

The purpose of this fact sheet is to inform you of your rights.  
It does not relieve the insurer or the distributor of their obligations to you.

## LET'S TALK INSURANCE!

Name of distributor: Your distributor is required to provide you with this information

Name of insurer: CUMIS General Insurance Company

Name of insurance product: Deluxe Package with COVID-19 Coverage



### IT'S YOUR CHOICE

You are **never required** to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



### HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



### DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



### RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

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The *Autorité des marchés financiers* can provide you with unbiased, objective information.

Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

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Reserved for use by the insurer:

## DELUXE PACKAGE WITH COVID-19 COVERAGE PRODUCT SUMMARY

INSURER	ADMINISTRATOR	DISTRIBUTOR
<b>CUMIS General Insurance Company</b> 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 Registered with the Autorité des marchés financiers under client number 2000383675.	<b>Allianz Global Assistance</b> 700 Jamieson Parkway Cambridge, ON N3C 4N6  1-800-670-4426	<b>Your distributor is required to provide you with this information.</b> Name: Address: Phone:

### QUEBEC RESIDENTS

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, 4e étage  
Québec G1V 5C1  
1-877-525-0337  
lautorite.qc.ca

## INTRODUCTION

This Product Summary will provide an overview of the Deluxe Package with COVID-19 Coverage. It will help you determine if this insurance is right for you without the advice of an insurance advisor. This document highlights the benefits, exclusions, limitations and restrictions that apply to this coverage. Refer to the policy of insurance for the complete terms and conditions. If you have questions about this coverage, contact Allianz Global Assistance.

The policy of insurance can be found at:

<https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx>



### **YOUR RIGHT TO EXAMINE**

The Right to Examine period gives you 10 days to review your policy and confirm it meets your needs. This 10-day period allows you to return the policy for a full refund if you have not left on your trip and have not filed a claim.

## PRODUCT DESCRIPTION

The Deluxe Package with COVID-19 Coverage provides worldwide coverage for Canadian residents while travelling outside their home province or territory of residence.

Coverage begins on the effective date and ends on the expiry date. These dates are determined at the time of purchase and can be found on your Declaration Page.

## COVERAGE SUMMARY

Benefit	Maximum Limit per person (\$CAD)
Trip Cancellation & Interruption Coverage	Up to \$10,000
Trip Delay Coverage	\$300 per day/maximum 2 days
Emergency Medical and Dental Coverage	Up to \$5 million (overall policy maximum)
Baggage Coverage	Up to \$1,000
Baggage Delay Coverage	Up to \$200
Flight Accident Coverage	Up to \$100,000
Travel Accident Coverage	Up to \$50,000
COVID-19 Coverage	Up to \$1,000,000



### NOTICE

General Exclusions apply to all benefits. Refer to the General Exclusions section in the policy of insurance.

## DO YOU QUALIFY FOR THIS COVERAGE? (ELIGIBILITY)

**As of the date you apply for this coverage and the date your coverage begins, you must:**

- be a Canadian citizen or a permanent resident of Canada;
- be covered by a government health insurance plan for the whole trip;
- be age 84 or younger; and
- have completed a medical questionnaire if you are age 75 or older.

The maximum trip duration available under this plan depends on your age at the time the coverage is purchased.

- If you are 64 years old or younger at the time the coverage is purchased, the maximum trip duration is the number of days allowed under your government health insurance plan for travel outside of your province or territory of residence.
- If you are 65 years old or older (up to age 84) at the time the coverage is purchased, the maximum trip duration is 60 days.

## TRIP CANCELLATION & INTERRUPTION

You will receive reimbursement if you need to cancel, or interrupt a trip due to a Covered Reason. Reimbursement is issued for non-refundable, prepaid, travel expenses. You have coverage up to the amount you insure at the time of purchasing the travel arrangements to a maximum of \$10,000 per person.

**Trip Cancellation:** Trip Cancellation occurs before you leave.

**Trip Interruption:** Trip Interruption occurs after you leave on the trip but before your scheduled return date.

Covered Reasons	Exclusions
<p>Covered Reasons include but are not limited to the following:</p> <p><b>Health</b></p> <ul style="list-style-type: none"> <li>• Illness or injury</li> <li>• Pregnancy or adoption</li> <li>• Death</li> </ul> <p><b>Work</b></p> <ul style="list-style-type: none"> <li>• Involuntary termination or being laid off</li> <li>• Jury duty</li> <li>• Being summoned to service in the case of reservists, active military, police or fire personnel</li> </ul> <p><b>Other</b></p> <ul style="list-style-type: none"> <li>• Extreme weather affecting your home</li> <li>• Canadian government issues a travel advisory after the effective date</li> <li>• Involvement in a traffic accident on your way to the departure point</li> <li>• Being quarantined</li> <li>• Being a victim of a criminal assault (applies to Trip Cancellation only)</li> <li>• Act of terrorism occurring in the city and country of your destination</li> <li>• Being denied boarding on a common carrier</li> </ul> <p><i>Refer to the Covered Reasons section of the Trip Cancellation &amp; Interruption benefit in the policy on insurance for details.</i></p>	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none"> <li>• <b>Trip Cancellation:</b> Situations you were aware of at the time of booking the trip that could prevent you from travelling as planned.</li> <li>• <b>Trip Interruption:</b> Situations you were aware of at the time of booking the trip that could prevent you from travelling as planned.</li> <li>• The medical condition or the death of an ailing person when the trip was made to visit or attend to that person.</li> </ul> <p><i>Refer to the Exclusions of the Trip Cancellation &amp; Interruption Coverage section of the policy of insurance details.</i></p>

## Limitations



### **IF YOU NEED TO CANCEL OR INTERRUPT YOUR TRIP**

Contact Allianz Global Assistance and your travel suppliers within 24 hours of the cause of cancellation or interruption.

If you do not contact them your claim may be reduced or not paid.

*Refer to Conditions and Limitations in the Trip Cancellation & Interruption Coverage section of the policy of insurance for details.*

## TRIP DELAY

Trip Delay occurs when your trip is delayed by more than 6 hours from your scheduled departure time due to a Covered Reason. Payment is issued for additional accommodation, meals and travelling expenses up to \$300 per person, per day for a maximum of 2 days. This benefit is only payable once per trip.

Covered Reasons	Conditions, Exclusions & Restrictions
<p>Covered reasons include but are not limited to the following:</p> <ul style="list-style-type: none"><li>• Common carrier delays</li><li>• Lost or stolen travel documents</li><li>• Quarantine</li><li>• Unannounced strikes</li><li>• Natural disaster</li><li>• Civil disorder</li></ul> <p><i>Refer to the Trip Delay Coverage section of the policy of insurance for details.</i></p>	<p>The following conditions, restrictions and exclusions apply:</p> <ul style="list-style-type: none"><li>• Payment is not issued for prepaid expenses unless specified otherwise in the policy of insurance.</li><li>• Expenses must be incurred by you.</li><li>• The total amount payable for additional expenses cannot be more than the benefit maximum listed on your Declaration Page.</li></ul>



## EMERGENCY MEDICAL AND DENTAL COVERAGE

Emergency Medical and Dental covers you up to \$5 million for unexpected emergency illness or injury that happens while travelling outside your province or territory of residence.

Benefits	Exclusions
<p>If you experience an unexpected medical emergency while travelling this insurance provides coverage for the following:</p> <ul style="list-style-type: none"> <li>• Emergency medical and dental expenses</li> <li>• Professional fees</li> <li>• Licensed private duty nurse</li> <li>• Prescription drugs</li> <li>• Medical appliances</li> <li>• Ambulance or ground transport</li> <li>• Accommodation and meals</li> <li>• Bedside visits</li> <li>• Repatriation of remains</li> <li>• Return of travelling companion or children (with escort, if required)</li> <li>• Vehicle return</li> </ul> <p><i>Refer to Covered Benefits in the Emergency Medical and Dental Coverage section of the policy of insurance for details.</i></p>	<p>This insurance does not pay for expenses arising from or related to:</p> <ul style="list-style-type: none"> <li>• Non-emergency services that can be delayed until your return.</li> <li>• Treatment received in unlicensed facilities, by unlicensed health care providers, family members or travelling companions.</li> <li>• Regular care for a chronic condition.</li> <li>• Travel to seek medical attention.</li> <li>• Treatment for conditions which would reasonably have expected treatment during your trip.</li> <li>• Any condition for which you had symptoms before your effective date.</li> <li>• Expenses incurred after Allianz Global Assistance recommended you return home and you did not comply.</li> <li>• Any cardiac or angioplasty surgery unless pre-approved by Allianz Global Assistance.</li> <li>• Treatment that required future investigation or treatment before you left on the trip.</li> <li>• Travelling against the advice of a physician.</li> <li>• Travel to locations that the Canadian Government issued a travel advisory.</li> </ul> <p><i>Refer to Exclusions in the Emergency Medical and Dental Coverage section of the policy of insurance for details.</i></p>

## BAGGAGE COVERAGE & BAGGAGE DELAY

Baggage Coverage provides protection if your baggage is lost, damaged or stolen. Baggage Delay Coverage provides coverage if your baggage is delayed by the common carrier. The overall maximum for all Baggage Coverages is \$1,000 per person.

Benefits	Exclusions
<p><b>Baggage Coverage</b> You will receive payment up to \$1,000 if your baggage is lost, stolen or damaged during your trip.</p> <p><b>Baggage Delay Coverage</b> You will receive up to \$200 to purchase clothing and toiletries if you baggage is delayed by the common carrier for at least 12 hours.</p> <p><i>Refer to the Covered Reasons and Benefits section of the Baggage Coverage in the policy of insurance for details.</i></p>	<p>Baggage benefits will not be paid for the following losses or items.</p> <ul style="list-style-type: none"><li>• Automobiles and equipment, motorcycles, scooters, mopeds, motors, aircraft, boats or any other vehicles or conveyances.</li><li>• Bicycles, skis, snowboards (except when checked with a common carrier).</li><li>• Perishables, medicines, perfumes, cosmetics and consumables.</li><li>• Property used for business or to generate income.</li><li>• Eye and ear related items.</li><li>• Antiques, collectors items, rugs or carpets of any kind.</li><li>• Tickets, keys, money, securities, bullion, credit cards, and certain documents.</li></ul> <p><i>Refer to the Exclusions section of the Baggage Coverage in the policy of insurance for details.</i></p>

### Conditions and Limitations

#### Baggage Coverage

You must file a report with the appropriate local authorities in the location of the loss. You need to inform them of the value and description of your baggage within 24 hours of the loss.

The insurance will pay the lesser of the purchase price of a similar item or the item's actual value at the time of loss. You must take all reasonable measures to protect, save and/or recover your baggage.

#### Baggage Delay Coverage

Purchases must be made within **36 hours** of your arrival at the destination.

Purchases made under the Baggage Delay benefit are part of the overall Baggage Coverage maximum.

## FLIGHT ACCIDENT COVERAGE

Flight Accident provides coverage up to \$100,000 if you experience an accidental injury or accidental death that happens when you are:

- riding as a passenger in, boarding or getting off an aircraft; or
- on airport premises before boarding or getting off an aircraft; or
- riding in certain vehicles with the purpose of transporting you to the airport.

Benefits	Exclusions
<p>You will be paid if you experience accidental loss of one or more of the following:</p> <ul style="list-style-type: none"><li>• Life</li><li>• Sight</li><li>• Hand or hands</li><li>• Foot or feet</li></ul> <p><i>Refer to the Covered Benefits of the Flight Accident Coverage section of the policy.</i></p>	<p><i>Refer to the General Exclusions section of the policy for details.</i></p>



### AGGREGATE LIMIT

A \$10 million aggregate limit applies for all losses due to a single incident.

## TRAVEL ACCIDENT COVERAGE

Travel Accident provides coverage up to \$50,000 in the event of an accidental injury or accidental death while travelling.

Benefits	Exclusions
<p>You will be paid if you experience accidental loss of one of the following:</p> <ul style="list-style-type: none"><li>• Life</li><li>• Sight</li><li>• Hand or hands</li><li>• Foot or feet</li></ul> <p><i>Refer to the Covered Benefits of the Travel Accident Coverage section of the policy for details</i></p>	<p>You will not be paid for expenses that arise from or relate to the following:</p> <ul style="list-style-type: none"><li>• Travelling on an aircraft including while boarding and disembarking.</li></ul> <p><i>Refer to the Exclusions of the Travel Accident Coverage section of the policy and the General Exclusions section of the policy for details.</i></p>



### AGGREGATE LIMIT

A \$10 million aggregate limit applies for all losses due to a single incident.

## COVID-19 COVERAGE SUMMARY

This benefit provides coverage for Canadian residents who test positive for COVID-19 while travelling outside of Canada.

Coverage	Maximum Limit (\$CAD)
<b>COVID-19 Emergency Hospital &amp; Medical</b>	
Emergency Treatment	Up to \$1,000,000
Transportation	Up to \$1,000,000
Return of Travel Companion/Dependent	One-way economy airfare for your dependent and if required, a travelling companion or attendant to return your dependents home.
In the Event of Your Death	Up to \$5,000
<b>COVID-19 Trip Interruption</b>	
Quarantine Meals & Accommodation	Up to \$150 per day to a maximum benefit of \$2,100
Denied Boarding	Up to \$300



### COVID-19 COVERAGE AND TRAVEL ADVISORIES

This benefit will not provide coverage if you travel to a destination for which the Canadian government has issued a written warning prior to your departure date to **avoid all travel** to that destination

This includes written warnings to avoid all travel on a common carrier such as a cruise ship.

## WHAT'S COVERED

### COVID-19 HOSPITAL AND MEDICAL EXPENSES

Provides coverage up to \$1,000,000 for medical expenses you incur if you receive a positive COVID-19 test result while travelling outside Canada during your coverage period. Expenses that qualify for reimbursement include but are not limited to hospital accommodation, physician charges, prescription medications, lab tests and X-rays required to treat COVID-19.

### QUARANTINE MEALS & ACCOMMODATION EXPENSES

Provides coverage up to \$150 per day to a maximum benefit of \$2,100 if you are placed in individual quarantine due to a positive COVID-19 test result received on your trip while travelling outside Canada.

### COVID-19 TRANSPORTATION BENEFITS

Provides coverage up to \$1,000,000 if you receive a positive COVID-19 test result during the coverage period. This insurance will pay to transport you to the nearest appropriate medical facility or to a Canadian hospital due to COVID-19 or related complications.

### ATTENDANT / RETURN OF TRAVELLING COMPANION

If you are returned home under the Transportation benefit above due to COVID-19, the insurer will pay to have your dependents returned home. It provides one-way economy airfare for your dependents and one travel companion or attendant to accompany your dependents, if required.

## **COVID-19 RETURN OF DECEASED (REPATRIATION)**

Provides coverage up to \$5,000 for the preparation (including cremation) and transportation of your body if you die from COVID-19 while travelling.

## **DENIED BOARDING**

This coverage applies if you are denied boarding on a common carrier due to COVID-19 screening while returning home. The insurer will pay up to \$300 per person for meals and commercial accommodation. If a dependent is denied boarding on a common carrier, this benefit extends to one accompanying family member.

## **WHAT'S NOT COVERED?**

This insurance will not pay for any expenses arising from any of the following exclusions. This is not a complete list, refer to the policy of insurance for all exclusions. General Exclusions also apply.

1. You tested positive for COVID-19 before your trip and have not tested negative for COVID-19 before your departure date.
2. You experienced signs or symptoms of COVID-19 during the 14 days before your departure date.
3. Any medical condition other than COVID-19 where the medical condition is not due to, contributed to by, or resulting from COVID-19.
4. The Canadian government issues a Level 4 travel advisory stating "to avoid all travel" due to COVID-19 for your trip dates and destination before your departure date and you still choose to travel.
5. Any expenses you incur after being treated for COVID-19 while on the trip and being declared medically fit to travel back to Canada.
6. Any positive COVID-19 test result if you undertook your trip with the prior knowledge that treatment, palliative care or alternative therapy of any kind would be required.

## GENERAL EXCLUSIONS

Payment will not be issued for any expenses that arise from or relate to:

1. **Pre-existing Exclusions** (Applies to Emergency Medical & Dental Coverage and Trip Cancellation & Interruption Coverage)

**If you are 64 years old or younger** Any medical condition including a heart or lung condition, that was not stable in the 90 days before the effective date.

**If you are 65 years old or older:** Any medical condition including a heart or lung condition, that was not stable in the 180 days before the effective date.

2. Acts of self harm.
3. Some pregnancy situations.
4. Some matters related to mental and emotional disorders.
5. Abuse of alcohol or drugs including misuse of medication.
6. Acts of war and terrorism or any nuclear occurrence.
7. Amateur or professional sports and certain scuba diving activities.
8. Biological, chemical, seepage or pollution, contamination.
9. Some matters related to epidemic or pandemic.
10. Default of a travel supplier.
11. Illegal acts.
12. Prohibition or regulation by any government that interferes with your trip.
13. Any elective, cosmetic or organ harvesting surgery.
14. Travelling on an aircraft except while riding, boarding, or disembarking on a commercial airline.
15. Some matters related to travel to regions where the Canadian government issued a travel advisory.

## ADDITIONAL INFORMATION

### Automatic Extension of Coverage

Coverage is automatically extended if:

1. your entire trip is within the coverage period on your Declaration Page; and
2. your return is delayed for unforeseen reasons out of our control. This includes a medical condition or impatient hospitalization of you or your travelling companion.

Coverage will end on the earliest of:

- your arrival to your home province or territory of residence, or return destination (based on your travel itinerary); or
- 5 days after your scheduled return date; or
- 72 hours after your discharge.

*Refer to the "What do you need to know?" section of the policy of insurance for details.*

### What if you decide to stay longer?

*Before you leave on the trip:* Contact your travel supplier or Allianz Global Assistance to purchase additional days of coverage or if your travel dates change.

*After you leave on the trip:* You can purchase additional days if you have had no medical event that would result in a claim.

If you have experienced a medical event during your trip, you may still qualify for coverage.

*Refer to the "What do you need to know?" section of the policy of insurance for details.*

### Refunds

Full refunds are available if you cancel this insurance within 10 days of purchase and have not departed on the trip.

After the 10-day period you may still request a refund if you have not departed on the trip, but penalties may apply.

The policy of insurance is non-refundable after you have departed on the trip.

Contact Allianz Global Assistance to request a refund.



## 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

### 2. **Contact the Ombudsman**

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

#### **The Co-operators Group Limited**

Ombudsperson  
130 Macdonell Street  
Guelph ON, N1H 6P8  
Phone: 1-877-720-6733  
Email: 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: <https://www.canada.ca/en/financial-consumer-agency.html>

















































members of a Certificate or Policy holder's, insured's or claimant's family or their friends when they are unable, for medical or other reasons, to communicate directly with us. We also collect and disclose information for the insurance purposes from, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and family members and friends of the insured, Certificate or Policy holder or claimant. We may also use and disclose information from our existing files for the insurance purposes. Our employees who require this information for the purposes of their duties will have access to this file.

Upon *your* request and authorization, we may also disclose this information to other persons.

From time to time, and if permitted by applicable law, we may also collect, use or disclose personal information in order to offer additional or upgraded products and services (the "optional purposes").

When an individual applies for, purchases, or is covered by one of our insurance policies or submits a claim for insurance benefits, he or she is presumed to consent to the personal information practices described in this notice. If an individual does not wish to have their personal information used for the optional purposes they need only notify *Allianz Global Assistance*. A person may decline to have their information collected, used or disclosed for the insurance purposes but in that instance we will likely be unable to provide insurance and related services.

Personal information is maintained in the Certificate or Policy holder's, insured's or claimant's file that we establish and maintain in the offices of *Allianz Global Assistance*. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions. For information about how to obtain access to written information about our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at [privacy@allianz-assistance.ca](mailto:privacy@allianz-assistance.ca).

We will retain the personal information we collect for a specified period of time and in a storage method appropriate with legal and our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period.

Individuals have a right to request to access or correct personal information we have on file by contacting the Privacy Officer at [privacy@allianz-assistance.ca](mailto:privacy@allianz-assistance.ca) or by writing to:

Privacy Officer  
Allianz Global Assistance  
700 Jamieson Parkway  
Cambridge, ON  
N3C 4N6 Canada

For a complete copy of our Privacy Policy please visit [www.allianz-assistance.ca](http://www.allianz-assistance.ca).

## Questions?

If *you* have any questions or concerns about *our* products, services, *your policy*, or claim please feel free to contact *Allianz Global Assistance* at the phone number(s) listed on *your* declaration page or email [questions@allianz-assistance.ca](mailto:questions@allianz-assistance.ca).

### Administered by:

AZGA Service Canada Inc.  
o/a Allianz Global Assistance  
700 Jamieson Parkway  
Cambridge, Ontario N3C 4N6  
Canada

### Underwritten by:

CUMIS General Insurance Company  
P.O. Box 5065, 151 North Service Road  
Burlington, Ontario L7R 4C2  
Canada











**THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.**

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

**NOTICE OF RESCISSION OF AN INSURANCE CONTRACT**

To :

\_\_\_\_\_ (name of insurer)

\_\_\_\_\_ (address of insurer)

Date: \_\_\_\_\_ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.: \_\_\_\_\_ (number of contract, if indicated)

Entered into on: \_\_\_\_\_ (date of signature of contract)

In: \_\_\_\_\_ (place of signature of contract)

\_\_\_\_\_ (name of client)

\_\_\_\_\_ (signature of client)