passport Visa Infinite Privilege credit card is issued by Scotiabank.

**spouse** means 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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\* Visa Int./Licensed User

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Accessible formats and communication supports are available upon request. Visit <https://www.manulife.ca/about-us/accessibility.html> for more information. © 2024 The Manufacturers Life Insurance Company. All rights reserved.

# PRODUCT SUMMARY FOR RENTAL CAR COLLISION/LOSS DAMAGE INSURANCE, PURCHASE SECURITY AND EXTENDED WARRANTY COVERAGE, AND MOBILE DEVICE INSURANCE

## BEFORE YOU BEGIN

This Product Summary provides an outline of the benefits included at no additional cost with the Scotiabank Passport Visa Infinite Privilege Card, to ensure you understand how this coverage may benefit you. Some details of the main benefits, exclusions, and limitations of this coverage are highlighted in this Product Summary. This is **not** your Certificate of Insurance, but only a summary. For the full coverage terms and conditions, please reference the Certificate of Insurance found at:

[www.manulife.ca/scotiabank-passport-visa-infinite-privilege-card-insurance-certificates](http://www.manulife.ca/scotiabank-passport-visa-infinite-privilege-card-insurance-certificates)

In this Product Summary, “you”, “your”, and “insured person(s)” mean the *cardmember* or a person who meets all the eligibility requirements outlined in the Rental Car Collision/Loss Damage Insurance, unless the context states otherwise. “We”, “us”, “our”, and “the insurer” mean The Manufacturers Life Insurance Company (Manulife), First North American Insurance Company (FNAIC), and our affiliated companies and subsidiaries.

Words in *italics* used in this Product Summary have been assigned a specific meaning. Refer to the **Definitions** section to familiarize yourself with these terms and their associated meaning whenever reading this Product Summary.

## CONTACT INFORMATION

### Insurer

Rental Car Collision/Loss Damage Insurance, Purchase Security and Extended Warranty Coverage, and Mobile Device Insurance are underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife). Registered with Autorité des marchés financiers under client number 2000998244.

Affinity Markets  
250 Bloor Street East  
Toronto, ON M4W 1E5  
1-800-263-0997  
[manulife.ca](http://manulife.ca)

### Distributor

The Bank Of Nova Scotia (Scotiabank)  
44 King St. West,  
Toronto, ON M5H 1H1  
1-800-472-6842  
[www.scotiabank.com](http://www.scotiabank.com)

The **Autorité des marchés financiers** can provide you with information about your Insurer's, Administrator's, or Distributor's obligations.

Place de la Cité, Tour Cominar  
2640, boulevard Laurier,  
4<sup>e</sup> étage Québec, QC G1V 5C1  
1-877-525-0337  
[lautorite.qc.ca](http://lautorite.qc.ca)

## SUMMARY OF RENTAL CAR COLLISION/LOSS DAMAGE INSURANCE, PURCHASE SECURITY AND EXTENDED WARRANTY COVERAGE, AND MOBILE DEVICE INSURANCE

This is a summary of the Rental Car Collision/Loss Damage Insurance, Purchase Security and Extended Warranty Coverage, and Mobile Device Insurance. Refer to the [Certificate of Insurance](#) for a full list of benefits and the terms and conditions.

Coverage	Limits (\$ CAD)
<b>RENTAL CAR COLLISION/LOSS DAMAGE INSURANCE</b> Provides you coverage for theft, loss, or damage to your rental vehicle.	<ul style="list-style-type: none"><li>• Rental cars with an original Manufacturer's Suggested Retail Price (MSRP) of up to \$85,000 in its model year; and</li><li>• Rental period of up to 48 days.</li></ul>
<b>PURCHASE SECURITY AND EXTENDED WARRANTY COVERAGE</b> Provides you coverage for certain items charged to the <i>account</i> if such items are lost, stolen, or damaged.	<ul style="list-style-type: none"><li>• Purchase Security: Up to 180 days from date of purchase; and</li><li>• Extended Warranty: Up to two additional years following the expiry of the original manufacturer's warranty.</li></ul>
<b>MOBILE DEVICE INSURANCE</b> Provides you worldwide coverage for a <i>mobile device</i> that is lost, stolen, or accidentally damaged.	<ul style="list-style-type: none"><li>• Up to \$1,000 per occurrence.</li></ul>

### WHO CAN BE INSURED?

You are eligible for these coverage benefits if you meet all of the following requirements:

- You are a resident of Canada; and
- Your account is in good standing.

Specific coverages may have additional requirements and are detailed in the [Certificate of Insurance](#). If you don't meet all of the eligibility requirements, the coverage is not valid, you will not be covered, and your claim will not be paid.

**Fees and costs:** The coverages are included with your Scotiabank Passport Visa Infinite Privilege Card and are provided to you at no additional cost.

### WHAT IS THE LENGTH OF YOUR INSURANCE?

All coverages are active and in-force for as long as you meet all eligibility requirements.

Mobile Device Insurance ends 2 years after the date of purchase.

All coverages end on the date that your *account* is cancelled, closed, or as otherwise indicated in the [Certificate of Insurance](#).

### WHERE DOES YOUR INSURANCE APPLY?

This coverage applies to purchases and vehicle rentals made worldwide.

**Warning:** Within the Extended Warranty benefit, exclusions may apply to the manufacturer's warranty. For more information, read "What Is Not Covered?" in the Purchase Security and Extended Warranty section of the [Certificate of Insurance](#).

## WHAT ARE THE COVERAGES INCLUDED?

### Rental Car Collision/Loss Damage Insurance

This insurance provides you coverage for theft, loss, or damage to your rental vehicle. In this section, we outline some details of the Rental Car Collision/Loss Damage Insurance coverage. Read the Rental Car Collision/Loss Damage Insurance section of the [Certificate of Insurance](#) for the full list of all of the benefits, the limits to the amount we pay, and the expenses we do not cover.

**NOTE: To use this insurance, you must have:**

- reserved or charged the full cost of the rental vehicle to the *account* and/or paid with Scotiabank Scene+ points;
- declined the rental agency's Collision Damage Waiver (CDW) and/or Loss Damage Waiver (LDW);
- a valid driver's license during the rental period; and
- the *cardmember's* express permission to operate the rental vehicle.

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• Up to 48 consecutive days for vehicles with a Manufacturer's Suggested Retail Price (MSRP) of up to \$85,000 in its model year</li></ul>
<b>COVERED EXPENSES</b> This is an overview of covered expenses. For full details, read "What Are The Rental Car Collision/Loss Damage Insurance Benefits?" in the Rental Car Collision/Loss Damage Insurance section of the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Expenses following damage to the rental vehicle or its loss, such as the rental agency charges to you for repair of a damaged vehicle or to replace a stolen vehicle, and other covered charges such as reasonable and necessary towing expenses</li></ul> <p><b>Warning:</b> If the vehicle sustains damage of any kind or is stolen, the Administrator must be contacted immediately (see <b>How to make a claim</b> section). Do not sign a blank sales draft to cover the damage and loss of use charges.</p>
<b>EXCLUSIONS</b> Some of the expenses not covered are outlined in this section. For a full list of exclusions, read "Limitations of coverage" and "What Is Not Covered?" in the Rental Car Collision/Loss Damage Insurance section in the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Specific types of vehicles such as off-road vehicles, motorcycles and recreational vehicles</li><li>• Damages caused by certain behaviours (participating in speed contests, vehicles used by hire for others, operation of the rental vehicle contrary to the terms of the rental agreement/contract, or any damage/loss arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants while driving the rental vehicle)</li><li>• Damages caused by wear and tear, gradual deterioration, or mechanical breakdown of the rental vehicle</li><li>• Third party liability (injury to anyone or anything inside or outside the rental vehicle)</li></ul>

## Purchase Security and Extended Warranty Coverage

This benefit provides you automatic coverage when the full *purchase price* of the eligible personal property or gift item(s) is charged to your account and/or paid with Scotiabank Scene+ points if such items are lost, stolen, or damaged. Read "What Are The Purchase Security And Extended Warranty Benefits?" in the Purchase Security and Extended Warranty section of the [Certificate of Insurance](#) for the full list of all of the benefits, the limits to the amount we pay, and the items that are not covered.

### Purchase Security Coverage

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• 180 days from the date of purchase</li><li>• There is a combined lifetime maximum of \$60,000 for Purchase Security and Extended Warranty coverage from one or more Scotiabank credit card account(s).</li></ul>
<b>COVERED EXPENSES</b>	<ul style="list-style-type: none"><li>• Coverage for newly purchased items if such items are lost, stolen, or damaged</li></ul>
<b>EXCLUSIONS</b> Some of the items not covered are outlined in this section. For a full list of exclusions, read "Limitations Of Coverage" and "What Is Not Covered?" in the Purchase Security section in the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Money, tickets, securities, documents</li><li>• Pre-owned or used items</li><li>• Living, consumable, or perishable items</li><li>• Motorized vehicles and parts</li><li>• Mail order purchases until received by the cardmember</li><li>• Any items purchased or used by a business for commercial gain</li></ul>

### Extended Warranty Coverage

<b>COVERED MAXIMUM</b>	<ul style="list-style-type: none"><li>• Triples the period of repair services up to 2 additional years on new items following the expiry of the original manufacturer's warranty</li><li>• There is a combined lifetime maximum of \$60,000 for Purchase Security and Extended Warranty coverage from one or more Scotiabank credit card account(s).</li></ul>
<b>COVERED EXPENSES</b>	<ul style="list-style-type: none"><li>• Coverage for newly purchased items if such items are lost, stolen, or damaged</li></ul>
<b>EXCLUSIONS</b> Some of the items not covered are outlined in this section. For a full list of exclusions, read "Limitations Of Coverage" and "What Is Not Covered?" in the Extended Warranty section in the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• Used, pre-owned, or refurbished items</li><li>• Motorized vehicles and parts</li><li>• Any items purchased or used by a business for commercial gain</li></ul>

## Mobile Device Insurance

This insurance provides you worldwide coverage for a *mobile device* that is lost, stolen, or accidentally damaged. In this section, we outline some details of the Mobile Device Insurance coverage. Read “What Are The Mobile Device Insurance Benefits?” in the [Certificate of Insurance](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses that are not covered.

**NOTE: To use this insurance, you must charge the new mobile device to the account, and:**

- activate the mobile device with a Canadian provider if it is equipped with cellular technology; or
- charge all of your monthly payments to the account through a wireless service provider's plan.

<b>COVERED MAXIMUM</b>	• \$1,000 per occurrence, not exceeding the depreciated value of your <i>mobile device</i> at date of loss, less the deductible.
<b>COVERED EXPENSES</b> Read “What Are The Mobile Device Insurance Benefits?” in the Mobile Device Insurance section of the <a href="#">Certificate of Insurance</a> for details about depreciated values and deductibles.	• The cost to repair your <i>mobile device</i> or to replace your <i>mobile device</i> , whichever is less.
<b>EXCLUSIONS</b> Some of the items not covered are outlined in this section. For a full list of exclusions, read “What Is Not Covered?” in the Mobile Device Insurance section in the <a href="#">Certificate of Insurance</a> .	<ul style="list-style-type: none"><li>• <i>Mobile device</i> accessories</li><li>• Batteries</li><li>• Previously used, owned, or refurbished <i>mobile devices</i>, or <i>mobile devices</i> that have been modified from their original state</li><li>• Loss or damage caused by participating in fraud or crime</li></ul>

## HOW TO MAKE A CLAIM

Coverage	Claims submission information
<b>RENTAL CAR COLLISION/LOSS DAMAGE INSURANCE</b>	Submit claims online at: <a href="http://manulife.ca/scotia">manulife.ca/scotia</a> From Canada and the United States, call 1-877-251-0941. From other countries, call collect at 519-251-0941. Important: You must call the Administrator immediately if the vehicle sustains any damage or is stolen. You must submit your claim and all supporting documentation within 90 days.
<b>PURCHASE SECURITY AND EXTENDED WARRANTY COVERAGE</b>	Submit claims online at: <a href="http://manulife.ca/scotia">manulife.ca/scotia</a> From Canada and the United States, call 1-877-251-0941. From other countries, call collect at 519-251-0941. If necessary, you will be sent a claim form that includes submission instructions. You must report your claim within 90 days and submit all supporting documentation within 1 year.

Coverage	Claims submission information
<b>MOBILE DEVICE INSURANCE</b>	<p>Submit claims online at: <a href="https://manulife.ca/scotia">manulife.ca/scotia</a>            From Canada and the United States, call 1-877-251-0941.            From other countries, call collect at 519-251-0941.            Important: You must call the Administrator immediately after learning of a loss, and the expense must be approved before you replace or repair the device.            If necessary, you will be sent a claim form that includes submission instructions. You must submit your claim and all supporting documentation within 90 days.</p>

We will notify you of our decision after receiving your claim and all required supporting documents. 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. If we deny your claim, we will 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 this [Certificate of Insurance](#).

## HOW TO FILE A COMPLAINT

You have the right to file a complaint by following the process below.

Appeal process steps	Appeal process information
Step 1: Contact the Administrator	If you submit a claim and are not satisfied with the outcome, please contact the Administrator to file an appeal at 1-877-251-0941. You will be provided instructions on how to submit all appeals in writing.
Step 2: Contact the Manulife Ombuds Office	<p>If you remain unsatisfied with the outcome after following the appeal process with the Administrator, please submit your concern to the Insurer:</p> <p>Online: <a href="https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html">https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html</a>            Phone: 1-855-891-8671            Mail: Manulife, Ombuds Office            500 King Street North            Waterloo, ON N2J 4C6</p>

Appeal process steps	Appeal process information
Step 3: External Recourse Options	<p>If your concerns are not resolved after submitting the appeal and contacting the Insurer's Ombuds office above, you may opt to contact one of the following external organizations:</p> <p>General Insurance OmbudService (GIO)  Phone: 1-877-225-0446  Website: <a href="http://www.giocanada.org">www.giocanada.org</a></p> <p>Autorité Des Marchés Financiers (for Quebec Residents)  Phone: 1-877-525-0337  Website: <a href="http://lautorite.qc.ca/en/general-public/assistance-and-complaints">lautorite.qc.ca/en/general-public/assistance-and-complaints</a>  Email: <a href="mailto:renseignement-consommateur@lautorite.qc.ca">renseignement-consommateur@lautorite.qc.ca</a></p>

## DEFINITIONS

Words that appear in *italics* throughout this Product Summary have the specific meaning described below.

**account** means the *cardmember's* Scotiabank Passport Visa Infinite Privilege credit card account, which must be in *good standing* with Scotiabank.

**cardmember** means the *primary cardmember* and any supplemental *cardmember* who is a natural person resident in Canada to whom a Scotiabank Passport Visa Infinite Privilege credit card is issued and whose name is embossed on the card.

**good standing** means, with respect to an *account*, that the *primary cardmember* has not advised Scotiabank to close it or Scotiabank has not suspended or revoked credit privileges or otherwise closed the *account*.

**mobile device** means a new cellular phone, smartphone or tablet (portable single-panel touchscreen computer), which has internet-based and/or wireless communication capabilities, and which has not been purchased by a business and/or used for business or for commercial purposes.

**primary cardmember** means the person in whose name the card *account* is established, who is a natural person resident in Canada, to whom a Scotiabank Passport Visa Infinite Privilege credit card is issued by Scotiabank.

**purchase price** means the actual cost of an insured item or *mobile device* paid with your *account* and/or paid with Scotiabank Scene+ points, including any applicable taxes, as shown on the store receipt.

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