



Insurance
Certificate
713705-7

—

Certificate of Insurance

Summary of Insurance Coverage

Purchase protection and extended warranty	<ul style="list-style-type: none">› Protection against theft or <i>breakage</i> for 90 days following the date of purchase of the article› Doubles the manufacturer's warranty for up to an additional year Maximum of \$60,000 for the full duration of the <i>account</i>
Repair or replacement of <i>mobile devices</i>	In case of <i>breakage</i> , loss or theft

For a claim or any request for information, please contact the *assistance provider*:

- › **in Canada and the United States: 1-888-235-2645**
- › **elsewhere (collect call): 514-286-8345**

Purchase protection
and mobile devices insurance
provided with your National Bank
of Canada my**credit**TM Mastercard[®]
credit card

Certificate of Insurance

Information on Insurance Product and Parties

Name of insurance product:

Purchase protection and mobile devices insurance
for National Bank of Canada Mastercard credit cards,
group insurance policy no. 713705
(Schedule A Certificate no. 7)/713705-7

Type of insurance product:

Purchase insurance (group insurance)

**Assistance
provider contact
information**
(mandated by the
insurer to assist
with claims and
provide consulting
services)

CanAssistance Inc.
550 Sherbrooke Street West
Suite B-9
Montreal, Quebec H3A 3S3
Canada and the US:
1-888-235-2645
Elsewhere in the world (collect call):
514-286-8345

<p>Insurer's contact information (except residents of Alberta)</p>	<p>National Bank Life Insurance Company 1100 Robert-Bourassa Blvd. 5th Floor Montreal, Quebec H3B 2G7 Montreal: 514-871-7500 Toll-free: 1-877-871-7500 nbc-insurance.ca insurance@nbc.ca</p>
<p>Insurer's contact information (residents of Alberta)</p>	<p>Canassurance, Insurance Company 550 Sherbrooke Street West Suite B-9 Montreal, Quebec H3A 3S3 Montreal: 514-286-7686 Toll-free: 1-877-986-7681 qc.croixbleue.ca</p>
<p>Policyholder and distributor contact information</p>	<p>National Bank of Canada 600 De La Gauchetière Street West Montreal, Quebec H3B 4L2 Montreal: 514-394-5555 Toll-free: 1-888-835-6281</p>

To consult the distribution guide, please go to the National Bank of Canada website: nbc.ca

**IMPORTANT
CAREFULLY READ THE FOLLOWING**

This certificate contains clauses that may limit the amount payable in the event of a claim.

In addition, the *purchase protection and mobile devices* insurance and all the associated coverage remain in effect until the earlier of the following dates:

- › The date on which the *account* is cancelled or closed by the *Bank*;
- › The date on which the *account* is closed at the request of the *primary cardholder*;
- › The date on which the *purchase protection and mobile devices insurance* is cancelled or suspended by the *Bank*, subject to prior written notice to the *primary cardholder* of not less than 90 days to pay the minimum balance on the *card*.

CAREFULLY READ THIS CERTIFICATE

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Purchase Protection and Mobile Devices Insurance

1. Definitions and Introduction

Rules of Interpretation:

1. **Provinces:** Provinces include the territories.
2. **Gender and number:** Unless the context indicates otherwise, words in one gender include all genders, and words in the singular include the plural and vice versa.

a) Definitions

Words in *italics* in this document have the following meanings.

Accidental damage: Damage caused by a sudden, external and involuntary event, such as a fall, spillage or shock.

Account: The account associated with the *card* issued to the *cardholder* by the *Bank*.

Act of terrorism: Action or threat intended to intimidate or terrorize a population, group or government based on politics, ethnicity, ideology or religion. Terrorism may include the following acts (or threat thereof): destruction of property, kidnapping, actions causing injury or death and hijacking. Wars (declared or undeclared), invasions, hostilities between nations, civil wars, rebellions, insurrections and coups are not considered acts of terrorism.

Assistance provider: Any company mandated by the *insurer* to provide claims services.

Bank or Distributor: The National Bank of Canada is both the policyholder for group insurance policy no. 713705 issued effective September 1, 2017, for the *Purchase Protection and Mobile Devices Insurance* product and the *Distributor* of this insurance product.

Breakage: Means *accidental damage* or a mechanical failure which prevents the article from functioning properly.

Card: The my**credit** Mastercard credit card provided to the *cardholder* by the *Bank*.

Cardholder: The natural person residing in Canada who is the *primary cardholder* or an authorized user on the *account*, at the request of the *primary cardholder*, associated with a *card* issued by the *Bank*.

Insurer: For Alberta residents, the insurer is Canassurance Insurance Company. For residents of all the other provinces, the insurer is the National Bank Life Insurance Company.

Mobile device: Means a new cellphone or tablet (i.e., a portable computer consisting of a touch screen with no fixed keyboard), with wireless communication capabilities and which was not purchased by a business or for a commercial purpose.

Plan: A fixed-term wireless telephone service contract signed with a *service provider*.

Primary cardholder: The natural person residing in Canada who is the *account* holder and whose name appears on the *account* statements issued by the *Bank*.

Proof of purchase: Receipt (or bill) from a vendor along with the Mastercard sales slip.

Purchase price: The total cost of an article, including taxes, indicated on the Mastercard sales slip. The cost of accessories, customs duties, shipping costs, any additional warranties or services for the article is not included in the purchase price.

Purchase Protection and Mobile Devices Insurance: The purchase protection and mobile devices insurance product offered by the *insurer* and distributed by the *Distributor* with the *card* under policy no. 713705 issued by the *insurer*.

Service provider: A Canadian wireless telephone service provider.

b) Introduction

This certificate describes the insurance coverage provided with your *card*. Please keep it in a safe place for future reference.

Warning: Exclusions and limitations apply to this coverage. Carefully read this document to ensure you understand the exclusions and limitations and verify if coverage is adequate or if you need to purchase additional coverage.

The terms in this certificate written in italics have a specific meaning. They are explained in the “Definitions” section above.

2. Description of Purchase Protection and Mobile Devices Insurance Product

a) Type and duration of coverage

The *Purchase Protection and Mobile Devices Insurance* provided with your *card*, **subject to no additional requirements or cost**, includes the following 2 types of coverage:

✓ Purchase Protection and Extended Warranty	In the event of theft or <i>breakage</i> & extended warranty on new articles purchased with your <i>card</i>
✓ Repair or replacement of <i>mobile devices</i>	In the event of <i>breakage</i> , loss or theft

Termination of coverage

The *Purchase Protection and Mobile Devices Insurance* and any associated coverage remains in effect until the earlier of the following dates:

- › date on which the *account* is cancelled or closed by the *Bank*;
- › date on which the *account* is closed at the request of the *primary cardholder*;
- › date on which the *Purchase Protection and Mobile Devices Insurance* is cancelled or suspended by the *Bank* following not less than 90-days’ prior written notice to the *primary cardholder*.

The *Purchase Protection and Mobile Devices Insurance* contains exclusions. See section b) entitled “Exclusions, Limitations and Reductions” for each type of coverage.

Carefully read the information on the coverage below.

b) General Warning

Claims are only payable if the *Purchase Protection and Mobile Devices Insurance* is in effect at the time of the event for which a claim is made.

Original Manufacturer’s Warranty and Multiple Coverage

The *Purchase Protection and Mobile Devices Insurance* does not replace the original manufacturer’s warranty. If a *breakage* is covered by the manufacturer’s warranty, the manufacturer must honour its warranty. The *Purchase Protection and Mobile Devices Insurance* will not pay benefits for a *breakage* covered by the original manufacturer’s warranty.

If the insured has other individual or group insurance providing the same coverage as the *Purchase Protection and Mobile Devices Insurance*, the payment of benefits under the *Purchase Protection and Mobile Devices Insurance* plan will be coordinated with the other *insurer* such that the total amount of the benefit does not exceed the total amount claimed. Regardless of any similar clause that may be contained in other insurance contracts, the insured will not be entitled to payment of any amounts hereunder until the insured has claimed the maximum benefit available under the other insurance coverage. The *insurer* may ask the *cardholder* to provide proof of any claims filed with other *insurers*.

The benefits payable by the *insurer* under the *Purchase Protection and Mobile Devices Insurance* will be reduced by the amount reimbursed, paid or assumed by any another party. The *Purchase Protection and Mobile Devices Insurance* cannot be used to reduce the liability of any person or party implicated in the event that gave rise to a claim.

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**Failure to Provide Requested Proof
or Documentation**

The *insurer* can refuse claims under the *Purchase Protection and Mobile Devices Insurance* if the insured does not submit the insurance claim form or supporting proof within the applicable time limit, unless it is not reasonably possible to do so, and if the *insurer* is prejudiced by the delay.

3. Purchase Protection and Extended Warranty

a) Special Terms and Conditions

Covered Articles and Risks

Movable property (property that can be moved) purchased by the *cardholder* and paid entirely with the *card* or using rewards points earned with the *card*.

Purchase protection	New articles are covered for theft and <i>breakage</i> for 90 days after purchase.
Extended warranty	Double the warranty period for new articles covered by an original manufacturer's warranty valid in Canada. The warranty can be extended for a maximum of 1 year after the end of the original manufacturer's warranty. If the original warranty is longer than 5 years, the <i>cardholder</i> must contact the <i>insurer</i> to register the purchase.

Benefit Amount

Benefits for covered articles are limited to the *purchase price* charged to the *account* or the proportion of the *purchase price* charged to the *account* for the article, if it was purchased as part of a package of movable goods. The *insurer* will pay **a maximum of \$60,000 of the Purchase Protection and Extended Warranty benefits for the entire period during which the *account* is active.**

Recipient of Benefits

The *insurer* can decide to repair or replace the covered article or refund the *purchase price*. Benefits will be paid to the *cardholder* by the *insurer*. If the *insurer* decides to repair the covered article, the type of repair and the repair service will be chosen by the *insurer*.

Deductible

None

b) CAUTION – Exclusions, Limitations and Reductions

(i) Articles not covered	
Purchases	Extended warranty
<ul style="list-style-type: none">› traveller's cheques, gift cards, currency, tickets, ingots and documents of title or other negotiable instruments;› animals, living plants or perishable products and consumables;› electronic tablets, mobile telephones, portable computers and software;› heat pumps and other heating or cooling appliances;› automotive vehicles, motorboats, aircraft, motorcycles, scooters, snowplows, lawn mowers, golf carts, lawn tractors and all other motorized vehicles (except miniature electric vehicles for children) and their parts and accessories;› mail order purchases up to delivery and acceptance of the article by the <i>cardholder</i>;› drones and other remote-controlled aerial devices.	<ul style="list-style-type: none">› second hand or used articles;› automotive vehicles, motorboats, aircraft, motorcycles, scooters, snowplows, lawn mowers, golf carts, lawn tractors and all other motorized vehicles (except miniature electric vehicles for children) and their parts and accessories;› heat pumps and other heating or cooling appliances;› articles purchased for a business or for commercial use.

(ii) Circumstances in which no benefit is payable

Purchases	Extended warranty
<ul style="list-style-type: none">› theft of jewellery stowed in baggage (except in hand luggage supervised by the <i>cardholder</i>);› damage to sports equipment due to use;› fraud or attempted fraud;› the commission or attempted commission of a criminal offence or participation in a criminal offence;› misuse of the article, including professional use of an article intended for personal use;› use of articles purchased for a business or for commercial use;› hostilities of any kind (including war, invasion, rebellion, insurrection and <i>acts of terrorism</i> etc.);› confiscation by authorities, contraband or illegal activities;› normal wear and tear;› earthquakes, radioactive contamination or floods;› unexplained disappearance;› damage caused by corrosion or mould;› damage caused by insects or animals.	<p>The extended warranty applies only to essential parts and labour as a result of a <i>breakage</i> or mechanical defects of the covered article, or any other event expressly covered under the original manufacturer's warranty valid in Canada.</p>

(iii) Reasonable precautions and use

Purchases

Extended warranty

The *cardholder*, or the owner of the article if it was a gift from the *cardholder*, must take all reasonable measures to prevent *breakage* of the article. The *cardholder* must also take reasonable measures to prevent the theft of the article.

(iv) Damages caused by a covered article

Purchases

Extended warranty

Coverage does not include claims for personal injury, property damage, indirect, punitive or exemplary damages or legal fees, even if directly or indirectly caused by a covered article.

c) Filing a Claim

NOTE: The *cardholder* must immediately notify police of a theft or act of vandalism and obtain a report.

Prerequisites	Save the original <i>proof of purchase</i> and manufacturer's warranty.
Step 1	Call the <i>assistance provider</i> at 1-888-235-2645 to report the event giving rise to the claim when it occurs or as soon as reasonably possible.
Step 2	Fill out the claim form that you receive from the <i>assistance provider</i> and return it as soon as possible, ideally within 90 days of the event. If the form is not returned within 90 days and this causes prejudice to the <i>insurer</i> , it may refuse to accept your claim.
Step 3	<p>Submit the supporting documents listed below to the <i>assistance provider</i> as soon as possible, ideally within 90 days of the event. If the supporting documents are not received by the <i>insurer</i> within the said 90 days and this causes prejudice to the <i>insurer</i>, it may refuse to accept your claim.</p> <p>Supporting documents:</p> <ul style="list-style-type: none">› the <i>proof of purchase</i>;› original manufacturer's warranty;› police, fire or claims adjuster's report;› any other documentation which the <i>insurer</i> may consider necessary regarding the purchase of the article, the event and the circumstances that caused the <i>breakage</i> or theft, as well as the cost of the repairs or replacement;› any information considered necessary by the <i>insurer</i>. <p>If the <i>insurer</i> wishes, it may ask the <i>cardholder</i> to send the broken article to it. The <i>cardholder</i> will be responsible for paying the shipping fees.</p>

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If the *insurer* accepts the claim, it will pay for the repair, replace the article or reimburse the *purchase price* thereof no later than 60 days following its receipt of all the documents requested by it in support of the claim.

If the *insurer* rejects the claim, it will notify the *cardholder* no later than 60 days following its receipt of all the documents requested by it in support of the claim.

IF A *CARDHOLDER* KNOWINGLY SUBMITS A FALSE OR FRAUDULENT CLAIM, THIS *CARDHOLDER* WILL NOT BE ELIGIBLE TO THE BENEFITS OF THIS COVERAGE, NOR TO THE PAYMENT OF ANY CLAIM SUBMITTED IN RELATION TO THIS COVERAGE.

4. Repair or replacement of mobile devices

a) Special Terms and Conditions

Devices and risks covered

This coverage protects *mobile devices* from risks of *breakage*, theft or loss.

For a *mobile device* to be covered, the entire *purchase price*:

- › must be charged to your *account*; or
- › be financed by a *plan* of which all the monthly payments are charged to your *account*.

If the device has cellular transmission capabilities, in order to be covered, it must also have been activated by a *service provider*.

Mobile devices which you purchase to offer as a gift are also covered. If a claim must be made, you must be the person to submit it, and not the person who received the gift.

Duration of coverage

Your coverage starts on the later of the following dates:

- › the 60th day following the date of purchase of your *mobile device*;
- › the date on which the second **consecutive** monthly payment under your *plan* is charged to your Mastercard *account* (where a part or the full amount of the *purchase price* is financed by the *plan*).

Your coverage comes to an end on the earlier of the following dates:

- › 2 years after the purchase date of the *mobile device*;
- › when a monthly payment under your *plan* is not charged to your *account* (where a part or the full amount of the *purchase price* is financed by the *plan*).

Amount of coverage (maximum \$1,000)

Amount Covered

In the event of a *breakage* to, or the loss or theft of your covered *mobile device*, the Amount Covered will be equal to the lesser of the following amounts:

- › the Replacement Cost of the *mobile device*; or
- › the Repair Cost charged to the *account* for the *mobile device*; or
- › the Depreciated Value.

Meaning of terms:

- › **Replacement Cost** is the cost for the purchase, including taxes, of a device of the same brand and model as the covered *mobile device*. If this covered *mobile device* is no longer available, the replacement device must have the same functions and features and be of similar quality.
- › **The Repair Cost** is the amount charged, including taxes, by a repair service authorized by the manufacturer of the covered *mobile device* to restore it to good working order. The type of repair and the repair service are chosen by the *insurer*.
- › **The Depreciated Value of the *mobile device*** is calculated by deducting an amount from the *purchase price* equal to a rate of depreciation of 3% of the *purchase price* per month for the number of months ended between the date of purchase until the date of the *breakage*, loss or theft.

For example:

- › You buy a *mobile device* on July 1 for the *purchase price* of \$575 (\$500 + taxes).
- › The following March 15, you submit a claim for payment.
- › The Depreciated Value is calculated as follows:

Purchase price	\$575
Less the depreciation	- \$138 (8 months x \$575 x 3%)
Depreciated Value	<hr/> \$437

If the Replacement Cost and the Repair Cost are both greater than \$437, the Amount Covered will be that Depreciated Value.

Amount of benefit payable

The amount of the benefit payable is equal to the Amount Covered less the Deductible, **subject to a maximum of \$1,000.**

The amount of the Deductible is based on the value of the *mobile device*, excluding the applicable taxes:

Value of device	Deductible
Between \$0 and \$200	\$25
Between \$201 and \$400	\$50
Between \$401 and \$600	\$75
More than \$601	\$100

In our example, since the value before taxes is \$500, the Deductible is \$75 and the amount of the benefit payable is \$362 (\$437 - \$75).

Maximum number of payable claims

The maximum number of claims that will be accepted under the repair or replacement warranty for *mobile devices* is one claim per year and two claims every four years.

Recipient of Benefits

The *insurer* may decide, at its option, to indemnify you for the repair or the replacement of the covered *mobile device*. If benefits are payable by the *insurer*, they will be paid to the *cardholder*.

b) CAUTION – Exclusions, Limitations and Reductions

(i) Articles not covered

The repair or replacement warranty for *mobile devices* does not cover:

- › accessories (whether they are included in the manufacturer's package or purchased separately);
- › the batteries;
- › devices purchased for professional or commercial use, or for resale;
- › used, second-hand or reconditioned devices;
- › modified devices;
- › devices shipped to you in new condition, during the shipping.

(ii) Circumstances in which no benefit is payable

The insurance provides for no indemnity for *breakage*, loss or theft resulting directly or indirectly from the following causes:

- › power surges or other electrical irregularities;
- › any aesthetic damage with no effect on the functioning of the device;
- › problems due to the software, the *service providers* or the network;
- › theft or any other intentional or criminal acts by the *cardholder*, his spouse or children;
- › hostilities of any kind (including war, invasion, rebellion, insurrection, *acts of terrorism*, etc.);
- › confiscation by the authorities, contraband or illegal activities;
- › normal wear and tear;
- › earthquakes, radioactive contamination or floods.

(iii) Reasonable precautions and use

The *cardholder*, or user of the device, must take all reasonable measures to prevent *breakage* of the *mobile device*. The *cardholder* must also take reasonably necessary measures to prevent the theft of the device. The *insurer* may refuse to accept the claim if such measures have not been taken.

(iv) Damages caused by a covered article

Coverage does not include any form of indemnity for personal injury, property damage, indirect, punitive or exemplary damages or legal fees, even if directly or indirectly caused by a covered *mobile device*.

(v) Loss of enjoyment

The coverage provides no form of indemnity for loss of enjoyment of the *mobile device*.

(vi) Maximum number of claims

No benefit shall be payable if you have already received indemnification once (1) in the past 12 months, under the repair or replacement warranty for *mobile devices*, or twice (2) in the past four (4) years.

c) Filing a Claim

NOTE: The *cardholder* must immediately notify the police of a theft or act of vandalism and obtain a report.

Prerequisites	Save the original <i>proof of purchase</i> and manufacturer's warranty.
Step 1	Call the <i>assistance provider</i> at 1-888-235-2645 to report the event that gave rise to the claim when it occurs or as soon as reasonably possible.
Step 2	Fill out the claim form that you receive from the <i>assistance provider</i> and return it as soon as possible, ideally within 90 days of the event. If the form is not returned within 90 days and this causes prejudice to the <i>insurer</i> , it may refuse to accept your claim.
Step 3	Submit the supporting documents listed below to the <i>assistance provider</i> as soon as possible, ideally within 90 days of the event. If the supporting documents are not received by the <i>insurer</i> within the said 90 days and this causes prejudice to the <i>insurer</i> , it may refuse to accept your claim. Supporting documents: <ul style="list-style-type: none">› the <i>proof of purchase</i>;› the date and time you reported the loss or theft to your <i>service provider</i>, where applicable;› a copy of the original manufacturer's warranty;› a copy of the written estimate of the cost of repair, where applicable;› the monthly statement of your <i>account</i> showing the transaction, where the entire cost for the purchase of your <i>mobile device</i> was charged to your <i>account</i>;

- › proof that the monthly payments under your *plan* were charged to your *account* without interruption, where the purchase of your *mobile device* is financed by a *plan*;
- › any police, fire or claims adjuster's report, as applicable;
- › any other documentation which the *insurer* may consider necessary regarding the purchase of the *mobile device*, the event and the circumstances surrounding the *breakage*, loss or theft, as well as the cost of repairs or replacement.

In some cases, we may ask you to send us the damaged *mobile device* at your expense. The *cardholder* is responsible for paying the shipping fees.

Step 4

If the *insurer* accepts the claim, it will inform the *cardholder*, no later than 60 days following its receipt of all the documents requested by it in support of the claim, of its intention to indemnify for the repair or replacement of the *mobile device*.

If the *insurer* rejects the claim, it will notify the *cardholder* no later than 60 days following its receipt of all the documents requested by it in support of the claim.

Step 5

If the *insurer* accepts the claim, you may replace or repair the *mobile device*. The benefits will be paid as soon as we receive proof that the cost of the replacement or repair has been charged to the *account*.

IF A CARDHOLDER KNOWINGLY SUBMITS A FALSE OR FRAUDULENT CLAIM, THIS CARDHOLDER WILL NOT BE ELIGIBLE TO THE BENEFITS OF THIS COVERAGE, NOR TO THE PAYMENT OF ANY CLAIM SUBMITTED IN RELATION TO THIS COVERAGE.

5. General Terms and Conditions

I Currency

All amounts payable under the *Purchase Protection and Mobile Devices Insurance*, whether by or to the *insurer*, will be in Canadian dollars.

II Interest

Benefits paid under the terms of the *Purchase Protection and Mobile Devices Insurance* do not earn interest.

III Fraud or attempted fraud

The insured must act with honesty at all times in his dealings with the *insurer*. If the insured knowingly makes an erroneous or fraudulent claim of any kind, he or she will become ineligible for the benefits and payment of the claim made under the coverage for which such erroneous or fraudulent claim is made. Fraud or attempted fraud includes, among other things, the intentionally erroneous representation of circumstances or facts relating to a claim.

IV Subrogation

The *insurer* reserves the right of action against any third party responsible for damages that lead to a claim. The *insurer* will be responsible for legal fees and will receive any compensation payable by the third party, up to the maximum amount of the claim. The insured must submit any documents required by the *insurer* to take action for damages. The insured retains the right to take action against the third party for compensation in addition to the benefits paid by the *insurer*.

V Changes to the certificate

Any changes made to this certificate are only valid and applicable if confirmed in writing by the *insurer* to the *Bank*. The *cardholder* cannot make changes to the *Purchase Protection and Mobile Devices Insurance* policy because the coverage was negotiated and concluded between the *insurer* and the *Bank*, subject to no additional formalities, for inclusion with the *card*.

VI Complaints and appeals

The insured can file a complaint against the *insurer* or appeal a decision by the *insurer* regarding a claim by contacting the *insurer*. The deadline to appeal a decision is set out in section VII.

Residents of all provinces and territories, except Alberta:

National Bank Life Insurance Company

1100 Robert-Bourassa Blvd., 5th Floor
Montreal, Quebec H3B 2G7

Tel.: **1-877-871-7500**

Residents of Alberta:

Canassurance, Insurance Company

550, Sherbrooke Street West, Suite B-9
Montreal, Quebec H3A 3S3

Tel.: **1-877-986-7681**

If the *insurer* has not responded to your complaint, or you are still not satisfied and would like to take additional measures, you can, at your discretion and concurrently:

- (i) ask the *insurer* to review your file;
- (ii) contact your legal counsel; or
- (iii) contact one of the following organizations:

Residents of Quebec:

Contact the Autorité des Marchés Financiers (AMF). The contact information for the AMF is found in the section “Contact Information for the Autorité des marchés financiers” below.

Residents of all provinces and territories except Quebec:

Contact:

The OmbudService for Life & Health Insurance (OLHI)

401 Bay Street, Suite 1507, P.O. Box 7
Toronto, Ontario M5H 2Y4

Toll-free within Canada: **1-888-295-8112**

In Toronto: **416-777-9002**

Website: **olhi.ca**

VII Limitation of actions (clauses only apply to residents of certain provinces)

For residents of Alberta, British Columbia and Manitoba:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time period set out in the *Insurance Act*.

For residents of Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time period set out in *The Limitations Act, 2002*.

For residents of Quebec:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within 3 years.

For residents of other provinces:

For the applicable limitation periods, please contact the regulatory agency of your province or consult with your legal counsel.

VIII Copy of the group insurance policy

The *cardholder* has the right to obtain a copy of group insurance policy no. 713705. To do so, he or she should make a request to the *insurer* or the *assistance provider* by phone or in writing.

IX Access to personal information

The *insurer* will establish an insurance file to preserve any information about claims. Your file will be kept in the *insurer's* offices. The insured will be entitled to consult the personal information contained in his file and, if applicable, have it corrected. For more information, please consult the privacy policy of the *insurer* and *assistance provider*, available online at **nbc-insurance.ca**.

6. Insurer's deadline for replying after receipt of claim

Usually, the *insurer* will inform the *cardholder* or the insured of its decision whether or not to pay a claim within 60 days after it receives all the requested documents. Once the *insurer* decides to grant the claim, it must be paid within the same 60-day period following the receipt of all the requested documents.

7. Contact Information for the Autorité des marchés financiers

For more information about the *insurer's* and *Distributor's* obligations to you in the province of Quebec, please contact the Autorité des marchés financiers:

Autorité des marchés financiers

Place de la Cité, Cominar Tower

2640 Laurier Blvd., 4th floor

Quebec City, Quebec G1V 5C1

Quebec City: **418-525-0337**

Montreal: **514-395-0337**

Elsewhere in Quebec: **1-877-525-0337**

Fax: **418-525-9512**

Website: **lautorite.qc.ca**

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National Bank is an authorized user.

❖ Should you have any questions, do not hesitate to contact us.

—
1-888-622-2783

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