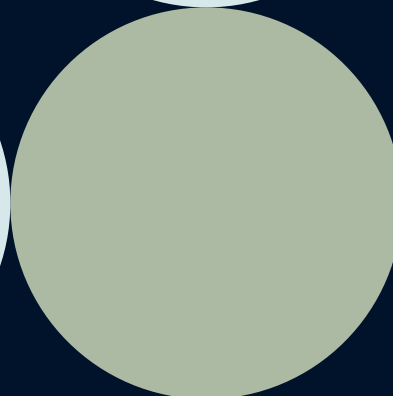
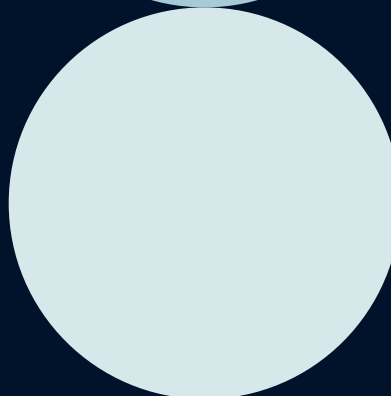
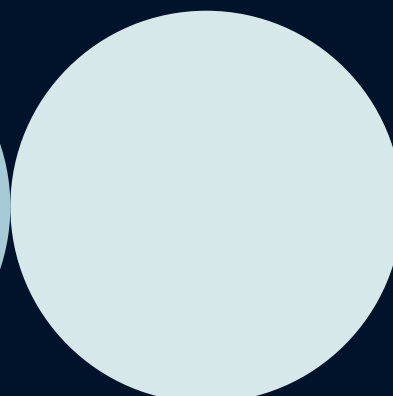
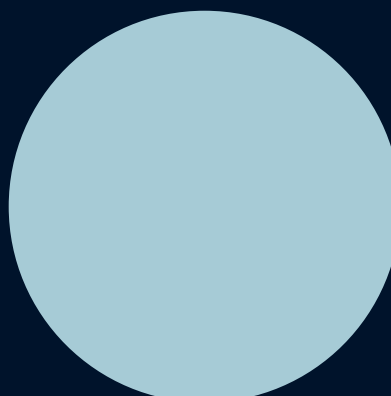
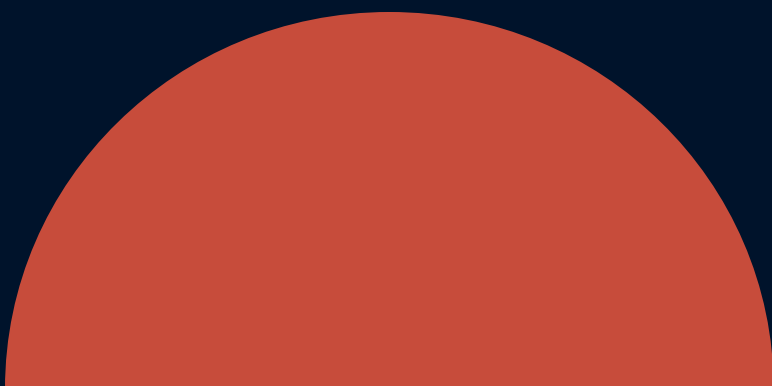
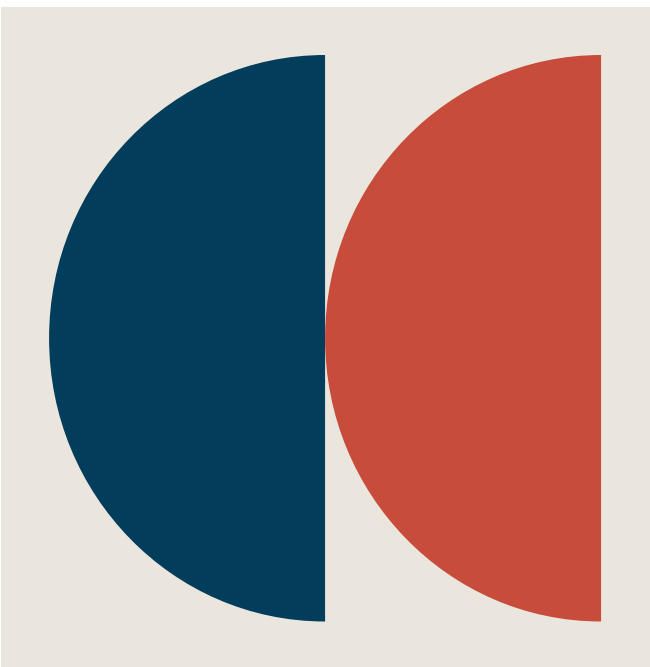
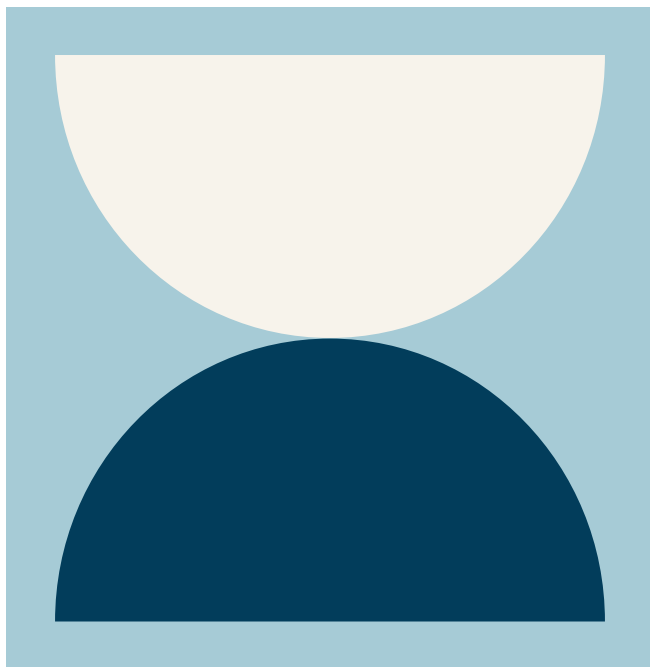




BENEFITS



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CERTIFICATE OF INSURANCE

IMPORTANT NOTICE

Your credit card includes travel coverage – what's next?

Read carefully before you travel.

We want you to understand (and it is in your best interest to know) what your Certificate of Insurance includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your Certificate of Insurance before you travel. Capitalized terms are defined in your Certificate of Insurance.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e., accidents).
- To qualify for this insurance, you must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (e.g., childbirth, war, etc.).
- In the event of a claim, your prior medical history may be reviewed.

It is your responsibility to understand your coverage. If you have questions, call 1-866-224-0178.

This Certificate of Insurance contains clauses which may limit the amount payable.

This Certificate of Insurance contains information about your insurance. Please read it carefully and keep it in a safe place. Refer to the **Definitions** section or to the paragraph following this one for the meanings of all capitalized and bold terms.

The insurance outlined in this Certificate of Insurance is effective as of September 1, 2026 and is applicable to eligible **Capital One Mastercard Cardholders**. Flight Delay, Baggage Delay, Lost Baggage, Car Rental Collision/Loss Damage Waiver Purchase Assurance and Extended Warranty Insurance is underwritten by American Bankers Insurance Company of Florida, and Common Carrier Travel Accident Insurance is underwritten by American Bankers Life Assurance Company of Florida, (hereinafter collectively referred to as "**Insurer**") under Group Policy numbers CO092026 and COL092026, respectively (hereinafter collectively referred to as the "**Policy**") issued by the **Insurer** to Capital One Bank (Canada Branch) (hereinafter called the "**Policyholder**").

The terms, conditions and provisions of the **Policy** are summarized in this Certificate of Insurance, which is incorporated into and forms part of the **Policy**. All benefits are subject in every respect to the **Policy**, which alone constitutes the agreement under which the insurance will be provided. You, or a person making a claim under the Certificate of Insurance, may request a copy of the **Policy** and/or a copy of your application for this coverage (if applicable) by writing to the **Insurer** at the address shown below.

In no event will a corporation, partnership or business entity be eligible for the insurance provided by the Certificate of Insurance.

American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida – Canadian head office is located at 320 Bay Street, Suite 510, Toronto, Ontario M5H 4A6.

Claim payments and administrative services under this **Policy** are arranged by the **Insurer**.

Definitions

Account means the *Cardholder's Capital One Mastercard Account*, opened on or after September 1, 2026, which must be in *Good Standing* with the *Policyholder*.

Capital One Mastercard means a Capital One World Elite Mastercard or a Capital One World Mastercard issued under an *Account*.

Car Sharing means a commercially registered car rental club which gives its members 24-hour access to its own fleet of cars parked in a convenient location and does not include online marketplace services which facilitate the rental of privately owned cars, or other similar online services.

Cardholder means the primary cardholder and any supplemental cardholder, who is a natural person, resident in Canada and who is issued a *Capital One Mastercard*, and whose name is embossed on the card. *Cardholder* may also be referred as "you" and "your."

CLD Insurance means the Car Rental Collision/Loss Damage Insurance under the *Policy*.

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.

Delivered means that an *Insured Item* has been received by you in person in new and undamaged condition and is in your possession, and does not include deliveries left on building hallways, porches, or mail rooms.

Dependent Child(ren) means your unmarried natural, adopted or stepchildren who are dependent on you for maintenance and support and who are either under 21 years of age, or under 25 years of age and in full-time attendance at a recognized institution of higher learning in Canada. *Dependent Child(ren)* also includes children 21 years of age or over who are permanently mentally or physically challenged and incapable of self-support.

Direct Losses mean the lower of the cost to repair a rental car to its pre-accident conditions and the actual cash value of the rental car if stolen or declared a total loss. *Direct Losses* do not include any reduction in the value of the rental car after repairs (diminished value).

Dollars and "\$" means Canadian dollars.

Essential Items mean the minimum essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable due to the delay of an *Insured Person's* checked luggage.

Full Cost means the entire cost of a *Ticket(s)*, car rental, or *Insured Item* (including taxes) and does not include any reduced cost resulting from the redemption of gift cards, reward programs, or credits. If paying the *Full Cost* with installments, whether through a financing or "buy now pay later" provider, *Full Cost* means all installment payments have been completed, and the entire cost of the *Ticket(s)*, car rental, or *Insured Item* has been paid in full.

Good Standing means, with respect to an *Account*, that the Cardholder has not advised the *Policyholder* in writing to close it, is in compliance with the terms of the Cardholder Agreement, and the *Policyholder* has not suspended or revoked credit privileges or otherwise closed the *Account*.

Insured Item means eligible tangible and moveable property purchased new anywhere in the world and not used for business or commercial purposes. *Insured Items* do not include consumable construction materials or materials intended to become fixtures of real property such as, but not limited to, tiles, beams, carpets, windows, doors, or vanities.

Insured Person means the *Cardholder* and/or *Spouse*, and *Dependent Child(ren)* while travelling with the *Cardholder* and/or *Spouse*; and in the case of Car Rental Collision/Loss Damage Insurance, means a *Cardholder* and any other person who holds a valid driver's licence and has the *Cardholder's* express permission to operate the rental car. This includes drivers not listed on your rental contract, provided they would otherwise qualify under the rental contract.

Loss means loss of limb or life due to unforeseen accidental bodily injury occurring while *Occupying a Common Carrier*.

Loss of Use means the amount paid to a *Rental Agency* as compensation when a rental car is unavailable for rental while undergoing repairs for damage incurred during the rental period.

Mysterious Disappearance means an *Insured Item* cannot be located and the circumstances of the disappearance cannot be explained or do not lend themselves to a reasonable inference that a theft occurred.

Occupying means in or upon or entering into or alighting from.

Original Manufacturer's Warranty means an express written warranty valid in Canada and issued by the original manufacturer of the *Insured Item* at the time of purchase, excluding any extended warranty offered by the manufacturer or any third-party.

Other Insurance/Protection means all other insurance, indemnity, warranty, or protection available to you in respect of a *Loss* subject to a claim under the *Policy* and includes group and individual insurance (including home insurance and renter's insurance), credit card coverage (whether group or individual), manufacturer or retailer product protection plans and extended warranties, and any other similar insurance, protection, or reimbursement plans.

Rental Agency means a car rental agency registered or licensed to rent cars and which provides a rental agreement. For greater certainty, the term *Rental Agency* refers to both traditional car rental agencies and *Car Sharing* programs.

Rental Agency's CDW means a collision damage waiver or similar coverage offered by a *Rental Agency* that relieves renters of financial liability if the car is damaged or stolen while under a rental contract.

Spouse means the person who is lawfully married to the *Cardholder*, or the person who is living with the *Cardholder* for a continuous period of at least 1 year and who is publicly represented as the *Cardholder's* spouse.

Tax-Free Cars means a tax-free car package that provides tourists with a short-term (17 days to six months), tax-free car lease agreement with a guaranteed buyback.

Ticket means evidence of fare paid for travel on a *Common Carrier*.

Trip means a scheduled period of time during which an *Insured Person* is away from their province or territory of residence in Canada. Travelling within the *Insured Person's* province of residence may also be considered a *Trip* provided it includes at least a 1-night stay in paid or unpaid accommodation located more than 100 kilometres from *Insured Person's* primary residence.

Flight Delay Insurance

Eligibility

Coverage applies when the **Full Cost** of the **Ticket(s)** for a **Trip** is charged to the **Account**.

End of Coverage

Coverage ends on the earlier of:

1. the date the **Account** ceases to be in **Good Standing**; and
2. the date the **Insured Person** ceases to be eligible for coverage.

Benefits

Should your flight departure be delayed 4 hours or more, you will be reimbursed reasonable and necessary expenses incurred for lodging, meals, refreshments, **Essential Items**, and other sundry items, up to \$250 per 24 hours, for a maximum of 48 hours and an overall maximum of \$1,000 per **Trip** for all **Insured Persons**, provided that:

1. no alternative transportation is made available within 4 hours of the original scheduled departure time of the original flight; and
2. delay of the flight was the result of strike by airline personnel, quarantine, civil commotion, hijack, natural disaster, inclement weather, mechanical breakdown or denied boarding due to overbooking.

Limitations and Exclusions

Benefits are not payable for flight delays caused by or resulting from:

1. criminal or fraudulent acts of the **Insured Person**;
2. war, whether declared or undeclared, civil war, insurrection, rebellion or revolution; or
3. any warlike act by any government or military force.

Other Insurance/Protection

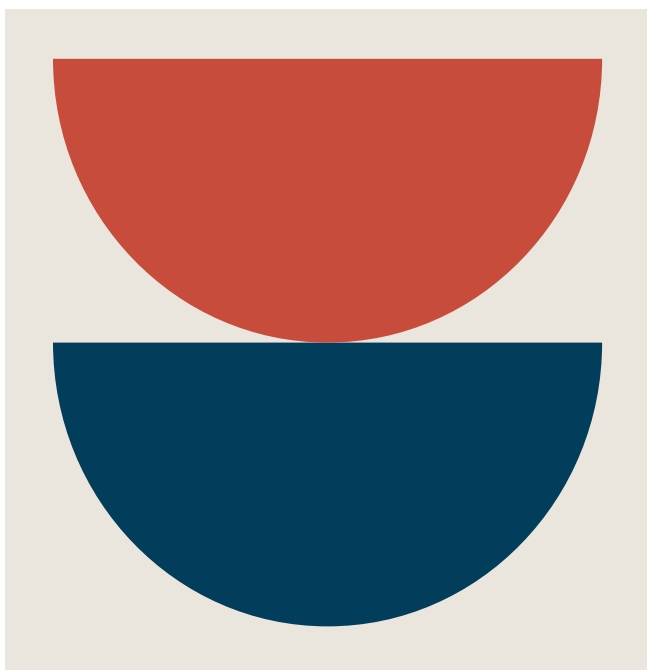
Benefits are in excess of all **Other Insurance/Protection** available to you in respect of the claim. The **Insurer** will be liable only for the amount of loss or damage over the amount covered under such **Other Insurance/Protection** and for the amount of any applicable deductible, and if all such **Other Insurance/Protection** has been claimed under and exhausted, and further subject to the terms, limitations and exclusions set out in this Certificate of Insurance. This coverage will not apply as contributing insurance notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

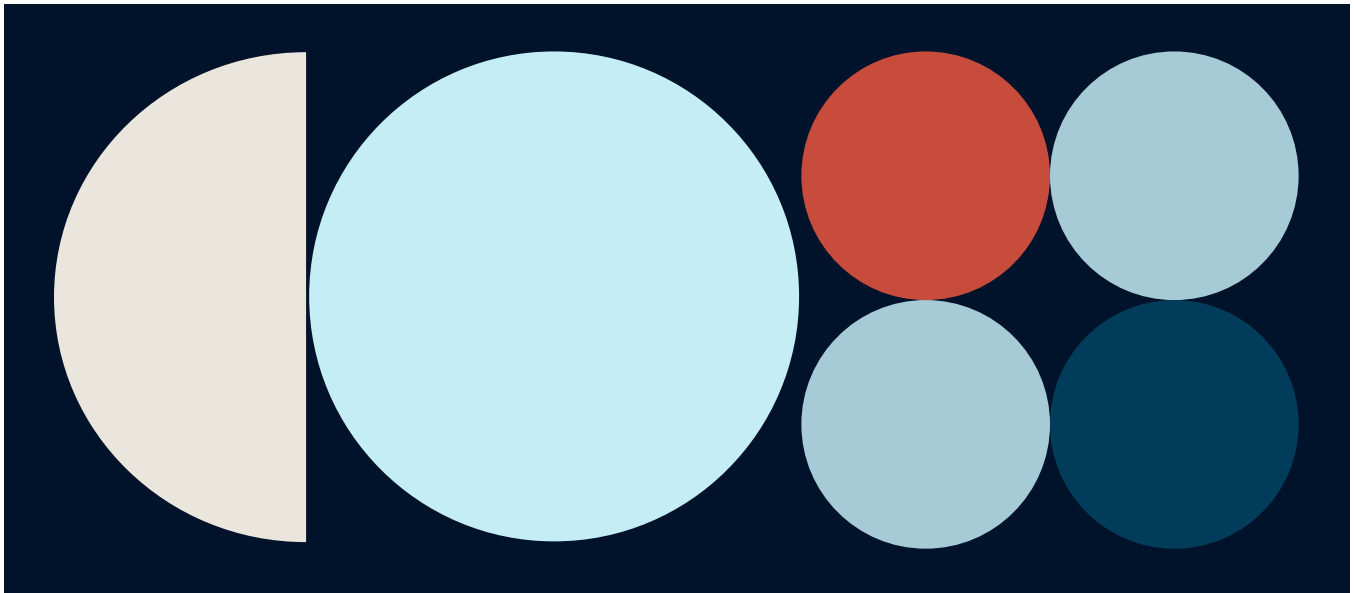
How to Submit a Claim

You may initiate a claim, obtain a claim form, and submit the required documentation online at cardbenefits.assurant.com or call 1-866-224-0178 from Canada and the United States or 416-642-2303 locally or collect from elsewhere in the world.

You will be required to submit a completed claim form and provide documentation to substantiate your claim including the following:

1. your **Account** statement showing your name, **Account number**, credit card product and **Full Cost** of the **Ticket(s)** charged to the **Account**;
2. copy of your **Account** statement at date of loss to demonstrate your **Account** is in **Good Standing**;
3. written statement from the airline confirming and detailing the flight delay with actual time of departure;
4. itemized original receipts with respect to the necessary and reasonable expenses incurred for hotel accommodations, restaurant meals, refreshments, **Essential Items** and sundry items; and
5. any other information reasonably required by the **Insurer**.





Baggage Delay Insurance

Eligibility

Insured Persons are covered for baggage delay when the *Full Cost* of the *Ticket* is charged to the *Account*.

End of Coverage

Coverage ends on the earlier of:

1. the date your *Account* ceases to be in *Good Standing*; and
2. the date the *Insured Person* ceases to be eligible for coverage.

Benefits

You will be reimbursed up to a maximum of \$300 for expenses incurred to purchase emergency *Essential Items* needed due to delay or misdirection of checked baggage for more than 4 hours from the time of arrival at a destination other than the *Insured Person's* location of permanent residence.

Benefits are limited to \$100 per day per *Insured Person* up to a maximum of 3 days and is in excess of all *Other Insurance/Protection*.

Exclusions

Baggage Delay insurance does not cover:

1. contact lenses, eyeglasses or hearing aids;
2. artificial teeth, dental bridges or prosthetic devices;
3. tickets, documents, money, securities, cheques, travelers cheques and valuable papers; or
4. business samples.

Other Insurance/Protection

Benefits are in excess of all *Other Insurance/Protection* available to you in respect of the claim. The *Insurer* will be liable only for the amount of loss or damage over the amount covered under such *Other Insurance/Protection* and for the amount of any applicable deductible, and if all such *Other Insurance/Protection* has been claimed under and exhausted, and further subject to the terms, limitations and exclusions set out in this Certificate of Insurance. This coverage will not apply as contributing insurance notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

How to Submit a Claim

You may initiate a claim, obtain a claim form, and submit the required documentation online at cardbenefits.assurant.com or call 1-866-224-0178.

You must provide documentation to substantiate your claim including the following:

1. your *Account* statement showing your name, *Account* number, credit card product and *Full Cost* of the *Ticket(s)* charged to the *Account*;
2. itemized original receipts for emergency *Essential Items* purchased;
3. copy of the baggage claim ticket; and
4. verification from the *Common Carrier* detailing the period of delay and the cause.

Lost Baggage Insurance

Eligibility

Insured Persons are covered for lost baggage when the *Full Cost* of the *Ticket* is charged to the *Account*.

End of Coverage

Coverage ends on the earlier of:

1. the date the *Account* ceases to be in *Good Standing*; and
2. the date the *Insured Person* ceases to be eligible for coverage.

Benefits

You will be reimbursed up to a maximum of \$1,000 per *Trip* for all *Insured Persons* on the same *Trip* for direct physical loss of checked baggage and personal property contained within. Benefit payment is based on the replacement cost of any lost or stolen article provided the article is actually replaced. Otherwise, benefit payment will be based on the actual cash value at the time of loss.

Limitations and Exclusions

Lost Baggage insurance does not cover losses resulting from:

1. loss of items not stored in checked baggage or in custody of a *Common Carrier*;
2. normal wear and tear, gradual deterioration, moths or vermin;
3. radiation, confiscation or quarantine by any customs or government authority;
4. war (declared or undeclared) risks;
5. contraband or illegal transportation or trade; or
6. loss incurred while the *Insured Person* is performing negligent acts or criminal acts.

Lost Baggage insurance does not apply to:

1. animals;
2. perishables;
3. automobiles (including equipment and contents), trailers, motorcycles, bicycles, boats, motors, or any other conveyances or their accessories;
4. souvenirs, fragile or collectible items, jewellery, or gems;
5. household effects and furnishings;
6. contact lenses, non-prescription sunglasses, artificial teeth and prostheses;
7. medical equipment and appliances;
8. money;
9. securities;
10. tickets, valuable paper or documents;

11. any property pertaining to a business, profession or occupation;
12. personal computers, software or cellular phones; and
13. losses occurring when any trade or economic sanctions prohibit insurance of any loss, or there is any other legal prohibition against providing insurance of any loss.

Other Insurance/Protection

Benefits are in excess of all *Other Insurance/Protection* available to you in respect of the claim. The *Insurer* will be liable only for the amount of loss or damage over the amount covered under such *Other Insurance/Protection* and for the amount of any applicable deductible, and if all such *Other Insurance/Protection* has been claimed under and exhausted, and further subject to the terms, limitations and exclusions set out in this Certificate of Insurance. This coverage will not apply as contributing insurance notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

How to Submit a Claim

You may initiate a claim, obtain a claim form, and submit the required documentation online at cardbenefits.assurant.com or call 1-866-224-0178 from Canada and the United States, or 416-642-2303 collect from elsewhere in the world.

You must provide documentation to substantiate your claim including the following:

1. your *Account* statement showing your name, *Account* number, credit card product and *Full Cost* of the *Ticket(s)* charged to the *Account*;
2. a copy of the baggage claim ticket;
3. the original itemized sales receipts for replacement costs incurred;
4. proof of your *Trip* departure and/or return date (i.e., copy of *Ticket*/receipts/prepaid accommodation invoice/gas receipts);
5. name, address and policy numbers for all *Other Insurance/Protection* available to the *Insured Person*; and
6. written statement from the *Common Carrier* confirming and detailing the loss, including:
 - date and time of loss;
 - a statement of liability accepted by the *Common Carrier*, if any;
 - reason or circumstances surrounding the loss; and
 - any other information reasonably required by the *Insurer*.

Claims submitted with incomplete or insufficient documentation may not be paid.

Common Carrier Travel Accident Insurance

Eligibility

Insured Persons are automatically insured against *Loss* while entering, riding, or exiting a *Common Carrier* during a *Trip* when the *Full Cost* of the *Ticket* is charged to the *Account*.

End of Coverage

Coverage ends on the earlier of:

1. the date your *Account* ceases to be in *Good Standing*; and
2. the date the *Insured Person* ceases to be eligible for coverage.

Benefits

The applicable benefit as outlined in the “Schedule of Insurance” below, will be paid if an *Insured Person* sustains *Loss* while entering, riding, or exiting a *Common Carrier* during a *Trip*:

1. immediately preceding departure to the airport, terminal or station;
2. while at the airport, terminal or station; or
3. immediately following arrival at the airport, terminal or station of destination.

If the *Full Cost* of the *Ticket* has not been paid prior to the *Insured Person's* arrival to the departure airport, terminal or station, coverage will begin as of the time the *Full Cost* of the *Ticket* is charged to the *Account*. For clarity, any *Loss* occurring prior to the *Full Cost* being paid will not be covered.

Schedule of Insurance

LOSS	BENEFIT AMOUNT
<i>Loss of life</i>	\$500,000
<i>Loss of both hands or both feet</i>	\$500,000
<i>Loss of one foot or one hand and the entire sight of one eye</i>	\$500,000
<i>Loss of sight of both eyes</i>	\$500,000
<i>Loss of speech and hearing</i>	\$500,000
<i>Loss of one hand or one foot</i>	\$250,000
<i>Loss of sight of one eye</i>	\$250,000
<i>Loss of speech</i>	\$250,000
<i>Loss of hearing</i>	\$250,000
<i>Loss of thumb and index finger on the same hand</i>	\$125,000

The maximum benefit amount payable for *Loss* resulting from any one accident is \$500,000 per *Insured Person*. If more than one described *Loss* is sustained by an *Insured Person*, then the total benefit payable from one accident is limited to the greatest amount payable for any one *Loss* sustained.

In the event of multiple accidental deaths per *Account* arising from any one event, the *Insurer's* liability will be limited to a maximum of \$1,500,000. Benefits will be proportionately divided among the *Insured Persons* up to the maximum limit of the insurance.

For benefits to be payable, the *Loss* must occur within 365 days of the accidental bodily injury that caused the *Loss*.

Beneficiary

The *Loss* of life benefit will be paid to the beneficiary designated by the *Insured Person*. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order:

1. the *Insured Person's Spouse*;
2. the *Insured Person's* child(ren);
3. the *Insured Person's* parents;
4. the *Insured Person's* siblings; or
5. the *Insured Person's* estate.

All other indemnities will be paid to the *Insured Person*.

Exclusions

Common Carrier Travel Accident insurance does not cover *Loss* caused by or resulting from:

1. emotional trauma, mental or physical illness;
2. disease;
3. pregnancy, childbirth or miscarriage;
4. bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions;
5. suicide, attempted suicide or intentionally self-inflicted injuries;
6. declared or undeclared war, but war does not include acts of terrorism;
7. an accident occurring while traveling between the *Insured Person's* permanent residence and regular place of employment;
8. an accident occurring while an *Insured Person* is in, entering, or exiting any aircraft while acting or training as a pilot or crew member. But this exclusion does not apply to an *Insured Person* who temporarily performs pilot or crew functions in a life-threatening emergency; or

9. an accident occurring when trade or economic sanctions prohibit insurance coverage of any accident or **Loss**, or there is any other legal prohibition against providing this insurance.

How to Submit a Claim

You may initiate a claim, obtain a claim form, and submit the required documentation online at cardbenefits.assurant.com or call 1-866-224-0178.

You must provide documentation to substantiate your claim including the following:

1. your **Account** statement showing your name, **Account** number, credit card product and **Full Cost** of the **Ticket(s)** charged to the **Account**;
2. in the event of death, a certified copy of the death certificate;
3. medical records pertaining to the accident;
4. copy of police report or any other accident reports from the jurisdiction where the accident occurred; and
5. any other information reasonably required by the **Insurer**.

Car Rental Collision/Loss Damage Insurance

Eligibility

You are eligible for **CLD Insurance** when you rent most private passenger cars for a period NOT to exceed 31 consecutive days, provided that:

1. you initiate and complete the entire rental transaction with your **Capital One Mastercard**; and
2. you pay the **Full Cost** of the rental, including taxes, to your **Account**; and
3. you rent the car in your name; and
4. you decline the **Rental Agency's CDW** option offered on the rental contract. If there is no space on the car rental contract for you to indicate that you have declined the coverage, then indicate in writing on the contract "I decline the **Rental Agency's CDW** provided by this merchant".

If the **Rental Agency** requires you to purchase the **Rental Agency's CDW** option as a condition of the rental, or the **Rental Agency's CDW** coverage is included in the price of the car rental (in certain locations, the law requires that **Rental Agencies** include this coverage in the price of the car rental), the coverage provided under this Certificate of Insurance will be limited (see the **Benefits** section). Coverage is limited to one rental car at a time. If during the same period there is more than one car rental charged to the **Account**, only the first rental will be eligible for these benefits.

Rental cars which are part of a **Car Sharing** program or which are part of prepaid travel packages are eligible for **CLD Insurance** if the **Full Cost** of the rental car or entire cost of the travel package was paid with your **Capital One Mastercard** and all other eligibility requirements are met.

"Free rentals" are eligible for **CLD Insurance** when received as the result of a promotion where you have had to make previous car rentals, and each previous rental was entirely paid with your **Capital One Mastercard**.

When using your **Capital One Mastercard** to rent a car, the length of the rental must not exceed 31 consecutive days, which includes instances where you are renting one car immediately after the other. If the rental period exceeds 31 consecutive days, coverage even for the first 31 days of the rental period will not be provided.

Coverage Period

Coverage takes effect the date you sign the rental contract and take possession of the car, and ends at the earliest of:

1. the date and time the **Rental Agency** reassumes control of the rental car, whether at its place of business or elsewhere;
2. the date the **Insured Person** ceases to be eligible for coverage; and
3. the date the **Account** ceases to be in **Good Standing**.

Benefits

Subject to the terms, limitations and exclusions set out in this Certificate of insurance, **CLD Insurance** is primary insurance which provides protection against **Direct Losses** as well as any valid and documented **Loss of Use**, reasonable and customary towing charges, and administration charges resulting from damage or theft occurring while the rental car is rented in your name. This includes damage resulting from malicious vandalism and theft.

In some jurisdictions, the **Rental Agency's CDW** is embedded in the price of the car rental or the **Rental Agency** will not accept your **Capital One Mastercard** coverage and will require that you take theirs. In these locations, **CLD Insurance** under this **Policy** will only cover up to the amount of the deductible stipulated in the **Rental Agency's CDW**, provided all eligibility requirements outlined in this Certificate of Insurance have been met. No premiums charged by the **Rental Agency** will be reimbursed under the **Policy**.

This coverage is available on a 24-hour basis anywhere in the world, except where prohibited by law, or where the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed.

(See the **Helpful Information** section for tips on how to avoid having this coverage challenged.) This coverage does not provide any form of third-party automobile property damage or personal injury liability insurance.

Types of Rental Cars Covered

The types of rental cars covered include cars, sports utility vehicles and minivans, provided they are designed for private passenger use with seating for no more than 8 occupants including the driver, and are not to be used for hire by others.

Types of Rental Cars Not Covered

Cars which belong to the following categories are NOT covered:

1. vans, cargo vans or mini cargo vans (other than minivans as described above);
2. trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;
3. limousines, which are commercial unmetered passenger luxury vehicles that require licensing, are not covered. However, standard production models of these vehicles, such as Lincoln Town Cars or Cadillac XTS, are covered provided they are not used as limousines or have not been altered or stretched;
4. off-road vehicles – meaning any vehicle used on roads that are not publicly maintained roads unless used to ingress and egress private property;
5. motorcycles, mopeds or motor bikes;
6. trailers, campers, recreational vehicles, vehicles used as, or reconfigured into, recreational vehicles, or vehicles not licensed for road use;
7. vehicles towing or propelling trailers or any other object;
8. mini-buses or buses;
9. any vehicle with an actual cash value of over \$65,000, excluding taxes, at the time and place of loss based on the Canadian Black Book or equivalent valuation guide in the jurisdiction of the rental vehicle;
10. exotic cars, meaning cars such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce;
11. any car that is either wholly or in part hand-made, or has a limited production of under 2,500 cars per year;
12. antique cars, meaning a car over 20 years old or which has not been manufactured for 10 years or more; or
13. **Tax-Free Cars.**

Limitations and Exclusions

CLD Insurance does NOT include coverage for:

1. cars rented for a period that exceeds 31 consecutive days and reserved or paid with your **Capital One Mastercard**, whether or not under one or more rental agreements;
2. a replacement car for which your personal automobile insurance covers all or part of the cost of the rental;
3. loss or theft of personal belongings in the car;
4. third-party liability;
5. personal injury or damage to property, except the rental car itself or its equipment;
6. expenses assumed, paid or payable by the **Rental Agency** or its insurers.

CLD Insurance does not cover losses arising directly or indirectly from:

1. alcohol intoxication where the driver's blood alcohol concentration is equal to or over the blood alcohol concentration limit for impaired driving under the Criminal Code of Canada or the jurisdiction in which the car rental occurred, if lower, or where the driver is charged or fined for operating a car under the influence of alcohol or drugs;
2. operation of the vehicle by any driver not in possession of a driver's license that is valid in the rental jurisdiction;
3. operation of the vehicle on other than regularly maintained roads;
4. any dishonest, fraudulent or criminal act committed by any **Insured Person**;
5. wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure;
6. damage resulting from the internal composition of the rental car or some aspect of the rental car that brings about its own destruction such as, but not limited to, issues triggering a safety recall by the manufacturer, importer, or applicable government agency;
7. insects or vermin;
8. operation of the rental car in violation of the terms of the rental agreement, with the exception of:
 - a. operation of the rental car by **Insured Persons**, as defined; and
 - b. operation of the rental car on publicly maintained gravel roads;

NOTE: Loss/damage arising while the car is being operated under a or b above is covered by this **CLD 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.

9. seizure or destruction under a quarantine or customs regulations or confiscation by order of any government or public authority;
10. transportation of contraband or illegal trade;
11. war, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power or action taken by government or public authority in hindering, combating or defending against such action;
12. transportation of property or passengers for hire;
13. nuclear reaction, nuclear radiation or radioactive contamination; or
14. intentional damage to the rental car by an **Insured Person**.

Helpful Information

Important: Check with your personal insurer and the **Rental Agency** to ensure that you and all other drivers have adequate personal property, personal injury, and third-party liability coverage. **CLD Insurance** only covers loss or damage to the rental car as stipulated in this Certificate of Insurance.

Some countries require visitors to have a valid International Driving Permit (IDP) to drive in their jurisdiction. Check with your destination's embassy or consulate in Canada or search the Government of Canada's Travel Advice and Advisory web page for your destination's driving laws and requirements.

Some rental agencies may resist your declining their damage waiver coverage option and may try to encourage you to take their coverage. If you refuse, they may insist you provide a deposit. Before booking a car rental, confirm that the **Rental Agency** will accept this **CLD Insurance** without requiring a deposit. If they won't, find one that will, and try to get written confirmation. If booking through a travel agency, let them know you want to take advantage of **CLD Insurance** and have them confirm the **Rental Agency's** willingness to accept it. You will not be compensated for any payment you may have to make to obtain the **Rental Agency's CDW** coverage.

Check the rental car carefully for scratches, dents and windshield chips and point out any damage to the **Rental Agency** representative BEFORE you take possession of the car. Have them note the damage on the rental agreement (and take a copy with you) or ask for another car.

If the car sustains damage of any kind, immediately phone the **Insurer** at one of the numbers provided below. Advise the **Rental Agency** that you have reported the claim and provide the **Insurer's** phone number.

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 Agency** may make a claim on your behalf to recover repair and Loss of Use charges by following the procedures outlined in the **How To Submit A Claim** section.

If the loss can reasonably be expected to exceed \$2,000, make sure to obtain a police report and/or accident report, self-reporting collision report signed by an officer, or any other equivalent report from the jurisdiction where the loss occurred.

In the Event of Accident or Theft

You MUST notify the **Insurer** within 48 hours by calling 1-866-224-0178 from within Canada and the United States, or 416-642-2303 locally or collect from other countries to initiate your claim with a representative. The representative will provide you with a claim form or you may also access a claim form and submit the required documentation online at cardbenefits.assurant.com. Failure to notify the **Insurer** within 48 hours may result in denial of the claim or reduction of your benefit.

How to Submit a Claim

You must submit all the required documentation listed below to the **Insurer** within 90 days of the date of loss/damage or theft:

1. a copy of the driver's license of the **Insured Person** who was driving the car at the time of the loss;
2. a copy of the loss/damage report you completed with the **Rental Agency**;
3. a copy of a police report and/or accident report, self-reporting collision report signed by an officer, or any other equivalent report from the jurisdiction where the loss occurred in the event of theft of the car or if the loss results in damage over \$2,000;
4. a copy of the **Account** statement(s) showing your name, **Account** number, and the **Full Cost** of the rental charged to the **Account**;
5. a copy of the front and back of the original open car rental agreement or master rental agreement showing the **Rental Agency's** terms and conditions, the terms and conditions of the rental, the total rental period not exceeding 31 consecutive days, and that you initiated the rental under your name and provided your **Capital One Mastercard** as a method of payment;
6. a copy of the closed car rental agreement indicating the actual rental period and the **Full Cost** paid for the rental;
7. if rental was prepaid, a copy of the pre-booking invoice showing the prepaid **Full Cost** of the car rental;
8. a copy of the itemized repair estimate, final itemized repair bill, parts invoices, and the receipt for the paid repairs;
9. original receipt(s) for any repairs for which you may have paid;
10. if **Loss of Use** is charged, a copy of the **Rental Agency's** daily utilization log from the date the rental car was not available for rental, to the date the rental car became available to rent;

11. if the **Rental Agency's CDW** was embedded in the price of the rental or you had to purchase the **Rental Agency's CDW**:
 - copies of all documents related to the **Rental Agency's CDW** provided to you by the **Rental Agency** or the provider of the coverage;
 - a copy of your receipt or invoice indicating the deductible amount you must pay; and

- any other information reasonably required by the **Insurer**.

Claims submitted with incomplete or insufficient documentation may not be paid until all required documentation is received and provided the claim can be assessed on the basis of the information provided.

Purchase Assurance

Eligibility

Purchase Assurance coverage is in effect when you pay the **Full Cost** of an **Insured Item** with your **Capital One Mastercard**.

Coverage Period

Coverage takes effect on the later of:

1. the date you purchased the **Insured Item**, and
2. if the **Insured Item** is being **Delivered** to you at a later date, the date your **Insured Item** is **Delivered**.

Coverage ends the earlier of:

1. 90 days from the date of purchase;
2. if the **Insured Item** was **Delivered** to you, 90 days from delivery; and
3. the date the **Account** ceases to be in **Good Standing**.

Benefits

Purchase Assurance coverage protects **Insured Items** purchased anywhere in the world in the event of loss, theft or damage, subject to the limitations and exclusions below.

If an **Insured Item** is lost, stolen or damaged, upon approval and as directed by the **Insurer**, you can proceed with the repair or replacement of the **Insured Item**. You will then be reimbursed the repair or replacement cost, not exceeding the **Insured Item's** original **Full Cost**. Reimbursement will be issued upon receipt of evidence that the **Insured Item** was repaired or replaced, and the cost of repair or replacement has been charged to the **Account**. If replacing the **Insured Item**, the replacement **MUST** be an identical item. If an identical item is not readily available, the replacement item must be of like kind and quality with comparable features as the original **Insured Item**.

The **Insurer**, at its sole discretion, may choose to reimburse you the original **Full Cost** of the **Insured Item** instead of repairing or replacing it.

Limitations and Exclusions

Purchase Assurance does not cover the following:

1. cash (whether paper or coin), bullion, rare or precious coins, stamps, documents, tickets of any kind or any other negotiable instruments or property of a similar nature;
2. animals or living plants;
3. golf balls or other sports equipment lost or damaged during the course of normal use;
4. mail order, internet, telephone purchases or any purchase being shipped until **Delivered** to you in undamaged condition;
5. items being returned to the merchant/retailer by mail or courier immediately upon pick-up or drop-off of the item to the shipping company;
6. services, including delivery and transportation costs of items purchased;
7. automobiles, motorboats, airplanes, rotorcrafts, unmanned or remotely operated aircraft systems (such as, but not limited to, drones), motorcycles, limited speed motorcycles (LSM), motorized scooters, e-scooters, hover boards, e-bikes, snowblowers, riding lawnmowers, golf carts, lawn tractors or any other motorized vehicles including motorized wheelchairs (except for miniature electrically powered vehicles intended for recreational use by children), and any of their respective parts or accessories that do not function independently from the motorized vehicle;
8. any consumable goods such as, but not limited to, food, liquor, cosmetics, fragrances, and in-home test kits (whether medically necessary or not);
9. consumable construction materials or materials intended to become fixtures of real property such as, but not limited to, tiles, beams, carpets, windows, doors, or vanities;
10. items purchased used, rebuilt, or remanufactured;

11. jewellery, gems, watches and furs transported/stored in baggage that is not under the personal supervision of the **Cardholder** or the **Cardholder's** travelling companion;
12. one-of-a-kind items, antiques, collectibles, and fine art; or
13. items purchased by a business and/or to be used for a business or commercial purpose or commercial gain.

This **Policy** does not provide benefits for:

1. losses or damage resulting directly or indirectly from:
 - fraud, misuse or lack of care, improper installation, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear or tear, flood, earthquake, radioactive contamination, **Mysterious Disappearance**, or inherent product defects; or
 - theft or intentional or criminal acts by the **Cardholder**.
2. incidental and consequential damages including bodily injury, **Loss of Use**, property, punitive and exemplary damages and legal fees.

Purchase Assurance is not shipping insurance.

Items ordered by mail, internet, telephone, or any purchased item being shipped to you are not eligible for coverage until **Delivered** to you in undamaged condition, and items being returned to the merchant/retailer by mail or courier are not eligible for coverage effective immediately after pick-up or drop-off of the item to a shipping company.

How to Submit a Claim

PRIOR to proceeding with any action or repair or replacement of the **Insured Item**, you MUST obtain the **Insurer's** approval in order to ensure eligibility for payment of your claim.

Immediately after learning of a loss, or an occurrence which may lead to a loss covered under the **Policy**, notify the **Insurer** by initiating a claim online at cardbenefits.assurant.com or by calling 1-866-224-0178.

At the sole discretion of the **Insurer**, you may be required to send the damaged **Insured Item** which a claim is based on, to the **Insurer**, at your own expense, in order to support your claim.

You MUST keep ORIGINAL copies of all documents required to file a valid claim. Where a claim is due to, or suspected to be caused by, fraud, malicious acts, burglary, robbery, theft or attempt there at, you must give immediate notice to the police or other authorities having jurisdiction.

You will be required to submit a completed claim form and provide documentation to substantiate the claim, including:

1. original vendor's sales receipt showing the vendor information, date, description of the **Insured Item**, the **Full Cost** paid, and the method of payment (i.e., credit card, gift card);
2. **Account** statement(s) showing your name, **Account** number, and the **Full Cost** charged to the **Account**;
3. copy of the written repair estimate from an authorized repair centre (for damage claims);
4. photographs of the damaged **Insured Item** (for damage claims);
5. proof of date the **Insured Item** was **Delivered** to you;
6. copy of a police report, loss report or other report from the location of the occurrence, issued at the location where the **Insured Item** was lost, stolen, or damaged sufficient for determination of eligibility for the benefits;
7. copy of your homeowner's or renter's insurance policy or any document detailing **Other Insurance/Protection** and/or reimbursements received for the occurrence; and
8. any other information reasonably required by the **Insurer**.

Claims submitted with incomplete or insufficient documentation may not be paid until all required documentation is received and provided the claim can be assessed on the basis of the information provided.

Pair or Set

Insured Items belonging to and purchased as a pair or set will be paid for at the **Full Cost** of the pair or set provided that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of the pair or set are usable individually, liability will be limited to payment equal to the proportionate part of the purchase price.

Gifts

Insured Items that you give as gifts are covered provided the eligibility requirements are met. In the event of a claim, you, not the recipient of the gift, must make the claim for benefits.

Extended Warranty

Eligibility

Extended Warranty coverage is in effect when you pay the **Full Cost** of an **Insured Item** with your **Capital One Mastercard**.

Coverage Period

Coverage takes effect upon expiry of the **Original Manufacturer's Warranty** and ends on the earliest of:

1. the end of an additional period equal to the **Original Manufacturer's Warranty** but not more than one year;
2. the date when the original manufacturer ceases to carry on business for any reason whatsoever;
3. the date the **Account** ceases to be in **Good Standing**.

Benefits

Extended Warranty coverage provides you with double the period of repair services otherwise provided by the **Original Manufacturer's Warranty**, to a maximum of 1 additional year, on an **Insured Item** purchased anywhere in the world. Coverage is limited to **Insured Items** with an **Original Manufacturer Warranty** of 5 years or less.

Extended Warranty benefits apply to any parts and/or labour cost resulting from mechanical breakdown or failure of an **Insured Item**, where such parts and/or labour cost were specifically covered under the terms of the **Original Manufacturer's Warranty** and are limited to the repair or replacement cost of the **Insured Item** at the **Insurer's** discretion, not exceeding the **Insured Item's** original **Full Cost** you paid, subject to the limitations and exclusions below.

Upon approval, and as directed by the **Insurer**, you can proceed with the repair or replacement of the **Insured Item**. You will then be reimbursed the repair or replacement cost, not exceeding the **Insured Item's** original **Full Cost**, subject to the exclusion, limitations, and limits of liability set out in this Certificate of Insurance.

Reimbursement will be issued upon the **Insurer** receiving evidence that the **Insured Item** was repaired or replaced, and the cost of repair or replacement has been charged to the **Account**. If replacing the **Insured Item**, the replacement **MUST** be an identical item. If an identical item is not readily available, the replacement item must be of like kind and quality with comparable features as the original **Insured Item**.

Limitations and Exclusions

Extended Warranty does not cover the following:

1. items purchased with an **Original Manufacturer's Warranty** of more than five years;
2. used, rebuilt, or remanufactured items;
3. automobiles, motorboats, airplanes, rotorcrafts, unmanned or remotely operated aircraft systems (such as, but not limited to, drones), motorcycles, limited speed motorcycles (LSM), motorized scooters, e-scooters, hover boards, e-bikes, snowblowers, riding lawnmowers, golf carts, lawn tractors or any other motorized vehicles including motorized wheelchairs (except for miniature electrically powered vehicles intended for recreational use by children) and any of their respective parts or accessories that do not function independently from the motorized vehicle;
4. consumable construction materials or materials intended to become fixtures of real property such as, but not limited to, tiles, beams, carpets, windows, doors, or vanities;
5. damage resulting from normal wear or tear, or product defects which would not have been covered by the **Original Manufacturer's Warranty**;
6. items purchased by and/or to be used for a business or commercial purpose and commercial gain;
7. dealer or assembler warranties; or
8. any other obligation other than those specifically covered under the terms of the **Original Manufacturer's Warranty**.

How to Submit a Claim

PRIOR to proceeding with any action or repair services or replacement of the **Insured Item**, you **MUST** obtain the **Insurer's** approval in order to ensure eligibility for payment of your claim.

Immediately after learning of a loss, or an occurrence which may lead to a loss covered under the **Policy**, notify the **Insurer** by initiating a claim online at cardbenefits.assurant.com or by calling 1-866-224-0178 from Canada and the United States or 416-642-2303 locally or collect from elsewhere in the world.

At the sole discretion of the **Insurer**, you may be required to send the damaged **Insured Item** which a claim is based on, to the **Insurer**, at your own expense, in order to support your claim.

You will be required to submit a completed claim form and provide documentation to substantiate the claim, including:

1. original vendor's sales receipt showing the vendor information, date, description of the **Insured Item**, the **Full Cost** paid, and the method of payment (i.e., credit card, gift card);
2. **Account** statement(s) showing your name, **Account** number, and the **Full Cost** charged to the **Account**;
3. copy of the written repair estimate from an authorized repair centre;
4. a copy of the **Original Manufacturer's Warranty**; and
5. any other information reasonably required by the **Insurer**.

Claims submitted with incomplete or insufficient documentation may not be paid until all required documentation is received and provided the claim can be assessed on the basis of the information provided.

General Provisions for Purchase Assurance and Extended Warranty Insurance

Limits of Liability

There is a maximum lifetime liability of \$60,000 per **Account**.

You will be entitled to receive no more than the original purchase price of the **Insured Item** as recorded on your sales receipt.

Pair or Set

Insured Items belonging to and purchased as a pair or set will be paid for at the **Full Cost** of the pair or set provided that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of the pair or set are usable individually, liability will be limited to payment equal to the proportionate part of the purchase price.

Gifts

Insured Items that you give as gifts are covered provided the eligibility requirements are met. In the event of a claim, you, not the recipient of the gift, must make the claim for benefits.

Other Insurance/Protection

Benefits are in excess of all **Other Insurance/Protection** available to you in respect of the claim. The **Insurer** will be liable only for the amount of loss or damage over the amount covered under such **Other Insurance/Protection** and for the amount of any applicable deductible, and if all such **Other Insurance/Protection** has been claimed under and exhausted, and further subject to the terms, limitations and exclusions set out in this Certificate of Insurance. This coverage will not apply as contributing insurance notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

General Provisions and Statutory Conditions

Unless otherwise expressly provided herein or in the *Policy*, the following general provisions apply to the insurance described in this Certificate of Insurance.

Notice and Proof of Claim

Written notice of claim must be given to the *Insurer* as soon as reasonably possible after the occurrence or commencement of any loss covered by the *Policy*, but in all events, provided within 90 days from the date of such loss. Written notice given by or on behalf of the claimant or the beneficiary, with information sufficient to identify the *Cardholder* and/or *Insured Person*, shall be deemed notice of claim.

The completed claim forms together with written proof of loss must be delivered as soon as reasonably possible, but in all events within one year from the date on which the loss occurred. Failure to provide notice or furnish proof of claim within the time prescribed herein does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one year from the date a claim arises hereunder, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. If the notice or proof is given or furnished after one year, your claim will not be paid.

Payment of Claim

Benefits payable under the *Policy* will be paid upon receipt of full written proof, as determined by the *Insurer*.

Termination of Insurance

All coverage under the *Policy* ends on the earlier of:

1. the date the *Account* is cancelled or closed;
2. the date the *Insured Person* ceases to be eligible for Coverage; and
3. the date the *Policy* terminates.

No losses incurred after the *Policy* termination date will be paid, unless otherwise specified.

Subrogation

Following payment of a *Cardholder's* and/or *Insured Person's* claim for loss or damage, the *Insurer* shall be subrogated to the extent of the amount of such payment, to all of the rights and remedies of the *Cardholder* and/or *Insured Person* against any party in respect of such loss or damage, and shall be entitled, at its own expense, to sue in the *Cardholder's* and/or *Insured Person's* name. The *Cardholder* and/or *Insured Person* shall give the *Insurer* all such assistance as is reasonably required to secure its rights and remedies, including the execution of all documents necessary to enable the *Insurer* to bring suit in their name.

Due Diligence

The *Insured Person* shall use due diligence and do all things reasonable to avoid or diminish any loss or damage under the *Policy*.

False Claim

If you make a claim knowing it to be false or fraudulent in any respect, you will no longer be entitled to the benefits of any insurance coverage or the payment of any claim under this *Policy* or any other policy underwritten by the *Insurer* or its subsidiaries.

Legal Action

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act, Limitations Act* or other applicable legislation in your province or territory.

If You Have a Concern or Complaint

If you have a concern or complaint about your insurance, please call the *Insurer* at 1-866-224-0178. The *Insurer* will do its best to resolve your concern or complaint. If for some reason the *Insurer* is unable to do so to your satisfaction, you may pursue the concern or complaint in writing to an independent external organization. You may obtain detailed information for the *Insurer's* resolution process and the external recourse either by calling the *Insurer* at the number listed above or at: assurant.ca/customer-assistance.

Privacy Policy

The *Insurer* may collect, use, and share personal information provided by you to the *Insurer*, and obtained from others with your consent, or as required or permitted by law. The *Insurer* may use the information to serve you as a customer and communicate with you. The *Insurer* may process and store your personal information outside your province in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of the *Insurer's* privacy policy by calling 1-888-778-8023 or from their website: assurant.ca/privacy-policy. If you have any questions or concerns regarding the privacy policy, the purposes and means for which your information is being collected, your rights, your options for refusing or withdrawing your consent to the use of your personal information, you may call the *Insurer* at the number listed above.

STATEMENT OF SERVICES

Price Protection Service

This Statement of Services contains information about the Price Protection Service. Refer to the **Definitions** section and the paragraph following this one for the meanings of all capitalized terms.

The service outlined in this Statement of Services is provided to all eligible **Cardholders** to whom a **Capital One Mastercard** is issued by Capital One Bank (Canada Branch). Price Protection is a service only, not insurance, and is provided by American Bankers Insurance Company of Florida ("**American Bankers**"). In no event will a corporation, partnership or business entity be eligible for Price Protection Service.

American Bankers' head office is located at:
320 Bay Street, Suite 510, Toronto, Ontario M5H 4A6.

Definitions

Account means the **Cardholder's** Capital One Mastercard account, opened on or after September 1, 2026, which must be in **Good Standing**.

Capital One Mastercard a Capital One World Elite Mastercard or a Capital One World Mastercard issued under an **Account**.

Cardholder means the primary **Cardholder** and any supplemental **Cardholder**, who is a natural person, resident in Canada and who is issued a **Capital One Mastercard**, and whose name is embossed on the card. **Cardholder** may also be referred to as "you" and "your."

Dollars and "\$" means Canadian dollars.

Good Standing means, with respect to an **Account**, that the **Cardholder** has not advised Capital One in writing to close it, it is in compliance with all terms of the Cardholder Agreement and Capital One has not suspended or revoked credit privileges or otherwise closed the **Account**.

Grey Market Products means legitimate/original products sold through non-authorized distribution channels including, but not limited to, websites and brick-and-mortar retail or wholesale locations.

Eligibility

Price Protection Service is in effect for 30 days from the date of purchase of most new items of personal property purchased in Canada and charged in full to the **Account**, subject to the Limitations and Exclusions below.

Services

If, within 30 days of the purchase of an eligible item, you find an identical item with the same brand, model number (if applicable) and attributes (benefits, features, functions and uses) offered for retail sale in Canada (in Canadian dollars) at a price lower than the price you paid, you must call us at 1-866-224-0178.

American Bankers will decide on a case-by-case basis, at their discretion and subject to the Limitations and Exclusions below, to either:

1. buy back the original eligible item from you at the original price, provided you, after receiving authorization, purchase the identical lower priced item, charged in full to your **Account**; or
2. settle the service obligation by paying you the price difference between the original eligible item and the identical lower priced item.

The buy back or payment amount is based on the price of the item before applicable taxes, manufacturer's rebate, store rebates, and shipping and installation charges. Price Protection Service is subject to a minimum price difference of \$10 per item, and a maximum of \$100 per item, to a maximum of \$500 per **Account** per calendar year. The Price Protection Service will apply to a maximum of 3 identical items during the 30-day period. No item can be submitted for Price Protection payment more than once during the 30-day period.

Limitations and Exclusions

Price Protection Service is not available in respect of the following:

1. cash (whether paper or coin), bullion, precious metals, tickets, documents, stamps, negotiable instruments or property of a similar nature;
2. animals, living plants or perishables such as food and liquor and/or goods consumed in use;
3. computers (including hardware, software, printers and scanners), cellular phones, personal digital assistants (PDA) or any similar electronic device;
4. automobiles, motorboats, airplanes, motorcycles, motor scooters, riding lawn mowers, golf carts, lawn tractors or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children), or any of their respective parts, fuels or accessories;

5. one-of-a-kind items;
6. used or previously owned or refurbished items, including antiques, collectibles and fine art;
7. items purchased and/or used by or for a business or for commercial gain; or
8. services related to items purchased, including insurance, duty, delivery and transportation costs.

Price Protection Service does not apply if the retailer makes a price adjustment and/or refunds the difference between the original and lower price. Price comparisons with liquidated merchandise, **Grey Market Products**, and gift card or savings card incentives issued by a retailer are not eligible for Price Protection Service. Price comparisons with items offered for sale on a website outside of Canada or for which an international shipping fee must also be paid are not eligible for Price Protection Service.

You are only eligible for Price Protection Service if the **Account** is in **Good Standing** at the time of your request.

Gifts

Eligible items that you give as gifts are covered. In the event a price difference is discovered, you, not the recipient of the gift, must make the request for Price Protection Service.

How to Request Price Protection Service

You must keep original receipts and other documents described herein to file a valid request.

To request Price Protection Service, simply go online to cardbenefits.assurant.com to obtain the request form or call 1-866-224-0178 as soon as you discover the advertised price difference. Your failure to provide the completed request form and proof supporting your request as listed below within 90 days from the date of purchase may result in non-payment of the related request.

You must complete and sign the request form and include the following:

1. **Account** statement(s) showing your name, **Account** number, and the **Full Cost** charged to the **Account**;
2. the original vendor's sales receipt;
3. a dated advertisement/flyer to prove that the identical item was offered in Canada at the reduced price within 30 days of the date of your purchase; and
4. if **American Bankers** chooses to buy back the original eligible item, you must ship the original eligible item in accordance with the instructions provided to you by **American Bankers**.

This service may be discontinued or amended upon notice to the **Cardholder**.

END OF STATEMENT OF SERVICES

MASTERCARD BENEFITS

Zero Liability

If you're worried about unauthorized charges being made to your **Account**, relax. As a Capital One **Cardholder**, you're protected. We monitor your **Account** regularly for fraudulent activity and provide Zero Liability for unauthorized use of your card. That means you won't pay for any unauthorized purchases on your card as long as you meet these conditions:

1. you've used reasonable care in safeguarding your **Account** number and card, your PIN and your password;
2. you haven't contributed to any unauthorized use of your **Account**; and
3. you notify us immediately if your **Account** number or card is lost or stolen, if somebody discovers your PIN or if a person uses your **Account** without your permission.

Mastercard Global Service™

Provides emergency card replacement, emergency cash advance, 24/7 telephone access and referral to the closest ABM.

Information and Claims

- Toll-free: 1-800-481-3239
- Outside of North America, call collect: 1-804-934-2010



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