

## General Disclaimer

All insurance coverage(s) included with Brim credit cards are underwritten by Royal & Sun Alliance Insurance Company of Canada (RSA), 18 York Street, Suite 800, Toronto, Ontario M5J 2T8, pursuant to a Master Policy issued to Brim Financial Inc. Different cards will have different coverage(s). To learn about which coverage(s) are included with a specific card and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, go to [brimfinancial.com/legal/](http://brimfinancial.com/legal/) or review the Certificates of Insurance in your card package. Some insurance coverages may require that purchases, vehicle rentals, common carrier fares, hotel/motel or other trip costs be charged to the card to activate coverage. Other conditions may also apply, so please read the Certificates of Insurance carefully.

## Terms and Conditions

### Common Carrier Accident Insurance<sup>1</sup>

Common Carrier Accident Insurance can cover you, your spouse and your dependent children for up to \$100,000 (\$150,000 for the World Mastercard and World Elite Mastercard) in the event that loss of life or certain accidental bodily injuries result from a covered accident when any of you travel on a common carrier and charge your tickets to your Brim card. Dependent children must be under 21 years of age or under 26 years of age if a full-time student, unless they have a permanent physical impairment or a permanent mental disability. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693797.

### Mobile Device Insurance<sup>2</sup>

Mobile Device Insurance can cover your personal mobile device (cell phone, smartphone or tablet) for repair or replacement costs of up to \$500 (\$1000 for the World Mastercard and World Elite Mastercard) in the event of accidental damage (drops, cracks or spills) for up to two years following purchase, provided you charge the full cost of the mobile device (or the Canadian wireless service provider's instalment payments) to your Brim card. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052694010.

### Event Ticket Protector Insurance<sup>3</sup>

Event Ticket Protector Insurance can provide reimbursement to you of up to \$1000 for the non-refundable portion of the cost of tickets to a sports or performing arts event that you cannot use because of certain specified covered incidents, provided you charged the full cost of the tickets to your Brim card. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052694029.

### Extended Warranty<sup>4</sup>

Extended Warranty Insurance can provide you with double the term of the manufacturer's warranty (up to a maximum of one additional year following expiration of the manufacturer's warranty) on most eligible items you purchase in full with your Brim card. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Extended Warranty Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693963.

#### Purchase Protection<sup>5</sup>

Purchase Protection covers most eligible items of personal property you purchase in full with your Brim card for up to \$1000, should they be stolen or suffer direct physical damage within 90 days of purchase. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Purchase Protection is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693963.

#### Out-of-Province Emergency Travel Medical Insurance<sup>6</sup>

Out-of-Province Emergency Travel Medical Insurance can provide coverage for emergency medical expenses of up to \$5 million for you, your spouse and your dependent children for up to the first 15 days of a trip (the World Elite Mastercard provides coverage for the first 15 days and the World Mastercard provides coverage for only the first 8 days of a trip), if you and your spouse are age 64 or under and, under the World Elite Mastercard, up to the first 3 days of a trip if you and your spouse are age 65 or older. Dependent children must be under 21 years of age or under 26 years of age if a full-time student, unless they have a permanent physical impairment or a permanent mental disability. Coverage is only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits vary depending on the type of Brim card and are subject to eligibility requirements, conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Out-of-Province Emergency Travel Medical Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693013.

#### Flight Delay Insurance<sup>7</sup>

Flight Delay Insurance can reimburse you for certain reasonable expenses you incur as a result of a flight delay up to \$500 per day or \$1000 in total (the World Elite Mastercard provides coverage of up to \$500 per day or \$1000 in total and the World Mastercard provides coverage of up to \$250 per day or \$500 in total) if you have charged the full amount of your carrier ticket price to your Brim card and you experience a flight delay that lasts in excess of four hours. Coverage is only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits vary depending on the type of Brim card and are subject to eligibility requirements, conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Flight Delay Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693281.

#### Baggage Delay Insurance<sup>8</sup>

Baggage Delay Insurance can reimburse you for certain reasonable expenses you incur as a result of a baggage delay up to \$500 per day or \$1000 in total (the World Elite Mastercard provides coverage of up to \$500 per day or \$1000 in total and the World Mastercard provides coverage of up to \$250 per day or \$500 in total) if you have charged the full amount of your carrier ticket price to your Brim card and you experience a delay in delivery of your baggage that lasts in excess of four hours. Coverage is only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits vary depending on the type of Brim card and are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Baggage Delay Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693281.

#### Lost or Stolen Baggage Insurance<sup>9</sup>

Lost or Stolen Baggage Insurance can reimburse you for loss or damage to baggage and eligible personal effects while in transit up to \$500 per insured person or \$1000 in total (the World Elite Mastercard provides coverage of up to \$500 per day or \$1000 in total and the World Mastercard provides coverage of up to \$250 per day or \$500 in total) if you have charged the full amount of your carrier ticket price to your Brim card. Coverage is only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits vary depending on the type of Brim card and are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Lost or Stolen Baggage Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693352.

#### Hotel/Motel Burglary Insurance<sup>10</sup>

Hotel/Motel Burglary Insurance can reimburse you up to \$1000 in total (the World Elite Mastercard provides coverage of up to \$1000 in total and the World Mastercard provides coverage of up to \$500 in total) for damage to or loss of personal items (excluding cash) due to burglary of the hotel/motel room in which you are registered as a guest, if you have charged the full amount of your hotel/motel room to your Brim card. Coverage is only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits vary depending on the type of Brim card and are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Hotel/Motel Burglary Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052709430.

#### Car Rental Collision/Loss Damage Insurance<sup>11</sup>

Car Rental Collision/Loss Damage Insurance can provide theft, loss and damage coverage up to the actual cash value of the rental vehicle for automobile rentals of up to 48 days, provided the rental vehicle has a MSRP of \$65,000 or less and is not otherwise excluded from coverage. In order to qualify for coverage, the full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver or Loss Damage Waiver must be declined. Coverage is only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Car Rental Collision/Loss Damage Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693939.

#### Car Rental Accidental Death & Dismemberment Insurance<sup>12</sup>

Car Rental Accidental Death & Dismemberment Insurance can cover you, your spouse and your dependent children for a benefit of up to \$100,000 per insured person (or \$300,000 for all insured persons in any one accident) in the event that loss of life or certain accidental bodily injuries result from a covered accident while riding in, driving, boarding or alighting from a covered rental automobile. The automobile rental must not be for a period longer than 48 days and the rental vehicle must have a MRSP of \$65,000 or less and not otherwise be excluded from coverage. In order to qualify for coverage, the full cost of the rental must be charged to the card. Dependent children must be under 21 years of age or under 26 years of age if a full-time student, unless they have a permanent physical impairment or a permanent mental disability. Coverage is only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Car Rental Accidental Death & Dismemberment Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052697327.

#### Car Rental Personal Effects Insurance<sup>13</sup>

Car Rental Personal Effects Insurance can reimburse you for burglary or damage to eligible personal effects while in transit in a rental automobile during an eligible rental coverage period, up to \$1000 per insured person or \$2000 in total for any one occurrence. The automobile rental must not be for a period longer than 48 days and the rental vehicle must have a MRSP of \$65,000 or less and not otherwise be excluded from coverage. In order to qualify for coverage, the full cost of the rental must be charged to the card. Dependent children must be under 21 years of age or under 26 years of age if a full-time student, unless they have a permanent physical impairment or a permanent mental disability. Coverage is only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Car Rental Personal Effects Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052709457.

#### Travel Assistance<sup>14</sup>

Travel Assistance services are provided under the Certificate of Insurance for Out-of-Province Emergency Travel Medical Insurance and include medical assistance services (such as help finding a doctor or hospital) and travel services (such as pre-trip information or assistance following the loss of a passport or airline ticket). Assistance services are available to you if you are eligible for insurance coverage and benefits under the Certificate of Insurance. Travel Assistance services are only available with the World Elite Mastercard and the World Mastercard. Coverage and benefits are subject to eligibility requirements, conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Out-of-Province Emergency Travel Medical Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693013.

#### Trip Cancellation Insurance<sup>15</sup>

Trip Cancellation Insurance can provide reimbursement to you for certain non-refundable expenses you incur, up to a maximum of \$3000 for all insured persons per trip, as a result of the cancellation of a trip for a covered reason, provided you have fully charged your travel arrangements to your Brim card. Coverage is only available with the World Elite Mastercard. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Trip Cancellation Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693746.

#### Trip Interruption Insurance<sup>16</sup>

Trip Interruption Insurance can provide reimbursement to you for certain non-refundable expenses you incur, up to a maximum of \$2000 for all insured persons per trip, as a result of the interruption or delay of a trip for a covered reason, provided you have fully charged your travel arrangements to your Brim card. Coverage is only available with the World Elite Mastercard. Coverage and benefits are subject to conditions, limitations and exclusions that are fully described in the Certificate of Insurance. Trip Interruption Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada under Master Policy No. PSI052693746.