



Insurers:

American Bankers Insurance Company of Florida
American Bankers Life Assurance Company of Florida
Carrying on business in Canada under the trade name Assurant®
320 Bay Street, Suite 510
Toronto, Ontario M5H 4A6



Policyholder/Distributor:

Capital One Bank (Canada Branch)
161 Bay Street, Suite 1800
Toronto, Ontario M5J 2S1

SUMMARIES OF INSURANCE COVERAGES

For Quebec residents only:

Insurance Coverages provided with the *Capital One Quicksilver World Mastercard*
and *Capital One Quicksilver World Elite Mastercard*.

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Summary for Flight Delay, Baggage Delay, Lost Baggage and Common Carrier Travel Accident 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 Quicksilver World Mastercard** and **Capital One Quicksilver World Elite Mastercard** ("Capital One Mastercard").

INSURERS	POLICYHOLDER/DISTRIBUTOR
 ASSURANT® American Bankers Insurance Company of Florida American Bankers Life Assurance Company of Florida <i>Carrying on business in Canada under the trade name Assurant®</i> 320 Bay Street, Suite 510 Toronto, Ontario M5H 4A6 Phone: 1-866-224-0178 Client number of the insurers with the Autorité des marchés financiers: 2000979997 and 2000979988 Website of the Autorité des marchés financiers: lautorite.qc.ca	 Capital One Bank (Canada Branch) 161 Bay Street, Suite 1800 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):

Eligibility for all following coverages When You <u>book</u> travel arrangements for a trip: (1) You must <u>charge</u> the full cost of the common carrier fare to Your Capital One Mastercard; and			
	ELIGIBILITY	BENEFITS	EXCLUSIONS/LIMITATIONS
FLIGHT DELAY*	(2) a flight departure is <u>delayed</u> for 4 hours or more.	<u>Reimbursement</u> of expenses for lodging, meals, refreshments, essential items, and sundry items incurred within 48 hours of delay. Maximum: \$250 per 24 hours \$1,000 per trip for all insured persons.	<i>No benefits if the trip is delayed due to criminal or fraudulent acts of the insured person.</i>
BAGGAGE DELAY*	(2) <u>upon arrival</u> at the scheduled destination, any insured person's accompanying checked-in baggage is delayed or misdirected for more than 4 hours.	<u>Reimbursement</u> of expenses for emergency purchase of essential items. Maximum: \$100 per day per insured person up to a maximum of 3 days.	<i>It does not cover certain items such as:</i> • <i>eyeglasses</i> • <i>tickets, valuable papers and traveler's cheques</i>
LOST BAGGAGE*	(2) <u>en route</u> to the scheduled destination, any insured person's accompanying checked-in baggage including personal contents, is lost.	<u>Reimbursement:</u> (1) of the actual replacement cost if replaced; or (2) of the actual cash value at time of loss, up to \$1,000 per trip for all insured persons on the same trip.	<i>It does not cover certain items such as:</i> • <i>personal computers</i> • <i>cellular phones</i>
COMMON CARRIER ACCIDENTAL DEATH AND DISMEMBERMENT	(2) <u>during</u> the coverage period, an insured person suffers an accidental death, loss of limb, sight, speech or hearing while entering, riding or exiting any licensed passenger common carrier.	Depending on the type of loss, the amounts of benefit vary from \$125,000 to \$500,000. Maximum: \$500,000 per insured person, up to \$1,500,000 for multiple deaths per account arising from any one accident.	<i>It does not cover loss resulting from causes such as suicide and intentionally self-inflicted injuries.</i>

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

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 provided with 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 about my Coverage?

For information on how to have Your complaint addressed, You can call the insurers at **1-866-224-0178** or visit their website at: **assurant.ca/customer-assistance**.

When does this Coverage end?

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

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 Quicksilver Cert.pdf](https://cardbenefits.assurant.com/docs/default-source/CapitalOne/CapitalOne_Quicksilver_Cert.pdf)

Summary for Car Rental Collision/Loss Damage Insurance, 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 Quicksilver World Mastercard** and **Capital One Quicksilver World Elite Mastercard** ("Capital One Mastercard").

INSURERS	POLICYHOLDER/DISTRIBUTOR
 ASSURANT® American Bankers Insurance Company of Florida <i>Carrying on business in Canada under the trade name Assurant®</i> 320 Bay Street, Suite 510 Toronto, Ontario M5H 4A6 Phone: 1-866-224-0178 Client number of the insurers with the Autorité des marchés financiers: 2000979997 Website of the Autorité des marchés financiers: lautorite.qc.ca	 Capital One Bank (Canada Branch) 161 Bay Street, Suite 1800 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 license 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):

	ELIGIBILITY	BENEFITS	EXCLUSIONS/LIMITATIONS
CAR RENTAL COLLISION/LOSS DAMAGE WAIVER INSURANCE	When You rent an eligible private passenger car for a period of up to 31 consecutive days: (1) You must <u>initiate and complete</u> the entire car rental with Your Capital One Mastercard; (2) You must <u>pay</u> the full cost of the car rental with Your Capital One Mastercard; (3) You must also: • <u>rent</u> the car in Your name; and • <u>decline</u> the rental agency's Collision damage waiver or similar coverage; (4) <u>during</u> the rental period, the car is damaged or stolen; AND (5) You must <u>notify</u> the insurer within 48 hours of the date of loss.	<u>Reimbursement</u> up to the actual cash value of the damaged or stolen rental car. OR <u>Reimbursement</u> up to the amount of the deductible in the rental agency coverage if You are required to purchase the rental agency's collision damage waiver or similar coverage or the 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.	<i>It <u>does not</u> cover:</i> • <i>certain types of rental cars, such as trucks, and any car over \$65,000</i> • <i>losses related to certain causes such as wear and tear</i> <i>Limited to 1 rental car at a time.</i>
PURCHASE ASSURANCE*	When You purchase new personal items ("Insured Items") anywhere in the world: (1) You must <u>pay</u> the full cost of Insured Items with Your Capital One Mastercard; (2) <u>within</u> 90 days of the date of purchase or delivery, Insured Items are lost, stolen or damaged; AND (3) upon approval of Your claim, You must: • <u>repair</u> or <u>replace</u> Insured Items as directed by the insurer; and • <u>charge</u> the repair or replacement cost to Your Capital One Mastercard.	<u>Reimbursement</u> of: (1) the repair cost; or (2) the replacement cost of Insured Items, not exceeding the full cost paid with Your Capital One Mastercard. Maximum: Lifetime liability of \$60,000 per account in a combined total in Purchase Assurance and Extended Warranty benefits.	<i>It <u>does not</u> cover certain items such as:</i> • <i>mail order items not delivered or damaged upon delivery</i> • <i>tickets</i> • <i>perishables</i> • <i>motorized vehicles and their parts/accessories</i>

	ELIGIBILITY	BENEFITS	EXCLUSIONS/LIMITATIONS
EXTENDED WARRANTY* (Doubles the original manufacturer's warranty up to a maximum of 1 additional year)	When You purchase new personal items ("Insured Items") anywhere in the world: (1) You must <u>pay</u> the full cost of Insured Items with Your Capital One Mastercard; (2) Insured Items <u>must</u> have an original manufacturer's warranty of 5 years or less valid in Canada; (3) <u>during</u> the coverage period: • Insured Items experience a mechanical breakdown or a failure; and • the parts and/or labour cost must be covered under the terms of the <u>original manufacturer's warranty</u>. AND (4) upon approval of Your claim, You must: • repair or replace Insured Items as directed by the insurer; and • charge the repair or replacement cost to Your Capital One Mastercard.	<u>Reimbursement</u> of: (1) the repair cost; or (2) the replacement cost of Insured Items, not exceeding the full cost paid with Your Capital One Mastercard. Maximum: Lifetime liability of \$60,000 per account in a combined total in Purchase Assurance and Extended Warranty benefits.	<i>It <u>does not</u> cover certain items such as:</i> • <i>items purchased with an original manufacturer's warranty of more than 5 years</i> • <i>motorized vehicles and their parts/accessories</i> • <i>items purchased and/or used by or for a business or for commercial gain</i>

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

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 provided with 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 about my Coverage?

For information on how to have Your complaint addressed, You can call the insurer at **1-866-224-0178** or visit their website at: **assurant.ca/customer-assistance**.

When does this Coverage end?

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

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_Quicksilver_Cert.pdf