



Your Desjardins credit card

Common Carrier Accident Insurance Summary

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:



Desjardins

Insurance

Life • Health • Retirement

200, rue des Commandeurs

Lévis QC G6V 6R2

www.desjardins.com

To look us up in the Autorité des marchés financiers's register of insurers, go to www.lautorite.qc.ca/en/ (client number: 2000379948).

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.



Your coverage at a glance

Below is an overview of the insurance included with your credit card. For all the applicable conditions, exclusions and limitations, see your insurance certificate.

Common Carrier Accident Insurance pays an amount if a covered person (you—the cardholder, your spouse, your children or your spouse's children) has an accident that:

- Occurs while this person is a passenger aboard a common carrier vehicle for which their ticket has been paid for in full with your Desjardins credit card, and
- Causes their death or the loss of use of a hand, a foot, a finger, a toe or an eye in the 12 months that follow.



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

Maximum age: No age limit

Amount payable: How much is paid depends on who has the accident and what happens as a result of that accident (see below). All payments provided for under this policy are made in US funds.

1. You have an accident that results in:

- Your death: US\$100,000
- A loss of use of 2 or more body parts (hand, foot or eye): US\$75,000
- A loss of use of one hand, one foot or one eye: US\$50,000
- A loss of use of the thumb and index finger of the same hand: US\$25,000
- A loss of use of a finger or a toe: US\$10,000

2. Your spouse, your child or your spouse's child has an accident that results in:

- Their death: US\$10,000
- A loss of use of 2 or more body parts (hand, foot or eye): US\$7,500
- A loss of use of one hand, one foot or one eye: US\$5,000
- A loss of use of the thumb and index finger of the same hand: US\$2,500
- A loss of use of a finger or a toe: US\$1,000

Overall maximum payable: Only one amount is payable for the same person for each accident, and that's the highest applicable amount.



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 in case of illness or infection

No amount is payable if the death or loss of use is caused by an illness or an infection.

Limitation if someone has more than one Common Carrier Accident Insurance policy

If someone has more than one **Common Carrier Accident Insurance** policy with Desjardins Insurance, we'll only pay one amount for each accident for this person, and that's the highest applicable amount.

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

2. 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.

3. Make a claim in 2 easy steps



1. **Get the required claim form by calling us at 1-800-463-1623**
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 an amount.

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.

We may also have you examined by a healthcare professional. We'll choose the professional and pay the cost of the examination.

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