

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: _____

Name of insurer: _____

Name of insurance product: _____



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

Product Summary

Collision Damage Plan

Single Trip Travel Insurance Policy providing coverage for:
Car Rental – Collision Damage Plan

Insurer's Contact Information

Name: **AIG Insurance Company of Canada**
AMF Registration Number: 2000533077
Website: aig.ca
Address: 120 Bremner Boulevard, Suite 220, Toronto, ON, M5J 0A8
Phone Number: 1-416-596-3000
Fax Number: 1-855-453-1063
Toll Free: 1-800-387-4481

Administrator's Contact Information

Name: **Travel Guard Group Canada, Inc.**
Address: 120 Bremner Boulevard, Suite 220, Toronto, ON, M5J 0A8
Phone Number: 1-416-646-3723
Fax Number: 1-416-646-3759

Claims Administrator's Contact Information

Name: **Global Excel Management**
Address: 73 Queen Street, Sherbrooke, QC J1M 0C9
Phone Number: 1-819-566-8833
Fax Number: 1-819-566-8447
Toll Free: 1-888-566-8028

Distributor's Contact Information

Name: **Travelscape, LLC**
Address: 10190 Covington Cross Drive, Ste 300, Las Vegas, NV 89144
Phone Number: 1-702-938-2100

L'Autorité des marchés financiers (AMF) does not express an opinion on the quality of the product offered in this summary. The insurer alone is responsible for any discrepancies between the wording in the summary and the policy.

INTRODUCTION

This Product Summary has been designed to help you understand the coverages and benefits along with the exclusions, pre-existing conditions and terms and conditions of the Car Rental – Collision Damage Plan ("Plan"). The premium you will pay for this Plan is a fixed per day rate and is calculated when you book your coverage under the distributor's website. The distributor's remuneration exceeds 30%.

This document has been created to assist you, without the advice of a licensed insurance advisor, in determining if the product is right for you and corresponds to your needs.

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YOUR RIGHT TO EXAMINE YOUR POLICY

You have 15 days from the date you purchased your insurance to review your policy and ask questions when you are not sure. If, in that 15 days, you believe the Plan does not provide the coverage you are looking for, you are entitled to a full refund of the premium you paid.

If, within the 15 days, you have departed on your trip or you have reason to file a claim, you are not eligible to receive a refund. You are also not entitled to a refund after the 15 days right to examine your policy period described above.

You may cancel your coverage online by logging on to the website you booked your travel through (see list below). You will require to input your email address and itinerary number. If you enter incorrect information the system will not be able to assist you.

- www.expedia.ca
- www.travelocity.ca
- <https://www.tdrewards.com/expedia-for-td>
- <https://www.sceneplus.ca/rewards/travel/sceneplus-travel>

CAN I GET A REFUND IF THE RENTAL AGENCY DOES NOT ACCEPT THE COVERAGE I PURCHASED?

Should the rental car company not accept the coverage you purchased when you booked your rental and insist you purchase their coverage you may get a refund of premium.

To obtain a refund you must contact Global Excel Management as soon as possible. You will need to provide the following:

1. a copy of the car rental companies agreement; **and**
2. confirmation of payment to the rental agency; **and**
3. your full name and policy number.

SIMILAR PRODUCTS

There are other types of products on the market that provide similar coverage. You should check to ensure that you are not covered by another insurance offering the same coverage as the one described below.

WHO CAN I CALL WITH QUESTIONS?

If you want to discuss the coverage or have any questions with respect to the coverage offered to you, prior to purchasing the policy or after you have purchased the policy, feel free to call Global Excel Management (GEM) at the following phone numbers; Global Excel Management:

Canada and Continental USA: Toll Free: 1-877-281-0082

International: Collect: +1-819-780-0646

Hours of Operation:

Monday to Friday – 8:00 a.m. to 8:00 p.m. Eastern Standard Time

ELIGIBILITY CRITERIA:

Who May Purchase This Insurance?

1. You may purchase this insurance only if you are a Canadian resident. **and**
2. You are travelling no more than 31 consecutive days.

Who May Not Purchase This Insurance?

You cannot purchase this insurance if you are **under the age of 25 or over the age of 70 years** on the date you pick up your car rental.

Coverage will be declared null and void in the case of fraud or attempted fraud by you, or if you conceal or misrepresent any material fact or circumstance concerning this insurance.

WHAT LIMITATIONS ARE THERE WITH RESPECT TO MY HEALTH?

There are no limitations if you are booking a car rental with insurance.

WHAT ARE THE TOP TWO (2) COVERAGES THE PLAN DOES NOT OFFER?

- Coverage on this Plan does not cover risks, or pay claims, related to Cuba, as Cuba related risks and claims are not serviced and supported by our United States affiliates (upon which the Plan relies on for service and support).
- This Plan will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, North Korea or the Crimea region.

For a full list of exclusions please refer to the policy wording; General Exclusions 1 through 32.

WHAT COVERAGE DOES THE PLAN OFFER?

The Plan provides coverage for the car rental that you have booked through one of Expedia's many websites. Coverage begins on the day you pick up your car and ends when you return the car.

For a full list of benefits please refer to the policy wording; Your Benefits Under this Policy, Section K

WHAT SERVICES DOES THE PLAN OFFER?

Emergency & Pre-Travel Assistance are services we provide such as:

The Assistance Company operates a network of service centres that will provide You with 24/7 travel assistance before and during Your Trip.

Medical assistance

1. emergency medical evacuation;
2. referrals to doctors and hospitals;
3. latest information on medical advisories, epidemics, and disease prevention.

Worldwide assistance

1. lost or stolen baggage assistance;
2. lost or stolen passport and travel document assistance;
3. information on visa/passport requirements;
4. information on immunization requirements;
5. embassy or consulate information.

Important Note: This section is for assistance only; **it is not a benefit for coverage under the policy.**

If you need the following coverages for your trip you must purchase another policy:

- emergency medical coverage; **or**
- trip cancellation, trip interruption or trip delay; **or**
- baggage loss / baggage delay.

WHAT BENEFIT(S) DO MOST PEOPLE CLAIM FOR?

1. The car you are renting is damaged while parked in a parking lot.
2. The car you are renting is in an accident.

Coverage under this policy does not provide coverage should you become injured due to you being in a car accident.

CLAIMS PROCEDURES AND PAYMENT OF CLAIMS

If you require medical treatment that necessitates admittance to hospital as an in-patient, emergency transportation services or to return home for any reason covered by this policy, **you must contact the Assistance Company and follow their advice or instruction.**

Failure to do so may prejudice your claim under this policy.

To report a claim or request a claim form call:

24-Hour Emergency Assistance Telephone Numbers

Global Excel Assist

- toll free **1-888-566-8028**, if in Canada or Continental U.S.
- collect **1-819-566-8028**, if calling from elsewhere in the world

Be sure to use the appropriate country and city codes when calling.

A claim for loss under the coverage presented in this summary must first be submitted in accordance with the terms of the policy wording, at which point the claim will be reviewed and approved or denied based on its individual merit.

Who can make a claim?

- The primary insured being the person who purchased the policy. **or**
- Other insured(s) as listed on the policy by the primary insured. **or**
- The authorized representative, as approved in writing by the primary or other insured(s) to the Claims Administrator.

When do you need to file your claim?

If you are making a claim for reimbursement under this coverage, you must:

- contact the Claims Administrator as soon as possible reasonably possible; **or**
- no later than 30 days after returning home from your trip.

The Claims Administrator will send a claim form to you or your authorized representative. This form will need to be completed and returned to the Claims Administrator in order for your claim to be reviewed.

Please note that failure to give notice of claim or furnish proof of loss within the time required will not invalidate the claim if it is shown that:

- it was not reasonably possible to give notice of claim or furnish proof of loss within the time limit; **and**
- if the notice of claim or proof of loss is given or furnished as soon as reasonably possible; **and**
- it is no later than one (1) year from the date of the event for which benefits are being claimed.

How to Make a Claim

By paying the premium for this insurance, you agree that:

Failure to complete the required claim form and authorization form in full will delay the processing of your claim and could invalidate your claim.

Your claim cannot be processed nor can your claim be paid in full until all required documentation has been received by Global Excel Management.

To claim for Trip Cancellation and Postponement (wherever applicable):

You must:

- a. Notify Global Excel Management on the same day, or next business day, in the event of an accident or damage to the rented vehicle.
- b. Provide Global Excel Management with documentation of incident; i.e. policy report of accident, details of what happened; any supporting documentation from the rental agency.
- c. Submit your claims documents through the online claims portal <https://claims.travelguard.com/myclaim/ca>.

Global Excel Management will notify you of a decision to approve or decline your claim by phone followed by letter. The objective is to inform you of this decision **within 15 business days** upon receiving your completed claim form and all original documents required to form a decision.

If any documents are missing, or your claim form is not completed correctly, you will be notified. Should this occur it will extend the time in which your claim is reviewed by the Claims Administrator.

GENERAL PROVISIONS

In the event that you are not satisfied with your purchase of the **Collision Damage Plan** through Travel Guard Group Canada, Inc. please visit the Complaint Resolution Policy at <https://www.travelguard.ca/complaint-resolution-policy>

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, without penalty, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: _____
(name of insurer)

(address of insurer)

Date: _____
(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.: _____
(number of contract, if indicated)

Entered into on: _____
(date of signature of contract)

In: _____
(place of signature of contract)

(name of client)

(signature of client)