



Your Desjardins credit card

Baggage Insurance Summary

This insurance covers your luggage and reimburses you for your living expenses in certain situations.

What's this summary for?

This summary provides you with basic information about the insurance included with your credit card so you can decide if this coverage is right for you. For more details, see your insurance certificate—it's available online at www.desjardins.com or www.desjardinslifeinsurance.com.



To ask questions about the insurance:

From Canada and the United States: **1-800-463-1623 (toll-free)**

This insurance is offered by:



thePersonal

The Personal General Insurance Inc.

6300 Boulevard Guillaume-Couture

Lévis QC G6V 6P9

1-800-463-6416

To look us up in the Autorité des marchés financiers's register of insurers, go to www.lautorite.qc.ca/en/ (client number: 2000379305).

1. About your insurance

This coverage is group insurance held by the Fédération des caisses Desjardins du Québec, located at 100 Rue Des Commandeurs, in Lévis (1-866-835-8444). It's available to all U.S. Visa Desjardins Business cardholders.



Who's covered

- You (the cardholder)
- Your spouse, if they're travelling with you during the entire trip
- Your children or your spouse's children, if they're travelling with you during the entire trip



To be covered, your spouse, your children and your spouse's children must meet the definition in your insurance certificate.



Conditions for someone to be covered for a specific trip

For someone (you, your spouse or a child) to be covered for a specific trip, certain conditions must be met. For a full list of the conditions, see your insurance certificate. Here are 3 of these conditions:

- **Start and end of the trip:** Their trip must start and end in their home province or territory, in Canada
- **Destination:** Their trip must be outside their home province or territory
- **Airplane ticket purchase:** You must have used your U.S. Visa Desjardins Business card to purchase their round trip airplane ticket

Each day counts!

You're only covered for the number of days indicated below, which varies depending on how old you are. If you'll be away for longer, you'll only be covered for that number of days, starting on the first day of your trip.

- Age 59 or under: 48 days
- Age 60 to 64: 23 days
- Age 65 or older: 14 days

The day you leave counts as a full day, no matter what time you leave at, so:

- Leaving Friday night and coming back Sunday morning = 3-day trip
- Leaving Friday morning and coming back Sunday night = 3-day trip



Cost of your insurance

Since the insurance is included with your credit card, you don't have to pay extra for the coverage described in this summary.

If you don't want the insurance that's included with your credit card, you'll have to choose a different credit card. If you have questions, call us at **1-800-463-1623**.

2. Your coverage at a glance

Below is an overview of the 4 coverages included with your credit card. For all the applicable conditions, exclusions and limitations, see your insurance certificate. All payments provided for under this policy are made in US funds.



Stolen or damaged luggage

Pays an amount if your luggage is stolen or damaged during a trip.

Maximum amount reimbursed: US\$500 for all covered persons combined

The maximum amount includes these limitations:

- US\$250 for jewelry, cameras or any other photographic equipment
- US\$50 to replace important documents that were stolen



Delayed luggage

Reimburses you for any basic necessities you have to buy if the common carrier delivers your luggage more than 6 hours late, as long as you aren't back to where you departed from.

Maximum amount reimbursed: US\$500 for all covered persons combined



Missed connections

Reimburses you for the living expenses you incur if you miss your connecting flight because your initial flight was delayed.

Maximum amount reimbursed: US\$500 for all covered persons combined



Delayed or overbooked flights

Reimburses you for the living expenses you incur if any of the following happen:

- Your flight is delayed for more than 6 hours
- You aren't able to take your flight because the airline sold more tickets than the number of seats available (overbooked flight)

Maximum amount reimbursed: US\$500 for all covered persons combined



Exclusions and limitations

Several exclusions and limitations apply to the insurance included with your credit card. Here's an overview of 2 of them:

Exclusion for glasses and contact lenses

No amount is payable if your prescription glasses, sunglasses or contact lenses are stolen or damaged.

Exclusion for your lack of oversight or carelessness

No amount is payable in the event of theft or damage resulting from your lack of oversight or carelessness (for example, if you leave your belongings unattended).

To find out more about the exclusions and limitations that apply, see your insurance certificate.

3. Make a claim in 2 easy steps



1. Get the required claim form by calling us

- Canada and the United States (toll-free): **1-800-463-1623**
- Anywhere in the world (call collect): **418-647-5293**

2. Send us the required form and proof

You must send us your claim within 90 days of the date of the event entitling you to a reimbursement.

We may ask you to provide certain information, documents, proof and authorizations we need to assess your claim. You must send us this proof within 90 days of when we ask you for it.

Our claim decision

Within **60 days** of receiving all the required documents:

- We'll make a payment in US funds if we've approved your claim.
- We'll send you a letter explaining the reasons for our decision if we've denied your claim or only paid a portion of the amount claimed.

4. If you're not satisfied



If you disagree with our claim decision

If we deny a claim or only pay a portion of the amount claimed, you can send us more information and ask us to review your claim.

If you want to challenge our decision in court, you have to do so within the time limit provided for by law. The time limit varies depending on where you live. **In Ontario, it's 2 years and in Quebec, it's 3 years.** To find out the time limit, please refer to the applicable legislation in your home province or territory.

For more information about your rights, contact the regulatory agency in your home province or territory.

If you're not satisfied with the service you received

Do you have any concerns or are you dissatisfied with your coverage or the service we've provided? Let us know by contacting our customer service department at **1-866-647-5013**.

If you'd like to make an official complaint, you have 2 options:

- You can contact our Dispute Resolution Officer at **1-877-838-8185**, or
- You can use the complaint form available on our website at www.desjardinslifeinsurance.com/complaint