

# INSURANCE PRODUCT SUMMARY

## Summary of Coverages included with your Brim World Elite 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 World Elite 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.

## OUT-OF-PROVINCE EMERGENCY MEDICAL TRAVEL INSURANCE

### What is this insurance for?

Emergency Medical Travel Insurance can cover some of your expenses if you become unexpectedly ill or are injured while you are travelling outside of your province. Coverage is available for:

- the first **15 days** of your trip if you are **under the age of 65**, and the first **3 days** of your trip if you are **age 65 or over**, including the day you leave and the day you return.
- an unlimited number of trips but you must return to your province between trips.
- eligible expenses, such as a hospital room, services of doctors and private registered nurses, medical tests, prescriptions, ambulance services and airfare home.

**Refer to the Certificate of Insurance for the full list of eligible expenses.**

#### Important limits on this insurance:

- maximum coverage is \$5 million CAD per trip for each insured person.
- it is only available for amounts not covered by your government health insurance or other insurance.

### Summary of key conditions

#### Who can be insured?

- You can be covered if you are a holder of a **Brim World Elite Mastercard®** and a Canadian resident covered by your government health insurance while you are travelling outside your province.
- 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.**

#### When does coverage start and end?

- Coverage starts the date you leave your province and ends when you have been outside of your province for longer than 15 days if you are under age 65 and 3 days if you are age 65 or older, or when you return to your province, whichever occurs first.

### In case of emergency while travelling

Some treatments **require pre-approval** by the insurer to be covered. You must call the insurer **before receiving treatment**, otherwise your benefits may be limited. We will provide you with instructions on how to file a claim. You must submit your claim to the insurer **within 90 days** of the date the service was provided.

### What's not covered?

We will not pay any expenses associated with the following:

#### Health problems

- any injuries or health problems you may have that were not stable in the **90 days** before leaving on your trip if you are under age 65 or in the **180 days** before leaving on your trip if you are age 65 or older. **Refer to the pre-existing condition exclusion**

#### Government travel advisory

- expenses related to an accident or illness that occurs while you are travelling in a region or country that the Canadian Government had advised against visiting **before** your trip begins. If the travel advisory is issued **after** you leave on your

<p><b>and the definition of “Stable” in the Certificate of Insurance to determine how this exclusion may affect your coverage and how it relates to your departure date.</b></p> <p><i>Pregnancy and childbirth</i></p> <ul style="list-style-type: none"> <li>• routine pre-natal care, your pregnancy or the birth and delivery of your child occurring in the 9 weeks before or after your expected delivery date. <b>Note that a child born during a trip, even if born outside of the 9 weeks before or after the expected delivery date, will not be covered during the trip.</b></li> </ul>	<p>trip, coverage will be limited to 10 days from the time the travel advisory or formal notice was issued.</p> <p><i>General exclusions</i></p> <ul style="list-style-type: none"> <li>• your participation in certain sports, activities or risky behaviour; committing or attempting to commit an illegal act or criminal act;</li> <li>• abuse of medication, drugs or alcohol or a medical condition resulting from chronic use of alcohol or drugs;</li> <li>• taking a trip to receive medical care or services or travelling against medical advice.</li> </ul>
<p><b>Refer to the Certificate of Insurance for the full list of exclusions and to determine how they may affect your coverage.</b></p>	

## TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE

What is this insurance for?	
<p>Trip Cancellation/Trip Interruption insurance provides benefits in the event of cancellation, interruption or delay of your trip for a covered reason, including but not limited to those listed below. <b>Refer to the Certificate of Insurance for the full list of insured risks and corresponding benefits.</b></p>	
<ul style="list-style-type: none"> <li>• One of the individuals identified in the list of insured risks in the Certificate of Insurance suddenly becomes sick, accidentally injured, requires immediate treatment or hospitalization or dies.</li> <li>• Employment/Occupation related, including but not limited to job transfer, lay off, cancelled business meeting, summons (not applicable for Trip Delay benefits).</li> </ul>	<ul style="list-style-type: none"> <li>• Delay of a private vehicle or common carrier due to mechanical problems, a traffic accident, an emergency road closure by police, weather conditions, earthquakes or volcanic eruptions which causes you to interrupt your trip.</li> <li>• The Canadian government advises Canadians against visiting the destination country, region or city that is part of your trip <b>after</b> you purchase your trip.</li> </ul>
<p><b>Important limits on this insurance:</b></p> <ul style="list-style-type: none"> <li>• <u>Trip cancellation</u> coverage up to \$2,000 CAD per insured person to a maximum of \$5,000 CAD for all insured persons combined for each trip.</li> <li>• <u>Trip interruption</u> and <u>Trip Delay</u> coverage up to \$5,000 CAD per insured person to a maximum of \$25,000 CAD for all insured persons combined for each trip.</li> <li>• It is only available for amounts not covered by other insurance.</li> </ul>	

Summary of key conditions	
<p><b>Who can be insured?</b></p> <ul style="list-style-type: none"> <li>• Coverage is available if you are a holder of a <b>Brim World Elite Mastercard®</b> and you are a Canadian resident while travelling outside your province.</li> <li>• Coverage is available to the Cardmember, the Cardmember's spouse and dependent children. <b>Refer to the Certificate of Insurance to determine if your child is considered a dependent.</b></li> </ul>	<p><b>When does coverage start and end?</b></p> <ul style="list-style-type: none"> <li>• <u>Trip cancellation coverage starts</u> when you first charge any portion of the trip costs to your Card and takes effect when the reason for cancellation occurs before your trip and <u>ends</u> when you leave on your trip.</li> <li>• <u>Trip interruption and Trip Delay coverage starts</u> when you leave your province and <u>ends</u> at midnight on the day you return to your province.</li> </ul>
<p><b>Trip cancellation insurance only applies to the travel arrangements charged to your Card before you leave on your trip.</b>  <b>Trip interruption and Trip delay insurance applies when the full cost of the trip is charged to your Card before you leave on your trip.</b>  Trips purchased with points from the Card reward program can be covered, provided the applicable taxes are charged to the Card. Trips purchased with points from a reward program other than the Card reward program will not be covered.</p>	

For assistance or to file a claim
<p>You must call <b>on the day</b> the cancellation, interruption or delay of your trip occurs <b>or the next business day</b>. We will provide you with instructions on how to file a claim.</p>

What's not covered?	
<p>We will not pay any expenses associated with the following:</p>	
<p><i>Health problems</i></p> <ul style="list-style-type: none"> <li>• any injuries or health problems you may have that were not stable in the 90 days before your effective date. <b>Refer to the pre-existing condition exclusion and the definition of “Stable” in the Certificate of Insurance to determine how this exclusion may affect your coverage and how it relates to your effective date.</b></li> </ul> <p><i>Pregnancy</i></p> <ul style="list-style-type: none"> <li>• routine pre-natal care, your pregnancy or the birth and delivery of your child occurring in the 9 weeks before or after your expected delivery date. <b>Note that a child born during a trip,</b></li> </ul>	<p><i>Government travel advisory</i></p> <ul style="list-style-type: none"> <li>• expenses related to a formal travel warning that has been issued by the Canadian Government <b>prior</b> to the purchase of your trip advising Canadians not to travel to a country, region or city that is part of your trip.</li> </ul> <p><i>General exclusions</i></p> <ul style="list-style-type: none"> <li>• your participation in certain sports, activities or risky behaviour; committing or attempting to commit an illegal act or criminal act;</li> <li>• abuse of medication, drugs or alcohol or a medical condition resulting from chronic use of alcohol or drugs</li> </ul>

even if born outside of the 9 weeks before or after the expected delivery date, will not be covered during the trip.	<ul style="list-style-type: none"> <li>taking a trip to visit a sick person, when their medical condition or death is the reason for the claim.</li> </ul>
Refer to the Certificate of Insurance for the full list of exclusions and to determine how they may affect your coverage.	

## FLIGHT DELAY AND BAGGAGE DELAY INSURANCE

### What is this insurance for?

Flight Delay and Baggage Delay Insurance can reimburse some of your expenses if you miss your flight, your flight is delayed or your baggage is delayed, lost or stolen.

#### Important limits on this insurance:

- Flight delay coverage up to **\$500 CAD** per day to a maximum **\$1,000 CAD** per incident for all insured persons combined.
- Delay of checked baggage coverage up to **\$1,000 CAD** per insured person to a maximum **\$2,000 CAD** per incident for all insured persons combined.

### Summary of key conditions

#### Who can be insured?

- Coverage is available if you are a holder of a **Brim World Elite Mastercard®** and you are a Canadian resident.
- 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?

- Flight and Baggage Delay coverage starts when the full fare for your airline ticket is charged in advance to your card and ends when you return to your place of residence.

**The full fare for the delayed flight or the flight on which your baggage was checked 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 30 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:

- Animals, sporting equipment, cameras, eyeglasses, sunglasses, contact lenses, prosthetic devices including dentures, furs, tickets, money.

## LOST OR STOLEN BAGGAGE INSURANCE

### What is this insurance for?

Lost or Stolen Baggage Insurance provides coverage if your baggage is damaged, lost or stolen while checked-in or carried on board a flight.

#### Important limits on this insurance:

- coverage for any one occurrence is up to **\$1,000 CAD** per insured person to a maximum **\$2,000 CAD** for all insureds combined. This includes no more than **\$300 CAD** for jewellery and **\$250 CAD** for golf clubs (including golf bags).
- 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 World Elite Mastercard®** and you are a Canadian resident.
- 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.**

#### When does coverage start and end?

- Coverage starts when your baggage has been checked-in with the airline or when you carry your baggage when you board your flight.
- Coverage ends when your checked-in baggage is unloaded in the terminal, or when you leave the aircraft with your carry-on baggage.

**For this insurance to apply, you must pay the full cost of the airline ticket with your card or by using points under the card reward program, when applicable taxes have been charged to the card.**

### 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 30 days** of the incident. You must provide the insurer with 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:

- Loss or damage to contact lenses, eyeglasses, sunglasses, artificial teeth or limbs, electronics, sports equipment, animals and furs;
- Cash, tickets, valuable paper and documents.

## HOTEL/MOTEL BURGLARY INSURANCE

### What is this insurance for?

Hotel/Motel Burglary Insurance can reimburse some of your expenses for loss or damage to personal items if your accommodations have been broken into while you are registered as a guest.

#### Important limits on this insurance:

- maximum coverage is **\$1,000 CAD** per incident for all insured persons combined.
- 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 World Elite Mastercard®** and you are a Canadian resident.
- 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 check into your accommodations and ends when you check-out from your accommodations.

**The full cost of the accommodation, including taxes, must be paid using your card** or paid for with points from the card reward program or a combination of both.

### 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 30 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:

- Cash, traveller's cheques, tickets, important documents, china, glass, fragile items household effects or furnishings.

## CAR RENTAL COLLISION/LOSS DAMAGE INSURANCE

### What is this insurance for?

Car Rental Collision/Loss Damage Insurance provides coverage for theft, loss or damage to a rental car. Coverage is available for:

- rental cars having a **maximum Manufacturer's Suggested Retail Price of up to \$85,000 CAD**.
- only one car rental at a time and for a maximum rental period of 48 consecutive days. When the rental period exceeds 48 days, there will be no coverage under this insurance including the first 48 days.

#### Important limits on this insurance:

- it only covers up to the actual cash value of the damaged or stolen rental car.
- it is only available for amounts not covered by the rental agency.

### Summary of key conditions

#### Who can be insured?

- Coverage is available if you are a holder of **Brim World Elite Mastercard®**, a Canadian resident and you have declined similar coverage offered by the car rental company.
- Coverage is available to you and any other person who is legally licensed to drive and has your permission to drive the rental car.

#### When does coverage start and end?

- Coverage starts when you take control of the rental car and ends when the rental agency takes back control of the rental car.

**You must pay for the cost of the car rental in full with your card or by using points under the card reward program for this insurance to apply.** A "free rental" or "free rental days" can also be eligible. **Refer to the terms and conditions of the Certificate of Insurance.**

### For assistance or to file a claim

There is no deductible. You must call the insurer **within 48 hours** of the incident and we will provide you with instructions on how to file a claim. You must provide the insurer supporting documents for your claim **within 90 days** of the incident.

### What's not covered?

We will not pay any expenses associated with the following:

- Trucks, pick-up trucks, off-road vehicles, motorcycles, mopeds, motor bikes, recreational vehicles, buses, vans, cargo vans or mini cargo vans (other than mini-vans);
- Vehicles with an MSRP over \$85,000 CAD, excluding taxes;
- Driving while impaired by alcohol or drugs;
- Normal wear and tear or mechanical breakdown or loss, damage or misplacement of keys or remote control devices;
- Personal injury, damage to property or third party liability.

## CAR RENTAL PERSONAL EFFECTS INSURANCE

### What is this insurance for?

Car Rental Personal Effects Insurance covers burglary or damage to your personal belongings while in transit in a rental car during a maximum rental period of 48 days.

#### Important limits on this insurance:

- it only covers up to the actual cash value of the damaged or stolen personal belongings.
- maximum coverage is \$1,000 CAD per insured to a maximum \$2,000 CAD per incident.
- 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 World Elite Mastercard®** and you are a Canadian resident.
- Coverage is available to the cardmember, the cardmember's spouse and dependent children, while travelling with the cardmember. **Refer to the definition of "dependent children" in the Certificate of Insurance to determine if your child is considered a dependent.**

#### When does coverage start and end?

- Coverage starts when you take control of the rental car.
- Coverage ends when the rental agency takes back control of the rental car.

**For this insurance to apply, you must pay for the cost of the car rental in full with your card, or by using points under the card reward program, when applicable taxes are charged to the card.**

### For assistance or to file a claim

You must promptly notify the police in the event of a burglary and call the insurer **within 48 hours**. We will provide you with instructions on how to file a claim. You must provide the insurer with supporting documents for your claim **within 30 days** of the incident.

### What's not covered?

We will not pay any expenses associated with the following:

- Animals or living plants;
- Money, traveller's cheques, tickets;
- Mysterious disappearance or lost items.

## CAR RENTAL ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### What is this insurance for?

Car Rental Accidental Death & Dismemberment Insurance provides coverage if you sustain an injury as a result of an accident in a vehicle rented by you during a maximum rental period of 48 days.

#### 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 World Elite Mastercard®** and you are a Canadian resident.
- Coverage is available to the cardmember, the cardmember's spouse and dependent children, while travelling with the cardmember. **Refer to the definition of "dependent children" in the Certificate of Insurance to determine if your child is considered a dependent.**

#### When does coverage start and end?

- Coverage starts when you take control of the rental car.
- Coverage ends when the rental agency takes back control of the rental car.



For this insurance to apply, you must pay for the cost of the car rental in full with your card, or by using points under the card reward program, when applicable taxes are charged to the card.

#### 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.

### 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 **\$150,000 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 World Elite 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 WARRANTY INSURANCE

#### What is this insurance for?

Purchase Security and Extended Warranty 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 World Elite 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 World Elite 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.

	<ul style="list-style-type: none"> <li><u>Extended Warranty</u> starts when you charge the full purchase price of an item to your card and <u>ends</u> <b>one year</b> from the original manufacturer's warranty.</li> </ul>
<p><b>The full purchase price of the item (including any taxes) must be charged to your card</b> including any charges paid through the redemption of points from the card reward program.</p>	

### 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 **\$1,000** 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 World Elite 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 World Elite 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 WORLD ELITE 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](http://www.rsagroup.ca/complaint-procedures)

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