

Desjardins Insurance insures VISA credit cardholders, their spouses and dependent children who meet the eligibility requirements, against any accident that occurs while they are travelling as paying passengers aboard a common carrier vehicle.

This certificate is provided for information purposes and does not constitute the insurance policy. Please refer to the group insurance policy for all terms and conditions.

1. Eligibility requirements

To be eligible for Common Carrier Accident Insurance, a person must:

- be a holder of one of the VISA credit cards covered under this insurance;
- have purchased for himself, with his card, a ticket to travel aboard a common carrier vehicle.

The cardholder's spouse and dependent children are also eligible for the coverage if the cardholder purchases their tickets with his card.

2. Definitions

Accident	A sudden and unforeseen event due to an external cause and resulting in bodily injury or death. The injury or death must be confirmed by a physician and be directly and solely the result of the accident.
Cardholder or holder	Person who holds one of the covered VISA credit cards for which the annual fees have been paid. To be considered a cardholder, the person's name must be indicated on the card.
Common carrier vehicle	Any means of transportation (air, sea, land) operated by a carrier approved by the competent authorities to transport passengers.
Contract holder	Individual or corporation that took out an insurance contract with the Insurer. The contract holder of this insurance is the Desjardins Financial Group.
Credit card or card	VISA credit card offered by the Desjardins Financial Group. The names of the VISA credit cards covered under this insurance are indicated in the policy.
Dependent child	Any unmarried child of the cardholder or his spouse who is over 15 days old and under age 18. If he is a full-time student at an educational institution recognized by the competent authorities, he must be age 24 or under.
Dismemberment or loss of use	permanent severance or total and permanent loss of use: <ol style="list-style-type: none"> of one hand and the wrist joint, or of one foot and the ankle joint, or of one finger or one toe, including all the phalanges, or of sight in one eye.
Insurer	Desjardins Insurance.

Spouse

The person:

- who is married to or has entered into a civil union with the cardholder; or
- who can prove that:
 - he has been living conjugally with the cardholder for at least 12 months; or that
 - he has been living conjugally with the cardholder and that they have had a child together;
and that he and the cardholder have not been separated for 3 months or longer due to a breakdown of their relationship.

The Insurer recognizes only one spouse. It is not responsible for the validity of the spousal designation.

3. Coverage offered in case of accident

The cardholder who satisfies the insurance eligibility requirements, as well as his spouse and dependent children if applicable, are covered for any accident occurring while they are travelling as paying passengers aboard a common carrier vehicle.

They are also covered:

- when boarding or leaving a common carrier vehicle;
- when they have in their possession tickets already paid for with the cardholder's credit card and are using another means of ground transportation, operated by a carrier licensed for passenger transportation, to go to or come back from the airport, station or harbour (wharf) with the intention of using, or immediately after using, the common carrier vehicle for which they purchased the tickets;
- when they have in their possession tickets already paid for with the cardholder's credit card and are on the grounds of the airport, station or harbour with the intention of using, or immediately after using, the common carrier vehicle for which they purchased the tickets.

The Insurer will pay a benefit to any insured who suffers one of the losses indicated below as a result of an accident. If so, the insured is entitled **to an amount that represents a percentage of the insurance amount, which is \$125,000**. This amount applies to the cardholder and his spouse and dependent children, if applicable.

Accidental loss:	Percentage of the insurance amount:
of life	100%
of use of two of the following limbs: foot, hand or eye	75%
of use of one of the following limbs: foot, hand or eye	50%
of use of one thumb and index finger of the same hand	25%
of use of one finger or one toe	10%

4. Exclusions and limitations

- If, as a result of an accident, the insured sustains one or more losses and dies further to the accident in the 52 weeks following the accident, the Insurer will only pay the amount of insurance provided for in the case of accidental loss of life.
- If, as a result of an accident, the insured sustains multiple losses, the Insurer will only pay one benefit equal to the highest amount for the losses sustained.
- No benefit is payable while the insured is in a coma.

- d) If the insured's body is not found in the 52 weeks following the accident or under circumstances that make it likely he is dead, he will be presumed dead.
- e) If an insured is covered under another policy that provides similar coverage to this policy, the Insurer will pay only one benefit corresponding to the highest amount.
- f) The Insurer pays no benefit in the following cases:
 - i) If the trip is taken to receive health care services. This exclusion applies even if the trip is taken on the recommendation of a physician;
 - ii) For a death or loss of use that is a direct or indirect result of the abusive consumption of medication or alcohol or of using narcotics. Abusive consumption of alcohol is that which results in a blood alcohol level in excess of 80 mg of alcohol per 100 ml of blood;
 - iii) For any death or loss resulting directly or indirectly from a self-inflicted injury or loss of use, suicide or attempted suicide. This exclusion applies whether or not the insured is aware of his actions;
 - iv) For any accident resulting from an insurrection, war or act of war, whether or not war is declared, from the insured's participation in a criminal act or a riot, if the riot occurs in a country for which the Government of Canada has issued a travel advisory before the trip start date;
 - v) If the death or loss of use occurs more than 52 weeks after the accident, unless the insured is in a coma at the end of the 52-week period. The Insurer will determine the benefits payable, if applicable, at the end of the coma;
 - vi) If the insured is a passenger of a plane that is not considered to be a common carrier vehicle or that is not making a chartered flight between two airports recognized by the competent authorities, or when boarding or leaving the plane;
 - vii) For any accident which occurs while the insured is travelling on a commercial vehicle as a driver, a pilot, a crewmember or a non-paying passenger;
 - viii) If the death or loss of use is a result of an illness or infection.

5. Claims

All claims must be filed with the Insurer as soon as it is reasonably possible to do so and must be accompanied by evidence and information as complete as possible concerning the accident and the resulting loss.

Failure to send the claim or to provide evidence and information within 12 months after the date of the accident will invalidate the payment of any benefit for that claim.

To make a claim, call the following number:

1-800-463-1623 (Canada and U.S. – toll free)

We will send you the documents required to submit a claim. Claims should be sent to the following address: Claims, Common Carrier Accident Insurance, 200, rue des Commandeurs, Lévis, Québec, G6V 6R2.

6. Insurer's reply

If the Insurer approves your claim, the payment will be made within 60 days once all the required documents are received.

If your claim is not approved, the Insurer will send you a letter explaining the reasons for its decision within 60 days once all the required documents are received.

7. Appeal of an Insurer's decision and recourse

If the Insurer does not approve a claim, you can submit additional information and request that your file be reviewed.

Please note that if you want to appeal the Insurer's decision in court, you must do so within the time limit provided for by law. This time limit is 3 years in Quebec. It may be shorter in other provinces. To find out the time limit, please refer to the applicable legislation in your province of residence.

8. Examination right

The Insurer reserves the right to have any insured, for whom a claim has been submitted, examined by a physician of its choice.

9. Payment of benefits

The Insurer pays the benefits by cheque directly to the cardholder, upon receipt and after evaluation of the relevant documents and information provided.

In case of the death of the cardholder, benefits are paid to his spouse or to his legal heirs if he has no spouse.

You cannot designate anyone else as the individuals to whom the Insurer will pay all amounts owing already determined.

10. Currency

All payments stipulated in this contract are in U.S. currency.

11. Overall liability of the Insurer

The total amount payable by the Insurer as a result of the same accident is limited to C\$10 million for all insureds under similar policies. If the total amount of claims submitted exceeds this limit, the total amount payable by the Insurer will be limited to C\$10 million. The benefits payable to each insured will be reduced accordingly.

12. Right to examine the policy

Insureds may consult the insurance policy at the head office of the contract holder during normal office hours. He may also obtain a copy at his expense.

13. Termination of cardholder's insurance

The eligibility of a cardholder for the insurance ends on the termination date of the contract between the contract holder and the Insurer.

A person who satisfies the eligibility requirements ceases to be insured:

- a) when he leaves the common carrier vehicle for which he purchased tickets using his card;
- b) immediately following a situation described in the Coverage offered in case of accident section;
- c) when he leaves a ground common carrier, operated by a carrier licensed for passenger transportation, that he used to come back from the airport, station or harbour (wharf) immediately after using the common carrier vehicle for which he purchased the tickets.

Dissatisfied? Let us know.

We're committed to providing quality service that meets your expectations. So if you aren't fully satisfied with us, please follow the 2 steps below.

1. Contact our customer service department at **1-866-838-7585**
2. File a formal complaint.

If you're not satisfied with the response you received from our customer service department, contact our Complaint Handling Team at: 100, rue des Commandeurs, Lévis (Québec) G6V 7N5, email: complaints@desjardins.com, phone: **1-888-556-7212**.