



## Citi™ Platinum MasterCard® or Citi Platinum Business MasterCard® Insurance Certificates

### CITI PRICE PROTECTION

#### IMPORTANT INFORMATION

If you charge the full amount of a qualifying retail purchase to your Citi Platinum MasterCard or Citi Platinum Business MasterCard account and you find a print advertisement for the same item (in Canada), by the same manufacturer, at a lower price within 60 days of your purchase, Citi MasterCard will credit your Citi MasterCard account with the difference, up to \$100.00 per item (excludes certain items - see below for details). A qualifying purchase means all retail purchases made in Canada, except the following purchases: services, tickets of any kind (including airline tickets and tour packages), negotiable instruments, collectibles, art, one-of-a-kind items, antiques, plants, perishable goods, animals, computer hardware (including computers, printers and scanners) and software, and motorized vehicles and their parts.

Citi Price Protection does not permit credits for price comparisons with liquidated merchandise, grey market items, gift card or savings card incentives issued by a retailer or merchandise offered through Citi MasterCard promotions or offerings. Citi Price Protection allows for a credit to your Citi MasterCard account up to \$100 per claimed item, and will do so for as many as three identical items per calendar year. Citi Price Protection coverage is limited to a maximum total credit of \$500 per calendar year per Citi MasterCard account. Credits are based on the price of the item before applicable taxes, manufacturer's rebate, store rebates, and shipping and installation charges. An item may only be submitted once during the 60-day period. Citi Price Protection claims must be received within 90 days of your purchase.

Citi Price Protection does not apply if the store refunds the difference between the original and lower price.

To qualify for Citi Price Protection, your Citi Platinum MasterCard or Citi Platinum Business MasterCard account must be open and in good standing. Citi MasterCard reserves the right to alter certain aspects of the terms of the Citi Price Protection program without notice.

### CLAIMS

Claims and inquiries should be addressed to:

**CSI Brokers Inc.**  
**1 Yonge Street, Suite 1801**  
**Toronto, Ontario M5E 1W7**  
**Tel: (416) 367-1427 9:00 am - 5:00 pm EST**  
**Fax: (416) 369-0515**

Once you have completed the Refund Form, attach your original store receipt, your original Citi MasterCard account receipt and a dated ad/flyer to prove that the price reduction took effect in Canada within 60 days of your purchase, and mail to the address indicated on the Refund Form. Return Refund Form within 30 days of receiving it. Failure to return your Refund Form within 30 days could result in the denial of your claim.

Call CSI Brokers Inc. to request your Refund Form.

Citi Platinum MasterCard or Citi Platinum Business MasterCard, upon approval of your claim, will credit your Citi MasterCard account within 3 weeks with the difference, up to \$100.00.

The Citi Price Protection program is managed by CSI Brokers Inc.

### ABOUT YOUR OTHER CITI PLATINUM MASTERCARD INSURANCE BENEFITS

**You are eligible for the following insurance benefits when you charge the full cost of car rentals or retail purchases to your Citi Platinum MasterCard or Citi Platinum Business MasterCard Account.**

This Certificate of Insurance is a valuable source of information. Please read through it and be sure to put it in a safe place. The coverage outlined in this Certificate is effective as of

September 15, 2001 for Citi Platinum MasterCard Accounts and is effective March 1, 2009 for Citi Platinum Business MasterCard Accounts and is provided to all eligible Citi Platinum MasterCard Cardmembers by American Bankers Insurance Company of Florida (the "**Company**") under group policy number CTBO42001 (hereinafter referred to as the "**Policy**") issued by the Company to Citibank Canada (hereinafter called the "**Policyholder**").

The principal provisions of the Policy affecting Insured Persons are summarized in this Certificate which is incorporated into and forms part of the Policy. All benefits are subject in every respect to the Policy which alone constitutes the agreement under which benefits will be provided. The Policy is on file at the office of the Policyholder in Toronto.

Assistance, claims payment and administrative services under the Policy are arranged by the Company, and provided by World Travel Protection Canada Inc., 400 University Avenue, 15th Floor, Toronto, ON M5G 1S7.

The Company's Canadian head office is located at 5160 Yonge Street, Suite 500, North York, ON M2N 7C7.

### DEFINITIONS

**Account** means the primary Cardmember's Citi Platinum MasterCard Account which is in Good Standing with the Policyholder.

**Cardmember** means the primary Cardmember who is resident in Canada and for whom an Account has been opened and is maintained by the Policyholder, and any authorized user on that Account who is also resident in Canada and to whom the Policyholder has issued a Citi Platinum MasterCard card on the Account in his or her name. Cardmember may also be referred to herein using "you" and "your".

**Car Sharing** means a car rental club that provides its members with 24-hour access to a fleet of cars parked in a convenient location.

**Citi Platinum MasterCard** means both the Citi Platinum MasterCard card and a Citi Platinum for Business MasterCard card, except where otherwise specified under certain benefits, that have been issued to a Cardmember by the Policyholder.

**Dollars** and **\$** mean Canadian dollars.

**Good Standing** means an Account which the primary Cardmember has not advised the Policyholder to close or for which the Policyholder has not suspended or revoked credit privileges or otherwise closed the Account.

**Insured Person** means a Cardmember.

**Mysterious Disappearance** means an article of personal property cannot be located and the circumstances of its disappearance cannot be explained or do not lend themselves to reasonable inference that a theft occurred.

**Original Manufacturer's Warranty** means an express written warranty valid in Canada and issued by the original manufacturer of the personal property and excludes any extended warranty offered by the manufacturer or any third party.

### PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

Purchase Assurance and Extended Warranty coverage is available only to the benefit of the Cardmember. No other person or entity shall have any right, remedy or claim, legal or equitable to the benefits.

### PURCHASE ASSURANCE

Purchase Assurance benefits are available without registration to protect most new items of personal property you purchase and charge to your Account. Eligible items are protected for 90 days from the date of purchase against all risks of direct physical loss or damage anywhere in the world, to the extent

that they are not otherwise protected or insured in whole or in part (see 'Other Insurance' below) and benefits are subject to the Policy Limitations and Exclusions below. If such an item is lost, or damaged, it will be repaired or replaced or you will be reimbursed the purchase price charged to your Account, at the Company's discretion.

## LIMITATIONS AND EXCLUSIONS

Purchase Assurance benefits are only available to the extent that the item in question is not otherwise protected or insured in whole or in part.

Purchase Assurance benefits are not available in respect of the following items:

- (i) traveller's cheques, cash (whether paper or coin), cash advances, bullion, tickets, negotiable instruments or other numismatic property;
- (ii) items purchased and/or used by or for a business or for commercial gain, unless such item is purchased and charged to a Citi Platinum Business MasterCard Account;
- (iii) animals, living plants, golf balls;
- (iv) mail order, Internet, telephone purchases or any purchase being shipped until delivered and accepted by the Cardmember;
- (v) perishables such as food and liquor and/or goods consumed in use;
- (vi) automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawnmowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts or accessories;
- (vii) jewellery stored in baggage unless such baggage is hand carried under the personal supervision of the Cardmember or the Cardmember's travelling companion previously known to the Cardmember;
- (viii) used, refurbished or previously owned items, including antiques, collectibles, and fine arts;
- (ix) losses caused by or resulting from fraud, misuse or lack of care, willful acts or omissions of an Insured Person, improper installation, hostilities of any kind (including war, terrorism, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, Mysterious Disappearance, or inherent product defects; or
- (x) services, including delivery and transportation costs of items purchased.

Bodily injury, property damage, consequential damages, punitive damages, exemplary or aggravated damages, and legal fees are not covered.

## EXTENDED WARRANTY

Extended Warranty benefits provide eligible items with double the period of warranty repair services to a maximum of one (1) year and provide the same protection afforded by the Original Manufacturer's Warranty. Benefits are available without registration to protect most items purchased new and charged to your Account. Eligible items must be covered by an Original Manufacturer's Warranty of no longer than 5 years duration and benefits are subject to the Policy Limitations and Exclusions below.

Extended Warranty benefits are limited to the lesser of the cost to repair or replace or the original purchase price of the eligible item.

## LIMITATIONS AND EXCLUSIONS

The Extended Warranty benefit ends automatically upon the date when the original manufacturer ceases to carry on business for any reason whatsoever.

The Extended Warranty benefit does not cover the following items, or any of their respective parts or accessories: aircraft, automobiles, motorboats, motorcycles, motorscooters, snowblowers, snowmobiles, riding lawn mowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or services. Items purchased and/or used by or for a business or for commercial gain are also not covered, unless such items are purchased and charged to a Citi Platinum Business MasterCard Account.

Extended Warranty applies only to any parts and/or labour costs resulting from mechanical breakdown or failure of a protected item, or any other obligations that were specifically covered under the terms of the Original Manufacturer's Warranty.

Bodily injury, property damage, consequential damages, punitive damages, exemplary damages and aggravated damages and legal fees are not covered.

## GENERAL PROVISIONS FOR PURCHASE ASSURANCE AND EXTENDED WARRANTY INSURANCE

### GIFTS

Eligible items that you give as gifts are covered for Purchase Assurance and Extended Warranty benefits. In the event of a claim, you, not the recipient of the gift, must make the claim for benefits.

### LIMITS OF LIABILITY FOR THE PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

There is a maximum lifetime liability of \$60,000 per Account.

You will be entitled to receive no more than the original purchase price of the protected item as recorded on your Citi Platinum MasterCard sales receipt. When the protected item is part of a pair or set, you will receive no more than the value of the particular part or parts lost or damaged regardless of any special value that the item may have as part of an aggregate purchase price of such pair or set. The Company, at its sole option, may elect to:

- (a) repair, rebuild or replace the item lost or damaged (whether wholly or in part); or
- (b) pay you cash for said item, not exceeding the lesser of the original purchase price, the replacement price or the repair cost thereof and subject to the exclusions, terms and limits of liability as stated in this Certificate.

### CLAIMS PROCEDURES FOR THE PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

You must keep original receipts and other documents described herein to file a valid claim. Immediately after learning of any loss or occurrence, notify the claims administrator by telephoning **416-977-3306** or **1-800-667-4273**. Prior to proceeding with repairs, you must obtain the claims administrator's approval in order to ensure the eligibility for payment of your claim.

Within 90 days from the date of damage or loss, you must complete, sign, and submit a claim form which must contain the time, place, cause and amount of loss, along with the following documents which, depending on your claim, may include:

- the customer copy of the Citi Platinum MasterCard sales receipt,
- your copy of the Account statement showing the charge,
- the vendor's sales receipt,
- a copy of the Original Manufacturer's Warranty (for Extended Warranty claims), and
- a police, fire, insurance claim or loss report and/or other report of the occurrence of the loss as the Company shall require for determination of eligibility for the benefits hereunder.

Your failure to provide proof of loss within ninety (90) days from the date of loss or damage may result in denial of the related claim.

In order to support your claim, you may be required to send, at your own expense, the damaged item to the claims administrator.

Payment made in good faith will discharge the Company to the extent of this claim.

### OTHER INSURANCE

Purchase Assurance and Extended Warranty coverage is in excess of all other applicable valid insurance, indemnity, warranty or protection available to you in respect of the item(s) subject to the claim. The Company will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, warranty or protection and for the amount of any applicable deductible, only if all such other coverage has been exhausted, and subject to the terms, exclusions, and limits of

liability set out in this Certificate. This coverage will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

## **CAR RENTAL COLLISION/LOSS DAMAGE WAIVER**

### **ELIGIBILITY**

You are eligible for Citi Platinum MasterCard Car Rental Collision/Loss Damage Waiver benefits when you rent most private passenger vehicles on a daily or weekly basis for a period NOT to exceed 31 consecutive days, provided that:

- you rent the car in your name and you initiate the rental transaction with your Citi Platinum MasterCard (if arranged in advance, by booking or reserving the car rental with your Citi Platinum MasterCard), AND
- you provide a Citi Platinum MasterCard imprint and the rental merchant secures an authorization on your Account prior to your taking possession of the car, AND
- you decline the rental agency's collision damage waiver (CDW) or loss damage waiver (LDW), or similar provision, AND
- you charge the entire cost of the car rental to your Account.

**NOTE: If the rental period exceeds 31 days, no coverage will be provided even for the first 31 days of the rental period. Coverage may not be extended for more than 31 days by renewing or taking out a new rental agreement with the same or another vehicle rental agency for the same vehicle or another vehicle.**

For the purposes of the Car Rental Collision/Loss Damage Waiver benefit, Insured Person means a Cardmember and any other person who holds a valid driver's license and has the Cardmember's express permission to operate the rental vehicle. This includes drivers not listed on your rental contract, provided they would otherwise qualify under the rental contract and are permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle is used.

Rental vehicles which are part of a Car Sharing program are eligible for the Car Rental Collision/Loss Damage Waiver insurance if the full cost of the rental of the vehicle was charged to your Account and all other eligibility requirements were met.

Coverage is limited to one rental vehicle at a time, i.e., if during the same period there is more than one vehicle rental charged to the Account, only the first rental will be eligible for benefits.

In some jurisdictions (e.g., Australia, New Zealand, Costa Rica, and New York State), the law requires the rental agencies to include CDW in the price of the car rental. In these locations, Citi Car Rental Collision/Loss Damage Waiver benefits will only provide coverage for any deductible that may apply, provided all the requirements outlined in this Certificate have been met and you have waived the rental agency's deductible waiver. No collision loss damage waiver premiums charged by rental agencies will be reimbursed under this Policy.

Rental vehicles which are part of pre-paid travel packages are eligible for benefits if the total package was charged to your Account and all other eligibility requirements were met.

"Free rentals" are also eligible for benefits when received as the result of a car rental agency promotion where you have had to make previous vehicle rentals, and each such previous rental met the eligibility requirements under this Certificate.

**This coverage does not provide any form of third party automobile property damage or personal injury liability insurance.**

### **BENEFITS**

Subject to the terms and conditions of this Policy, you are provided with the same protection against losses arising from the contractual liability assumed when renting and operating a rental car as you would have if you accepted the rental agency's collision damage waiver or loss damage waiver (or similar provision) up to the actual cash value of the damaged or stolen vehicle as well as valid, documented, reasonable and customary loss of use and

towing charges and administration charges resulting from damage or theft occurring while the rental vehicle is rented in your name. Benefits are limited to one vehicle rental during any one period.

This coverage is available on a 24 hour basis anywhere in the world, except where prohibited by law, or where the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed. (See the section "Know Before You Go" for tips on how to avoid having use of this coverage challenged.)

### **TYPES OF VEHICLES COVERED**

Most rental vehicles are covered including cars, sport utility vehicles and mini-vans designed and manufactured to transport a maximum of eight (8) persons including the driver, and used exclusively for personal transportation.

### **TYPES OF VEHICLES NOT COVERED**

Vehicles which belong to the following categories are NOT covered:

- vans, other than mini-vans as described above
- trucks and pick-up trucks or any vehicle that can be reconfigured into a pick-up truck
- off-road vehicles (designed and manufactured primarily for off-road use)
- motorcycles, mopeds, and motorbikes
- campers and trailers
- recreational vehicles
- antique cars (cars which are over 20 years old or have not been manufactured for 10 years or more)
- customized vehicles
- any vehicle with a manufacturer's suggested retail price, excluding all taxes, over sixty-five thousand (\$65,000) Dollars, at the time and place of loss
- expensive or exotic cars including those listed below, and cars similar to those listed below:

Alfa Romeo	DeLorean	Lotus
Aston Martin	Excalibur	Maserati
Bentley	Ferrari	Morgan
Bricklin	Jensen	Rolls-Royce
Daimler	Lamborghini	Sterling
- leased vehicles

### **LIMITATIONS AND EXCLUSIONS**

Citi Platinum MasterCard Car Rental Collision/Loss Damage benefits do NOT include damage or loss arising directly or indirectly from:

- operation of the rental vehicle contrary to law or the terms and conditions of the rental agreement/contract;
- operation of the vehicle by any driver not in possession of a valid driver's licence;
- operation of the vehicle by any driver not so authorized;
- operation of the vehicle on other than regularly maintained roads;
- alcohol intoxication and/or the use of narcotic drugs by the driver;
- any dishonest, fraudulent or criminal act committed or attempted by the Cardmember and/or any authorized driver;
- wear and tear, gradual deterioration, or mechanical breakdown of the vehicle;
- damage to tires unless in conjunction with an insured cause;
- insects or vermin, inherent vice or damage;
- war, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating, or defending against such action;
- seizure or destruction under quarantine, customs regulations or confiscation by order of any government or public authority;
- transportation of contraband, or illegal trade;
- transportation of property or passengers for hire; or
- nuclear reaction, radiation or radioactive contamination.

### **Benefits do NOT include coverage for:**

- vehicles rented for a period that exceeds 31 consecutive days, whether or not under one or more rental agreements;
- vehicles rented on other than a daily or weekly basis;
- a replacement vehicle for which your personal automobile insurance or the repair shop is covering all or part of the cost of the rental;
- loss or theft of personal belongings in the vehicle;
- third party liability (injury to anyone or anything inside or outside the vehicle);
- expenses assumed, paid or payable by the rental agency or its insurers; and

- portable cellular telephones, portable computers and communication devices.

**NOTE: If the rental period exceeds 31 days, no coverage will be provided even for the first 31 days of the rental period. Coverage may not be extended for more than 31 days by renewing or taking out a new rental agreement with the same or another vehicle rental agency for the same vehicle or another vehicle.**

#### COVERAGE PERIOD

Car Rental Collision/Loss Damage Waiver coverage begins as soon as the Cardmember or other person authorized to operate the rental car takes control of the vehicle, and ends at the earliest of:

- the time the rental agency reassumes control of the rental vehicle, whether at its place of business or elsewhere;
- your Account privileges are suspended, revoked or otherwise terminated;
- the date the Insured Person ceases to be eligible for coverage; or
- the Policy is cancelled.

#### IN THE EVENT OF ACCIDENT OR THEFT

You must report a claim to the claims administrator as soon as possible, and certainly within 48 hours of the damage or theft having occurred. Call **1-800-667-4273** from Canada and the United States, or **416-977-3306** collect from elsewhere in the world.

**Note:** Failure to report a claim within 48 hours may result in denial of the claim or reduction of your benefit. A customer service representative will take down some preliminary information, answer any questions you may have, and arrange to send you a claim form. You will be required to submit a completed claim form and to substantiate your claim by providing documentation, including the following:

- a copy of the driver's licence of the person who was driving the car at the time of the accident;
- a copy of the loss/damage report you completed with the rental agency;
- a copy of a police report required when the loss results in damage or theft over \$1,000;
- a copy of Your Citi Platinum MasterCard sales receipt, and your Account statement showing the rental charge;
- the front and back of the original opened and closed-out car rental agreement;
- a copy of the itemized repair estimate, final itemized repair bill and parts invoices;
- original receipt(s) for any repairs for which you may have paid; and
- if loss of use is charged, a copy of the rental agency's complete daily utilization log from the date the car was not available for rental, to the date the car became available to rent.

*Valid claims submitted with incomplete or insufficient documentation may not be paid.*

#### "KNOW BEFORE YOU GO"

**Important:** Check with your personal insurer and the rental agency to ensure that you and all other drivers have adequate personal property, personal injury and third party liability coverages. This Policy only covers loss or damage to the rental vehicle as stipulated herein.

- While Citi Platinum MasterCard Car Rental Collision/Loss Damage Waiver benefits provide coverage on a worldwide basis (except where prohibited by law), and the coverage is well received by car rental merchants, there is no guarantee that this coverage will be accepted at every car rental facility. Some rental agencies may resist your declining their CDW/LDW coverage. They may try to encourage you to take their coverage. If you refuse, they may insist you provide a deposit.

Before booking a car, confirm that the rental agency will accept Citi Platinum MasterCard Car Rental Collision/Loss Damage Waiver benefits without requiring a deposit. If they won't, find one that will, and try to get written confirmation. If booking your trip through a travel agency, let them know you want to take advantage of Citi Platinum MasterCard Car Rental

Collision/Loss Damage Waiver benefits and have them confirm the rental agency's willingness to accept this coverage.

*You will not be compensated for any payment you may have to make to obtain the rental agency's CDW/LDW.*

- Check the rental car carefully for scratches, dents and windshield chips and point out any damage to the agency representative before you take possession of the car. Have them note the damage on the rental agreement (and take a copy with you), or ask for another vehicle.
- If the vehicle sustains damage of any kind, immediately phone the claims administrator at one of the numbers provided. If loss appears to exceed \$1,000 you must also advise the police and request a police report. Advise the rental agent that you have reported the claim and provide the claims administrator's address and phone number. *Do not sign a blank sales draft to cover the damage and loss of use charges.*

#### **GENERAL PROVISIONS AND STATUTORY CONDITIONS** **APPLICABLE TO ALL CITI PLATINUM MASTERCARD** **INSURANCE COVERAGES UNDERWRITTEN BY** **AMERICAN BANKERS**

Unless otherwise expressly provided herein or in the Policy, the following general provisions apply to the benefits described in this Certificate:

**Due Diligence:** The Insured Person must use diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the Policy.

**Notice and Proof of Claim:** Immediately after learning of a loss, or an occurrence which may lead to loss under any of these insurance benefits, notify the Company by calling **1-800-667-4273** from within Canada and the U.S.A., or by calling **416-977-3306** locally, or collect from other countries. The claimant will then be sent a claim form.

Written notice of claim must be given to the Company as soon as reasonably possible after the occurrence or commencement of any loss covered by the Policy, but in all events, provided within 90 days. Written notice given by or on behalf of the claimant or the beneficiary, with information sufficient to identify the Cardmember, shall be deemed notice of claim.

The appropriate claim forms together with written proof of loss must be furnished as soon as reasonably possible, but in all events within one (1) year from the date on which the loss occurred.

**Payment of Claim:** Benefits payable under the Policy will be paid upon receipt of full written proof, as determined by the Company.

**Subrogation:** Following payment of an Insured Person's claim for loss or damage, the Company will be subrogated to the extent of the cost of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss or damage, and will be entitled at its own expense to sue in the Insured Person's name. The Insured Person will give the Company all such assistance as is reasonably required to secure its rights and remedies, including the execution of all documents necessary to enable the Company to bring suit in the name of the Insured Person.

**Termination of Insurance:** This coverage ends on the earliest of the following:

- the date the Account is cancelled, closed or ceases to be in Good Standing;
- the date the Insured Person ceases to be eligible for coverage; and
- the date the Policy terminates, except that the Company will remain liable for the claim if the item was purchased prior to the Policy termination date and the claim is otherwise valid.

No coverage will be provided for items purchased or vehicles rented, after the Policy termination date.

**Legal Action:** No actions or proceedings may be brought against the Company after one (1) year from the date on which

the loss occurred, and all actions or proceedings must be brought in the province or territory in which the Insured Person was resident at the time the loss occurred.

**False Claim:** If you make a claim knowing it to be false or fraudulent in any respect, you will not be entitled to the benefits of this insurance, or to the payment of any claim under the Policy.

### **EMERGENCY ASSISTANCE SERVICES**

**Emergency Assistance Services are services only, not insurance benefits. Any costs incurred for, or in connection with such services will be charged to your Account (subject to credit availability). If not chargeable, payment for such costs will be arranged (where reasonably possible) through family or friends.**

These services are provided on a 24-hour, 7-day-a-week basis. To take advantage of any of the services described below, simply call **1-800-667-4273** from within Canada and the U.S.A., or from elsewhere in the world, collect at **416-977-3306**.

Assistance services may not be available in countries of political unrest and such other countries as may from time to time be determined to be unsafe, or which may be inaccessible.

**Medical Referral and Payment Assistance:** In the event of a medical emergency, most travel insurance plans require that you call a toll-free number to immediately report your accident or illness. Failure to do so may limit the benefits payable. In the event that your plan does not have this requirement or if you do not have a travel insurance plan, call us to obtain a referral to the nearest appropriate facility or physician and for assistance in arranging payment (over \$500) to emergency medical or hospital service providers. Full liability for payment of these services will, however, rest with you.

**Emergency Cash Transfer:** In the event of theft, loss or an emergency while travelling away from home, you can call to obtain an emergency cash transfer (maximum of \$5,000 and subject to available credit).

**Lost Document and Ticket Replacement:** In the event of theft or loss of necessary travel documents or tickets when travelling, you can call for assistance with arrangements for their replacement.

**Lost Luggage Assistance:** In the event of theft or loss, you can call for assistance with arrangements for the location and redirection of luggage and personal effects.

**Pre-Trip Information:** You can call and obtain information regarding passport and visa regulations, and vaccination and inoculation requirements for the country you are visiting.

**Legal Referrals and Payment Assistance:** If, while travelling, you require legal assistance, you can call for referral to a local legal advisor and assistance with arrangements for the posting of bail and the payment of legal fees to a maximum of \$5,000 subject to approved credit.

### **WORLDWIDE AUTOMATIC TRAVEL ACCIDENT AND BAGGAGE DELAY INSURANCE**

As a Citi Platinum MasterCard or Citi Platinum Business MasterCard Cardmember, you, your Spouse and your Dependent Child(ren) will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed Common Carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards, has been accumulated or charged to your Citi Platinum MasterCard or Citi Platinum Business MasterCard card account. If the entire cost of the passenger fare has been charged to your Citi Platinum MasterCard or Citi Platinum Business MasterCard card account prior to departure for the airport, terminal or station, coverage is also provided: a) for Common Carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge), immediately preceding your departure, directly to the airport, terminal or station; b) while at the airport, terminal or station; c) for Common Carrier travel immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your Citi Platinum MasterCard or Citi Platinum

Business MasterCard account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include commutation which is defined as travel between the Insured's permanent residence and regular place of employment. In conjunction with a covered trip, Chubb Insurance Company of Canada (herein referred to as "The Company") will reimburse the cardholder up to the maximum Baggage Delay Benefit Amount of \$300.00. The Company's payment is limited to expenses incurred for the emergency purchase of essential items needed by the Cardmember while on a covered trip and at a destination other than the Cardmember's location of permanent residence. Baggage Delay means a delay or misdirection of the Cardmember's property by a common carrier for more than four (4) hours from the time the Cardmember arrives at the destination on the Cardmember's ticket. Cardmember's property means the Cardmember's baggage and personal property contained in the baggage that has been checked in with a common carrier.

Spouse means either a person to whom the Cardmember (Insured) is lawfully married, or the common-law spouse of a Cardmember. Common-law spouse shall mean a person (of the same or opposite sex) who has been living with a Cardmember continuously for at least one year and is publicly represented as the Cardmember's partner.

Dependent Child(ren) means unmarried children, including adopted children, those children placed for adoption and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of 25 and reside with the insured, beyond the age of 25 who are permanently mentally or physically challenged and incapable of self support, or up to the age of 25 if classified as a full-time student at an institute of higher learning.

### **ELIGIBILITY**

This travel insurance plan is provided to Citi Platinum MasterCard or Citi Platinum Business MasterCard Cardmembers automatically when the entire cost of the passenger fare(s) are charged to your Citi Platinum MasterCard or Citi Platinum Business MasterCard account while the insurance is effective. It is not necessary for you to notify the administrator or The Company when tickets are purchased.

### **BENEFICIARY**

The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's child(ren), c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

### **THE BENEFITS**

The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare(s) is charged to your Citi Platinum MasterCard or Citi Platinum Business MasterCard account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Insurance Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. The Baggage Delay Benefit is 1) limited to \$100 per day per cardholder up to a maximum of three (3) days; and 2) excess of all other valid and collectable insurance. The limit of coverage for an Insured Person whose coverage has become effective shall be: Citi Platinum MasterCard or Citi Platinum Business MasterCard \$500,000 Travel Accident Insurance Benefit

## \$300.00 Baggage Benefit

In the event of multiple accidental deaths per credit card account arising from any one accident, the Company's liability for all such losses will be limited to a maximum limit of insurance equal to three times the applicable Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

## EXCLUSIONS

This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism. 4) commutation which is defined as travel between the Insured's permanent residence and regular place of employment. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency. Essential items not covered by the Baggage Delay benefit include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, cheques, travellers cheques and valuable papers; or 4) business samples.

## EFFECTIVE DATE

This insurance is effective November 1, 2002 and will cease on the date the Master Policy Number 6477-4533 is terminated or on the date your Citi Platinum MasterCard or Citi Platinum Business MasterCard card account ceases to be in good standing, whichever comes first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the Master Policy on file with the Policyholder. Any terms of this Policy which are in conflict with the applicable provincial statutes, laws or regulations of the province or territory in which this Policy is issued are amended to conform with such statutes. If a statement in this description of coverage and any provision with the Policy differ, the Policy will govern.

## CLAIMS PROCEDURES

As a condition to the payment of benefits under this insurance, we will need certain information from you if you need to file a claim. This documentation will include, at a minimum and is not limited to, the following:

### For the Travel Accident Insurance Benefit:

- A copy of the invoice showing your Citi Platinum MasterCard or Citi Platinum Business MasterCard as the method of payment;
- Certified death certificate;
- Medical records pertaining to the accident; and
- Police report or any other accident reports filed.

### For the Baggage Delay Benefit:

- Itemized original receipts for actual expenses incurred;
- A copy of the baggage claim ticket;
- Verification from the Common Carrier of the delay including reason for the delay; and
- A copy of the invoice showing your Citi Platinum MasterCard or Citi Platinum Business MasterCard as the method of payment

### Plan Administrator:

CSI Brokers Inc.  
1 Yonge Street, Suite 1801  
Toronto, ON M5E 1W7

### Plan Underwritten By:

Chubb Insurance Company of Canada  
One Financial Place  
1 Adelaide Street East  
Toronto, ON M5C 2V9  
A member insurer of the Chubb Group of Insurance Companies

### Please direct all claims or inquiries to:

DFS&A Insurance Agency  
U.S. Administrator  
1-800-337-2632

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