

We're available 24/7 to answer your questions.



**Toll-free Canada/US**  
1 877 704 0341



**Collect Worldwide**  
1-519 741-0782

**Email us**  
[questions@allianz\\_assistance.ca](mailto:questions@allianz_assistance.ca)



**Read your Certificate of insurance**  
for a complete list of coverage details.

# BMO® Corporate Travel and Entertainment Card



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22-1698 Corporate Travel Entertainment\_ACCF



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# Product summary for travel insurance

Name and contact information for the insurer and distributor

INSURER
<p><b>CUMIS General Insurance Company</b> P.O. Box 5065, 151 North Service Road Burlington, Ontario L7R 4C2 1-800-263-9120 Registered with the Autorité des marchés financiers under client number 2000383675. <a href="http://www.cumis.com">www.cumis.com</a></p>
ADMINISTRATOR OPERATIONS CENTRE
<p><b>Allianz Global Assistance</b> 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-877-704-0341 or 1-519-741-0782 <a href="http://www.allianz-assistance.ca">www.allianz-assistance.ca</a></p>
DISTRIBUTOR
<p><b>Bank of Montreal</b> 129 Saint-Jacques Street West, 2nd floor Montreal, QC H2Y 1L6 1-877-CALL BMO (1-877-225-5266) <a href="http://www.bmo.com">www.bmo.com</a></p>

**The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.**

## **Autorité des marchés financiers**

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)

## Name and type of insurance

**INSURANCE PRODUCT NAME:** Common Carrier Accidental Death and Dismemberment Insurance, Lost or Stolen Baggage and Baggage Delay Insurance, Hotel/Motel Burglary Insurance, Flight Delay/Missed Connection Insurance, and Unexpected Return Home Insurance.

**INSURANCE PRODUCT TYPE:** The Autorité des marchés financiers classifies the above insurance products as Travel Insurance.

## Introduction

This product summary provides an overview of the insurance benefits included with your BMO Corporate Travel and Entertainment Card to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

**BMO Corporate Travel and Entertainment Card** also includes Diners Club® Corporate Card that is part of BMO's Corporate Card Travel and Entertainment Program.

**NOTE: This is not the certificate/policy of insurance.** Please refer to the certificate/policy of insurance for the complete terms and conditions.

The certificate/policy of insurance and this product summary can be found at: <https://www.cumis.com/quebec-summaries>

### Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in **bold italic** throughout this product summary are defined below. For a full list, refer to the certificate/policy of insurance.

**Account** means the **Cardholder's** Corporate Card or **central account**.

**Cardholder** means the business owner or any employee ordinarily residing in Canada who has been issued a Corporate Card by BMO; or the individual traveling on a **central account** issued by BMO.

**Central Account** means a Diners Club Event Card, Diners Club Corporate Travel Account, or BMO Corporate Travel Account/ Department Card issued by BMO, which is in good standing and for which BMO includes this insurance as a feature of the card or **account**.

**Coverage Period** means the time insurance is in effect, as indicated in the certificate/policy of insurance.

**Dependent Child(ren)** means an unmarried natural or adopted child or stepchild of a **cardholder** dependent on the **cardholder** for maintenance and support who is:

- under 21 years of age; or
- under 26 years of age if a full-time student attending a recognized college or university

### Coverage summary

The table below summarizes the types of insurance coverages that come with your BMO Corporate Travel and Entertainment Card and the coverage limits.

Each coverage is valid for a different **coverage period**. Details are found in the certificate/policy of insurance.

Type of coverage	Limits (in CAD\$)
Common Carrier Accidental Death and Dismemberment Insurance	<ul style="list-style-type: none"><li>• Up to \$500,000 per covered person</li><li>• Up to \$300,000 per covered person during a 24-hour period for business travel</li></ul>
Lost or Stolen Baggage and Baggage Delay Insurance	<ul style="list-style-type: none"><li>• <b>Lost, Stolen or Damaged Baggage:</b> up to \$1,000 per incident</li><li>• <b>Baggage Delay:</b> up to \$500 (maximum of 2 claims, per <b>cardholder</b>, per 12-month period) when your baggage is delayed by the common carrier for more than 6 hours</li></ul>
Hotel/Motel Burglary Insurance	<ul style="list-style-type: none"><li>• Up to \$500 per incident</li></ul>
Flight Delay/Missed Connection Insurance	<ul style="list-style-type: none"><li>• Up to \$500 for meals and accommodations (including ground travel to and from the airport) when:</li><li>• the arrival or departure of your scheduled flight is delayed by more than 4 hours</li><li>• you miss a connecting flight due to a flight delay, accident, breakdown of your vehicle or public transit, or emergency road closure.</li></ul>
Unexpected Return Home Insurance	<ul style="list-style-type: none"><li>• Up to \$2,000 per covered person</li></ul>

## Travel insurance

### Common carrier accidental death & dismemberment with 24-hour business travel coverage

#### Who can be covered by this insurance?

Any person named on a common carrier ticket, or a non-ticketed infant up to 2 years of age, when the full cost of the common carrier ticket(s) is charged to the **account** or paid through the redemption of the **account** loyalty program points.

## What is covered and not covered?

Benefits
Common Carrier Accidental Death and Dismemberment Insurance provides coverage up to \$500,000 per covered person in the event of an accidental injury or death while you are a passenger on, or while you are entering or exiting a licensed common carrier (includes passenger plane, bus, taxi, car service, train, cruise ship, etc.). Also included is 24-hour coverage for business travel which is activated when travel begins on the departure date printed on your common carrier ticket and ends on the return date printed on your ticket, up to 31 consecutive days. Coverage for the 24-hour period is up to \$300,000 per insured person.
Exclusions
You will not be covered for expenses that are caused by or related to the following: <ul style="list-style-type: none"><li>• Sickness or illness.</li><li>• Intentional acts, suicide or self-harm.</li><li>• Criminal or illegal acts.</li><li>• Voluntarily consuming drugs or poison.</li><li>• Operation of an aircraft or being a crew member of an aircraft.</li><li>• A travel advisory issued by the Canadian government for the destination that you are travelling to before you leave on your trip.</li></ul>

Refer to the *Common Carrier Accidental Death and Dismemberment Insurance* section in the certificate/policy of insurance for a complete list of what is and what is not covered.

### CAUTION

If multiple insured persons suffer a loss from the same accident, the total amount payable per **account** will be limited to \$1,500,000 (\$900,000 if claiming under 24-hour business travel benefit).

## Lost or stolen baggage and baggage delay coverage

### Who can be covered by this insurance?

Any person named on a common carrier ticket, or a non-ticketed infant up to 2 years of age, when the full cost of the common carrier ticket(s) is charged to the **account** or paid through the redemption of the **account** loyalty program points.

## What is covered and not covered?

Benefits
Lost or Stolen Baggage and Baggage Delay Insurance provides: <ul style="list-style-type: none"><li>• Up to \$1,000 per incident for loss, theft or damage to your baggage and/or your personal items while travelling on a common carrier.</li><li>• Up to \$500 (maximum of 2 claims, per <b>cardholder</b>, per 12-month period) to purchase essential items (i.e., necessary toiletries and clothing) if your checked baggage is delayed by the common carrier for more than 6 hours.</li></ul>
Exclusions
You will not be covered for expenses that are caused by or related to the following: <ul style="list-style-type: none"><li>• Normal wear and tear, gradual deterioration.</li><li>• Specific items including cell phones, computers, motorized vehicles, camera equipment, furs, plants, animals, eye glasses and contact lenses, prosthetic devices, tickets, money, travelers cheques, credit/debit cards, art, and electronic equipment.</li><li>• Criminal offenses or illegal acts.</li><li>• Items you insure with another company.</li></ul>

Refer to the *Lost or Stolen Baggage and Baggage Delay* section of the certificate/policy of insurance for a complete list of what is and what is not covered.

## Hotel/motel burglary coverage

### Who can be covered by this insurance?

You as the **cardholder**, your spouse, your **dependent children**, or another employee travelling with you when the full cost of the accommodation is charged to your **account**.

### What is covered and not covered?

Benefits
Hotel/Motel Burglary Insurance provides up to \$500 per incident to replace personal property that is lost as a result of a burglary while you are registered as a guest at your travel accommodation.

Exclusions
<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> <li>• Specific items such as money, perishable goods, animals, motorized vehicles, camera equipment, eye glasses and contact lenses, prosthetic devices, tickets, travellers cheques, credit/debit cards, art, furs, electronic and sports equipment.</li> <li>• Criminal offenses or illegal acts.</li> <li>• Items in the hotel or motel safety deposit box.</li> <li>• Items you insure with another company.</li> </ul>

Refer to the *Hotel/Motel Burglary Insurance* section of the certificate/policy of insurance for a complete list of what is and what is not covered.

## Flight delay/missed connection coverage

### Who can be covered by this insurance?

Any person named on an airline ticket, or a non-ticketed infant up to 2 years of age, when the full cost of the airline ticket(s) is charged to the **account** or paid through the redemption of the **account** loyalty program points.

### What is covered and not covered?

Benefits
<ul style="list-style-type: none"> <li>• Flight Delay Insurance provides coverage if there is a delay in the arrival or departure of your regularly scheduled flight of more than 4 hours. You are eligible for up to \$500, for additional meal, accommodation and travelling expenses as a result of the delay.</li> <li>• Missed Connection Insurance also provides up to \$500 for meals and accommodations if you miss a connecting flight due to a flight delay, accident, breakdown or cancellation of public transport or breakdown of your vehicle, or an emergency police directed road closure.</li> </ul>
Exclusions
<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> <li>• Mechanical breakdown of the aircraft.</li> <li>• Air traffic delays.</li> <li>• Criminal offences or illegal acts.</li> <li>• A travel advisory issued by the Canadian government for the destination that you are travelling to before you leave on your trip.</li> </ul>

Refer to the *Flight Delay/Missed Connection Insurance* section of the certificate/policy of insurance for a complete list of what is and what is not covered.

## Unexpected return home coverage

### Who can be covered by this insurance?

You as the **cardholder**, your spouse or your **dependent children** travelling with you when the full or partial cost of your trip is charged to the **account**, prior to departure.

### What is covered and not covered?

Benefits
<p>Unexpected Return Home Insurance covers up to \$2,000 per covered person if you need to return home early from a trip because of the death or sudden hospitalization of an immediate family member, or if a disaster renders your principal residence uninhabitable while you are on a trip.</p>
Exclusions
<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> <li>• Voluntarily consuming drugs or poison.</li> <li>• Intentional acts, suicide or self-harm.</li> <li>• Criminal offences or illegal acts.</li> <li>• Medical treatment or surgery (including any related complications) unless required as a result of an accident.</li> </ul>

### CAUTION

You must call the Allianz Global Assistance Operations Centre to make the necessary arrangements, otherwise your claim may be delayed or denied.

Refer to the *Unexpected Return Home Insurance* section in the certificate/policy of insurance for a complete list of what is and what is not covered.

## Other important information

### Cost of Insurance

#### What is the cost of the insurance plans featured on my credit card?

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

### Cancellation/Termination of Insurance

#### Can I cancel the insurance plans on my credit card?

The insurance plans that come with your corporate card cannot be cancelled without cancelling your card. You can cancel your card at any time by speaking with your Card Program Administrator or by calling the number on the back of your card.

## When do the insurance plans end?

Your insurance plans will end on the date that either:

1. the BMO Corporate Travel and Entertainment Program to which the **cardholder** belongs is terminated;
2. the **cardholder** is no longer eligible to participate;
3. the **cardholder's account** is cancelled, closed, or privileges have expired, been revoked, suspended or terminated; or
4. the insurance plans or policies are cancelled by Allianz or by BMO;

whichever date occurs first.

## Making a Claim

### How do I submit a claim?

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

#### Operations Centre

c/o Allianz Global Assistance, Claims Department

P. O. Box 277

Waterloo, Ontario, Canada N2J 4A4

Toll-free Canada/U.S.A: 1-877-704-0341

Collect worldwide: 1-519-741-0782

Online at: [allianz-assistance.ca/en\\_CA/file-a-claim.html](http://allianz-assistance.ca/en_CA/file-a-claim.html)

### How long do I have to submit a claim?

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

### How are insurance benefits paid?

If you die as a result of an accident under the Common Carrier Accidental Death and Dismemberment with 24 Hour Business Travel Coverage, the death benefit will be paid to your estate, unless you had previously completed and submitted a beneficiary designation form to Allianz Global Assistance indicating to whom the benefit is to be paid. All other insurance benefits will be paid to you or any other person insured under this policy who suffers a loss.

**Note:** All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

*Refer to the certificate of insurance for full claim details.*

## Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

## Trip assistance

The following assistance services are available to you through the Allianz Global Assistance Operations Centre 24 hours a day/7 days a week:

- **Trip assistance services:** passport and visa information, emergency cash transfer and emergency message services.
- **Medical assistance services:** locating medical care, medical transportation arrangements, and prescription drug assistance.
- **Legal assistance services:** legal referrals and communication services.

## Questions

### Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day / 7 days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to [questions@allianz-assistance.ca](mailto:questions@allianz-assistance.ca)

## How to file a complaint

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

### 1. Contact Allianz Global Assistance

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

#### Allianz Global Assistance

Appeals Department

P.O. Box 277

Waterloo, ON N2J 4A4

[appeals@allianz-assistance.ca](mailto:appeals@allianz-assistance.ca)

### 2. Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

## CUMIS General Insurance Company

Ombudsperson

P.O. Box 5065, 151 North Service Road

Burlington, Ontario L7R 4C2

Phone: 1-877-720-6733

Email: [ombuds@cooperators.ca](mailto:ombuds@cooperators.ca)

### 3. External Recourse

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

#### General Insurance OmbudService (GIO)

Phone: 1-877-225-0446

Website: [www.giocanada.org](http://www.giocanada.org)

#### QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

#### Autorité des marchés financiers (AMF)

Phone: 1-877-525-0337

Email: [renseignement-consommateur@lautorite.qc.ca](mailto:renseignement-consommateur@lautorite.qc.ca)

### 4. The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: [canada.ca/en/financial-consumer-agency.html](http://canada.ca/en/financial-consumer-agency.html)

## Product summary for vehicle rental insurance

Name and contact information for the insurer and distributor

#### INSURER

##### CUMIS General Insurance Company

P.O. Box 5065, 151 North Service Road

Burlington, Ontario L7R 4C2

1-800-263-9120

Registered with the Autorité des marchés financiers under client number 2000383675.

<https://www.cumis.com/>

#### ADMINISTRATOR OPERATIONS CENTRE

##### Allianz Global Assistance

700 Jamieson Parkway

Cambridge, ON N3C 4N6

1-877-704-0341 or 1-519-741-0782

[www.allianz-assistance.ca](http://www.allianz-assistance.ca)

#### DISTRIBUTOR

##### Bank of Montreal

129 Saint-Jacques Street West, 2nd floor

Montreal, QC H2Y 1L6

1-877-CALL BMO

(1-877-225-5266)

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

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

#### Autorité des marchés financiers

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)

Name and type of insurance

**INSURANCE PRODUCT NAME:** Car Rental Insurance.

**INSURANCE PRODUCT TYPE:** The Autorité des marchés financiers classifies the above insurance as Vehicle Rental Insurance.



## Introduction

This product summary provides an overview of the insurance benefits included with your BMO Corporate Travel and Entertainment Card to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

**BMO Corporate Travel and Entertainment Card** also includes Diners Club Corporate Card that is part of BMO's Corporate Card Travel and Entertainment Program.

**NOTE: This is not the certificate/policy of insurance.** Please refer to the certificate/policy of insurance for the complete terms and conditions.

The certificate/policy of insurance and this product summary can be found at: <https://www.cumis.com/quebec-summaries>

### Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in **bold italic** throughout this product summary are defined below. For a full list, refer to the certificate/ policy of insurance.

**Account** means the **Cardholder's** Corporate Card or **central account**.

**Cardholder** means the business owner or any employee ordinarily residing in Canada who has been issued a Corporate Card by BMO; or the individual traveling on a **central account** issued by BMO.

**Central Account** means a Diners Club Event Card, Diners Club Corporate Travel Account, or BMO Corporate Travel Account/ Department Card issued by BMO, which is in good standing and for which BMO includes this insurance as a feature of the card or **account**.

**Dependent Child(ren)** means an unmarried natural or adopted child or stepchild of a **cardholder** dependent on the **cardholder** for maintenance and support who is:

- under 21 years of age; or
- under 26 years of age if a full-time student attending a recognized college or university.

**Rental Car** means a land motor vehicle with four or more wheels, that is designed for use mainly on public roads and that you have rented from a commercial rental agency for your business use for the period of time shown on the rental car agreement.

## Coverage summary

The table below summarizes the types of insurance coverages that come with your BMO Corporate Travel and Entertainment Card and the coverage limits.

Each coverage is valid for a different coverage period. Details are found in the certificate/policy of insurance.

Type of coverage	Limits (in CAD\$)
Car Rental Insurance	<p><b>Collision Damage Waiver (CDW):</b></p> <ul style="list-style-type: none"><li>• <b>Maximum Rental Period:</b> 48 consecutive days</li><li>• <b>Accidental Death and Dismemberment:</b> up to \$200,000 for the <b>cardholder</b> and up to \$20,000 for each additional covered person (maximum \$300,000 per <b>account</b> for any one accident)</li><li>• <b>Personal Effects:</b> up to \$1,000 per covered person, per rental period (maximum of \$2,000 per <b>account</b>, per rental period)</li></ul>

## Vehicle rental insurance

### Car rental coverage

#### Who can be covered by this insurance?

You as the **cardholder**, your spouse, your **dependent children** or another employee travelling with you while occupying a **rental car**. The total rental period cannot exceed 48 consecutive days, and:

- the **rental car** is rented by the **cardholder**;
- the **rental car** is rented from a commercial rental car agency;
- the **rental car** is rented for business purposes only;
- the full or partial cost of the rental must be charged to a corporate card, where only one car can be rented during the rental period, or
- a **central account**, where multiple cars can be rented during the rental period;
- you decline collision damage waiver benefits offered by the rental agency;
- the **rental car** is operated by a covered person listed on the rental car agreement; and
- there is at least a full calendar day between rental periods.

## Collision Damage Waiver (CDW)

### What is covered and not covered?

#### Benefits

When the rental period does not exceed 48 consecutive days, Car Rental Insurance provides coverage for a **rental car** up to the full vehicle value for:

- Damages.
- Theft, including parts and accessories.
- Loss-of-use charges when the **rental car** is being repaired.
- Towing.

#### Exclusions

You will not be covered for expenses or damage caused by or related to the following:

- Specific excluded vehicles such as trucks, trailers, off-road vehicles, motorcycles, mopeds, recreational vehicles and antiques.
- Normal wear and tear and gradual deterioration.
- Violation of the rental car agreement.
- Off-road operation or speed contests.
- Alcohol or drug use, or misuse of medication.
- Criminal offenses or illegal acts.

#### WARNING

This coverage does not provide any form of third-party automobile, property damage or personal injury liability insurance. It is your responsibility to have adequate third-party insurance.

*Refer to the Car Rental Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## Personal Effects

### What is covered and not covered?

#### Benefits

This coverage provides up to \$1,000 per covered person, per rental period (maximum of \$2,000 per **account**, per rental period) when a covered person's personal effects are stolen or damaged while in a **rental car** or in a hotel or other building en route during a trip with the **rental car** during the eligible rental period.

#### Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Specific items such as money or perishable goods.
- Off-road operation or speed contests.
- Alcohol or drug use, or misuse of medication.
- Criminal offenses or illegal acts.
- Violation of the rental car agreement
- Situations where the personal property goes missing, cannot be located, and there is no evidence that a theft occurred.
- Failure to take reasonable steps to protect your personal property from theft or damage.

*Refer to the Car Rental Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## Accidental Death and Dismemberment

### What is covered and not covered?

#### Benefits

Car Rental Accidental Death and Dismemberment Insurance provides coverage of up to \$200,000 for the **cardholder** and up to \$20,000 for each additional covered person for a loss that occurs as a result of an accident while occupying an eligible **rental car**. Maximum benefit is \$300,000 per **account** for any one accident.

- Amount payable varies by type of loss.
- Losses include but are not limited to: loss of life, loss of sight, loss of speech or hearing, loss of hand or foot.

#### Exclusions

You will not be covered for expenses that are caused by or related to the following:

- Violation of the rental car agreement.
- Off-road operation or speed contests.
- Alcohol or drug use, or misuse of medication.
- Criminal offenses or illegal acts.
- Self-inflicted injury, suicide or attempted suicide.

*Refer to the Car Rental Insurance section of the certificate/policy of insurance for a complete list of what is and what is not covered.*

## Other important information

### Cost of Insurance

#### What is the cost of the insurance plans featured on my travel card?

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

### Cancellation/Termination of Insurance

#### Can I cancel the insurance plans on my credit card?

The insurance plans that come with your corporate card cannot be cancelled without cancelling your card. You can cancel your card at any time by speaking with your Card Program Administrator or by calling the number on the back of your card.

#### When do the insurance plans end?

Your insurance plans will end on the date that either:

1. the BMO Corporate Travel and Entertainment Program to which the **cardholder** belongs is terminated;
2. the **cardholder** is no longer eligible to participate;
3. the **cardholder's account** is cancelled, closed, or privileges have expired, been revoked, suspended or terminated; or
4. the insurance plans or policies are cancelled by Allianz or by BMO;

whichever date occurs first.

### Making a Claim

#### How do I submit a claim?

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

#### Operations Centre

c/o Allianz Global Assistance, Claims Department

P. O. Box 277

Waterloo, Ontario, Canada N2J 4A4

Toll-free Canada/U.S.A: 1-877-704-0341

Collect worldwide: 1-519-741-0782

Online at: [allianz-assistance.ca/en\\_CA/file-a-claim.html](http://allianz-assistance.ca/en_CA/file-a-claim.html)

### How long do I have to submit a claim?

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

### How are insurance benefits paid?

If you die as a result of an accident under the Common Carrier Accidental Death and Dismemberment Insurance, the death benefit will be paid to your estate, unless you had previously completed and submitted a beneficiary designation form to Allianz Global Assistance indicating to whom the benefit is to be paid. All other insurance benefits will be paid to you or any other person insured under the policy who suffers a loss.

**Note:** All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

*Refer to the certificate/policy of insurance for full claim details.*

### Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

### Trip assistance

The following assistance services are available to you through the Allianz Global Assistance Operations Centre 24 hours a day/7 days a week:

- **Trip assistance services:** passport and visa information, emergency cash transfer and emergency message services.
- **Medical assistance services:** locating medical care, medical transportation arrangements, and prescription drug assistance.
- **Legal assistance services:** legal referrals and communication services.

### Questions

#### Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day / 7 days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to [questions@allianz-assistance.ca](mailto:questions@allianz-assistance.ca)

# How to file a complaint

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

## 1. Contact Allianz Global Assistance

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

### Allianz Global Assistance

Appeals Department

P.O. Box 277

Waterloo, ON N2J 4A4

[appeals@allianz-assistance.ca](mailto:appeals@allianz-assistance.ca)

## 2. Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

### CUMIS General Insurance Company

Ombudsperson

P.O. Box 5065, 151 North Service Road

Burlington, Ontario L7R 4C2

Phone: 1-877-720-6733

Email: [ombuds@cooperators.ca](mailto:ombuds@cooperators.ca)

## 3. External Recourse

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

### General Insurance OmbudService (GIO)

Phone: 1-877-225-0446

Website: [www.giocanada.org](http://www.giocanada.org)

### QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

### Autorité des marchés financiers (AMF)

Phone: 1-877-525-0337

Email: [renseignement-consommateur@lautorite.qc.ca](mailto:renseignement-consommateur@lautorite.qc.ca)

## 4. The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: [canada.ca/en/financial-consumer-agency.html](http://canada.ca/en/financial-consumer-agency.html)