

IMPORTANT INFORMATION

IMPORTANT NOTICE - READ THE CERTIFICATES CAREFULLY

Your Money Mart Mastercard® includes insurance coverage – what's next? We want *you* to understand (and it is in *your* best interest to know) what *your certificates of insurance* include, what they exclude, and what is limited (payable but with limits). Please take time to read through *your certificates of insurance*. *Italicized terms are defined in your certificates of insurance.*

- a) This insurance covers claims arising from sudden and unexpected situations.
- b) To qualify for this insurance, *you* must meet all of the eligibility requirements.
- c) This insurance contains limitations and exclusions (e.g., illegal acts, wear and tear, refurbished items, etc.).
- d) Contact Allianz Global Assistance immediately after learning of any loss or occurrence.
- e) Coverage under the certificates of insurance is secondary to any insurance under which an eligible item is otherwise insured in whole or in part.

IT IS IMPORTANT AND YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE. IF YOU HAVE QUESTIONS, CALL ALLIANZ GLOBAL ASSISTANCE:

**FROM CANADA AND THE UNITED STATES CALL 1-833-724-1793
FROM ELSEWHERE CALL COLLECT 1-519-513-6394**

In addition to the Important Information above, please be sure to read the Important Notice section of each individual *certificate of insurance*.

The insurance products outlined in this booklet are underwritten by CUMIS General Insurance Company, a member of The Co-operators Group Limited and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. Allianz Global Assistance provides claims and travel assistance services on behalf of the underwriter.

TABLE OF CONTENTS

Summary of benefits.....	3
1. Purchase security & extended warranty insurance	4
2. Claim Filing Procedures.....	11
3. General provisions	11
4. Collection and use of your personal information	13

Summary of benefits

The information in the chart below summarizes *your* insurance coverage as provided by the *credit card*. Coverage is subject to the terms and conditions listed in the *certificates of insurance* that follow. For complete coverage details, please refer to the *certificates of insurance*. Unless otherwise indicated, all amounts are in Canadian currency.

COVERAGE	LIMITS
<p>PURCHASE SECURITY & EXTENDED WARRANTY INSURANCE</p> <p>Purchase Security Insurance covers against theft of, or damage to, covered <i>items</i> within the first ninety (90) days from the date of purchase when <i>you</i> charge the full <i>purchase price</i> of the <i>items</i> to the <i>cardholder's credit card</i>.</p> <p>Extended Warranty Insurance doubles the original manufacturer's warranty up to a maximum extension of one (1) year when <i>you</i> charge the full <i>purchase price</i> of the <i>items</i> to the <i>cardholder's credit card</i>.</p>	<ul style="list-style-type: none"> • Purchase Security: up to ninety (90) days from date of purchase • Extended Warranty: doubles the original manufacturer's warranty to a maximum extension of one (1) year

1. Purchase security & extended warranty insurance

In this *certificate of insurance*, certain terms have defined meanings. Defined terms are italicized throughout this document. Please see section 1.7 for a list of defined terms.

1.1 Introduction

Purchase Security Insurance covers against theft of, or damage to, covered *items* within the first ninety (90) days from the date of purchase. Extended Warranty Insurance doubles the original manufacturer's warranty up to a maximum extension of one (1) year.

This *certificate of insurance* is underwritten by CUMIS General Insurance Company, a member of The Co-operators Group Limited ("*CUMIS*", "*we*", "*us*" or "*our*") under Group Policy No. FC310140-A (the "*Policy*"), effective September 2, 2025, issued to Brim Financial Inc ("*Brim*"), as the policyholder. The *insured person* and any claimant under this insurance may request a copy of the *Policy* subject to certain access restrictions. This insurance is administered by Allianz Global Assistance.

All benefits are subject, in every respect, to the terms of the *Policy*, which alone constitutes the agreement under which payments are made. Only Brim may determine who is a *cardholder*, whether an *account* is in *good standing* and whether the insurance pursuant to this *certificate of insurance* is in force.

1.2 What to do if you have a loss or occurrence

You must notify Allianz Global Assistance immediately after any loss or occurrence.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

IMPORTANT NOTICE - PLEASE READ CAREFULLY

This *certificate of insurance* contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.

- It is important that *you* read and understand this *certificate of insurance* as *your* coverage is subject to limitations and exclusions.
- This *certificate of insurance* is designed to cover losses arising from sudden and unforeseeable circumstances only.
- Coverage under this *certificate of insurance* is secondary coverage to any other insurance plan or manufacturer's warranty, in that it covers expenses in excess of those payable by any other plan or others source of reimbursement.
- No person is eligible for coverage under more than one (1) *certificate of insurance* providing insurance coverage similar to that provided hereunder. In the event that any person is recorded by *us* as an *insured person* under more than one (1) such certificate, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. This *certificate of insurance* replaces any certificate or policy previously issued to the *primary cardholder* with respect to the *Policy*.

1.3 Purchase security insurance

1.3.1 Coverage Eligibility

To be eligible for Purchase Security Insurance:

- a) *you* must be a resident of Canada;
- b) *you* must pay the full purchase price of *personal property* or *gift items* with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (if applicable, and provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

1.3.2 Coverage period

Coverage begins on the date of purchase, subject to the terms and conditions of this *certificate of insurance*. There is no registration required.

Coverage **ends** on the earliest of:

- a) the ninety-first (91st) day from the date of purchase;
- b) the date the *account* is cancelled or no longer in *good standing*; or
- c) the date the *Policy* is cancelled by *us* or by Brim.

1.3.3 Coverage benefits

This insurance covers against theft of, or damage to, covered *items* anywhere in the world. If such *item* is stolen or damaged, it will be repaired, replaced or *you* will be reimbursed the *purchase price*, in line with this *certificate of insurance* and at *CUMIS'* discretion. The maximum payable per *account* is \$1,000 in any twelve (12) consecutive month period. The overall lifetime maximum of applicable insurance for Purchase Security and Extended Warranty combined is \$60,000 per *account*.

1.3.4 Limitations and exclusions

In addition to the limitations and exclusions listed below, Purchase Security Insurance is also subject to the General Limitations and Exclusions found in section 1.5.

The following *items* are not covered:

1. *Items* that are lost;
2. *Items* under the control and care of a third party, including but not limited to the postal service, travel carriers, or delivery services;
3. Confiscation by authorities (if contraband or illegal);
4. Voluntarily parting with *items*;
5. *Mysterious disappearance* of *items*;
6. Tickets of any kind; passports, deeds, blueprints, stamps, and other documents; and
7. Money, currency, credit cards, gift cards, notes or evidences of debt, negotiable instruments, traveller's cheques, securities, bullion, cryptocurrency or other electronic or digital currency, and keys.

1.4 Extended warranty insurance

1.4.1 Coverage eligibility

To be eligible for Extended Warranty Insurance:

- a) *you* must be a resident of Canada;
- b) *you* must pay the full purchase price of *personal property* or *gift items* with the *cardholder's credit card* and/or through the redemption of points earned under the *credit card rewards program* (if applicable, and provided any applicable taxes and/or fees are charged to the *credit card*); and
- c) the *account* must be in *good standing*.

Regardless of where the *item* is purchased, the original manufacturer's warranty must be valid in Canada. Coverage is available automatically, except when the original manufacturer's warranty exceeds five (5) years, in which case *you* must register the *item* with CUMIS or Allianz Global Assistance, on behalf of CUMIS, within one (1) year of the date of purchase.

1.4.2 Coverage benefits

Extended Warranty Insurance doubles the original manufacturer's warranty up to a maximum extension of one (1) year. Allianz Global Assistance will reimburse *you*, at CUMIS' direction, the lesser of the cost to repair or to replace the *item*. Terms of the extension will be in accordance with the original manufacturer's warranty, excluding any extended warranty offered by the manufacturer or any other party. The maximum payable per *account* is \$25,000 in any twelve (12) consecutive month period. The overall lifetime maximum of applicable insurance for Extended Warranty and Purchase Security combined is \$60,000 per *account*.

1.4.3 Limitations and exclusions

In addition to the limitations and exclusions listed below, Extended Warranty Insurance is also subject to the General Limitations and Exclusions found in section 1.5.

- a) Extended warranty benefits end automatically when the original manufacturer ceases to carry on business for any reason whatsoever;
- b) *Items* with a lifetime warranty are not covered; or
- c) The extended warranty applies only to any parts and/or labour costs resulting from mechanical breakdown or failure of a covered *item*, or any other obligations that were specifically covered under the terms of the original manufacturer's warranty that is valid in Canada. CUMIS, may, at its sole option, elect to replace the *item* should it prove to be less expensive than the cost of repair.

Note: This insurance reflects the terms and conditions of the original manufacturer's warranty. Therefore, if the original warranty did not have the option for replacement instead of repair, this insurance will not have the option of replacement.

1.5 General Limitations and Exclusions

The following general limitations and exclusions apply to Purchase Security Insurance and Extended Warranty Insurance.

1.5.1 Limitations

- Eligible *items* that *you* give as a *gift* are covered, however *you*, not the recipient, must make the claim for benefits.

1.5.2 Exclusions

Claims resulting from the following are not covered:

- Any loss, condition, or event that was known, foreseeable, intended, or expected when the *item* was purchased;
- An act committed with the intent to cause loss or an act of gross negligence by *you*;
- Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination, nuclear reaction, radiation, or radioactive contamination;
- *Your* involvement in the commission or attempted commission of a criminal offence or illegal act;
- *Civil disorder*;
- Military duty;
- *A natural disaster*;
- *Political risk*;
- *Terrorist events*;
- *War or act of war*;
- Bodily injury, property damages, consequential damages, punitive damages, exemplary damages, attorney's fees and other ancillary costs;
- Theft or damage stemming from abuse or fraud;
- An act, travel alert/bulletin, or prohibition by any government or public authority;
- Ordinary wear and tear or defective materials or workmanship;
- Theft or damage from misdelivery;
- Animals and living plants;
- Antiques, rugs, or collectible *items*;
- Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and accessories or equipment which is installed, or is intended to be installed, in the vehicle;
- Electronic software or firmware;
- *Items* for resale, professional or commercial use;
- Medical equipment/supplies such as hearing aids, prescription eyewear, contact lenses, artificial teeth, prosthetics, orthopedic devices, wheelchairs, and other mobility devices;
- Consumables and perishables such as food, prescription medication, cosmetics, fragrances, lotions, and skin products;
- Intangible property, intellectual property, nonfungible tokens (NFTs) or other electronic or digital property, software, and electronic data;
- *Altered or counterfeit items*;
- *Used or pre-owned items*;
- *Items* that have been modified from original manufacturer specifications; or
- Firearms and other weapons, including ammunition.

This *certificate of insurance* does not provide any coverage, benefit, or service for any activity that would violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo.

1.6 Specific conditions

In addition to the specific conditions below, Purchase Security Insurance and Extended Warranty Insurance are subject to the General Provisions found in section 3.

1. **Due Diligence** – *You* shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by this insurance.
2. *You* agree to cooperate fully with *us*, and as a condition to the payment of benefits, *CUMIS* or Allianz Global Assistance, on behalf of *CUMIS*, reserve the right to obtain all pertinent records or information from *you*. Failure to provide the requested documentation to substantiate *your* claim under this *certificate of insurance* will invalidate *your* claim.
3. Benefits are only available to the extent that the *item* in question is not otherwise protected or insured in whole or in part. Benefits are in excess of all other applicable valid insurance, indemnity protection or warranty available to *you* in respect of the *item* subject to the claim. *We* will only be liable for the excess of the amount of the loss or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability set out in this *certificate of insurance*. This coverage will not apply as contributing insurance and this “non-contribution” provision shall prevail despite any “non-contribution” provision in other insurance, indemnity or protection policies or contracts.
4. Where a covered *item* is part of a pair or set, *you* will receive no more than the value of the particular part or parts stolen or damaged, regardless of any special value that the *item* may have as part of an aggregate *purchase price* of such pair or set.
5. *CUMIS*, may, elect to a) repair, rebuild or replace the *item* stolen or damaged (whether wholly or in part), upon notifying *you* of its intention to do so within sixty (60) days following receipt of the required proof of loss; or b) reimburse *you* for the *item*, not exceeding the *purchase price*.
6. *You* will be entitled to receive no more than the original *purchase price* of the covered *item* as recorded on the *credit card* sales receipt.

1.7 Definitions

In this *certificate of insurance*, certain terms have defined meanings. Those defined terms are italicized throughout this document.

Account means the *primary cardholder's* Money Mart Mastercard® account, established in Canada by Brim.

Act of war means any act which is associated with and occurring in the course of *war* or directly triggering it.

Cardholder means the *primary cardholder*, the *primary cardholder's spouse* and/or *dependent child(ren)* who have been issued a *credit card(s)* by Brim on the *primary cardholder's account* as additional cardholders. Cardholder does not include any other individual(s) who may be named as an additional cardholder on the *account*.

Cardholder agreement means the Brim cardholder agreement that applies to and governs the *credit card* and *account*.

Certificate of insurance means a summary of the benefits provided under the *Policy* issued to Brim.

Civil disorder means any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, *vandalism*, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of three or more persons. It does not include any such occurrence that rises to the level of or is connected with any *political risk*, *terrorist event*, *war*, or *act of war*.

Credit card means the Money Mart Mastercard® that Brim issued to the *cardholder* to use the *account*.

Dependent child(ren) means *your* unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least fifteen (15) days old, and:

- a) twenty (20) years of age or under; or
- b) twenty-five (25) years of age or under and a full-time student; or
- c) cannot self-sustain independently without *your* aid or support due to mental or physical disability.

Gift means the voluntary transfer of tangible moveable property without consideration and intended for personal use only.

Good standing means *your account* privileges have not expired, been revoked, suspended or terminated and *you* are in full compliance with all the provisions of the *cardholder agreement*.

Insured person means the *primary cardholder*, the *primary cardholder's spouse* and their *dependent child(ren)*.

Item means a tangible piece of *personal property*.

Mysterious disappearance means when the article of *personal property* or *gift* in question cannot be located and the circumstances of its disappearance cannot be explained and do not lend themselves to a reasonable inference that a theft occurred.

Natural disaster means a large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

Personal property means tangible, moveable property purchased with the *cardholder's credit card* and intended for personal use.

Political risk means any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to nationalization; confiscation; expropriation (including selective discrimination and forced abandonment); deprivation; requisition; revolution; rebellion; insurrection; civil commotion assuming to proportion of or amounting to an uprising; military and usurped power.

Primary cardholder means the person who applied for the *credit card* and in whose name Brim opened the *account*. A primary cardholder does not include an additional *cardholder*.

Purchase price means the full cost of an *item* (including taxes) evidenced by a receipt and charged to the *cardholder's credit card*. The purchase price includes any charges paid for through the redemption of points earned under the *credit card rewards program*.

Rewards program means the reward program offered with the *credit card*.

Spouse means the person who is legally married to the *primary cardholder*; or if there is no such person, the person who has been living with the *primary cardholder* in a conjugal relationship and who resides in the same household as the *primary cardholder* and is publicly represented as the spouse of the *primary cardholder*. For the purposes of this insurance the *primary cardholder* may have only one (1) spouse.

Terrorist event(s) means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to, the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general *civil disorder* or unrest, protest, rioting, *political risk*, *war* or *act of war*.

Vandalism means any illegal act that intentionally causes damage to or destruction of public or private tangible property.

War means a state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

We, our, us means CUMIS General Insurance Company, a member of The Co-operators Group Limited.

You, your, yourself means the *insured person*.

2. Claim Filing Procedures

You must notify Allianz Global Assistance immediately after learning of any loss you may have suffered and for which you may have coverage under this *certificate of insurance*. Upon receipt of such notice, Allianz Global Assistance will advise you on what is needed to make a claim.

- From Canada and the United States call: 1-833-724-1793
- From elsewhere call collect: 1-519-513-6394

For the most efficient claims experience, claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance Claims Portal: www.allianzassistanceclaims.ca.

IMPORTANT:

Notice of Claim. Claims should be reported as soon as reasonably possible, within thirty (30) days of occurrence, and in no event later than one (1) year after the date of occurrence.

Proof of Loss. Written proof of loss for any benefit for which you may have coverage under this *certificate of insurance* should be submitted as soon as reasonably possible, within ninety (90) days of occurrence, and in no event later than one (1) year after the date of occurrence.

All eligible claims must be supported by receipts from commercial organizations regarding your loss. Other documentation may be required and/or requested by Allianz Global Assistance.

Any expenses for documentation or required reports are your responsibility.

Incomplete information when submitting your claim will cause delay.

3. General provisions

The following general provisions apply to **ALL** *certificates of insurance*.

1. **Assignment:** Any benefits payable or which may become payable under this *certificate of insurance* cannot be assigned by you, and we are not responsible for and will not be bound by any assignment entered into by you.
2. **Conformity with Law:** Any provision of the *certificate of insurance* or the *Policy* that conflicts with any applicable law is hereby amended to conform to the minimum requirements of that law.
3. **Coordination of Benefits:** Amounts payable under this *certificate of insurance* are in excess of any amounts available or collectible under any existing coverage concurrently in force and held by or available to you.

Other coverage includes but is not limited to:

- Your provincial or territorial health insurance plan,
- Homeowners insurance,
- Tenant insurance,
- Multi-risk insurance,
- Any credit card, third-party liability, group or individual basic or extended health insurance, or
- Any private or legislative plan of motor vehicle insurance providing hospital, medical or therapeutic coverage.

We will coordinate all benefits in accordance with the Canadian Life and Health Insurance Association guidelines.

Reimbursement will not be made for any costs, services or supplies that are payable to you under a motor vehicle insurance policy or legislative plan pursuant to the no-fault benefits schedule under any applicable federal or provincial Insurance Act, or for which you receive benefits from any other party under any policy or legislative plan of motor vehicle insurance, until such benefits are exhausted.

You may not claim or receive in total more than 100% of the loss caused by the insured event.

If you are retired with an extended health plan provided by a former employer, that has a lifetime limit of up to \$100,000, we will not coordinate benefits with that provider, except in the event of your death.

4. **Currency:** All benefit limits stated in this *certificate of insurance* are in Canadian dollars. At the option of Allianz Global Assistance, benefits may be paid in the currency of the country where the loss occurred. If currency conversion is necessary, the exchange rate in effect on the date the reimbursement was made to *you* will be used.
5. **Governing Law:** The benefits, terms and conditions of the *certificate of insurance* shall be governed by the insurance laws of the province or territory in Canada where *you* normally reside.
6. **Interest:** This insurance does not pay interest on benefits or for interest on charges made to the *credit card*.
7. **Language:** *You* acknowledge that *you* were provided with the French version of this *certificate of insurance* and that, after first having the opportunity to examine the French version, *you* have expressly requested that this *certificate of insurance*, as well as the documents related to it, be drawn up in English exclusively.

Vous reconnaissez qu'une version française du présent certificat d'assurance vous a été remise et qu'après avoir eu la possibilité d'en prendre connaissance, vous avez expressément demandé que le présent certificat d'assurance, ainsi que tous les documents s'y rattachant, soient rédigés exclusivement en anglais.

8. **Limitation of Action:** 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 set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), *The Limitations Act* (for actions or proceedings governed by the laws of Saskatchewan), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.
9. **Misrepresentation or Non-Disclosure:** *Your* failure to disclose or misrepresentation of any material fact, or fraud, at any time, shall render the entire contract null and void at our option, and any claim submitted thereunder shall not be payable.
10. **Repayment Obligations:** If, due to mistake or any other reason, *you* receive payments in excess of what this *certificate of insurance* provides, *you* shall repay the overpayment to *us* if a reimbursement request is made of *you*. If *you* fail to repay the overpayment, then without limiting any other available remedies available to *us*, *we* may deduct the amount of the overpayment from any other benefits that become payable under this *certificate of insurance*.
11. **Right to be Reimbursed (Subrogation):** In the event of a payment under the *certificate of insurance*, Allianz Global Assistance, on *our* behalf, has the right to proceed in *your* name against third parties who may be responsible for giving rise to a claim under this insurance. *We* have full rights of subrogation. *You* will execute and deliver such documents, and fully cooperate with Allianz Global Assistance, so as to allow Allianz Global Assistance to fully assert *our* right to subrogation. *You* will not do anything after the loss to prejudice such rights.
12. **Sanctions:** Benefits are not payable under this *certificate of insurance* for any losses or expenses incurred due to or as a result of *your* travel to a sanctioned country for any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulation.
13. **Waiver:** *We* shall be deemed not to have waived any condition of this *certificate of insurance*, either in whole or in part, unless the waiver is clearly expressed in writing and signed by *us*.
14. **Assignment:** *You, your* heirs and assigns consent to the venue of any action or arbitration being only in the province or territory where the *certificate of insurance* was issued and at a venue *we* and/or Allianz Global Assistance choose.

4. Collection and use of your personal information

Protecting *your* personal information is a top priority. This Personal Information Notice explains how and what types of personal data will be collected, why it is collected and to whom it is shared or disclosed. PLEASE READ THIS NOTICE CAREFULLY.

CUMIS General Insurance Company, a member of The Co-operators Group Limited (the “insurer”) and the insurer’s insurance administrator, Allianz Global Assistance, and the insurer’s agents, representatives and reinsurers (for the purpose of this Personal Information Notice collectively “we” “us” and “our”) require *your* personal information.

Personal information we collect

We will collect *your* personal information including but not limited to:

- Surname, First name;
- Address;
- Date of Birth;
- Telephone numbers;
- Email addresses;
- Credit/debit card and bank account information; or
- Sensitive personal information such as: Medical information relating to *your* health status, excluding genetic test results.

How will we obtain and use your personal information?

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- To identify and communicate with *you*;
- To consider any application for insurance;
- If approved, to issue a policy or certificate of insurance;
- To administer insurance and related benefits;
- To evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses;
- To adjudicate claims and to determine eligibility for insurance benefits;
- To provide assistance services;
- For fraud prevention and debt collection purposes; or
- As required or permitted by law.

We reserve our right to collect personal information, necessary for insurance purposes, from the following individuals:

- Individuals who apply for insurance products;
- *Cardholder* and/or policyholders; or
- *Insured person* and/or claimants.

Who will have access to your personal information?

We disclose information for insurance purposes, to and with, third parties such as, but not necessarily limited to, other Allianz group companies, health care practitioners and facilities in Canada and abroad, government and private health insurers, *family members* and friends/*travelling companions* of the certificate holder or policyholder, insured or claimant and agencies. We may also use and disclose information from our existing files for insurance purposes. Our employees who require this information for the purposes of administering *your* insurance file will have access to this file. Upon *your* request and authorization, we may also disclose this information to other persons. In some instances, we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions.

What are your rights in respect of your personal data?

When permitted by applicable law and regulations *you* have the right to:

- Access *your* personal data held about *you*;
- Withdraw consent at any time where *your* personal data is processed;
- Update or correct *your* personal information so that it is always accurate;
- Delete *your* personal information from our records, if it is no longer needed for the purposes indicated above; or
- File a complaint with us and/or relevant data protection authority.

You may exercise these rights by contacting the Privacy Officer at privacy@allianz-assistance.ca.

How long do we keep your personal data?

We will retain the personal information we collect for a specified period of time and in a storage method appropriate with legal and our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period. Individuals have a right to request to access or correct personal information we have on file by contacting the Privacy Officer at privacy@allianz-assistance.ca or by writing to:

Privacy Officer
Allianz Global Assistance
700 Jamieson Parkway
Cambridge, ON N3C 4N6
Canada

How can you contact us?

For information about how to obtain access to written information about our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at privacy@allianz-assistance.ca.

For a complete copy of our Privacy Policy please visit www.allianz-assistance.ca.

How often do we update this privacy notice?

We regularly review this Privacy Notice. We will ensure the most recent version is available on our website, www.allianz-assistance.ca.

CONTACT INFORMATION

ADMINISTRATOR

ALLIANZ GLOBAL ASSISTANCE

Please contact Allianz Global Assistance with any questions or claims.
700 Jamieson Parkway
Cambridge, ON N3C 4N6
Canada
Toll-free Canada/U.S.A.: 1-833-724-1793

INSURER

CUMIS General Insurance Company

P.O. Box 5065, 151 North Service Road
Burlington, ON L7R 4C2
Canada
Toll-free Canada/U.S.A.: 1-800-263-9120

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