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Emergency Evacuation and Transportation / Repatriation of Remains Coverage

Canada – Executive Explorer Card Accounts
(applies to both Visa and Mastercard)

Description of Coverage provided for Bank of America

Description of Coverage

This Description of Coverage replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Your Guide to Benefit describes the benefit in effect as of 11/1/19. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

Emergency Evacuation and Transportation

Emergency evacuation can be provided if you are on a Trip and have a medical condition that warrants immediate transportation from the place where you are injured or sick to the nearest Hospital where you can obtain appropriate medical treatment, or if after being treated at a local Hospital your medical condition warrants transportation to your Residence to obtain further medical treatment or to recover, or in both of these circumstances.

These benefits are supplemental to and excess of any valid and collectible insurance or other coverage. Note that coverage is secondary to any existing health and/or dental coverage the Covered Person may have, including workers compensation and disability benefits whether or not provided by law.

When does it apply?

This benefit provides necessary emergency evacuation and transportation expenses up to **fifty thousand (\$50,000) dollars** if you are injured or become ill while traveling, resulting in emergency evacuation. This benefit also includes Repatriation of Remains coverage for reasonable covered expenses incurred up to **one thousand (\$1,000.00) dollars** to return your body to your home country of Residence.

The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that emergency evacuation is warranted due to the severity of the injury or sickness. The Benefit Administrator must also make the actual medical transportation arrangements.

The duration of a Trip cannot be less than five (5) days or more than sixty (60) days. The Trip must be in excess of one hundred (100) kilometers from the Covered Person's Residence.

Who is eligible for this benefit?

The Cardholder and all Covered Person(s) are covered when the Cardholder charges all or a portion of the Trip to the covered Account and/or rewards programs associated with the covered Account.

What expenses are covered?

Covered expenses include transportation, medical services, and medical supplies that are necessary in connection with your emergency evacuation. All transportation arrangements must be: 1) Recommended by the attending Physician; or 2) Required by the standard regulations of the conveyance transporting you; and 3) Arranged and approved in advance by the Benefit Administrator in consultation with a legally licensed Physician who certified that emergency evacuation is warranted due to the severity of the injury or illness.

Transportation means any land, water, or air conveyance required to transport you during an emergency evacuation. This transportation includes, but is not limited to, commercial air, air ambulances, land ambulances, and private motor vehicles.

What is Emergency Transportation to Bedside?

If you are hospitalized for more than eight (8) days, the Benefit Administrator can arrange to bring a relative or friend to your bedside by paying the cost of any economy-class round trip ticket. You are also eligible to receive reimbursement for the cost of an economy airfare ticket if your original ticket(s) cannot be used for your return flight. In addition, you are eligible to receive reimbursement for the cost of an economy airfare ticket to return an accompanying minor to his/her residence, when applicable. In exchange for this service, any unused return ticket(s) must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket(s).

What is Repatriation of Remains?

Repatriation of Remains means the return the Covered Person's remains to the Covered Person's country of Residence. In the event of your death during the course of the Trip, the Benefit Administrator will pay the reasonable covered expenses incurred up to **one thousand (\$1,000.00) dollars** to return your body to your home country of Residence. Covered expenses include, but are not limited to, expenses for embalming, cremation, a coffin, and transportation.

What expenses are *not* covered?

- Travel for the purpose of obtaining medical treatment;
- Non-emergency services, supplies or charges;
- Care not Medically Necessary as determined by the Plan Administrator;
- Services, supplies, or charges rendered by a member of your immediate family;
- Care rendered by other than Hospitals and Physicians;
- Care which is experimental/investigative in nature;
- Care for any illness or bodily injury that occurs in the course of employment if you are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example – workers compensation coverage). This applies whether or not you claim or recover any benefits or compensation and whether or not you recover losses from a third party;
- Payments to the extent benefits are provided by any governmental agency or unit;
- Care received for which you would have no legal obligation to pay;
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Vietnam, Yemen, and any other country which may be determined by the Canadian Government from time to time to be unsafe for travel;
- Care for any illness or injury suffered due to:
 - Self-inflicted harm;
 - Attempted suicide;
 - Mental health issues;
 - Alcoholism or substance abuse;
 - War; military duty; civil disorder;

- Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company;
- Routine physical examinations;
- Hearing aids; eyeglasses or contact lenses;
- Routine dental care, including dentures and false teeth;
- Hernia, unless it results from a covered accident
- Elective abortion;
- Participation in or attempt at a criminal act;
- Skydiving, scuba, skin, or deep sea diving; or
- Hang gliding, parachuting, rock climbing and contests of speed;
- Any expenses provided by another party at no cost to you or already included in the cost of the scheduled Trip on which the illness or injury occurs.

This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

How to file an Emergency Evacuation and Transportation/Repatriation of Remains claim:

1. If You find yourself in a situation where You need an emergency evacuation, transportation or repatriation of remains, immediately notify the Benefits Administrator at **1-888-748-9739 from the U.S. and Canada, or for all other international locations call collect at 1- 240-330-1476**. The Benefits Administrator will answer Your questions and send You a claim form.
2. Return the completed and signed claim form and requested documentation to Us within one hundred eighty (180) days of the date of occurrence to the address below:

Crawford & Company (Canada) Inc.
National Claims Management Centre
400-90 Matheson Boulevard West
Mississauga, Ontario L5R 2R3
Call Toll Free - 855-897-8512
Fax - 905-602-0185
Email: newhumanriskclaims@crawco.ca

Specific questions and request for a claim form may be submitted to the **Plan Administrator** at the following address:

cbsi Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

General Provisions:

Access to Documents - The Covered Person, and any claimant under the insurance, may request a copy of the policy, subject to certain access restrictions.

Limitation of 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.

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 Chubb.com/ca

Complaints Procedures - If a Covered Person has a complaint or inquiry about any aspect of this insurance coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday. If for some reason the Covered Person is not satisfied with the resolution to their complaint or inquiry, the Covered Person may communicate their complaint or inquiry 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 the Covered Person is still not satisfied with the resolution to their complaint or inquiry, the Covered Person may communicate their complaint or inquiry to:
General Insurance OmbudService
1-877-225-0446
<https://www.giocanada.org/complaint-form/>

Definitions

Account means the commercial credit card account issued by Bank of America.

Cardholder means an individual to whom a commercial credit card Account has been issued by Bank of America.

Covered Person means the eligible Cardholder, the Cardholder's Spouse and Dependent Children, and person(s) employed by the company for which the Account is issued. Covered Person also means eligible Cardholder and person(s) employed by or authorized by the company for which the Account is issued and for whom a ticket was purchased using the Account.

Dependent Child or Children means those children, including adopted children and those children placed for adoption, who are primarily dependent upon the Cardholder for maintenance and support, and who are: 1) under the age of twenty-one (21) and reside with the Cardholder; or 2) beyond the age of twenty-one (21), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

Hospital means a facility that holds a valid license if it is required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides twenty-four (24) hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Medically Necessary means the services or supplies provided by a Hospital, Physician or other provider that are required to identify or treat a Covered Person's illness or injury and which, as determined by Us, are: 1) indicated for the symptom or diagnosis and treatment of the Covered Person's condition, disease, ailment or injury, 2) appropriate with regard to standards of good medical practice, 3) not solely for the convenience of a Covered Person, Physician or other provider, 4) the most appropriate supply or level of service which can be safely provided to the Covered Person; when applied to the care of an inpatient, it further means that the Covered Person's medical symptoms or condition requires that the services cannot be safely provided to the Covered Person as an outpatient.

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license; the treating Physician may not be yourself or an immediate family member.

Residence means the Cardholder's principal place of residence as listed in the card issuer's file or address reflected on the billing statement; the principal place of residence from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

Spouse means a person of the same or opposite sex who is legally married to and cohabits with 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 any applicable federal, provincial, territorial, state or local law.

Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or common carrier organizations for which the expense has been charged to an Account and for trips that are not less than five (5) days and/or do not exceed sixty (60) days.

We, Us and Our means Chubb Insurance Company of Canada.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the master policy, on file with the policyholder.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Chubb Insurance Company of Canada.