



BRIM CREDIT CARD INSURANCE — PRODUCT SUMMARIES & FACT SHEETS



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TRAVEL INSURANCE SUMMARY

Travel insurance for Brim Financial Inc (Brim) credit cards is provided by Royal & Sun Alliance Insurance Company of Canada (RSA). This summary provides important information about travel insurance included with the **Mastercard®** issued by Brim and is intended to help you determine if this insurance meets your needs.

This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract. For all coverage details, including benefits, eligibility, limitations and exclusions, consult the [Certificate of Insurance](#).

Insurer contact information

Royal & Sun Alliance Insurance Company of Canada
700 Avenue University, Suite 1500A,
Toronto, Ontario M5G 0A1
Toll-free : 1 855 845-0999
Collect : 905 412-1102
rsagroup.ca

Client number delivered by the Autorité des
marchés financiers : 2001291200
Website of the Authority : lautorite.qc.ca

Distributor contact information

Brim Financial Inc
4101 Yonge St., Suite 506
Toronto, Ontario M2J 5C2
Toll-free at 1-866-305-2746
brimfinancial.com

Important information about travel insurance included with your credit card

1. What coverages are included?

The following is an overview of available coverage:

Coverage	Description	Coverage Maximums
Common Carrier Accident	Offers compensation in case of accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air or water transportation)	Up to \$100,000 per insured person <ul style="list-style-type: none"> Maximum \$300,000 per accident

 Certain fees or expenses must be charged to the credit card account in full to be covered. Refer to the section titled “What Are You Covered For and What Are Your Benefits?” of the Common Carrier Accident [Certificate of Insurance](#) for full details.

You can find all information concerning what types of situations and costs are covered in the Common Carrier Accident [Certificate of Insurance](#) under the section titled “What Are You Covered For and What Are Your Benefits?”

Travel insurance offers general assistance services at all times in the event of sudden and unforeseen circumstances.

2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. **This is not a complete list.** Consult the sections titled “What Are You Not Covered For?” and “What Else Do You Need To Know?” in the Common Carrier Accident [Certificate of Insurance](#) to see a complete list of exclusions, limitations and reductions.

 **Exclusions:**

No benefits are payable in the following circumstances:

Concerning travel insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.

Limitation :

Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

Common Carrier Accident	Circumstances not covered
	<ul style="list-style-type: none"> – sickness, disease, medical conditions and bacterial infections – riding aboard a common carrier as anything other than a passenger

3. Who can be covered?

To be eligible for coverage, **you must be a resident of Canada, and:**

	Common Carrier Accident
the cardmember	✓
the spouse* of the cardmember	✓
a dependent child** of the cardmember	✓

* A person who is legally married to an individual or with whom the individual resides and has been in a common-law relationship for at least one year.

** A child is considered a dependent child in the following cases:

- the child is between 15 days and 20 years old and is financially dependent on you
- the child is between the ages of 21 and 25, is financially dependent on you, and attends an educational institution (secondary school, CEGEP or university) on a full-time basis
- the child has a permanent physical or mental disability and is financially dependent on you

4. When does the insurance start and end?

Start:

The insurance becomes available when you activate your credit card.

End:

The insurance ends on the earlier of:

- the date the credit card account is cancelled or closed by Brim
- the date the credit card account is closed at the request of the cardmember
- the date the credit card account is no longer in good standing
- the date the insurance is cancelled or suspended by Brim (advance notice will be sent to the cardmember at least 90 days prior)

For all details concerning the duration of insurance, consult the section titled “When Does Coverage Begin And End?” of the Common Carrier Accident [Certificate of Insurance](#).

5. How much does the insurance cost?

This insurance is included with your credit card. There are no separate fees, premiums or expenses.

6. What if I provide inaccurate information?

You must always provide accurate information we consider necessary. We may refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided. We may also cancel your insurance retroactively to its start date.

7. What if I want to cancel?

You have the right to rescind this insurance product within 10 days of activating your credit card. Please note that this insurance product is embedded and any cancellation of insurance may require the cancellation of your credit card. Contact Brim (the Distributor) for assistance and refer to the “Notice of rescission of an insurance contract” at the end of this summary.

8. How do I file a claim and what are the applicable timeframes?

Here’s how to file an insurance claim:

As soon as the event occurs, call 1-833-429-2746 or 416-920-0938 (collect calls accepted).

You will be given instructions on how to file a claim.

Timeframe to submit claim forms and supporting documents

Fill out the claim form that you will receive and return it as instructed, along with all the necessary documents, within 90 days of the event that led to the claim.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.

What if I disagree with a decision made regarding my claim?

You must contact us:

RSA Complaint Liaison Office

137 Venture Run, Suite 300

Dartmouth, NS B3B 0L9

1 888 877-1710

Fax 905 403-2331

Email: infocanada@rsagroup.ca

Website: <https://www.rsagroup.ca/complaint-procedures>

It is our goal to resolve your complaint within 30 business days. If this is not possible, we will let you know within the 30 business days that it will take longer and explain the reason for the delay.

Please include your full name, address, and telephone number. In addition to providing the details of your concern, please make sure you have your policy or claim number ready so we can begin our review as quickly as possible.

RSA will work very diligently at resolving the problem to your satisfaction.

If you are not satisfied with the outcome and you wish to escalate it further, you can:

- request a review of your file,
- consult your legal counsel,
- contact one of the following organizations:

Autorité des marchés financiers (AMF)

Place de la Cité, tour Cominar

2640, boul. Laurier, 4e étage

Québec (Québec) G1V 5C1

Québec : 418 525-0337

Montréal : 514 395-0337

Toll-free : 1 877 525-0337

Fax : 1 877 285-4378

Website: lautorite.qc.ca

General Insurance OmbudService (GIO)

4711 Yonge Street, 10th Floor,

Toronto, ON M2N 6K8

Toll-free : 1 877 225-0446

Fax : 416 299-4261

Website : giocanada.org

You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer

We're here to help you. For any questions, call 1-833-429-2746 or 416-920-0938.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

Notice given by a distributor

Section 440 of the Act respecting the distribution of financial products and services ([chapter D-9.2](#))

The Act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit lautorite.qc.ca.

Notice of rescission of an insurance contract

Send to: Royal & Sun Alliance Insurance Company of Canada

700 University Ave., Suite 1500A,

Toronto, Ontario M5G 0A1

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,

I hereby rescind insurance contract no: _____ (number of contract, if indicated)

Entered into on: : _____ (date of signature of contract)

In: _____ (place of signature of contract)

_____ (name of client)

_____ (signature of client)

This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada.

TRAVEL INSURANCE FACT SHEET



The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Brim Financial Inc.

Name of insurer: Royal & Sun Alliance Insurance Company of Canada

Name of insurance product: Travel Insurance



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer: Royal & Sun Alliance Insurance Company of Canada
700 University Ave., Suite 1500A
Toronto, Ontario M5G 0A1
AMF Register - Insurer's client no.: 2001291200

This fact sheet cannot be modified



PURCHASE INSURANCE SUMMARY

Purchase insurance for Brim Financial Inc (Brim) credit cards is provided by Royal & Sun Alliance Insurance Company of Canada (RSA). This summary provides important information about purchase insurance included with the Mastercard® issued by Brim and is intended to help you determine if this insurance meets your needs.

This summary is an explanatory document and is NOT your Certificate of Insurance nor is it an insurance contract. For all coverage details, including benefits, eligibility, limitations and exclusions, consult the [Certificate of Insurance](#).

Insurer contact information

Royal & Sun Alliance Insurance Company of Canada
700 Avenue University, Suite 1500A,
Toronto, Ontario M5G 0A1
Toll-free : 1 855 845-0999
Collect : 905 412-1102
rsagroup.ca

Client number delivered by the Autorité des
marchés financiers : 2001291200
Website of the Authority : lautorite.qc.ca

Distributor contact information

Brim Financial Inc
4101 Yonge St., Suite 506
Toronto, Ontario M2J 5C2
Toll-free at 1-866-305-2746
brimfinancial.com

Important information about purchase insurance included with your credit card

1. What coverages are included?

The following is an overview of available coverages:

Coverage	Description	Coverage Maximums
Purchase Security & Extended Protection	For most new personal items: <ul style="list-style-type: none"> Covers loss, theft or damage occurring within 90 days following the date of purchase Doubles the manufacturer's warranty duration up to a maximum of one additional year 	Purchase Security Up to \$1,000 per cardmember per occurrence Purchase Security & Extended Protection Maximum \$25,000 per cardmember per policy year for all Brim cards held by a cardmember
Mobile Device	Offers compensation in case of loss, theft or accidental damage to a cell phone, smartphone or tablet.	Up to \$500 per occurrence, per insured person
Event Ticket Protector	Offers compensation when a covered incident causes you to miss a ticketed event	Up to \$1,000 per occurrence

 Certain fees or expenses must be charged to the credit card account, in full or at least in part, to be covered. Refer to the [Certificate of Insurance](#) for each coverage for full details.

You can find all information concerning what types of articles, situations and costs are covered in the [Certificate of Insurance](#) for each coverage under the section titled "What Are You Covered For and What Are Your Benefits?"

2. What's not covered?

We may deny your claim because of exclusions, limitations and reductions. **This is not a complete list.** Consult the sections titled "Conditions That May Limit Your Coverage" and "What Are You Not Covered For?" as applicable, in the [Certificate of Insurance](#) for each coverage to see a complete list of exclusions, limitations and reductions.

Exclusions:

No benefits are payable in the following circumstances:

Concerning purchase insurance in general:

- If the insurance is not in effect at the time the event occurs.
- If you do not submit the insurance claim form or supporting documents that we ask of you and that are required to process your request, within the applicable time limit.
- If you do not get expenses related to repair services or replacement of purchased items approved in advance by us.

Limitation :

Benefits payable by us will be reduced by any amount reimbursed by another entity or insurer.

Purchase Security	<p>Items not covered</p> <ul style="list-style-type: none"> – animals, living plants or perishable products and consumables – traveller’s cheques, any type of currency, cash, tickets, rare or precious coins, art objects – refurbished items (except by the manufacturer) – jewellery stolen from baggage not hand carried unless entire baggage is stolen
Extended Protection	<p>Circumstances not covered</p> <ul style="list-style-type: none"> – services, dealer and assembler warranties and improper alteration or installation – any repair or replacement not covered under the manufacturer’s warranty
Purchase Security & Extended Protection	<p>Items not covered</p> <ul style="list-style-type: none"> – all motorized vehicles and their parts and accessories – used and pre-owned items – items purchased by or for use by a business <p>Circumstances not covered</p> <ul style="list-style-type: none"> – normal wear and tear, normal course of play – fraud, confiscation by authorities, war, negligence, misuse and abuse, intentional acts or omissions – inherent product defect – flood, earthquake or mysterious disappearance
Mobile Device	<p>Items not covered</p> <ul style="list-style-type: none"> – accessories, laptops and batteries – devices purchased for resale or by, or for, a business – used, previously owned, or refurbished (except by the manufacturer) devices – devices that have been modified from their original state – devices being shipped or devices stolen from baggage <p>Circumstances not covered</p> <ul style="list-style-type: none"> – normal wear and tear or cosmetic damage that does not affect functionality – inherent product defects or catastrophic damage beyond repair – power surges, artificially generated electrical currents or electrical irregularities – fraud, confiscation by authorities, illegal activities, theft or intentional criminal acts by the cardmember or a family member – flood, earthquake or mysterious disappearance
Event Ticket protector	<p>Circumstances not covered</p> <ul style="list-style-type: none"> – sickness or injury other than a medical emergency – delay or a change made in personal plans – fraud, illegal activity or negligence

3. Who can be covered?

To be eligible for coverage, **you must be a resident of Canada** and a cardmember.

4. When does the insurance start and end?

Start:

The insurance becomes available when you activate your credit card.

End:

The insurance ends on the earlier of:

- the date the credit card account is cancelled or closed by Brim
- the date the credit card account is closed at the request of the cardmember
- the date the credit card account is no longer in good standing
- the date the insurance is cancelled or suspended by Brim (advance notice will be sent to the cardmember at least 90 days prior)

For all details concerning the duration of insurance, consult the section titled “When Does Coverage Begin and End?” of the [Certificate of Insurance](#) for each coverage.

5. How much does the insurance cost?

This insurance is included with your credit card. There are no separate fees, premiums or expenses.

6. What if I provide inaccurate information?

You must always provide accurate information we consider necessary. We may refuse your claim if we obtain, as part of a claim or at any other time during the duration of the insurance, any information that differs from the information you previously provided. We may also cancel your insurance retroactively to its start date.

7. What if I want to cancel?

You have the right to rescind this insurance product within 10 days of activating your credit card. Please note that this insurance product is embedded and any cancellation of insurance may require the cancellation of your credit card. Contact Brim (the Distributor) for assistance and refer to the “Notice of rescission of an insurance contract” at the end of this summary.

8. How do I file a claim and what are the applicable timeframes?

Here’s how to file an insurance claim:

As soon as the event occurs, call 1-833-429-2746 or 416-920-0938 (collect calls accepted).

You will be given instructions on how to file a claim.

Timeframe to submit claim forms and supporting documents

Fill out the claim form that you will receive and return it as instructed, along with all the necessary documents, within 90 days of the event that led to the claim.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.

What if I disagree with a decision made regarding my claim?

You must contact us:

RSA Complaint Liaison Office

137 Venture Run, Suite 300

Dartmouth, NS B3B 0L9

1 888 877-1710

Fax 905 403-2331

Email: infocanada@rsagroup.ca

Website: <https://www.rsagroup.ca/complaint-procedures>

It is our goal to resolve your complaint within 30 business days. If this is not possible, we will let you know within the 30 business days that it will take longer and explain the reason for the delay.

Please include your full name, address, and telephone number. In addition to providing the details of your concern, please make sure you have your policy or claim number ready so we can begin our review as quickly as possible.

RSA will work very diligently at resolving the problem to your satisfaction.

If you are not satisfied with the outcome and you wish to escalate it further, you can:

- request a review of your file,
- consult your legal counsel,
- contact one of the following organizations:

Autorité des marchés financiers (AMF)

Place de la Cité, tour Cominar

2640, boul. Laurier, 4e étage

Québec (Québec) G1V 5C1

Québec : 418 525-0337

Montréal : 514 395-0337

Toll-free : 1 877 525-0337

Fax : 1 877 285-4378

Website: lautorite.qc.ca

General Insurance OmbudService (GIO)

4711 Yonge Street, 10th Floor,

Toronto, ON M2N 6K8

Toll-free : 1 877 225-0446

Fax : 416 299-4261

Website : giocanada.org

You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer

We're here to help you. For any questions, call 1-833-429-2746 or 416-920-0938.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

Notice given by a distributor

Section 440 of the Act respecting the distribution of financial products and services ([chapter D-9.2](#))

The Act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit lautorite.qc.ca.

Notice of rescission of an insurance contract

Send to: Royal & Sun Alliance Insurance Company of Canada

700 University Ave., Suite 1500A,

Toronto, Ontario M5G 0A1

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,

I hereby rescind insurance contract no: _____ (number of contract, if indicated)

Entered into on: : _____ (date of signature of contract)

In: _____ (place of signature of contract)

_____ (name of client)

_____ (signature of client)

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada.

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Mastercard, World Mastercard and World Elite Mastercard are registered trademarks of Mastercard International Inc. used under license.

The Brim logo is a trademark owned by Brim Financial Inc.

PURCHASE INSURANCE FACT SHEET



The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Brim Financial Inc.

Name of insurer: Royal & Sun Alliance Insurance Company of Canada

Name of insurance product: Purchase Insurance



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer: Royal & Sun Alliance Insurance Company of Canada
700 University Ave. Suite 1500A
Toronto, Ontario M5G 0A1
AMF Register - Insurer's client no.: 2001291200

This fact sheet cannot be modified