

# INSURANCE PRODUCT SUMMARY AND FACT SHEET

Summary of Coverages included with your  
**American Express Essential™ Credit Card**

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# American Express Essential™ Credit Card

## Product Summary & Fact Sheet



## Purchase insurance summary

Purchase insurance for American Express (Amex) Cards is provided by Royal & Sun Alliance Insurance Company of Canada (RSA). This summary provides important information about purchase insurance included with the **American Express Essential™ Credit Card** and is intended to help you determine if this insurance meets your needs.

**This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract.** For all coverage details, including benefits, eligibility, limitations and exclusions, consult the [Certificate of Insurance](#).

### Insurer contact information

#### Royal & Sun Alliance Insurance Company of Canada

700 University Avenue, Suite 1500A

Toronto, Ontario M5G 0A1

Toll-free: 1 800 243-0198

Collect: 905 475-4822

[rsagroup.ca](http://rsagroup.ca)

Client number delivered by the Autorité  
des marchés financiers: 2001291200

Website of the Authority: [lautorite.qc.ca](http://lautorite.qc.ca)

### Distributor contact information

#### Amex Bank of Canada

2225 Sheppard Avenue East, Suite 100

Toronto, Ontario M2J 5C2

**General Enquiries only:**

Toll-free at 1 800 869-3016

[americanexpress.com](http://americanexpress.com)

## 1. What coverages are included?

The following is an overview of available coverages:

Coverage	Description	Coverage Maximums
<b>Buyer's Assurance® Protection Plan</b>	For most new personal items: <ul style="list-style-type: none"> <li>doubles the manufacturer's warranty duration up to a maximum of one additional year</li> </ul>	Maximum \$10,000 per item not to exceed \$25,000 per Cardmember per policy year for all occurrences and items combined
<b>Purchase Protection® Plan</b>	For most new personal items: <ul style="list-style-type: none"> <li>covers theft or damage occurring within 90 days following the date of purchase</li> </ul>	Maximum \$1,000 per Cardmember per occurrence



Certain fees or expenses must be charged to the Card account, in full or at least in part, to be covered.

Refer to the [Certificate of Insurance](#) for each coverage for full details.

You can find all information concerning what types of situations, items and costs are covered in the [Certificate of Insurance](#) for each coverage under the section titled "Description of Coverage".

## 2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. Below is a summary of some circumstances and items that are not covered. **This is not a complete list.** Consult the Limitations and Exclusions sections, as applicable, in the [Certificate of Insurance](#) for each coverage to see a complete list of exclusions, limitations and reductions.



### Exclusions

No benefits are payable in the following circumstances:

#### Concerning purchase insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.
- If you do not get expenses related to repair services or replacement of purchased items approved in advance by us.

#### Limitation

Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

<b>Buyer's Assurance® Protection Plan</b>	<b>Items not covered</b> <ul style="list-style-type: none"> <li>• all motorized vehicles and their parts and accessories</li> <li>• used and pre-owned items</li> <li>• items purchased by or for use by a business</li> </ul> <b>Circumstances not covered</b> <ul style="list-style-type: none"> <li>• improper alteration or installation</li> <li>• fraud, confiscation by authorities, war, negligence, misuse and abuse, illegal activity or acts</li> <li>• inherent product defect</li> </ul>
<b>Purchase Protection® Plan</b>	<b>Items not covered</b> <ul style="list-style-type: none"> <li>• animals, living plants or perishable products and consumables</li> <li>• traveller's cheques, any type of currency, cash, tickets</li> <li>• jewellery stolen from baggage not hand carried</li> <li>• all motorized vehicles</li> <li>• items purchased by or for use by a business</li> </ul> <b>Circumstances not covered</b> <ul style="list-style-type: none"> <li>• normal wear and tear</li> <li>• fraud, confiscation by authorities, war, misuse and abuse, illegal activity or acts</li> <li>• inherent product defect</li> <li>• flood, earthquake or mysterious disappearance</li> </ul>

### 3. Who can be covered?

To be eligible for the following coverages, **you must be a resident of Canada, and:**

	Buyer's Assurance® Protection Plan	Purchase Protection® Plan
<ul style="list-style-type: none"> <li>• the primary Cardmember or an authorized user* of the account</li> </ul>	✓	✓

\* A person who is a Supplementary Cardmember.

### 4. When does the insurance start and end?

#### Start

The insurance becomes available when you activate your Card.

#### End

The insurance ends on the earlier of:

- the date the Card account is cancelled or closed by Amex
- the date the Card account is closed at the request of the primary Cardmember
- the date the Card account is no longer in good standing
- the date the insurance is cancelled or suspended by Amex

For all details concerning the duration of insurance, consult the section titled "Term of Coverage" of the [Certificate of Insurance](#) for each coverage.

## 5. How much does the insurance cost?

This insurance is included with your Card. There are no separate fees, premiums or expenses.

## 6. What if I provide inaccurate information?

You must always provide accurate information we deem necessary. We may refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided. We may also cancel your insurance retroactively to its start date.

## 7. What if I want to cancel?

You have the right to rescind this insurance product within 10 days of activating your Card. Please note that this insurance product is embedded and any cancellation of insurance may require the cancellation of your Card. Contact Amex (the Distributor) for assistance and refer to the “Notice of rescission of an insurance contract” at the end of this summary.

## 8. How do I file a claim and what are the applicable timeframes?

Here's how to file an insurance claim:

As soon as the event occurs, call 1 800 243-0198 or 905 475-4822 (collect calls accepted).

You will be given instructions on how to file a claim.

### **Timeframe to submit claim forms and supporting documents**

Fill out the claim form that you will receive and return it as instructed, along with all the necessary documents, within 90 days of the event that led to the claim.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.

### **What if I disagree with a decision made regarding my claim?**

You must contact us:

#### **RSA Complaint Liaison Office**

137 Venture Run, Suite 300

Dartmouth, Nova Scotia B3B 0L9

1 888 877-1710

Fax: 905 403-2331

Email: [infocanada@rsagroup.ca](mailto:infocanada@rsagroup.ca)

Website: <https://www.rsagroup.ca/complaint-procedures>

It is our goal to resolve your complaint within 30 business days. If this is not possible, we will let you know within the 30 business days that it will take longer and explain the reason for the delay.

Please include your full name, address, and telephone number. In addition to providing the details of your concern, please make sure you have your policy or claim number ready so we can begin our review as quickly as possible.

RSA will work very diligently at resolving the problem to your satisfaction.

If you are not satisfied with the outcome and you wish to escalate it further, you can:

- request a review of your file,
- consult your legal counsel,
- contact one of the following organizations:

**Autorité des marchés financiers (AMF)**

Place de la Cité, tour Cominar  
2640, boulevard Laurier, bureau 400  
Québec (Québec) G1V 5C1  
Québec: 418 525-0337  
Montréal: 514 395-0337  
Toll-free: 1 877 525-0337  
Fax: 1 877 285-4378  
Website: [autorite.qc.ca](http://autorite.qc.ca)

**General Insurance OmbudService (GIO)**

4711 Yonge Street, 10<sup>th</sup> Floor  
Toronto, Ontario M2N 6K8  
Toll Free: 1 877 225-0446  
Fax: 416 299-4261  
Website: [giocanada.org](http://giocanada.org)

You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

**We're here to help you. For any questions, call 1 800 243-0198 or 905 475-4822.**

# 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 [lautorite.qc.ca](#).

### Notice of rescission of an insurance contract

Send to: Royal & Sun Alliance Insurance Company of Canada  
700 University Avenue, Suite 1500A  
Toronto, Ontario M5G 0A1

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)

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada.

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# Purchase insurance fact sheet



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: Amex Bank of Canada

Name of insurer: Royal & Sun Alliance Insurance Company of Canada

Name of insurance product: Purchase Insurance



### 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**.

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

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**Reserved for use by the insurer:** Royal & Sun Alliance Insurance Company of Canada  
700 University Avenue, Suite 1500A  
Toronto, Ontario M5G 0A1  
AMF Register - Insurer's client no.: 2001291200

**This fact sheet cannot be modified**



## INSURANCE PRODUCT SUMMARY

### \$100,000 Travel Accident Insurance

Master Group Policy – TMH600135

### Summary of coverage included with your American Express® Essential™ Credit Card

<b>Insurer:</b>  <b>Chubb Life Insurance Company of Canada</b> 199 Bay Street, Suite 2500, P.O. Box 139 Commerce Court West Postal Station Toronto, ON M5L 1E2  AMF Register – Insurer's Number.: 2000461714	<b>INSURER CUSTOMER SERVICE HELPLINE</b> 1-877-777-1544
<b>Distributor:</b>  <b>Amex Bank of Canada</b> 2225 Sheppard Ave E, North York, ON M2J 5C2	<b>CUSTOMER SERVICE HELPLINE</b> 1-800-869-3016 General Inquiries only
<b>Autorité des marchés financiers:</b>  Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage Québec (Québec) G1V 5C1	Québec City: 418-525-0337 Montreal: 514-395-0337 Toll Free: 1-877-525-0337 Fax: 418-525-9512 <b>Website:</b> <a href="http://www.lautorite.qc.ca">www.lautorite.qc.ca</a>

#### What is the purpose of this document?

This Summary has been provided to help you decide if the insurance included with your AMEX card meets your needs. **This is not your Certificate of Insurance.** The information contained in this Summary is not exhaustive. For complete details, please refer to your Certificate of Insurance by clicking on the following link:

[https://www.chubb.com/content/dam/chubb-sites/chubb-com/ca-en/business-insurance/distribution-guides/documents/pdf/American\\_Express\\_Essential\\_Credit\\_Card-Certificate\\_of\\_Insurance.pdf](https://www.chubb.com/content/dam/chubb-sites/chubb-com/ca-en/business-insurance/distribution-guides/documents/pdf/American_Express_Essential_Credit_Card-Certificate_of_Insurance.pdf)

#### What is this insurance for?

Common Carrier Accident Insurance provides coverage for an accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air or water vehicle). Alternate Transportation Insurance provides coverage for an injury resulting from an accident during a trip while riding as a passenger in or being struck by any conveyance providing alternate transportation for a scheduled flight. Many conditions apply.

#### Who is eligible for insurance?

**Warning:** Words or phrases in bold type in this Summary are defined in the Certificate of Insurance. You should be familiar with these definitions. Refer to the Certificate of Insurance (page 2) to see how the definitions apply to you.

To be eligible for this insurance coverage:

- you must be the Basic or Supplementary Cardmember who has an American Express Card issued by Amex Bank of Canada ("American Express") in his or her name, or
- you must be the Spouse or dependent child under age 23 of such person; and
- the American Express Card account must be billed in Canada.

## Summary of key conditions

### Who can be insured?

- A. you, provided you meet all the eligibility requirements described above; and
- B. your Spouse or dependent child under age 23 provided you meet all the eligibility requirements described above.

### TRAVEL INSURANCE COVERAGE

The Insurer will pay the applicable benefit amount if you suffer a Loss from an Injury while coverage is in force under the Policy, but only if such Loss occurs within 100 days after the date of the accident which caused the Injury. In no event will the Insurer pay for more than one Loss sustained as a result of any one accident. The benefit amount paid will be for the greatest Loss.

#### Common Carrier Benefit:

A benefit is payable under the Policy if you sustain an Injury as a result of an accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance or being struck by such Common Carrier Conveyance on a Covered Trip.

#### Alternate Transportation Benefit:

A benefit is payable under the Policy if you sustain an Injury as a result of:

1. an accident which occurs on a Covered Trip while riding as a passenger in or boarding or alighting from any conveyance providing alternate transportation for a Scheduled Airline flight which was delayed or rerouted, requiring the carrier which would have operated the flight to arrange for such alternate transportation; or
2. being struck by a conveyance providing alternate transportation for a Scheduled Airline flight.

### EXPOSURE AND DISAPPEARANCE

If you are unavoidably exposed to the elements because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure you suffer a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy.

If you disappear because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance, and if your body has not been found within 52 weeks after the date of such accident, it will be presumed, provided there is no evidence to the contrary, that you suffered Loss of life as a result of Injury covered by the Policy.

### MAXIMUM INDEMNITY

If you have multiple American Express Cards, the Insurer under the Policy will only pay the highest amount payable under one American Express Card, as stated in "Benefit Amounts", for any one Loss sustained by you as a result of any one accident.

## What's not covered?

### EXCLUSIONS

For a detailed list of all exclusions, refer to page 4 of the Certificate of Insurance.

**This insurance does not cover any Loss** caused or contributed to by:

1. suicide or intentionally self-inflicted Injury by the Covered Person, or any attempt thereof;
2. war or any act of war, whether declared or undeclared; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval or air forces) in the country where the Injury occurs shall not be deemed an act of war;
3. the commission or aiding and abetting in the commission of an offense under the Criminal Code of Canada or the laws of another country, or any attempt thereof, by or on behalf of the Covered Person or his or her beneficiaries;
4. Injury sustained while serving as an operator or crew member of any conveyance;
5. Injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle;
6. the Covered Person taking any alcohol, drug, medication, gas or poison unless taken as prescribed by a physician;
7. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.

## When does coverage apply?

During a trip taken by you between the point of departure and the final destination as shown on your ticket or verification issued by the Common Carrier Conveyance provided your fare for such trip has been charged to an American Express Card prior to any Injury.

## When does coverage end?

The insurance of any Covered Person will terminate:

1. on the date the Policy terminates; or
2. on the date the person ceases to be a Covered Person under the Policy.

## To file a claim

- You must call us as soon as possible after the incident.
- We will provide you with instructions needed to file a claim.
- You must submit your claim to us **within 30 days** of the incident.

### FILING A CLAIM

If a Loss occurs, You should contact the Insurer and file a claim. The procedure for filing a claim is detailed on page 4 of the Certificate of Insurance.

#### A. Submission of a Claim

All claims must be reported in writing to the Insurer within 30 days of the covered Loss. The Insurer will send you forms for giving proof of loss within 15 days of the notice of loss.

To file a claim, complete the claim form and return it, with supporting documents listed on the form to:

Chubb Life Insurance Company of Canada  
199 Bay Street - Suite 2500  
P.O. Box 139, Commerce Court Postal Station  
Toronto, Ontario M5L 1E2

#### B. Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to the Insurer as soon as possible within 30 days after the loss or, if you are a Quebec resident, within the year of the loss if you prove your impossibility to act within 30 days after the loss. Your insurance must not have been terminated at the time of loss.

#### C. Insurer's Reply

If your claim is approved, the benefit is paid within 15 days of receipt of all documents necessary for the Claims Agent to process your claim. If your claim is denied or the Insurer pays only a portion of the benefit, you will receive a letter explaining the reasons for the Insurer's decision within 15 days of receiving the documents required to process the claim.

#### D. Appeal of an Insurer's Decision and Recourses

You may appeal from the Insurer's decision if you disagree with the outcome. You have 31 days from the date of the Insurer's decline of your claim to appeal from decision. Your appeal to the Claims Agent must be in writing. The Insurer will send you a response within 30 days of receipt of your request to review. You may also contact the Autorité des marchés financiers or your own lawyer.

HELPLINE

Canada and the United States  
1-877-772-7797 (toll free)

### What are the consequences of misrepresentation or failure to disclose?

Any misrepresentation, inaccurate representation or failure to disclose could lead to the Policy being cancelled, coverage being denied, or benefits being refused or reduced. Should you have any questions, please contact the Insurer.

### What if I change my mind after applying for an American Express card?

Coverage can be cancelled by cancelling Your American Express Card without penalty at any time. The insurance is non-refundable, as there is no insurance premium nor additional fee. To cancel Your insurance coverage, You must send notice of cancellation of the card to the Distributor that provided You with Your card.

### Privacy

You may consult the Insurer's Privacy policy to understand how they collect and use your personal information. You may request to review Your personal information in your file or request to make a correction by writing to: The Privacy Officer; Chubb Life Insurance Company of Canada, 199 Bay Street, Suite 2500, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb Life, visit: <https://www.chubb.com/ca-en/privacy-policy.aspx>

### Other conditions and exclusions may apply

**Additional conditions and exclusions are described in detail in the Certificate of Insurance.** You can view the Certificate of Insurance by following the link on the first page of this Summary. Please read it carefully.

### How much does it cost?

The insurance is included with your AMEX card. No separate fees, premiums or expenses will be charged.

### What happens in the event of a dispute?

- We're here to help you, please contact us for support.
- You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

### COMPLAINT TO THE INSURER AND COMPLAINT RESOLUTION PROCESS

To make a complaint and access the Insurer's policy on handling complaints, please click on the following link: <https://www.chubb.com/ca-en/complaint-resolution-process.aspx>

### Have a question?

Insurer Customer Service: 1-877-777-1544

AMEX Customer Service: 1-800-869-3016  
General Inquiries only

This insurance product is underwritten by Chubb Life Insurance Company of Canada.  
©, TM Used by Amex Bank of Canada under license from American Express.

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: Amex Bank of Canada

Name of insurer: Chubb Life Insurance Company of Canada

Name of insurance product: Travel Accident Insurance



### 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**.

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Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

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Reserved for use by the insurer:

