Wealthsimple

Certificates of insurance

Wealthsimple® Visa Infinite Privilege* Card

Wealthsimple Visa Infinite Privilege Card

IMPORTANT

Please read these Certificates of Insurance (each a "Certificate") carefully, keep them in a safe place and carry them with You when You travel.

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*Coverage is not available to residents of Quebec.

GENERAL INFORMATION

This Certificate is not a contract of insurance. It contains the terms and conditions of Your insurance under the Master Policy.

All benefits are subject in every respect to the Master Policy which alone constitutes the Agreement under which payments are made.

This insurance coverage may be cancelled or modified at the option of the Card Issuer at any time.

For general coverage inquiries or to report a claim, contact Crawford & Company (Canada) Inc. at 1-888-359-0394 (international toll-free).

DEFINITIONS

Throughout these Certificates of Insurance defined terms are capitalized and have the specific meaning explained below.

"Account" means the Cardholder's account that Wealthsimple Payments Inc. maintains.

"Air Carrier" means a commercial air service licensed by the airline authority of the country of registration which has scheduled air services.

"Authorized Driver" means any person who drives the Rental Car with Your permission whether or not such person has been listed on the Rental Car contract or has been identified to the Rental Agency at the time of making the rental, provided that they must otherwise qualify under and follow the terms of the rental contract and must be legally licensed and permitted to drive the Rental Car under the laws of the jurisdiction in which the Rental Car shall be used.

"Car Sharing" means a car rental club which gives its members 24-hour access to a fleet of cars parked in a convenient location.

"Card" means the Visa Infinite Privilege Card issued by Wealthsimple Payments Inc.

"Card Issuer" means Wealthsimple Payments Inc.

"Cardholder" means the person whose name is embossed on the Card and who is a Permanent Resident of Canada.

"Checked Baggage" means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to You by an Air Carrier.

"Common Carrier" means any land, air or water conveyance which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

"Computer Programs" means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

"Covered Trip" means a trip outside Your province or territory of residence that was booked or reserved prior to departure from Your province or territory of residence or for which proof of departure from Your province or territory of residence can be provided. For Trip Cancellation/Trip Interruption Insurance, the full cost of the Covered Trip must be made with Your Card after the effective date of this Certificate.

"Cyber Incident" means any of the following acts:

- unauthorized access to or use of Your Digital Data;
- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data;
- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data;
- restriction or inhibition of access to or directed against Your Digital Data; or

- computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Car during the manufacturing process, upgrade process, or normal maintenance.

"Departure Point" means the province or territory You depart from on the first day of Your Covered Trip.

"Dependent Child" means the Cardholder's dependent unmarried child (natural, adopted or foster) who is under the Cardholder's care, resides in the same household as the Cardholder, and who is:

A) under twenty-one (21) years of age;
B) under twenty-six (26) years of age and a full-time university or college student; or
C) mentally or physically handicapped and incapable of self-sustainment employment and totally reliant on the Cardholder for support.

"Digital Data" means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a travel supplier or travel agent to store information, process information, and transmit information over the internet.

"Emergency Purchases" means essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable by the delay or loss of Your baggage or by the missed connection, denied boarding and flight departure delay.

"Emergency Treatment" means any treatment, surgery or medication that:

- is required for the immediate relief of an acute symptom; or
- upon the advice of a Physician cannot be delayed until You return to Canada and has to be received during Your Covered Trip because Your Medical Condition prevents You from returning to Canada.

The Emergency Treatment must be ordered by or received from a Physician or received in a Hospital during Your Covered Trip.

"Good Standing" means an Account that:

A) the Cardholder has applied for;
B) the Card Issuer has approved and opened;
C) the Cardholder has not advised the Card Issuer to close; and
D) the Card Issuer has not suspended or revoked credit privileges for or otherwise closed.

"Government Health Insurance Plan" means the health insurance coverage that Canadian provincial and territorial governments provide for their residents.

"Hospital" means a legally constituted establishment which meets all of the following requirements:

- operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- provides twenty-four (24) hour a day nursing service by registered or graduate nurses;
- has a staff of one or more licensed Physicians available at all times;
- provides organized facilities for diagnosis and surgical facilities; and
- is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.

"Immediate Family Member" means Your Spouse, parents, step parent, grandparents, natural or adopted children, step children or legal ward, step sisters, step brothers, grandchildren, brothers, brothers-in-law, sisters, sisters-in-law, aunts, uncles, nieces or nephews, sons-in-law or daughters-in-law, and the Your Spouse's parents, grandparents, brothers, brothers-in-law, sisters, sisters-in-law and children.

"Insured Item" means a new item (a pair or set being one item) of personal property (not purchased by or for use by a business or for commercial purposes), for which the full Purchase Price is charged to the Card.

"Loss of Use" means the amount paid to a Rental Agency to compensate it when a Rental Car is unavailable for rental while undergoing repairs for damage incurred during the rental period.

"Manufacturer's Warranty" means an expressly written warranty issued by the manufacturer of the Insured Item at the time of purchase. The manufacturer's warranty must be valid in Canada or the United States. The manufacturer's warranty must be provided free of charge with the purchase of the Insured Item and must not be an extended or supplemental warranty that is purchased.

"Medical Condition" means an injury or sickness or a condition related to an injury or sickness which includes progressive disease, illness or acute psychosis.

"Medical Emergency" means any unexpected or unforeseen sickness or bodily injury that occurs during the period of coverage and makes it necessary for You to receive immediate treatment from a Physician or to be hospitalized.

"Mental or Emotional Disorders" means emotional or anxiety states, situational crisis, anxiety or panic attacks, or other mental health disorders treated with minor tranquilizers or anti-anxiety (anxiolytic) medication.

"Mobile Phone" means the cellular telephones associated with the primary phone number and up to the first two secondary, additional or supplemental phone numbers as listed on the Cardholder's or Spouse's cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred.

"Other Insurance" means any and all policies of insurance or indemnity which provide additional coverage to a Cardholder for loss, theft or damage covered under this Certificate.

"Permanent Resident" means a person who is:

- a resident of Canada if they are ordinarily a resident (also known as factual resident);
- a deemed resident in the country and spends a total of 183 days or more in a year in Canada;
- an individual who has a Confirmation of Permanent Residence or a Permanent Resident Card issued by the Government or Canada;
- employed by the Government of Canada or a Canadian province or territory.

"Physician" means a Doctor of Medicine (M.D.) duly licensed to practice medicine and recognized by the laws of the jurisdiction in which the treatment is rendered or the diagnosis is made, who is not Your Immediate Family Member.

"Pre-existing Condition" means a Medical Condition for which symptoms appeared, You sought or received medical advice, consultation, investigation, diagnosis, or for which treatment was required or recommended by a Physician during the six (6) months immediately preceding when the insurance coverage began as outlined in When Coverage Begins.

"Purchase Price" means the actual cost of the Insured Item, including any applicable sales tax, as shown on the store receipt.

"Rental Agency" means an auto rental agency licensed to rent vehicles and which provides a rental agreement. For greater certainty, throughout this Certificate the terms 'rental company' and 'rental agency' refer to both traditional auto rental agencies and Car Sharing Programs.

"Rental Agency's CDW" means an optional Collision Damage Waiver (CDW) or similar coverage offered by car rental companies that relieves renters of financial responsibility if the car is damaged or stolen while under rental contract. Rental Agency's CDW is not insurance.

"Rental Car" means a land motor vehicle with four wheels, that is designed for use mainly on public roads and which You have rented from a commercial rental agency for Your personal use for the period of time shown on the Rental Car Agreement.

"Rental Car Agreement" means the entire written contract that You receive when renting a car from a commercial rental car agency that describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the Rental Car Agreement.

"Spouse" means the person who is legally married to the Cardholder or if there is no such person, is a person who qualifies as a common law or domestic partner under the provisions of the laws of the jurisdiction in which the Cardholder resides.

"Stable" means any Medical Condition or related condition (whether or not the diagnosis has been determined) for which there have been:

- no new or change in medication or dosage (an adjustment in the dosage of insulin or Coumadin (warfarin) or a change from a brand name drug to an equivalent generic drug of the same dosage do not qualify as a change in medication or dosage):
- no new or change in treatment;
- no new or increase in frequency or severity of symptoms;
- no new test results or tests showing a deterioration;
- no hospitalization;
- no referral or recommendation to see a specialty clinic or specialist;
- no pending test results or testing; or
- no pending surgery or other Treatment.

"Sundry Items" means reading materials, such as a magazine or a book, games, and other such small items.

"Tax-free Car" means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback. The Chubb Insurance Company of Canada Collision/Loss Damage Insurance program will not provide coverage for Tax-free cars.

"Travelling Companion" means the person who is sharing travel arrangements and accommodations with You, to a maximum of three (3) persons.

"Treatment" means any medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician, including but not limited to prescribed or unprescribed medication, investigative testing and surgery. The term "treatment" does not include the unaltered use of prescribed medication for a Medical Condition which is Stable.

"You", "Yourself" and "Your", with respect to Out of Country/Province Emergency Medical Insurance, Trip Cancellation/Trip Interruption

Insurance, Delayed and Lost Baggage Insurance and Flight Delay Insurance, refer to:

A) the Cardholder;
B) the Spouse; and
C) all Dependent Children when the Dependent Children travel with the Cardholder, or the Spouse.

“You”, “Yourself” and “Your”, with respect to Auto Rental Collision/Loss Damage Insurance and Purchase Security and Extended Warranty and Mobile Phone Insurance, refer to the Cardholder.

“We”, “Us” and “Our” refers to Chubb Insurance Company of Canada.

OUT OF PROVINCE/COUNTRY EMERGENCY MEDICAL INSURANCE

We certify that effective October 1, 2025 (updated June 1, 2026), Master Policy 9912-5974, (the "Master Policy") issued by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario, M5L 1E2 to Wealthsimple Payments Inc. provides Out of Province/Country Emergency Medical Insurance for You.

Coverage is not available to residents of Quebec.

Important notice – please read carefully

- **This Certificate of Insurance is available only if You are under age sixty-five (65). This age restriction applies to the Cardholder, Spouse and Dependent Children.**
- **Out-of-Province/Out-of-Country Emergency Medical Insurance coverage is for the first fourteen (14) days of Your Covered Trip only.**
- **Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that You read and understand Your insurance before You travel as Your coverage may be subject to certain limitations or exclusions.**
- **A pre-existing exclusion applies to Medical Conditions and/or symptoms that existed prior to Your Covered Trip. Check to see how this applies in this Certificate of Insurance and how it relates to Your departure date, date of purchase, or effective date.**
- **In the event of an accident, injury or sickness, Your prior medical history may be reviewed when a claim is reported.**

What should You do in a Medical Emergency?

If You have a Medical Emergency, You must call Chubb Travel Assistance at 1-833-654-1253 (toll-free) or 514-285-0187 (local-collect) before You receive Emergency Treatment, within twenty-four hours when being admitted to a Hospital or as soon as is reasonably possible. Alternatively, someone else may call on Your behalf if Your Medical Condition prevents You from calling. If You do not notify Chubb Travel Assistance as soon as possible, You may receive inappropriate or unnecessary treatment which may not be covered by this insurance.

If You do not call Chubb Travel Assistance, You must notify Crawford & Company (Canada) Inc. of Your claim within thirty (30) days of the date Emergency Treatment or other expenses were first incurred.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if, throughout the Covered Trip, the Cardholder:

- is a Permanent Resident of Canada;
- is covered by a Government Health Insurance Plan; and
- has an Account in Good Standing.

A Spouse is eligible to be insured under this Certificate if, throughout the Covered Trip:

- the Cardholder is eligible to be insured under this Certificate as described above, even if the Cardholder is not travelling;
- the Spouse is a Permanent Resident of Canada and continues to meet the definition of Spouse; and
- the Spouse is covered by a Government Health Insurance Plan.

ELIGIBILITY (CONTINUED)

A Dependent Child is eligible to be insured under this Certificate if, throughout the Covered Trip:

- the Cardholder is eligible to be insured under this Certificate as described above;
- the Dependent Child is a Permanent Resident of Canada, is travelling with either the Cardholder or Spouse; and continues to meet the definition of Dependent Child; and
- the Dependent Child is covered by a Government Health Insurance Plan.

WHEN COVERAGE BEGINS

Insurance coverage begins whenever You leave Your Departure Point on a Covered Trip.

You will be covered for the first fourteen (14) consecutive days of a Covered Trip, including the date You leave on Your Covered Trip and the date You return from Your Covered Trip.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- when You return to Your province or territory of residence;
- the date You have been absent for more than fourteen (14) consecutive days from Your province or territory of residence;
- the date on which the Card is cancelled;
- the date on which the balance of the Card is sixty (60) days past due;
- the date on which the Master Policy terminates; or
- the date on which the Card Issuer receives notice from the Cardholder to cancel the Card.

WHEN COVERAGE AUTOMATICALLY EXTENDS

Insurance coverage automatically extends beyond the fourteen (14) day limit as follows:

A) When You are hospitalized due to a Medical Emergency beyond the fourteen (14) day limit, Your insurance coverage will remain in force during Your hospitalization and up to five (5) days following Your discharge from Hospital.

B) When You must delay Your return beyond the fourteen-day limit due to a Medical Emergency, Your insurance coverage is automatically extended for up to five (5) days.

C) When the delay of a plane, bus, ship or train in which You are a passenger causes Your Covered Trip to extend beyond the fourteen (14) days, Your insurance coverage is automatically extended for up to seventy-two (72) hours.

BENEFITS

We will pay a up to $2,000,000 for the reasonable and customary expenses, in excess of any medical expenses payable by Your Government Health Insurance Plan or any Other Insurance plan, for Emergency Treatment medically required during Your Covered Trip as a result of a Medical Emergency.

Hospital and medical expenses
Covers the cost of Emergency Treatments, including Hospital, surgical and medical treatment.

Eligible expenses include the following when ordered by a Physician during Your Covered Trip:

- Hospital room and board, up to semi-private or the equivalent;
- treatment by a Physician and/or surgeon;

Hospital and medical expenses (continued)

- out-patient Hospital charges;
- x-rays and other diagnostic tests;
- use of an operating room, intensive care unit, anaesthesia and surgical dressings;
- prescription drugs except when You need them to continue to stabilize a chronic Medical Condition or a condition which You had before Your Covered Trip;
- local ground ambulance service (or local taxi fare in lieu) to a Hospital, Physician or medical service provider in case of a Medical Emergency;
- the lesser of the rental or purchase of a hospital-type bed, wheelchair, brace, crutches and other medical appliances; and
- the cost of professional services of a registered private nurse while You are hospitalized, to a maximum of $5,000, when these services are recommended by a Physician and approved in advance through Crawford & Company (Canada) Inc.

Emergency dental expenses

Covers the cost of the following dental expenses when ordered by and received from a licensed dentist:

- the repair or replacement of natural teeth or permanently attached artificial teeth required as the result of an accidental injury to the mouth during Your Covered Trip, to a maximum of $2,000; and
- treatment during Your Covered Trip for the emergency relief of dental pain, to a maximum of $200.

Other emergency services

Covers the cost of professional services of a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist to a maximum of $250 per profession, when ordered by a Physician during Your Covered Trip.

Emergency air transportation or evacuation

Covers the cost of the following, when medically required and approved in advance and arranged through Chubb Travel Assistance:

- the extra cost of one-way economy airfare on a commercial flight by the most direct route to the point of departure to receive immediate emergency medical attention; or
- a stretcher fare on a commercial flight by the most direct route to Your Departure Point, if a stretcher is medically necessary; and
- return economy airfare on a commercial flight and the usual fees and expenses for a qualified medical attendant to accompany You, when the attendant is medically necessary or required by the airline; or
- air ambulance transportation if it is medically essential.

Return of deceased

Covers:

- the cost to return Your remains in a common carrier's standard transportation container to Your Departure Point, and up to $5,000 for the preparation of Your remains, such as embalming or cremation; or
- up to $5,000 for the preparation of Your remains, such as embalming or cremation, and the cost of a standard burial container, and up to $5,000 for the burial of Your remains where Your death occurred.

If someone is legally required to identify Your remains, this insurance covers the cost of round-trip economy class transportation, by the most cost-effective route, and up to $300 for meal and hotel accommodation expenses for that person. That person is covered under the terms of Your insurance during the period in which he or she is required to identify Your remains but for no longer than three (3) business days.

Additional hotel and meal expenses

Covers the cost of up to $150 per day, to a maximum of $1,500, for meal and commercial accommodation expenses You have incurred after the date You are scheduled to return to the Departure Point when Your return is delayed due to Your Medical Emergency or when You are relocated to receive Emergency Treatment.

Bringing relative to bedside

Covers the cost of round-trip economy class transportation, by the most cost-effective route, to have a relative visit You when You are hospitalized during Your Covered Trip. You are also entitled to a maximum of $300 for meal and hotel accommodation expenses incurred by Your relative under this benefit

Return of vehicle

Covers the reasonable costs for a commercial agency, when arranged and approved through Crawford & Company (Canada) Inc., to return a vehicle to Your residence or to a commercial rental agency when You are unable to return the vehicle due to a Medical Emergency. The vehicle can be a private passenger automobile, self-propelled mobile home, camper truck, trailer home, or motorcycle that You own or rent and which You use during Your Covered Trip.

Return of Dependent Child or Dependent Children

If a Dependent Child or Dependent Children insured under the insurance travel with or join the Cardholder or Spouse during the Covered Trip, and the Cardholder or Spouse are hospitalized for more than twenty-four (24) hours, or the Cardholder or Spouse must return to Canada because of a Medical Emergency covered under this insurance, this insurance covers, when arranged and approved through Crawford & Company (Canada) Inc., the extra cost of one-way economy transportation by the most cost-effective route to the Dependent Children's Departure Point and the cost of return economy transportation for an escort when an escort is deemed necessary by the transportation carrier.

Return of Your excess baggage

If You return to Your Departure Point by air ambulance because of Your Medical Emergency, this insurance covers the cost to return Your excess baggage up to a maximum of $500, when medically required and approved in advance and arranged through Crawford & Company (Canada) Inc.

All benefits payable to You under the Master Policy are in excess of Government Health Insurance Plan and all Other Insurance, indemnity or protection available to You in respect of the loss. We will be liable only for the excess of the amount of the loss over the amount covered by such Government Health Insurance Plan or 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. This insurance coverage will not apply as contributing insurance and this "non-contribution" shall supersede despite any "non-contribution provision" in Other Insurance, indemnity or protection.

EXCLUSIONS AND LIMITATIONS

This insurance does not cover any loss arising from or related to:

- Pre-Existing Condition – any Pre-existing Condition that was not Stable during the six (6) months immediately preceding Your departure on Your Covered Trip
- Reasonably Foreseeable Conditions – sickness or accidental injury that was reasonably foreseeable on the date of Your departure on Your Covered Trip
- Failure to Transfer to an Appropriate Facility for Treatment – We, in consultation with Your treating Physician, reserve the right to transfer You to an appropriate medical facility or to Your province or

territory of residence for further treatment; failure to comply with a transfer request will absolve Us of any liability to provide benefits for expenses incurred after the scheduled transfer date

- Recurrence – a Medical Emergency is considered to have ended when medical evidence indicates that You are able to return to Your province or territory of residence; no benefits will be paid in connection with the condition that caused a Medical Emergency if they are incurred after that time
- Failure to obtain Advance Approval – where an Eligible Medical Emergency Expense specifies that it must be approved in advance, if advance approval is not obtained, no benefit will be payable for that expense and no benefit will be paid with respect to any surgery or invasive procedure that has not been approved in advance, except in extreme circumstances where a request for prior approval would delay necessary surgery in a life-threatening medical crisis
- Non-Emergency Services – no benefit will be payable with respect to non-emergency, experimental or elective services, including any treatment, surgery or medication which medical evidence indicates that You could have returned to Canada to receive
- Misrepresentation – any Medical Condition for which You provided false or inaccurate information regarding hospitalizations, Treatment or medications
- Pregnancy – pregnancy, miscarriage, childbirth or complications of any of these conditions occurring within nine weeks of the expected date of birth
- Intentionally inflicted injuries – intentionally inflicted injuries, suicide or attempted suicide
- Abuse of Medication - abuse of any medication or non-compliance with prescribed medical treatment or therapy
- Newborn Child - any child born during the trip
- Trip Against Physician's advice - any Covered Trip commenced or continued against the advice of Your Physician
- Alcohol or Drug Abuse – any injury or accident occurring while You are under the influence of drugs, other than as prescribed by a Physician, or alcohol (where the concentration of alcohol in Your blood exceeds eighty (80) milligrams of alcohol in one hundred (100) millilitres of blood or when You demonstrate a visible impairment due to alcohol or drugs) and any chronic illness or hospitalization related to, or exacerbated by, the habitual use of alcohol or drugs
- Professional Sports or Racing – participation in professional sports or any organized racing or speed contests
- Mental Problems – any Mental or Emotional Disorders
- Hazardous Activities – recreational scuba diving (unless You hold a basic scuba designation from a certified school or licensing body), mountaineering, bungee-jumping, parachuting, parasailing, cave exploration, hang-gliding, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness
- Intentional Acts – loss due to intentional acts
- Criminal Offence – committing or attempting to commit a criminal act
- War or Insurrection – declared or undeclared war, or any act of war, riot or insurrection; or hostilities, rebellion, revolution or usurped power
- Travel Advisories – travel in a country if the Canadian government had issued a travel advisory for that country that was in effect immediately before Your departure on Your Covered Trip
- Cyber Incident

If You do not call Chubb Travel Assistance before You seek Emergency Treatment, or if You choose to seek care from a non-approved medical service provider, You will be responsible for 20% of Your medical expenses covered under this insurance and not recovered from Your Government Health Insurance Plan, to a maximum of $25,000. If, after reimbursement by Your Government Health Insurance Plan, Your claim exceeds $25,000, this insurance will pay 100% of any covered expenses over and above $25,000.

Should Your Medical Condition prevent You from calling Chubb Travel Assistance before seeking Emergency Treatment, You must call as soon as medically possible or someone else may call on Your behalf.

CLAIMS PROCEDURES

If You call Chubb Travel Assistance at the time of the Medical Emergency as shown under "What should You do in a Medical Emergency?" You will receive the necessary claims assistance. If You do not call Chubb Travel Assistance, You must notify Crawford & Company (Canada) Inc. of Your claim within thirty (30) days of the date Emergency Treatment or other expenses were first incurred by telephone at 1-888-359-0394 (international toll free) and submit written notice of Your claim with such supporting documentation as You are then able to provide to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
420-55 Standish Court
Mississauga, Ontario L5R 4B2
Fax - 905-602-0185
Email: wealthsimple@crawco.ca

1-888-359-0394 (international toll free)

The following documents must accompany Your claim:

- proof of departure from Your province or territory of residence;
- originals of all bills, invoices and receipts from the service provider(s);
- any required Government Health Insurance Plan form;
- proof of any payment(s) or denial(s) made by Other Insurance plan(s); and
- a complete diagnosis from the Physician(s) and/or Hospital(s) that provided the Emergency Treatment, including, where applicable, written verification from the Physician who treated You during Your Covered Trip that the expenses were medically necessary.

Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

Other Claim Information

During the processing of a claim, We may require You to undergo a medical examination by one or more Physician*s* selected by Us and at Our expense.

You agree that We and Our agents have:

A) Your consent to verify Your health card number and other information required to process Your claim with the relevant government and other authorities;
B) Your authorization to Physicians, Hospitals and other medical providers to provide to Us, Chubb Travel Assistance and the Crawford & Company (Canada) Inc. any and all information they have regarding You while under observation or treatment, including Your medical history, diagnoses and test results; and
C) Your agreement to disclose any of the information available under A) and B) above to other sources, as may be required for the processing of Your claim for benefits obtainable from other sources.

Other Claim Information (continued)

After We pay Your health care provider or reimburse You for covered expenses, We will seek reimbursement from Your Government Health Insurance Plan and any other medical insurance plan under which You may have coverage. You may not claim or receive in total more than 100% of Your total covered expenses or the actual expenses which You incurred, and You must repay to Us any amount paid or authorized by Us on Your behalf if and when We determine that the amount was not payable under the terms of Your insurance coverage.

In no case will We seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is $50,000 or less. If the lifetime maximum for all in-country and out-of-country benefits is over $50,000, We will coordinate benefits only above this amount.

TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE

We certify that effective October 1, 2025 (updated June 1, 2026), Master Policy 9912-5975, (the "Master Policy") issued by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario, M5L 1E2 to Wealthsimple Payments Inc. provides Trip Cancellation/Trip Interruption Insurance for You.

Coverage is not available to residents of Quebec.

Important notice – please read carefully

A Pre-Existing Condition exclusion applies to the Trip Cancellation and Trip Interruption benefits. Please see Exclusions and Limitations for details. If You have any questions regarding Pre-Existing Conditions and/or want to confirm coverage, please contact Crawford & Company (Canada). **This Certificate of Insurance applies only to a Covered Trip that is booked and paid for after the effective date of this Certificate and while coverage is in effect.**

If You need to cancel or interrupt a Covered Trip: If a Covered Cause for Trip Cancellation or Trip Interruption occurs, You must phone Crawford & Company (Canada) immediately.

Failure to notify Crawford & Company (Canada) within forty-eight (48) hours may reduce the amount payable.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if, at the time the full cost of the Covered Trip is charged to the Card and throughout the Covered Trip, the Cardholder:

- is a Permanent Resident of Canada; and
- has an Account in Good Standing.

A Spouse is eligible to be insured under this Certificate if, at the time the full cost of the Covered Trip is charged to the Card and throughout the Covered Trip:

- the Cardholder is eligible to be insured under this Certificate as described above, even if the Cardholder is not travelling; and
- the Spouse is a Permanent Resident of Canada and continues to meet the definition of Spouse.

A Dependent Child is eligible to be insured under this Certificate if, at the time the full cost of the Covered Trip is charged to the Card and throughout the Covered Trip:

- the Cardholder is eligible to be insured under this Certificate as described above; and
- the Dependent Child is a Permanent Resident of Canada, is travelling with either the Cardholder or Spouse; and continues to meet the definition of Dependent Child.

You are eligible for this insurance coverage when the Covered Trip is booked or reserved and the full cost is charged to the Card.

WHEN COVERAGE BEGINS

Insurance coverage for Trip Cancellation begins at the time of purchase of Your Covered Trip and before any cancellation penalties have been incurred.

Insurance coverage for Trip Interruption begins when You are scheduled to depart on Your Covered Trip as shown on Your invoice or ticket.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- for Trip Cancellation, the date and time You depart or plan to depart on the Covered Trip;
- for Trip Interruption, the date and time You are scheduled to return from the Covered Trip;
- the date on which the Card is cancelled;
- the date on which the balance of the Card is sixty (60) days past due;
- the date on which the Master Policy terminates; or
- the date on which the Card Issuer receives notice from the Cardholder to cancel the Card.

BENEFITS

We will pay a up to $1,500 for the prepaid portion of Your Covered Trip that is non-refundable and non-transferable to another travel date if You are required to cancel a Covered Trip due to a Covered Cause for Cancellation listed below. If there is more than one individual making a claim, the maximum payable is $1,500 per individual, subject to a $5,000 aggregate per Covered Trip.

Covered Causes for Cancellation:

A) Your, Your Immediate Family Member's, Your Travelling Companion's or Your Travelling Companion's Immediate Family Member's unexpected death, sickness or injury. Sickness and injury must require the care and attendance of a Physician and the Physician must recommend cancellation of the Covered Trip in writing.

B) Hospitalization or death of the host at Your principal destination.

C) You or Your Travelling Companion are selected for jury duty or subpoenaed to appear as witness in court whereby the date of the hearing conflicts with the Covered Trip.

D) A disaster renders Your or Your Travelling Companion's principal residence uninhabitable.

E) A transfer by Your employer necessitates a change of Your permanent residence within 30 days before the Covered Trip departure date.

F) A call to service of You or Your Travelling Companion by the Canadian Government with respect to reservists, military, police or fire personnel.

G) A written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian Government after Your Covered Trip is booked, but within 30 days of Your departure date, advising Canadians not to travel to a country, region or city originally ticketed for the Covered Trip due to terrorism, coups, civil unrest or natural disaster (but not including a communicable disease outbreak), for a period that includes Your Covered Trip.

H) As a result of the delay of a connecting vehicle, You miss the scheduled departure of Your Covered Trip as ticketed due to: inclement weather; mechanical failure or accident of a Common Carrier; a traffic accident; or an emergency police-directed road closure. Such delay due to traffic accident or emergency police-directed road closure must be substantiated by an official police report. All such missed departures are subject to the connecting vehicle being originally scheduled to arrive at the point of departure not less than two hours prior to the scheduled departure time. The missed departure must result in You missing 30% or more of the total duration of the Covered Trip and You elect to cancel the Covered Trip.

I) Weather conditions delay Your scheduled carrier for 30% or more of the total duration of the Covered Trip and You elect to cancel the Covered Trip.

Covered Causes for Cancellation: (continued)

We will pay a up to $1,500 if You are prevented from continuing a Covered Trip due to a Covered Cause for Interruption listed below. If there is more than one individual making a claim, the maximum payable is $1,500 per individual, subject to a $5,000 aggregate per Covered Trip.
Your expenses will be reimbursed for:

A) the extra cost to change Your ticket to a one-way economy fare, via the most cost-effective route, by regular scheduled transportation back to Your departure point or the next destination on Your Covered Trip; or
B) the cost of a one-way economy fare by regular scheduled transportation to Your departure point or the next destination on Your Covered Trip if Your existing ticket cannot be changed;
C) the non-refundable portion of any unused prepaid travel arrangements if Your Covered Trip is interrupted; and
D) if Your Travelling Companion's trip is interrupted for any of the reasons stated under the Covered Cause for Interruption, You will be reimbursed for the cost incurred to adjust Your prepaid accommodations to a single supplement.

If You must delay the return portion of a Covered Trip due to a Covered Cause for Interruption listed below, We will also pay the necessary and reasonable costs of commercial accommodation and meals up to $150 a day when the return portion of a Covered Trip is delayed beyond the date scheduled.

Covered Causes for Interruption:

A) Your, Your Immediate Family Member's, Your Travelling Companion's or Your Travelling Companion's Immediate Family Member's unexpected death, sickness or injury. Sickness and injury must require the care and attendance of a Physician and the Physician must recommend cancellation You interrupt or delay Your Covered Trip in writing.
B) Hospitalization or death of the host at Your principal destination.
C) You or Your Travelling Companion are selected for jury duty or subpoenaed to appear as witness in court whereby the date of the hearing conflicts with the Covered Trip.
D) A disaster renders Your or Your Travelling Companion's principal residence uninhabitable.
E) A call to service of You or Your Travelling Companion by the Canadian Government with respect to reservists, military, police or fire personnel.
F) A written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian Government after You depart on Your Covered Trip, advising Canadians not to travel to a country, region or city originally ticketed for the Covered Trip due to terrorism, coups, civil unrest or natural disaster (but not including a communicable disease outbreak).
G) As a result of the delay of a connecting vehicle, You miss the scheduled departure of Your Covered Trip as ticketed or have a missed connection during the Covered Trip due to: inclement weather; mechanical failure or accident of a Common Carrier; a traffic accident; or an emergency police-directed road closure. Such delay due to traffic accident or emergency police-directed road closure must be substantiated by an official police report. All such missed departures or misconnections are subject to the connecting vehicle being originally scheduled to arrive at the point of departure not less than two hours prior to scheduled departure time. In the event of a missed departure or misconnection, this insurance covers the cost of a one-way economy fare, via the most cost-effective route, to catch up to the tour or to continue Your Covered Trip as originally booked.

Covered Causes for Interruption: (continued)

H) Weather conditions delay Your connecting scheduled carrier for 30% or more of the total duration of the Covered Trip and You elect not to continue with the Covered Trip.

I) Hijacking of Your Common Carrier while en route to Your scheduled destination point.

All benefits payable to You under the Master Policy are in excess of all other applicable valid insurance, indemnity or protection available to You in respect of the loss. We will be liable only for the excess of the amount of the loss over the amount covered by 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. This insurance coverage will not apply as contributing insurance and this "non-contribution" shall supersede despite any "non-contribution provision" in Other Insurance indemnity or protection.

EXCLUSIONS AND LIMITATIONS

This insurance does not cover any loss arising from or related to:

- Pre-Existing Condition – any Pre-existing Condition that was not Stable during the six (6) months immediately preceding when the insurance coverage began as outlined in When Coverage Begins
- Reasonably Foreseeable Conditions – sickness or accidental injury that was reasonably foreseeable when the insurance coverage began as outlined in When Coverage Begins or a trip undertaken to visit or attend an ailing person when the medical condition or ensuing death of that person is the cause of the claim
- Pandemic - Pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority
- Penalties after Cancellation - cancellation penalties arising after Covered Cause for Cancellation
- Sums after Interruption – sums that become non-refundable after the Covered Cause for Interruption occurs
- Unused Return Travel - cost of prepaid unused return travel
- Pregnancy – pregnancy, miscarriage, childbirth or complications of any of these conditions occurring within nine weeks of the expected date of birth
- Intentionally inflicted injuries – intentionally inflicted injuries, suicide or attempted suicide
- Abuse of Medication - abuse of any medication or non-compliance with prescribed medical treatment or therapy
- Newborn Child - any child born during the trip
- Trip Against Physician's advice - any Covered Trip commenced or continued against the advice of Your Physician
- Alcohol or Drug Abuse – any injury or accident occurring while You are under the influence of drugs, other than as prescribed by a Physician, or alcohol (where the concentration of alcohol in Your blood exceeds eighty (80) milligrams of alcohol in one hundred (100) millilitres of blood or when You demonstrate a visible impairment due to alcohol or drugs) and any chronic illness or hospitalization related to, or exacerbated by, the habitual use of alcohol or drugs
- Professional Sports or Racing – participation in professional sports or any organized racing or speed contests
- Mental Problems – any Mental or Emotional Disorders
- Hazardous Activities – recreational scuba diving (unless You hold a basic scuba designation from a certified school or licensing body), mountaineering, bungee-jumping, parachuting, parasailing, cave exploration, hang-gliding, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness

EXCLUSIONS AND LIMITATIONS (CONTINUED)

- Intentional Acts – damage due to intentional acts
- Criminal Offence – committing or attempting to commit a criminal act
- War or Insurrection – declared or undeclared war, or any act of war, riot or insurrection; or hostilities, rebellion, revolution or usurped power
- Cyber Incident

Failure to notify Crawford & Company (Canada) Inc. within forty-eight (48) hours may reduce the amount payable.

Some expenses are only covered if they are approved in advance by Crawford & Company (Canada) Inc. All transportation expenses must be pre-approved.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. forty-eight (48) hours after the occurrence or commencement of any loss covered by this Certificate or as soon thereafter as is reasonably possible, by telephone at 1-888-359-0394 (international toll free). Please submit written notice of Your claim within thirty (30) days of the date of loss with such supporting documentation as You are then able to provide to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
420-55 Standish Court
Mississauga, Ontario L5R 4B2
Fax - 905-602-0185
Email: wealthsimple@crawco.ca
1-888-359-0394 (international toll free)

The following documents must accompany Your claim:

- proof that the Covered Trip was paid for using the Card;
- proof that cancellation or interruption resulted from a Covered Cause for Cancellation or from Covered Cause for Interruption, as applicable. This may include a medical certificate, Physician's written statement or death certificate, reports from police, Common Carrier or local authorities;
- complete original unused transportation tickets and vouchers; and
- receipts for the prepaid land arrangements.

Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

DELAYED AND LOST BAGGAGE INSURANCE

We certify that effective October 1, 2025 (updated June 1, 2026), Master Policy 9912-5979, (the "Master Policy") issued by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario, M5L 1E2 to Wealthsimple Payments Inc. provides Delayed and Lost Baggage Insurance for You.

Coverage is not available to residents of Quebec.

This Certificate of Insurance applies when airline tickets are booked and paid for after the effective date of this Certificate and while coverage is in effect.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if at the time the full cost of Your airline ticket was paid for with the Card and when the Checked Baggage is checked in with the Air Carrier, the Cardholder:

- is a Permanent Resident of Canada; and
- has an Account in Good Standing.

A Spouse is eligible to be insured under this Certificate if at the time the full cost of Your airline ticket was paid for with the Card and when the Checked Baggage is checked in with the Air Carrier:

- the Cardholder is eligible to be insured under this Certificate as described above, even if the Cardholder is not travelling; and
- the Spouse is a Permanent Resident of Canada and continues to meet the definition of Spouse.

A Dependent Child is eligible to be insured under this Certificate if at the time the full cost of Your airline ticket was paid for with the Card and when the Checked Baggage is checked in with the Air Carrier:

- the Cardholder is eligible to be insured under this Certificate as described above; and
- the Dependent Child is a Permanent Resident of Canada, is travelling with either the Cardholder or Spouse; and continues to meet the definition of Dependent Child.

You are eligible for this insurance coverage when the full cost of the airline ticket issued by an Air Carrier was charged to the Card.

WHEN COVERAGE BEGINS

Insurance coverage begins when Your Checked Baggage is checked in with the Air Carrier.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- the return of Your Checked Baggage;
- for Baggage Delay, four (4) days after the arrival of Your scheduled flight;
- for Baggage Delay, Your return date;
- the date on which the Card is cancelled;
- the date on which the balance of the Card is sixty (60) days past due;
- the date on which the Master Policy terminates; or
- the date on which the Card Issuer receives notice from the Cardholder to cancel the Card.

BENEFITS

We will reimburse You up to a maximum of $1,000 for Your reasonable expenses incurred with respect to Emergency Purchases if Your Checked Baggage is delayed by the Air Carrier by more than six hours from the arrival of the Air Carrier. The purchases must be made before Your Checked Baggage is returned but in no event more than ninety-six (96) hours after the arrival of the Air Carrier.

In the event that the Checked Baggage is not located or is damaged, We will reimburse You up to a maximum of $1,000 for the damage to or the loss of your Checked Baggage and the personal items contained therein.

We will pay the lesser of the following amounts:
- the actual replacement value of the property, at the time of loss or damage;
- the amount for which the property could be replaced with property of like kind and quality if an identical replacement cannot reasonably be obtained; or
- the amount for which the property could be repaired to its condition prior to the damage.

The total amount payable for both delayed and lost or damaged Checked Baggage is $1,250.

All benefits payable to You under the Master Policy are in excess of all other applicable valid insurance, indemnity or protection available to You in respect of the loss. We will be liable only for the excess of the amount of the loss or damage over the amount covered by 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. This insurance coverage will not apply as contributing insurance and this "non-contribution" shall supersede despite any "non-contribution provision" in Other Insurance indemnity or protection.

EXCLUSIONS AND LIMITATIONS

This insurance does not cover any loss arising from or related to:
- Insufficient Time for Check-In – failure to check in Your Checked Baggage within the minimum guidelines published by the Air Carrier
- Insufficient Time for Connection – insufficient allotment of time for connecting flights according to Air Carrier regulations
- Returned Luggage – Emergency Purchases made after Your Checked Baggage was returned
- Last Leg of Return – Checked Baggage that was delayed on the last leg of the return portion of Your trip
- Intentional Acts – damage due to intentional acts
- Confiscation – confiscation by order of any government or public authority
- Seizure or Destruction – seizure or destruction under a quarantine or customs regulation
- Illegal Trade – transporting contraband or illegal trade
- Criminal Offence – committing or attempting to commit a criminal act
- War or Insurrection – declared or undeclared war, or any act of war, riot or insurrection; or hostilities, rebellion, revolution or usurped power
- Cyber Incident

Insurance coverage also does not apply to:
- sporting equipment, unless checked with the Air Carrier and for which a claim check has been provided by the Air Carrier;
- animals, perishables, cameras and accessory equipment, eyeglasses and contact lenses, prosthetic devices including dentures

EXCLUSIONS AND LIMITATIONS (CONTINUED)

and hearing aids, tickets, valuable papers and documents, credit cards and debit cards, securities, money, art objects, electronic equipment, business items, bullion or precious or semi-precious metals, stones or gems other than that contained in items of personal jewelry owned by You;

- household furniture, motor vehicles, boats or watercraft or aircraft or parts for such conveyances.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. forty-eight (48) hours after the occurrence or commencement of any loss covered by this Certificate or as soon thereafter as is reasonably possible, by telephone at 1-888-359-0394 (international toll free). Please submit written notice of Your claim within thirty (30) days of the date of loss with such supporting documentation as You are then able to provide to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
420-55 Standish Court
Mississauga, Ontario L5R 4B2
Fax - 905-602-0185
Email: wealthsimple@crawco.ca

1-888-359-0394 (international toll free)

The following documents must accompany Your claim:

- proof that the airline ticket was paid for using the Card;
- the Air Carrier's report substantiating the loss and any settlement;
- receipts for Emergency Purchases;
- an itemization and description of the lost or damaged items and their estimated value;
- a copy of the receipts, credit card statements, or cancelled cheques for the personal property lost or damaged;
- photos of the damaged items, if applicable;
- estimate of repairs, if applicable;
- original receipts for repaired or replaced items, if applicable; and
- a copy of a statement from Your homeowner's or tenant's insurance carrier indicating the extent to which You have been reimbursed for any items or a sworn statement that You have no Other Insurance.

Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

FLIGHT DELAY INSURANCE

We certify that effective February 3, 2026 (updated June 1, 2026), Master Policy 9912-7516, (the "Master Policy") issued by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario, M5L 1E2 to Wealthsimple Payments Inc. provides Flight Delay Insurance for You.

Coverage is not available to residents of Quebec.

This Certificate of Insurance applies when airline tickets are booked and paid for after the effective date of this Certificate and while coverage is in effect.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if at the time the full cost of Your airline ticket was paid for with the Card and when You check in with the Air Carrier, the Cardholder:

- is a Permanent Resident of Canada; and
- has an Account in Good Standing.

A Spouse is eligible to be insured under this Certificate if at the time the full cost of Your airline ticket was paid for with the Card and when the Spouse checks in with the Air Carrier:

- the Cardholder is eligible to be insured under this Certificate as described above, even if the Cardholder is not travelling; and
- the Spouse is a Permanent Resident of Canada and continues to meet the definition of Spouse.

A Dependent Child is eligible to be insured under this Certificate if at the time the full cost of Your airline ticket was paid for with the Card and when the Dependent Child checks in with the Air Carrier:

- the Cardholder is eligible to be insured under this Certificate as described above; and
- the Dependent Child is a Permanent Resident of Canada, is travelling with either the Cardholder or Spouse; and continues to meet the definition of Dependent Child.

You are eligible for this insurance coverage when the full cost of the airline ticket issued by an Air Carrier was charged to the Card.

WHEN COVERAGE BEGINS

Provided You have checked in with the Air Carrier, Your insurance coverage begins as follows:

Missed Connection – Insurance coverage begins three (3) hours after You arrive at the connecting point if, as a result of Your delayed incoming flight, You miss Your scheduled onward flight and the Air Carrier does not provide You with alternative onward transportation within three (3) hours of Your arrival at the connecting point.

Delay Flight Departure - Insurance coverage begins three (3) hours after the scheduled departure time of Your confirmed scheduled flight when such flight is delayed and no alternative transportation is made available to You by the Air Carrier within three (3) hours of the scheduled departure time of the original flight.

Denied Boarding - Insurance coverage begins three (3) hours after You have been denied boarding of the aircraft due to overbooking on Your confirmed scheduled flight when, no alternative transportation is made available to You

WHEN COVERAGE BEGINS (CONTINUED)

by the Air Carrier within three (3) hours of the scheduled departure time of the original flight.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- the time You take any alternative transportation;
- forty-eight (48) hours after You had a Missed Connection, Delayed Flight Departure or You were Denied Boarding;
- the departure of the last leg of Your return flight;
- the date on which the Card is cancelled;
- the date on which the balance of the Card is sixty (60) days past due;
- the date on which the Master Policy terminates; or
- the date on which the Card Issuer receives notice from the Cardholder to cancel the Card.

BENEFITS

We will reimburse You up to $1,000 for the reasonable and necessary expenses You incur as a result of a missed connection, denied boarding or flight departure delay for hotel accommodation, restaurant meals, refreshments, Emergency Purchases and other Sundry Items, for a maximum of forty-eight (48) hours or until alternative transportation is made available.

If there is more than one individual making a claim, the maximum payable is $1,000 per individual, subject to a $2,500 aggregate per any one occurrence of missed connection, denied boarding and flight departure delay.

All benefits payable to You under the Master Policy are in excess of all other applicable valid insurance, indemnity or protection available to You in respect of the loss. We will be liable only for the excess of the amount of the loss or damage over the amount covered by 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. This insurance coverage will not apply as contributing insurance and this "non-contribution" shall supersede despite any "non-contribution provision" in Other Insurance indemnity or protection.

EXCLUSIONS AND LIMITATIONS

This insurance does not cover any loss arising from or related to:

- Insufficient Time for Connection – insufficient allotment of time for legally connecting flights according to Air Carrier regulations
- Purchases After Transportation is Offered - Emergency Purchases made after You were offered alternative transportation
- Intentional Acts – damage due to intentional acts
- Criminal Offence – committing or attempting to commit a criminal act
- War or Insurrection – declared or undeclared war, or any act of war, riot or insurrection; or hostilities, rebellion, revolution or usurped power
- Cyber Incident

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. forty-eight (48) hours after the occurrence or commencement of any loss covered by this Certificate or as soon thereafter as is reasonably possible, by telephone at 1-888-359-0394 (international toll free). Please submit written notice of Your claim within thirty (30) days of the date of loss with such supporting documentation as You are then able to provide to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
420-55 Standish Court
Mississauga, Ontario L5R 4B2
Fax - 905-602-0185
Email: wealthsimple@crawco.ca

1-888-359-0394 (international toll free)

The following documents must accompany Your claim:

- proof that the airline ticket was paid for using the Card;
- the Air Carrier's report substantiating the loss and any settlement; and
- receipts for hotel or motel accommodation, restaurant meals, refreshments, Emergency Purchases and other Sundry Items.

Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

We certify that effective October 1, 2025 (updated June 1, 2026), Master Policy 9912-5978, (the "Master Policy") issued by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario, M5L 1E2 to Wealthsimple Payments Inc. provides Auto Rental Collision/Loss Damage Insurance for You.

COLLISION/LOSS DAMAGE INSURANCE AT A GLANCE

- Only You may rent a vehicle and decline the Rental Agency's CDW or an equivalent coverage offering. This insurance coverage applies only to Your or an Authorized Driver's personal and business use of the Rental Car.
- You must initiate and complete the entire rental transaction with the same Card.
- Insurance coverage is limited to one Rental Car at a time, i.e., if during the same period there is more than one vehicle rented by the Cardholder, only the first rental will be eligible for these benefits.
- The length of time You rent the same Rental Car and/or a different Rental Car must not exceed thirty-one (31) consecutive days, which follow one immediately after the other. In order to break the consecutive day cycle, a full calendar day must exist between rental periods. If the rental period exceeds thirty-one (31) consecutive days, the insurance coverage will not be provided from the first day onwards, i.e., coverage will not be provided for either the first thirty-one (31) consecutive days or any subsequent days. Coverage may not be extended for more than thirty-one (31) days by renewing or taking out a new rental agreement with the same or another Rental Agency for the same vehicle or another vehicle.
- Insurance coverage is limited to loss/damage to, or theft of a Rental Car only up to the Rental Car's actual cash value plus valid Loss of Use charges. Check with Your personal automobile insurer and the Rental Agency to ensure that You and all other drivers have adequate third-party liability coverages, personal injury and damage to property coverage.
- The Cardholder must decline on the rental contract the Rental Agency's CDW. (The Chubb Insurance Company of Canada Collision/Loss Damage Insurance coverage does not pay for the premium charged by the Rental Agency for the Rental Agency's CDW).
- Most vehicles are covered under the Master Policy. (A list of vehicles that are excluded from this insurance coverage is outlined in the section "Types of Vehicles Covered and Excluded").
- Insurance coverage is available except where prohibited by law.
- Claims must be reported within forty-eight (48) hours of the loss/damage occurring by calling 1-888-359-0394 (international toll free).

PLEASE READ THE FOLLOWING INSURANCE COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS.

Chubb Insurance Company of Canada Collision/Loss Damage Insurance provides insurance coverage when You use Your Card to pay in full for a Rental Car and decline the Rental Agency's CDW. There is no additional charge for the Chubb Insurance Company of Canada Collision/Loss Damage Insurance. The insurance coverage compensates You or a Rental Agency for loss/damages up to the actual cash value of the Rental Car and valid Rental Agency Loss of Use charges when the conditions described below are met.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if at the time full cost of the Rental Car is charged to the Card and during the rental period, the Cardholder:

- is a Permanent Resident of Canada; and
- has an Account in Good Standing.

An Authorized Driver is eligible to be insured under this Certificate if at the time full cost of the Rental Car is charged to the Card and during the rental period:

- the Cardholder is eligible to be insured under this Certificate as described above; and
- they are a Permanent Resident of Canada.

However, You and all Authorized Drivers must otherwise qualify under and follow the terms of the rental contract and must be legally licensed and permitted to drive the Rental Car under the laws of the jurisdiction in which the Rental Car shall be used.

For insurance coverage to be effective, You must:

A) use Your Card to pay for the entire rental from a Rental Agency;
B) decline the Rental Agency's CDW. If there is no space on the vehicle rental contract for You to indicate that You have declined the coverage, then indicate in writing on the contract "I decline CDW provided by this merchant".

- Rental Cars which are part of prepaid travel packages are also covered if the total package was paid by Your Card.
- You are covered if You receive a "free rental" as a result of a promotion where You have had to make previous vehicle rentals and if each such previous rentals were entirely paid for with Your Card.

WHEN COVERAGE BEGINS

Insurance coverage begins as soon as You take control of the Rental Car.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- the time when the rental agency assumes control of the Rental Car, whether it be at its place of business or elsewhere;
- the end of the chosen rental period;
- the date on which the Card is cancelled;
- the date on which the balance of the Card is sixty (60) days past due;
- the date on which the Master Policy terminates; or
- the date on which Card Issuer receives notice from the Cardholder to cancel the Card.

BENEFITS

We will reimburse You up to the amount for which You are liable to the Rental Agency up to the actual cash value of the damaged or stolen Rental Car as well as valid Loss of Use charges resulting from damage or theft occurring while You are the renter of the Rental Car. Chubb Insurance Company of Canada Collision/Loss Damage Insurance is primary insurance (except for losses that may be waived or assumed by the Rental Agency or its insurer, and in such circumstances where local government insurance legislation states otherwise).

EXCLUSIONS AND LIMITATIONS

This insurance does not cover any loss arising from or related to:

- Replacement Vehicle – a replacement vehicle for which Your personal automobile insurance is covering all or part of the cost of the rental
- Third Party Liability
- Personal Injury/Damage to Property – personal injury, and damage to property, except the Rental Car itself or its equipment
- Alcohol or Drug Use – the operation of the Rental Car at any time during which You or an Authorized Driver are driving while intoxicated or under the influence of any narcotic or other controlled substance, as defined by the laws of the jurisdiction where the accident occurs, however, this exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a physician
- Wear and Tear – wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin
- Violation of Rental Car Agreement – operation of the Rental Car in violation of the terms of the Rental Car Agreement except:
  a) an Authorized Driver, as defined, may operate the Rental Car;
  b) the Rental Car may be driven on publicly maintained gravel roads;
  c) the Rental Car may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.

  N.B. It must be noted that loss/damage arising while the vehicle is being operated under (a), (b) or (c) above is covered by this insurance. However, the Rental Agency's third-party insurance will not be in force and, as such, You must ensure that You are adequately insured privately for third party liability.
- Intentional Acts – damage due to intentional acts
- Off-road operation – damage caused to the Rental Car by use off of publicly maintained roads
- Transportation for Hire – transportation of property or passengers for hire
- Speed Contests – damage caused to the Rental Car while driving at a rate of speed that is a marked departure from the lawful rate of speed
- Confiscation – confiscation by order of any government or public authority
- Seizure or destruction – seizure or destruction under a quarantine or customs regulation
- Illegal Trade – transporting contraband or illegal trade
- Criminal Offence – committing or attempting to commit any dishonest, fraudulent or a criminal act
- War or Insurrection – declared or undeclared war, or any act of war, riot or insurrection; or hostilities, rebellion, revolution or usurped power
- Cyber Incident

No insurance coverage is provided when Your rental period is more than thirty-one (31) consecutive days, or Your rental period is extended for more than thirty-one (31) consecutive days by renewing or taking out a new Rental Car Agreement with the same or another Rental Agency for the same Rental Car and/or a different Rental Car. If a Rental Car Agreement is extended so that the number of consecutive days of rental exceeds thirty-one (31), coverage will not be provided for either the first thirty-one (31) consecutive days or any subsequent days.

WHERE COVERAGE IS AVAILABLE

This insurance coverage is available on a 24-hour basis worldwide unless precluded by law or the insurance coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed (other than under Section B, Part 7 (a) (b) or (c) above).

(See the section on "Helpful Hints" for tips on locations where use of this insurance coverage may be challenged and what to do when a Rental Agency makes the rental or return of a vehicle difficult.)

TYPES OF VEHICLES COVERED AND EXCLUDED

The types of Rental Cars covered include:

All cars, sport utility vehicles, and Mini-Vans (defined as vans made by an automobile manufacturer and classified by the manufacturer or a government authority as Mini-Vans made to transport a maximum of eight (8) people including the driver and which are used exclusively for the transportation of passengers and their luggage) except those excluded below.

The following vehicles are NOT covered:

- vans, cargo vans or mini cargo vans (other than Mini-Vans as described above);
- trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;
- limousines;
- off-road vehicles - meaning any vehicle used on roads that are not publicly maintained roads unless used to ingress and egress private property;
- motorcycles, mopeds or motor bikes;
- trailers, campers, recreational vehicles or vehicles not licensed for road use;
- vehicles towing or propelling trailers or any other object;
- mini-buses or buses;
- any vehicle with a Manufacturer's Suggested Retail Price (MSRP) excluding all taxes, over sixty-five thousand dollars ($65,000) Canadian, at the time and place of loss;
- exotic vehicles, meaning vehicles such as, but not limited to, Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce;
- any vehicle which is either wholly or in part handmade, hand finished or has a limited production of under twenty-five hundred (2,500) vehicles per year;
- antique vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more;
- Tax-free Cars.

Luxury vehicles such as BMW, Cadillac, Lincoln and Mercedes Benz are covered as long as they meet the above requirements.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. forty-eight (48) hours after the occurrence or commencement of any loss covered by this Certificate or as soon thereafter as is reasonably possible, by telephone at 1-888-359-0394. Decide with the rental agent which one of You will make the claim. If the rental agent decides to settle the claim directly, complete the accident report claim form and assign the right for the Rental Agency to make the claim on Your behalf on the claim form or other authorized forms. It is important to note that You remain responsible for the loss/damage and that You may be contacted in the future to answer inquiries resulting from the claims process. Original documentation may also be required in some instances. (If You have any questions, are having any difficulties, or would like the claims administrator to be involved immediately, call the number provided above). If You will be making the claim, You must call the claims administrator within forty-eight (48) hours of the damage or theft having occurred. Please submit written notice of Your claim within thirty (30) days of the date of loss with such supporting documentation as You are then able to provide to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
420-55 Standish Court
Mississauga, Ontario L5R 4B2
Fax - 905-602-0185
Email: wealthsimple@crawco.ca

1-888-359-0394 (international toll free)

The following documents must accompany Your claim:

- proof that the Rental Car was paid for using the Card;
- original Rental Car Agreement;
- police report or other report to local authorities;
- accident or damage report, if available;
- the itemized repair bill, or if not available, a copy of the estimate;
- receipt for paid repairs; and
- copy of Your billing statement if any repair charges were billed to Your Card.

Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss or, if You are a Quebec resident, within the year of the loss if You prove Your impossibility to act within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

HELPFUL HINTS

Before You rent a vehicle, find out if You are required to provide a deposit if You wish to decline the Rental Agency's CDW. If possible, select a Rental Agency which provides an excellent rate AND allows You to decline the CDW without having to make a deposit.

Rental Agencies in some countries may resist Your declining their CDW coverage. These Rental Agencies may try to encourage You to take their coverage or to provide a deposit. If You experience difficulty using Your Chubb Insurance Company of Canada Collision/Loss Damage Insurance coverage, please call 1-888-359-0394 (international toll free) and provide:

- the name of the Rental Agency involved;
- the Rental Agency's address;
- the Rental Agency's phone number and email address;
- the date of the rental;
- the name of the Rental Agency representative with whom You spoke, and Your rental contract number.

The Rental Agency will then be contacted and acquainted with the Chubb Insurance Company of Canada Collision/Loss Damage Insurance coverage.

In certain locations, the law requires that rental agencies provide Collision Damage Coverage in the price of the vehicle rental. In these locations (such as Costa Rica or elsewhere where Cardholders may be required to accept CDW), the Chubb Insurance Company of Canada Collision/Loss Damage Insurance will provide coverage for any required deductible provided that

HELPFUL HINTS (CONTINUED)

all the procedures outlined in this Certificate are followed and the Rental Agency's Deductible Waiver has been declined on the rental contract.

You will not be compensated for any payment You may have made to obtain the Rental Agency's CDW.

Check the Rental Car carefully for scratches or dents before and after You drive the vehicle. Be sure to point out where the scratches or dents are located to a Rental Agency representative.

If the vehicle has sustained damage of any kind, immediately phone one of the numbers provided and do not sign a blank sales draft to cover the damage and Loss of Use charges or, a sales draft with an estimated cost of repair and Loss of Use charges. The rental agent may make a claim on Your behalf to recover repair and Loss of Use charges by following the procedures outlined in the section "In the Event of an Accident/ Theft".

PURCHASE SECURITY AND EXTENDED WARRANTY

We certify that effective October 1, 2025 (updated June 1, 2026), Master Policy 9912-5976, (the "Master Policy") issued by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario, M5L 1E2 to Wealthsimple Payments Inc. provides Purchase Security and Extended Warranty Insurance for You.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if at the time the full Purchase Price of the Insured Item was charged to the Card and when a claim is made, the Cardholder:

- is a Permanent Resident of Canada; and
- has an Account in Good Standing.

You are eligible for this insurance coverage when the full Purchase Price of the Insured Item was charged to the Card.

WHEN COVERAGE BEGINS

Your insurance coverage begins immediately upon purchase of the Insured Item.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- for Purchase Security, ninety (90) days after the date of purchase;
- for Extended Warranty, one full year following the expiry of the applicable Manufacturer's Warranty;
- the date on which the Card is cancelled;
- the date on which the balance of the Card is sixty (60) days past due;
- the date on which the Master Policy terminates; or
- the date on which the Card Issuer receives notice from the Cardholder to cancel the Card.

BENEFITS

The Purchase Security feature automatically, without registration, protects most new items of personal property when the full Purchase Price is charged to the Card by insuring the item for ninety (90) days from purchase in the event of loss, theft or damage, anywhere in the world, if the item is not covered by Other Insurance. If the item is lost, stolen or damaged, it will be replaced, repaired, or You will be reimbursed, at Our discretion.

The Extended Warranty Insurance feature automatically, without registration, provides You with double the term of the Manufacturer's Warranty up to a maximum of one additional full year commencing immediately following the expiry of the applicable Manufacturer's Warranty on most items purchased in Canada, the United States or worldwide when the full Purchase Price is charged to the Card and the original Manufacturer's Warranty is honoured in Canada or the United States. Valid Manufacturer's Warranties of up to five years are eligible under this Extended Warranty Insurance.

Insured Items You give as gifts are covered under Purchase Security and Extended Warranty Insurance subject to compliance with the terms and conditions of this Certificate.

We will reimburse You up to $1,000 per occurrence for the lesser of: the cost of repairs; the actual cash value immediately prior to the loss; the Purchase Price of the Insured Item; or Your credit limit as authorized by the Card Issuer.

BENEFITS (CONTINUED)

Claims for Insured Items belonging to and purchased as a pair or set will be paid for at the full Purchase Price of the pair or set providing that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of a pair or set are usable individually, liability will be limited to payment equal to a proportionate part of the Purchase Price that the number of lost, stolen or damaged parts bear to the number of parts in the complete pair or set. We, at Our sole option, may elect to (a) repair, rebuild, or replace the item lost, stolen or damaged (whether in whole or in part) or (b) pay cash for said item, not exceeding the Purchase Price thereof and subject to the exclusions, terms and limits of liability as stated in the Certificate.

There is a maximum total limit of liability per Cardholder of $10,000 for claims under Purchase Security & Extended Warranty Insurance in respect of all Cards held by You.

The insurance extended by Us is issued strictly as excess coverage and does not apply as contributing insurance. This insurance is not a substitute for Other Insurance and covers You only to the extent a permitted claim for an Insured Item exceeds the coverage of Other Insurance. This Certificate also provides coverage for the amount of the deductible of Other Insurance. The coverage afforded by Us takes effect only when the limits of the Other Insurance have been reached and paid to You regardless of whether the Other Insurance contains provisions purporting to make the coverage of such Other Insurance non-contributory or excess.

EXCLUSIONS AND LIMITATIONS

This insurance does not cover any loss arising from or related to:

- fraud or abuse;
- confiscation by authorities;
- risks of contraband;
- normal wear and tear, normal course of play;
- flood, earthquake, radioactive contamination;
- inherent product defect;
- items consumed in use;
- mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another);
- incidental and indirect damages including bodily injury, punitive or exemplary damages and legal expenses;
- war (declared on not), act of foreign enemies or rebellion;
- Your commission of a criminal act or Your direct or indirect attempt to commit a criminal act;
- a Cyber Incident.

Purchase Security does not provide coverage for the following items: travellers' cheques, cash, tickets, and any other negotiable instruments, bullion, rare or precious coins, art objects, animals, living plants, services, any item purchased by and/or used for a business or commercial purpose, used and pre-owned items including antiques and demos, perishables such as food and liquor, ancillary costs incurred in respect of an Insured Item and not forming part of the Purchase Price; automobiles, motorboats, airplanes, and any other motorized vehicles, parts, accessories and labour thereof.

Jewellery in baggage is covered only if hand carried by You or by a person travelling with You. Jewellery stolen from baggage not hand carried is not covered unless Your baggage is stolen in its entirety.

Extended Warranty Insurance does not cover the following items and services: automobiles, motorboats, airplanes and other motorized vehicles, and parts and accessories thereof; services; dealer and assembler warranties, normal wear and tear, used and pre-owned items, including demos, normal course of play, negligence, misuse and abuse, inherent product defects, willful acts or omission and improper installation or

EXCLUSIONS AND LIMITATIONS (CONTINUED)

alteration, ancillary costs, any product purchased by and/or used for a business or commercial purpose, and any repair or replacement that would not have been covered under the Manufacturer's Warranty.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. within forty-five (45) days after the occurrence or commencement of any loss covered by this Certificate, by telephone at 1-888-359-0394 (international toll free). Your failure to give such notice within forty-five (45) days after the loss, theft or damage to the Insured Item may result in denial of the related claim. In the event that You have Other Insurance, You must file with the insurer of that coverage in addition to filing with Us. If the loss, theft or damage is not covered under the Other Insurance, You may be required to provide a letter from the other insurer indicating so, and/or a copy of the policy. Please submit Your claim documents within ninety (90) days of the date of loss, to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
420-55 Standish Court
Mississauga, Ontario L5R 4B2
Fax - 905-602-0185
Email: wealthsimple@crawco.ca

1-888-359-0394 (international toll free)

The following documents must accompany Your claim:

- Your receipt and/or the statement, store receipt;
- Manufacturer's Warranty where applicable;
- police report, if obtainable;
- fire insurance claim or loss report;
- Other Insurance documentation and evidence of payment, if You have Other Insurance; and
- any other information reasonably necessary to determine Your eligibility for benefits hereunder.

If the item is lost, stolen or damaged, You may be required to replace the item and provide original copies of both receipts. Prior to proceeding with any repair services, You must obtain approval for the repair services and of the repair facility from Us. At Our sole discretion, You may be required to send, at Your expense and risk, the damaged item on which a claim is based to the address designated by Us. Our payment made in good faith will discharge Us to the extent of this claim.

Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss or, if You are a Quebec resident, within the year of the loss if You prove Your impossibility to act within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

MOBILE PHONE INSURANCE

We certify that effective October 1, 2025 (updated June 1, 2026), Master Policy 9912-5977, (the "Master Policy") issued by Chubb Insurance Company of Canada to Wealthsimple Payments Inc. provides Mobile Phone Insurance for You.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if at the time the monthly cellular service provider bills are charged to the Card and when a claim is made, the Cardholder:

- is a Permanent Resident of Canada; and
- has an Account in Good Standing.

You are eligible for this insurance coverage when the monthly cellular service provider bills are charged to the Card for the billing cycle before the month in which the incident occurs.

WHEN COVERAGE BEGINS

Your insurance coverage begins the first day of the calendar month following a payment of the cellular wireless phone bill.

If You fail to make a cellular service provider bill payment in a particular month, coverage will be suspended and will resume on the first day of the calendar month after the date any future cellular service provider bill payment is made with the Card.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- the last day of the calendar month following payment;
- the date on which the Card is cancelled;
- the date on which the balance of the Card is sixty (60) days past due;
- the date on which the Master Policy terminates; or
- the date on which the Card Issuer receives notice from the Cardholder to cancel the Card.

BENEFITS

Mobile Phone Insurance provides coverage for damage to or theft of Your Mobile Phone. We will reimburse You to repair or replace Your Mobile Phone, up to $1,000.00 per claim with a maximum of two (2) claims per twelve (12) month period (subject to a $50.00 dollar deductible per claim).

If Your Mobile Phone requires replacement due to theft or damage, We will reimburse You the replacement value subject to a $50.00 deductible and the benefit maximum. The replacement value is the lesser of Your cellular service provider's suggested retail value of a similar model replacement Mobile Phone or the actual cost to replace the Mobile Phone.

If Your Mobile Phone is repairable, We will reimburse You an amount as determined by the diagnostic to repair it subject to the $50.00 dollar deductible and the benefit maximum.

The insurance extended by Us is issued strictly as excess coverage and does not apply as contributing insurance. This insurance is not a substitute for Other Insurance and covers You only to the extent a permitted claim for a Mobile Phone exceeds the coverage of Other Insurance. This Certificate also provides coverage for the amount of the deductible of Other Insurance. The coverage afforded by Us takes effect only when the limits of the Other Insurance have been reached and paid to You regardless of whether the

BENEFITS (CONTINUED)

Other Insurance contains provisions purporting to make the coverage of such Other Insurance non-contributory or excess.

EXCLUSIONS AND LIMITATIONS

This insurance does not cover any loss arising from or related to:

- Mobile Phone accessories;
- batteries;
- Mobile Phones purchased for resale, professional or commercial use;
- Mobile Phones that have been modified from their original states;
- Mobile Phones being shipped until received and accepted by You in new and undamaged condition;
- Mobile Phones stolen from baggage unless such baggage is hand-carried under the personal supervision of the Cardholder or the Cardholder's Travelling Companion with the Cardholder's knowledge;
- Mobile Phones which have been rented, borrowed, or are part of prepaid plans;
- cosmetic damage that does not affect functionality;
- damage or theft resulting from mis-delivery or voluntary parting with the Mobile Phone;
- taxes, delivery and transportation charges, and any fees associated with the cellular service provider;
- fraud or abuse;
- confiscation by authorities;
- risks of contraband;
- normal wear and tear, normal course of play;
- flood, earthquake, radioactive contamination;
- inherent product defect;
- mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another);
- war (declared on not), act of foreign enemies or rebellion;
- intentional acts ;
- Your commission of a criminal act or Your direct or indirect attempt to commit a criminal act;
- a Cyber Incident.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. within forty-five (45) days after the occurrence or commencement of any loss covered by this Certificate, by telephone at 1-888-359-0394 (international toll free). Your failure to give such notice within forty-five (45) days after the theft or damage to the Mobile Phone may result in denial of the related claim. In the event that You have Other Insurance, You must file with the insurer of that coverage in addition to filing with Us. If the theft or damage is not covered under the Other Insurance, You may be required to provide a letter from the other insurer indicating so, and/or a copy of the policy. Please submit Your claim documents within ninety (90) days of the date of loss, to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
420-55 Standish Court
Mississauga, Ontario L5R 4B2
Fax - 905-602-0185
Email: wealthsimple@crawco.ca

1-888-359-0394 (international toll free)

CLAIMS PROCEDURES (CONTINUED)

The following documents must accompany Your claim:

- proof that the entire monthly payment for the cellular service provider bill for the month prior to the date of damage or theft was paid for using the Card;
- copy of the device summary page from Your cellular service provider bill or other sufficient proof of the claimed Mobile Phone model linked to Your cellular service provider account;
- copy of the police report or other report to local authorities filed within forty-eight (48) hours of the theft, if applicable;
- photos of the damaged Mobile Phone, if applicable;
- estimate of repairs, if applicable;
- original receipts for repaired or replaced Mobile Phone, if applicable;
- Other Insurance documentation and payment, if You have Other Insurance; and
- any other information reasonably necessary to determine Your eligibility for benefits hereunder.

Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss or, if You are a Quebec resident, within the year of the loss if You prove Your impossibility to act within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

GENERAL CONDITIONS

ACCESS TO MEDICAL CARE

We are not responsible for the availability, quality or results of any Emergency Treatment or transport, or for Your failure to obtain Emergency Treatment.

REVIEW AND MEDICAL EXAMINATION

When a claim is being processed, We will have the right and the opportunity, at Our own expense, to review all Your medical records related to the claim and to examine You medically when and as often as may be reasonably required.

SUBROGATION

As a condition to the payment of any claim to You under this Certificate, You shall, upon request, transfer any damaged items to Us and assign to Us all legal rights which the covered person has against all other parties for the loss. You shall give Us all such assistance as We may reasonably require to secure Our rights and remedies, including the execution of all documents necessary to enable Us to bring suit in Your name.

DUE DILIGENCE

You shall use diligence and do all things reasonable to avoid or diminish any loss of theft of or damage to property protected by this insurance. We will not unreasonably apply this provision to avoid claims. Where damage or loss is due to a malicious act, burglary, robbery, theft or attempt thereat, or is suspected to be so due, You shall give immediate notice to the police or other authorities having jurisdiction. We will require evidence of such notice with the loss report prior to settlement to a claim.

FALSE CLAIM

If You make any claim knowing it to be false or fraudulent in any respect, You shall no longer be entitled to the benefits of these protections nor to the payment of any claim.

ACCESS TO DOCUMENTS

You, and any claimant under the insurance, may request a copy of the Master Policy, subject to certain access restrictions.

LEGAL ACTIONS

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 (or other applicable legislation) in the Cardholder's province or territory of residence.

CANADIAN CURRENCY

Amounts shown throughout this certificate are in Canadian currency. Payment and reimbursement shall be payable in Canadian dollars. All benefits limits indicated are in Canadian currency. If currency conversion is necessary, We will use the exchange rate on the date of the loss. This insurance will not pay for any interest.

SANCTIONS

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibits Us from providing insurance, including, but not limited to, the payment of claims.

PROTECTING YOUR PRIVACY

At Chubb, We are committed to protecting our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by Us, Our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and coordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than Our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit https://www.chubb.com/ca-en/privacy-policy.html.

COMPLAINTS PROCEDURES

If You have a complaint about any aspect of this insurance coverage, please call 647-798-6161 or Toll Free 1-800-387-7199 between 8:30 a.m. and 4:30 p.m. (ET), Monday to Friday.

If for some reason You are not satisfied with the resolution to their complaint, You may communicate Your complaint in writing to Our complaints officer:

Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139 Commerce Court Postal Station
Toronto, ON M5L 1E2
Email: complaintscanada@chubb.com

If You are still not satisfied with the resolution to Your complaint, You may communicate their complaint to:

General Insurance OmbudService
1-877-225-0446
https://giocanada.org/submit-a-complaint-2/

GENERAL INQUIRIES

For general coverage inquiries contact Crawford & Company (Canada) Inc.

1-888-359-0394 (international toll free)

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