There are various changes that have been made to your Certificate of Insurance. The changes are effective November 2, 2026, however, for existing cardholders, in the event that a loss occurs between November 2, 2026 and December 10, 2026, the claim will be adjudicated based on the most favourable language.

All insurance benefits are now available to residents of Quebec under the following master policy numbers:

Out of Province/Country Emergency Medical Insurance – 9912-9630

Trip Cancellation/Trip Interruption Insurance – 9912-9631

Delayed and Lost Baggage Insurance – 9912-9632

Flight Delay Insurance – 9912-9633

The following language has been added:

TABLE OF CONTENTS:

*Available as an optional coverage to Québec residents, subject to certain conditions.

GENERAL INFORMATION:

In Québec, some coverages are optional. You are covered only for the coverages You have selected, notwithstanding that this Certificate describes all coverages available under the Card

If You are a Québec resident, You may cancel certain optional coverages, subject to the applicable terms and conditions.

In Québec, out of province/out of country emergency medical insurance, trip cancellation/trip interruption insurance, delayed and lost baggage insurance, and flight delay insurance are group insurance benefits offered under a Master Policy issued by Chubb Insurance Company of Canada to Wealthsimple Payments Inc., through Walnut Insurance Inc., a duly registered insurance firm in Québec.

Out of Province/Country Emergency Medical Insurance, Trip Cancellation/Trip Interruption Insurance, Delayed and Lost Baggage Insurance, Flight Delay Insurance:

For Québec Cardholders, the applicable insurance is optional. It is offered under the Master Policy issued by Chubb Insurance Company of Canada to Wealthsimple Payments Inc., through Walnut Insurance Inc., a duly registered insurance firm in Québec.

ELIGIBILITY in Out of Province/Country Emergency Medical Insurance, Trip Cancellation/Trip Interruption Insurance, Delayed and Lost Baggage Insurance, Flight Delay Insurance:

- for Québec Cardholders, has added Emergency Medical Insurance coverage at the time of Card enrollment or renewal.

WHEN COVERAGE ENDS in Out of Province/Country Emergency Medical Insurance, Trip Cancellation/Trip Interruption Insurance, Delayed and Lost Baggage Insurance, Flight Delay Insurance:

- for Québec Cardholders, the date on which We receive Your notice of cancellation of the coverage.

Out of Province/Country Emergency Medical Insurance, Trip Cancellation/Trip Interruption Insurance, Delayed and Lost Baggage Insurance, Flight Delay Insurance:

HOW TO CANCEL COVERAGE

If You are a Québec Cardholder, You may cancel coverage by submitting written notice to Us requesting its cancellation. Effective upon Our receipt of such notice, benefits under the cancelled coverage will cease to be available to You. Such cancellation will not affect any benefits available under coverages that remain in force.

The following additional changes have been made to the certificates:

Definition of "Full Cost" has been added and applies to the following insurance coverages: Trip Cancellation/Trip Interruption Insurance; Delayed and Lost Baggage Insurance; Flight Delay Insurance; Auto Rental Collision/Loss Damage Insurance:

"Full Cost" means the cost of the Rental Car, Covered Trip or airline ticket less any amount obtained through the redemption of points from any travel reward program, provided there is a dollar amount remaining that is paid with the Card.

Definition of "Good Standing" has been changed as follows:

Prior Language	New Language
"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.	"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 cancelled.

The following has been deleted from WHEN COVERAGE ENDS in all certificates:

- the date on which the balance of the Card is sixty (60) days past due;

The 1st paragraph in the ELIGIBILITY section on Purchase Security and Extended Warranty and Mobile Phone Insurance has been changed as follows:

Prior Language	New Language
The Cardholder is eligible to be insured under this Certificate if at the time the full Purchase Price of the Insured Item was charged/the monthly cellular service provider bills are charged to the Card and when a claim is made, the Cardholder:	The Cardholder is eligible to be insured under this Certificate if at the time the full Purchase Price of the Insured Item was charged/the monthly cellular service provider bills are charged to the Card and when the loss occurs, the Cardholder:

Changes to Out of Province/Country Emergency Medical Insurance only:

The following has been added to "Important notice – please read carefully":

- This Certificate of Insurance applies only to a Covered Trip that is taken after the effective date of this Certificate and while coverage is in effect.

Wherever it appears in the certificate, fourteen (14) days has been amended to twenty-one (21) days.

Changes to Trip Cancellation/Trip Interruption Insurance only:

Prior Language	New Language
BENEFITS – paragraph 1 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.	BENEFITS – paragraph 1 We will pay a up to $1,500 for the prepaid portion of Your Covered Trip that is non-refundable and non-transferable (which includes vouchers for future travel) 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 – item G 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.	Covered Causes for Cancellation – item G G) A written formal notice issued by Global Affairs Canada 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.

Covered Causes for Interruption – Item F 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).	Covered Causes for Interruption – Item F F) A written formal notice issued by Global Affairs Canada 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).

Changes to Flight Delay Interruption Insurance only:

Prior Language	New Language
BENEFITS – paragraph 3 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.	BENEFITS – paragraph 3 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, including any compensation received under the Canadian Transportation Agency's Air Passenger Protection Regulations or any other similar regulations in another jurisdiction. 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.

Changes to Auto Rental Collision/Loss Damage Insurance only:

Prior Language	New Language

COLLISION/LOSS DAMAGE INSURANCE AT A GLANCE – 6th bullet • 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).	COLLISION/LOSS DAMAGE INSURANCE AT A GLANCE – 6th bullet • If legally allowed, 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).
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.	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 if legally allowed, 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 – paragraph 4 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".	ELIGIBILITY – paragraph 4 For insurance coverage to be effective, You must: A) use Your Card to pay for the entire rental from a Rental Agency; B) if legally allowed, 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".
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	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. Where legally allowed, Chubb Insurance Company of

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).	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). If the local government legislation states that the Rental Agency's CDW may not be declined, the Chubb Insurance Company of Canada Collision/Loss Damage Insurance is excess of any collision/loss damage insurance that is required to be purchased by the Rental Agency.
TYPES OF VEHICLES COVERED AND EXCLUDED – 9th bullet • 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;	TYPES OF VEHICLES COVERED AND EXCLUDED – 9th bullet • any vehicle with a Manufacturer's Suggested Retail Price (MSRP) excluding all taxes, over one hundred thousand dollars ($100,000) Canadian, at the time and place of loss;
HELPFUL HINTS – paragraph 4 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 all the procedures outlined in this Certificate are followed and the Rental Agency's Deductible Waiver has been declined on the rental contract.	HELPFUL HINTS – paragraph 4 In certain locations, the law requires that rental agencies provide Collision Damage Coverage in the price of the vehicle rental. In these locations, the Chubb Insurance Company of Canada Collision/Loss Damage Insurance will provide coverage for any required deductible provided that all the procedures outlined in this Certificate are followed and the Rental Agency's Deductible Waiver has been declined on the rental contract. The Chubb Insurance Company of Canada Collision/Loss Damage Insurance will also provide excess coverage above any amounts required to be purchased by the local Rental Agency.

Changes to Purchase Security and Extended Warranty only:

Prior Language	New Language
BENEFITS – paragraph 1 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	BENEFITS – paragraph 1 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

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.	for ninety (90) days from purchase in the event of theft or damage, anywhere in the world, if the item is not covered by Other Insurance. If the item is stolen or damaged, it will be replaced, repaired, or You will be reimbursed, at Our discretion.
BENEFITS – paragraph 5 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.	BENEFITS – paragraph 5 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 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 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.
CLAIM PROCEDURES – paragraph 1 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	CLAIM PROCEDURES – paragraph 1 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 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 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

policy. Please submit Your claim documents within ninety (90) days of the date of loss, to:	claim documents within ninety (90) days of the date of loss, to:
CLAIM PROCEDURES – paragraph 3 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.	CLAIM PROCEDURES – paragraph 3 If the item is 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.

Please see the updated certificate here.