

INSURANCE PRODUCT SUMMARY

Summary of Coverages included with your Brim Mastercard®

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What's the purpose of this document?

This document is a summary of the insurance coverages included with your Brim Mastercard®. It has been provided to help you decide if these coverages meet your needs. **This is not a Certificate of Insurance. The information contained within this summary is not exhaustive. Please refer to the Certificate of Insurance for complete details.**

Misrepresentation and Concealment

Any information that you misrepresent, misstate or conceal, or that is incomplete, may result in cancellation of the insurance or denial of a claim.

COMMON CARRIER ACCIDENT INSURANCE

What is this insurance for?

Common Carrier Accident Insurance provides coverage for an accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air or water transport).

Important limits on this insurance:

- coverage up to a maximum of **\$100,000 CAD**. **Please refer to your Certificate of Insurance for details.**
- it is only available for amounts not covered by other insurance.

Summary of key conditions

Who can be insured?

- Coverage is available if you are a holder of a **Brim Mastercard®**.
- Coverage is available to the cardmember, the cardmember's spouse, and dependent children, whether you travel together or not. **Refer to the definition of "dependent children" in the Certificate of Insurance to determine if your child is considered a dependent child.**

When does coverage start and end?

- Coverage starts when you board a common carrier or you arrive at the terminal, station, pier or airport with the intent of boarding a common carrier and ends when you disembark from a common carrier or depart the terminal, station, pier or airport.

The full fare of the common carrier ticket price must be charged to your card, or obtained through the redemption of points from the card reward program.

For assistance or to file a claim

We will provide you with instructions on how to file a claim. You should provide the insurer with written notice **within 90 days** of the incident. You must provide the insurer supporting documents for your claim as soon as reasonably possible after reporting the incident.

What's not covered?

We will not pay any expenses associated with the following:

- Sickness, disease, medical conditions and bacterial infections;
- Riding onboard a common carrier as anything other than a passenger

PURCHASE SECURITY AND EXTENDED PROTECTION

What is this insurance for?

Purchase Security and Extended Protection Insurance can protect lost, stolen or damaged purchases as well as automatically extend the manufacturer's warranty on a covered item.

Important limits on this insurance:

- Purchase Security coverage is available for 90 days from date of purchase and is limited to **\$1,000** CAD per cardmember per occurrence.
- Extended Protection doubles the manufacturer's warranty up to a maximum of 1 additional year.
- maximum coverage is **\$25,000** CAD per policy year for all claims on all **Brim Mastercard®** cards held by you.
- it is only available for amounts not covered by other insurance.

Summary of key conditions**Who can be insured?**

- Coverage is available if you are a holder of a **Brim Mastercard®**.

When does coverage start and end?

- Purchase Security starts when you charge the full purchase price of an item to your card and ends 90 days after the purchase date.
- Extended Warranty starts when you charge the full purchase price of an item to your card and ends one year from the original manufacturer's warranty.

The full purchase price of the item (including any taxes) must be charged to your card including any charges paid through the redemption of points from the card reward program.

For assistance or to file a claim

You must report the claim to us **within 45 days** of the incident. We will provide you with instructions needed to file a claim. You must provide the insurer supporting documents for your claim as soon as reasonably possible after reporting the incident.

What's not covered?

We will not pay any expenses associated with the following:

Purchase Security

- Animals, living plants, perishables and consumables such as food or liquor

Extended Warranties

- Warranties and/or service plan agreements lasting more than 5 years or additional warranties purchased from the manufacturer or other party.

General exclusions

- Any physical damage including damage due to normal wear and tear;
- Automobiles, motorboats, airplanes and another motorized vehicles;
- Refurbished, used and pre-owned items.

MOBILE DEVICE INSURANCE**What is this insurance for?**

Mobile Device Insurance can reimburse some of your expenses if your mobile device is lost, stolen or accidentally damaged, anywhere in the world.

Important limits on this insurance:

- replacement cost of the lost or stolen mobile device less a **10% deductible**, not greater than the depreciated value at time of loss;
- the lesser of the costs related to repair or replace an accidentally damaged mobile device less a **10% deductible**, not greater than the depreciated value;
- depreciation value is equal to **2%** of the purchase price times the number of completed months from the date of purchase. Additional information regarding depreciation costs are described in detail in the Certificate of Insurance.
- maximum of **\$500** CAD per occurrence.
- it is only available for amounts not covered by any other insurance.

Summary of key conditions**Who can be insured?**

- Coverage is available if you are a holder of a **Brim Mastercard®**.

When does coverage start and end?

- Coverage starts 90 days from the date of purchase and ends two years from the date you purchased your mobile device

The full purchase price of the mobile device, **including taxes** must be charged to your **card** (includes any charges paid for using points from the card reward program); or

All or any portion of the purchase price of the mobile device must be financed with your **card** through a Canadian wireless service provider's installment plan.

For assistance or to file a claim

- We will provide you with instructions on how to file a claim. You must call us **immediately** if your mobile device is lost, stolen or accidentally damaged;

What's not covered?

We will not pay any expenses associated with the following:

Defects, misuse, wear and tear

- Normal wear and tear or cosmetic damage that does not affect functionality;
- Inherent product defects or catastrophic damage beyond repair;
- Power surges, artificially generated electrical currents or electrical irregularities.

General exclusions

- Fraud;
- Confiscation by authorities, illegal activities, theft or intentional criminal acts by the cardmember or a family member;
- Flood, earthquake or mysterious disappearance.

EVENT TICKET PROTECTOR INSURANCE

What is this insurance for?

Event Ticket Protector Insurance can reimburse your costs for a missed ticketed event due to a covered reason.

Important limits on this insurance:

- maximum coverage is **\$1,000** CAD per incident for tickets purchased through a primary ticket outlet.
- it is only available for amounts not covered by other insurance.

Summary of key conditions

Who can be insured?

- Coverage is available if you are a holder of a **Brim Mastercard®**.

When does coverage start and end?

- Coverage starts when you purchase a ticket for an event and ends when the ticketed event has occurred.

The full cost of the ticket must be paid using your card.

For assistance or to file a claim

We will provide you with instructions on how to file a claim. You should call the insurer **within 24 hours** of the incident. You must provide the insurer supporting documents for your claim as soon as reasonably possible after reporting the incident.

What's not covered?

We will not pay any expenses associated with the following:

- Sickness or injury of the cardmember other than a medical emergency.

Other conditions and exclusions may apply

THIS IS ONLY A SUMMARY OF THE INSURANCE COVERAGES INCLUDED WITH YOUR BRIM MASTERCARD. CONDITIONS AND EXCLUSIONS ARE SET OUT IN FULL DETAIL IN THE CERTIFICATE OF INSURANCE.

Please read it carefully.

How much does it cost?

- The insurance is included with your Card. No separate fees, premiums or expenses will be charged.

What if I change my mind after applying for a Card?

- Contact Brim Financial Inc. (the Distributor) for assistance.

What happens in the event of a dispute?

- We're here to help you, please contact the insurer for support.

You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer. You can learn about our complaints policy or submit a complaint at

www.rsagroup.ca/complaint-procedures

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

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