



**Insurers:**

American Bankers Insurance Company of Florida\*  
American Bankers Life Assurance Company of Florida\*  
*\*Carrying on business in Canada under the trade name Assurant®†*  
5000 Yonge Street, Suite 2000  
Toronto, Ontario M2N 7E9  
Phone: 1-888-324-2363



**Policyholder/Distributor:**

Capital One Bank (Canada Branch)  
1800-161 Bay St.  
Toronto, Ontario M5J 2S1

# Summaries of Insurance Coverages

**For Quebec residents only:** Insurance Coverages provided with the Capital One Guaranteed Mastercard®, Capital One Platinum Mastercard and Capital One Smart Rewards™ Mastercard.


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# Summary for Common Carrier Travel Accident and Baggage Delay Insurance

## This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverages ("Coverage") provided with the Capital One Guaranteed Mastercards, Capital One Platinum Mastercards and Capital One Smart Rewards Mastercards ("Capital One Mastercard").

Insurers	Policyholder/Distributor
 ASSURANT® <b>American Bankers Insurance Company of Florida*</b> <b>American Bankers Life Assurance Company of Florida*</b> <i>*Carrying on business in Canada under the trade name Assurant®†</i> 5000 Yonge Street, Suite 2000 Toronto, Ontario M2N 7E9 Phone: 1-888-324-2363  Client number of the insurers with the Autorité des marchés financiers: 2000979997 and 2000979988  Website of the Autorité des marchés financiers: <a href="http://lautorite.qc.ca">lautorite.qc.ca</a>	<b>Capital One Bank (Canada Branch)</b> 1800-161 Bay St. Toronto, Ontario M5J 2S1

## Who qualifies for this Coverage?

The primary cardholder of a Capital One Mastercard who is a natural person, resident in Canada.

## Who is insured under this Coverage?

Cardholder ("You" and "Your"): Primary cardholder and any supplemental cardholder who is also a natural person, resident in Canada and to whom a Capital One Mastercard is issued and whose name is on the card.

**In addition,** Your spouse and dependent children are also insured.

## What is the cost of this Coverage?

No additional fee will be charged for this Coverage provided with the Capital One Mastercard.

## What is this Coverage?

This Coverage is a group Travel Insurance to cover losses arising from sudden and unforeseeable events (please see the Certificate of Insurance for full details):

Common Carrier Accidental Death and Dismemberment	
<b>Eligibility</b>	<b>When You travel outside Your province or territory of residence on a common carrier:</b> (1) You must <u>charge</u> the full cost of fare to Your Capital One Mastercard and/or pay for it with Capital One reward miles; <b>AND</b> (2) <u>during</u> the coverage period, an insured person suffers an accidental death, loss of limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier.
<b>Benefits</b>	Depending on the type of loss, the amounts of benefit vary from \$62,500 to \$250,000. <b>Maximum:</b> \$250,000 per insured person, up to \$750,000 for multiple deaths per account arising from any one accident.
<b>Exclusions/ Limitations</b>	<b><i>It <u>does not</u> cover loss resulting from causes such as suicide and intentionally self-inflicted injuries.</i></b>

Baggage Delay**	
Eligibility	While on a covered trip and upon arrival at the destination, any insured person's accompanying checked-in baggage is delayed or misdirected for more than 4 hours.
Benefits	Reimbursement of expenses for emergency purchase of essential items. <b>Maximum:</b> \$100 per day per insured person up to a maximum of 3 days.
Exclusions/ Limitations	<b><i>It <u>does not</u> cover certain items such as:</i></b> <ul style="list-style-type: none"> <li>• <b><i>eyeglasses</i></b></li> <li>• <b><i>tickets, valuable papers and traveller's cheques</i></b></li> </ul>

\*\* Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which You are covered.

## What Travel Assistance Services are available?

Travel Assistance Services include medical referral and assistance, emergency cash transfer, lost document/ticket replacement, lost luggage assistance, pre-trip information, and legal referrals and payment assistance.

## How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer. You will then be sent a claim form.

Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than 1 year after the date of loss.

If Your claim is denied, You have 3 years to go to court.

## How are the benefits paid?

The benefits are paid directly to You or to the beneficiary, as applicable.

## What if I have a complaint?

For information on how to have Your complaint addressed, You can call the insurers at **1-888-324-2363** or visit their website at: [assurant.ca/customer-assistance](http://assurant.ca/customer-assistance).

## When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, Your credit card account is cancelled or closed, Your credit privileges are suspended or revoked, or You cease to be eligible for Coverage.

## Can I cancel the Coverage?

At any time, if You don't want the Coverage, You can decide not to use it or contact Your credit card provider to get a different credit card with other insurance coverages or no insurance.


## Other Details?

Complete terms and conditions of the Coverage are in the Certificate of Insurance available online: [cardbenefits.assurant.com/docs/default-source/CapitalOne/CapitalOne\\_Mastercard\\_Cert.pdf](http://cardbenefits.assurant.com/docs/default-source/CapitalOne/CapitalOne_Mastercard_Cert.pdf)

# Summary for Car Rental Collision/Loss Damage Waiver, Purchase Assurance and Extended Warranty Insurance

## This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverages ("Coverage") provided with the Capital One Guaranteed Mastercards, Capital One Platinum Mastercards and Capital One Smart Rewards Mastercards ("Capital One Mastercard").

Insurer	Policyholder/Distributor
 ASSURANT® <b>American Bankers Insurance Company of Florida*</b> <i>*Carrying on business in Canada under the trade name Assurant®†</i> 5000 Yonge Street, Suite 2000 Toronto, Ontario M2N 7E9 Phone: 1-888-324-2363  Client number of the insurers with the Autorité des marchés financiers: 2000979997  Website of the Autorité des marchés financiers: <a href="http://lautorite.qc.ca">lautorite.qc.ca</a>	<b>Capital One Bank (Canada Branch)</b> 1800-161 Bay St. Toronto, Ontario M5J 2S1

## Who qualifies for this Coverage?

The primary cardholder of a Capital One Mastercard who is a natural person, resident in Canada.

## Who is insured under this Coverage?

Cardholder ("You" and "Your"): Primary cardholder and any supplemental cardholder who is also a natural person, resident in Canada and to whom a Capital One Mastercard is issued and whose name is on the card.

In addition, for **Car Rental Collision/Loss Damage Insurance**: Any other person who holds a valid driver's licence and has the cardholder's express permission to operate the rental vehicle is also insured.

## What is the cost of this Coverage?

No additional fee will be charged for this Coverage provided with the Capital One Mastercard.

## What is this Coverage?

This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events (please see the Certificate of Insurance for full details):

Car Rental Collision/Loss Damage Waiver Insurance (CDW/LDW)	
<b>Eligibility</b>	<p><b>When You rent an eligible private passenger vehicle for a period of up to 31 consecutive days:</b></p> <p>(1) You must <u>book or reserve</u> the vehicle rental with Your Capital One Mastercard;</p> <p>(2) You must <u>charge</u> the entire cost of the car rental to Your Capital One Mastercard and/or pay for the rental car with Your Capital One reward miles;</p> <p>(3) You must also:</p> <ul style="list-style-type: none"> <li>• <u>rent</u> the vehicle in Your name; and</li> <li>• <u>decline</u> the rental agency's collision/loss damage waiver or similar provision;</li> </ul> <p>(4) <u>during</u> the rental period, the vehicle is damaged or stolen;</p> <p><b>AND</b></p> <p>(5) You must <u>notify</u> the insurer within 48 hours of the date of loss.</p>

## Car Rental Collision/Loss Damage Waiver Insurance (CDW/LDW)

<b>Benefits</b>	<p>Same protection as provided by the rental agency's collision/loss damage waiver or similar provision, up to the actual cash value of the damaged or stolen rental vehicle.</p> <p><b>OR</b></p> <p>Reimbursement up to the amount of the deductible in the rental agency coverage if rental agency is required by law to include the price of CDW/LDW in the price of the rental, provided all eligibilities listed have been met.</p>
<b>Exclusions/ Limitations</b>	<p><b><i>It does not cover:</i></b></p> <ul style="list-style-type: none"> <li><b><i>certain types of rental vehicles such as trucks, and any vehicle over \$65,000</i></b></li> <li><b><i>losses related to certain causes such as wear and tear</i></b></li> </ul> <p><b><i>Limited to 1 rental vehicle at a time.</i></b></p>

## Purchase Assurance\*\*

<b>Eligibility</b>	<p><b>When You purchase new personal items ("Insured Items"):</b></p> <p>(1) You must <u>charge</u> the full cost of the Insured Items to Your Capital One Mastercard and/or pay for the Insured Items with Your Capital One reward miles;</p> <p><b>AND</b></p> <p>(2) <u>within</u> 120 days of the date of purchase, the Insured Items are lost, stolen or damaged anywhere in the world.</p>
<b>Benefits</b>	<p>The insurer may:</p> <p>(1) repair, rebuild or replace the Insured Item; or</p> <p>(2) pay You the lesser of the:</p> <ul style="list-style-type: none"> <li>(a) original purchase price;</li> <li>(b) replacement price; or</li> <li>(c) repair cost.</li> </ul> <p><b>Maximum:</b> Lifetime liability of \$60,000 per account in a combined total in Purchase Assurance and Extended Warranty benefits.</p>
<b>Exclusions/ Limitations</b>	<p><b><i>It does not cover certain items such as:</i></b></p> <ul style="list-style-type: none"> <li><b><i>mail order items not delivered or damaged upon delivery, traveller's cheque and tickets</i></b></li> <li><b><i>perishables</i></b></li> <li><b><i>motorized vehicles and parts/accessories</i></b></li> </ul>

## Extended Warranty\*\* (Doubles the original manufacturer's warranty up to a maximum of 2 full years)

<b>Eligibility</b>	<p><b>When You purchase new personal items ("Insured Items"):</b></p> <p>(1) You must <u>charge</u> the full cost of the Insured Items to Your Capital One Mastercard and/or pay for the Insured Items with Your Capital One reward miles;</p> <p>(2) Insured Items must <u>have</u> an original manufacturer's warranty of 5 years or less valid in Canada;</p> <p><b>AND</b></p> <p>(3) <u>during</u> the coverage period, the Insured Items:</p> <ul style="list-style-type: none"> <li>• experience a mechanical breakdown or a failure; and</li> <li>• the parts and/or labour cost must be covered under that original manufacturer's warranty.</li> </ul>
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## Extended Warranty\*\* (Doubles the original manufacturer's warranty up to a maximum of 2 full years)

<b>Benefits</b>	<p>The insurer may:</p> <ul style="list-style-type: none"> <li>(1) repair, rebuild or replace the Insured Item; or</li> <li>(2) pay You the lesser of the: <ul style="list-style-type: none"> <li>(a) original purchase price;</li> <li>(b) replacement price; or</li> <li>(c) repair cost.</li> </ul> </li> </ul> <p><b>Maximum:</b> Lifetime liability of \$60,000 per account in a combined total in Purchase Assurance and Extended Warranty benefits.</p>
<b>Exclusions/ Limitations</b>	<p><b><i>It does not cover:</i></b></p> <ul style="list-style-type: none"> <li>• <b><i>certain items such as motorized vehicles and parts/accessories</i></b></li> <li>• <b><i>items purchased and/or used by or for a business or for commercial gain</i></b></li> </ul>

\*\* Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which You are covered. You must obtain the insurer's approval prior to proceeding with any repairs of the Insured Items.

### How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer. You will then be sent a claim form.

Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than 1 year after the date of loss. If Your claim is denied, You have 3 years to go to court.

### How are the benefits paid?

The benefits are paid directly to You.

### What if I have a complaint?

For information on how to have Your complaint addressed, You can call the insurer at **1-888-324-2363** or visit their website at: [assurant.ca/customer-assistance](https://assurant.ca/customer-assistance).

### When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, Your credit card account is cancelled or closed, Your credit privileges are suspended or revoked, or You cease to be eligible for Coverage.

### Can I cancel the Coverage?

At any time, if You don't want the Coverage, You can decide not to use it or contact Your credit card provider to get a different credit card with other insurance coverages or no insurance.

### Other Details?

Complete terms and conditions of the Coverage are in the Certificate of Insurance available online: [cardbenefits.assurant.com/docs/default-source/CapitalOne/CapitalOne\\_Mastercard\\_Cert.pdf](https://cardbenefits.assurant.com/docs/default-source/CapitalOne/CapitalOne_Mastercard_Cert.pdf)