



Your Odyssey® World Elite® Mastercard®

# Travel Insurance Summary

This insurance covers you for **sudden and unforeseen events** that could occur while you're travelling or prevent you from going on a trip.

## What's this summary for?

This summary provides you with basic information about the travel insurance included with your credit card so you can decide if this coverage is right for you. For more details, see the insurance policy available online at [www.desjardins.com](http://www.desjardins.com) or [www.desjardinslifeinsurance.com](http://www.desjardinslifeinsurance.com).

## This insurance is offered by:



200 Rue Des Commandeurs

Lévis QC G6V 6R2

1-855-368-6924

[www.desjardins.com/travel\\_insurance](http://www.desjardins.com/travel_insurance)



**thePersonal**

(for some coverages and in some provinces, excluding Quebec)

6300 Boulevard Guillaume-Couture

Lévis QC G6V 6P9

1-800-463-6416

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

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# 1. About your insurance

This travel insurance is individual insurance because it's an agreement between you (the credit cardholder) and us (Desjardins Insurance). It's offered by the Fédération des caisses Desjardins du Québec located at 100 Rue Des Commandeurs, in Lévis (1-866-835-8444).

## Who's covered

- You (the credit cardholder)
- Your spouse, if they're travelling with you during the entire trip
- Your children or grandchildren, or your spouse's children or grandchildren, if they're travelling with you during the entire trip



To be covered, your spouse, your children and your grandchildren, as well as your spouse's children and grandchildren, must meet specific criteria. To find out more, see your insurance policy.

## Conditions for someone to be covered for a specific trip

For someone (you, your spouse, a child or a grandchild) to be covered for a specific trip, certain conditions must be met. For a full list of the conditions, see your insurance policy. Here are 5 of these conditions:

<b>Residency status</b>	The person must be legally authorized to reside in Canada and live there at least 6 months a year.
<b>Government insurance</b>	The person must be covered under the health and hospitalization insurance plans of their home province or territory for the whole time they'll be away for the <b>Emergency Health Care</b> coverage.
<b>Start and end of the trip</b>	The person's trip must start and end in their home province or territory.
<b>Destination</b>	The person's trip must be outside their home province or territory for the <b>Emergency Health Care</b> and <b>Baggage</b> coverages.
<b>Trip duration</b>	The person must not be away for longer than the number of days included for the <b>Emergency Health Care</b> and <b>Baggage</b> coverages (see Each day counts! below).

## Each day counts!

For each coverage, there's a number of days included that varies depending on how old you are (see Your coverage at a glance below). The day you leave and the day you come home count as full days away, no matter what time of the day you leave or come home:

You leave Friday night and come home Sunday morning = 3-day trip

For trips longer than the number of days included for each coverage, call us to extend your insurance.



You may not be covered if you're travelling in a country or a region for which the Canadian government has issued a travel advisory. To find out more, see your insurance policy.

## 2. Your coverage at a glance

Below is an overview of what's covered by the insurance included with your credit card. For all the applicable conditions, exclusions and limitations, see your insurance policy.

### Emergency Health Care

Reimburses expenses for emergency medical care or services and some expenses to bring a traveller, luggage or a pet back home because of an accident or a sudden and unforeseen illness during a trip.

**Maximum age:** 75

Age	Number of days included: (based on how old the person is on the day they leave their home province or territory)
59 or under	60 days
60 to 64	31 days
65 to 75	15 days
76 or older	Not covered



If someone going on a trip will be away for longer than the number of days included, you must call us to extend their coverage. If you don't, this person will not be covered at all by the **Emergency Health Care** coverage during the trip.

#### Eligible expenses

- Medical or dental care and services
- Living expenses if you have to delay your return
- Emergency transportation
- Repatriation
- Visit from a family member
- Expenses if you die during your trip
- Vehicle return

**Maximums:** These expenses are covered **up to:**

- The maximums per eligible expense indicated in your insurance policy
- An overall maximum of \$5,000,000 per insured person, per trip
- The reasonable and customary amounts usually billed
- \$200 per day and \$2,000 in total for living expenses per insured person, per trip

## Trip Cancellation or Modification



Reimburses some expenses you've paid for with your Desjardins credit card if you have to cancel or make changes to a trip because of one of the **recognized causes**.

**Maximum age:** No age limit

**Number of days included:** Up to 365 days

**Maximum amount reimbursed:**

- Cancellation or changes prior to departure: \$2,500 per insured person, per trip
- Changes during a trip: No maximum

If your trip costs more than the maximum amount reimbursed, you can call to ask us to increase that amount.

**Recognized causes:** Of the 18 recognized causes, here are 5 situations where you can cancel or make changes to your trip:

1. Any of the following people becomes ill, has an accident or dies:
  - You or one of your family members
  - A travel companion or one of their family members
  - A person responsible for the care of your dependent children
  - A person for whom you're the legal guardian
  - The person who's hosting you in their home during part or all of your trip
2. Your travel companion has to cancel their trip because of one of the 18 recognized causes.
3. Your cruise is cancelled due to mechanical problems, grounding or quarantining of the cruise ship, or because the ship has been diverted due to bad weather.
4. The common carrier is delayed due to bad weather, a natural disaster or mechanical problems.
5. After the date you purchased your trip, the Canadian government advises travellers to avoid all travel or all non-essential travel to your destination country or region and this advisory is still in effect 14 days before your departure date.

For the complete list of the 18 recognized causes, see your insurance policy.

## Baggage



Pays an amount if your luggage is stolen during a trip, or if the common carrier loses or damages your luggage or delivers it late.

**Maximum age:** No age limit

Age	Number of days included: (based on how old the person is on the day they leave their home)
59 or under	60 days
60 to 64	31 days
65 or older	15 days



If someone going on a trip will be away for longer than the number of days included, you must call us to extend their coverage. If you don't, this person will have the **Baggage** coverage only for the number of days included, starting on the first day of their trip.

**Maximum amount reimbursed per insured person, per trip:** \$1,000

The maximum amount includes amounts you need to pay to:

- Replace stolen or damaged items (maximum reimbursement: \$500 per item, including related accessories)
- Buy basic necessities if your luggage is delayed for more than 6 hours (maximum reimbursement: \$500)
- Replace important documents (maximum reimbursement: \$250)

If you'd like higher maximums, please call us before you leave on your trip.

## Exclusions and limitations

Some exclusions and limitations apply to the insurance included with your credit card. Here's an overview of 2 of them:

### Exclusion for medical conditions that were not stable

You're not covered under **Emergency Health Care** if you incur expenses for an injury or medical condition that was not stable in the 182 days (90 days if you're under 55) prior to your departure date. Also, you're not covered under **Trip Cancellation or Modification** if you have to cancel or make changes to your trip because of an injury or medical condition that was not stable in the 90 days prior to purchasing your trip.

You have a medical condition that is not stable if you have an injury or a medical condition for which you had symptoms, consulted a doctor, had surgery, underwent examinations or tests, were hospitalized, were prescribed new treatment or had adjustments made to your treatment plan.

### Exclusion for a trip longer than the number of days included

If someone going on a trip will be away for longer than the number of days included, you must call us at **1-800-463-1623** to extend their coverage. If you don't, this person will not be covered at all by the **Emergency Health Care** coverage during the trip and will only be covered for that number of days for **Baggage** coverage, starting on their departure date.

**To find out more about the applicable exclusions and limitations, see your insurance policy.**

### 3. To make changes to your insurance

To make changes to your insurance (for instance, to add or extend a coverage, or to increase an insurance amount), you must call us at **1-800-463-1623** prior to your scheduled departure date.

#### You need to provide accurate information

The information you provide when you ask us to make changes to your insurance is very important—we use it to decide whether or not to approve the changes to your coverage.

If you provide incorrect or incomplete information, or make a false statement, we may cancel changes you made to your coverage or deny your claim.

### 4. Cost of insurance

Because the travel insurance is included with your credit card, the cost of insurance is included in your card's annual fee. That means you don't have to pay extra for the coverage described in this summary.

But, if you make changes to your coverage, you'll have to pay what's called an insurance premium. The amount of the premium depends on different factors, like your age, the coverages selected and the amounts applied for.

If you don't want the insurance that's included with your credit card, you'll have to choose a different credit card. If you have questions, call us at **1-800-463-1623**.

### 5. Make a claim in 2 easy steps

#### 1. Get the required claim form by phone or on our website

- Canada and the United States (toll-free): **1-800-463-1623**
- Anywhere in the world (call collect): **418-838-9268**
- [www.desjardinstravelinsurance.ca](http://www.desjardinstravelinsurance.ca)

#### 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 a reimbursement.

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

##### If we approve your claim

We'll make a payment within 60 days of receiving all the required documents.

##### If we deny your claim or only pay a portion of the amount claimed

We'll send you a letter explaining the reasons for our decision within 60 days of receiving all the required documents.

## 6. 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 Quebec, it's 3 years and in Ontario, it's 2 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 complaint handling team at **1-877-838-8185**, or
- You can use the complaint form available on our website at [www.desjardinslifeinsurance.com/complaint](http://www.desjardinslifeinsurance.com/complaint)