

Important news for Servus Mastercard® cardholders

To continue providing you with the same excellence in features on your new Servus Mastercard, effective March 26, 2018, the following changes will apply to the insurance coverages and services included with your Servus Mastercard. **Please refer to the chart at the end of this document for the insurance coverages and services that apply to your card.**

PLEASE NOTE: Activate your new Servus Mastercard as soon as possible to ensure there is no interruption in your insurance coverage.

A. Amendment to the Certificate of Insurance.

Effective as of March 26, 2018:

1. The Policyholder is Servus Credit Union Ltd.
2. Purchase Assurance, Extended Warranty, Car Rental Collision Damage Waiver, Personal Effects, Trip Cancellation, Trip Interruption (formerly called "Unexpected Return Home"), and Baggage Delay insurance coverages, which are underwritten by American Bankers Insurance Company of Florida (ABIC), will be covered under Group Policy No. SER1017.
3. Accidental Death, Common Carrier Accidental Death and Dismemberment and Car Rental Accidental Death and Dismemberment, which are underwritten by American Bankers Life Assurance Company of Florida (ABLAC), will be covered under Group Policy No. SERL1017.
4. The telephone number for claims is **1.877.699.1354** from Canada or the United States, or **613.634.6979** collect from elsewhere in the world.
5. **Travel Medical Insurance:**
 - a. Travel Medical Insurance will be underwritten by ABLAC under Group Master Policy No. SERLZ1017 (except for travel in Cuba which will be underwritten by Zurich Insurance Company Ltd. under Group Master Policy No. 8845894).
 - b. Coverage will be provided for Insured Persons who are under 75 years of age on the date of departure.
6. **Baggage Delay:** Benefits will be available to you if, while on a Trip, your baggage is delayed or misdirected by a common carrier for more than 6 hours from the time you arrive at your destination.
7. **Trip Cancellation:**
 - a. The maximum age for coverage of 69 years or younger has been removed. Coverage will be available for Insured Persons at any age.
 - b. The following non-medical covered causes for cancellation have been added (refer to your Certificate of Insurance for meaning of capitalized terms):
 - i. an enforceable call of an Insured Person to jury duty or sudden and unexpected subpoena of an Insured Person to act as a witness in a court of law requiring the Insured Person's presence in court during the Trip;
 - ii. a written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian government after booking Your Trip, advising Canadians not to travel to a country, region or city originally ticketed for the Trip for a period that includes an Insured Person's Trip;
 - iii. an employment transfer of the Insured Person by the employer with whom the Insured Person was employed on the date the Insured Person booked his or her Trip, which transfer requires the relocation of the Insured Person's principal residence within 30 days before the Insured Person's scheduled Trip departure date;
 - iv. a delay causing an Insured Person to miss a connection for a Common Carrier resulting in the interruption of an Insured Person's travel arrangements, including the following:
 - delay of an Insured Person's Common Carrier resulting from the mechanical failure of that carrier;
 - a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report);
 - weather conditions; or
 - unexpected or unforeseen earthquake or volcanic eruption.The benefit under this Covered Cause for Cancellation is the Insured Person's one-way economy fare via the most cost-effective route to the Insured Person's next destination. Outright cancellation of Common Carrier travel is not considered a delay;
 - v. a natural disaster that renders an Insured Person's principal residence uninhabitable;
 - vi. an Insured Person's quarantine or hijacking; and
 - vii. a call to service of an Insured Person by government with respect to reservist military, police or fire personnel.
8. **Trip Interruption (formerly called "Unexpected Return Home"):**
 - a. The following Medical Covered Causes for Interruption have been added (refer to your Certificate of Insurance for meaning of capitalized terms):
 - i. death of an Insured Person, or an Insured Person's Immediate Family Member during the Trip;
 - ii. Accidental Bodily Injury or sudden and unexpected sickness of an Insured Person, which did not result from a Pre- Existing Condition and which, in the sole opinion of the administrator, based on medical advice provided by the attending doctor, requires immediate medical attention and prevents the Insured Person from returning from the Trip on the scheduled return date;
 - iii. Accidental Bodily Injury or a sudden and unexpected sickness requiring hospitalization of an Insured Person's Immediate Family Member during the Trip, which was not known to the Insured Person prior to the Trip departure date;
 - iv. hospitalization or the death of an Insured Person's legal business partner or key employee;
 - v. hospitalization or the death of an Insured Person's host at destination.

b. The following non-medical covered causes for cancellation have been added (refer to your Certificate of Insurance for meaning of capitalized terms):

- viii. an enforceable call of an Insured Person to jury duty or sudden and unexpected subpoena of an Insured Person to act as a witness in a court of law requiring the Insured Person's presence in court during the Trip;
- ix. a written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian government after booking Your Trip, advising Canadians not to travel to a country, region or city originally ticketed for the Trip for a period that includes an Insured Person's Trip;
- x. an employment transfer of the Insured Person by the employer with whom the Insured Person was employed on the date the Insured Person booked his or her Trip, which transfer requires the relocation of the Insured Person's principal residence within 30 days before the Insured Person's scheduled Trip departure date;
- xi. a delay causing an Insured Person to miss a connection for a Common Carrier resulting in the interruption of an Insured Person's travel arrangements, including the following:
 - delay of an Insured Person's Common Carrier resulting from the mechanical failure of that carrier;
 - a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report);
 - weather conditions; or
 - unexpected or unforeseen earthquake or volcanic eruption.

The benefit under this Covered Cause for Cancellation is the Insured Person's one-way economy fare via the most cost-effective route to the Insured Person's next destination. Outright cancellation of Common Carrier travel is not considered a delay;

- xii. a natural disaster that renders an Insured Person's principal residence uninhabitable;
- xiii. an Insured Person's quarantine or hijacking; and
- xiv. a call to service of an Insured Person by government with respect to reservist military, police or fire personnel.

9. All other coverages remain the same and all terms and conditions set out in your Certificate of Insurance, including exclusions and limitations, continue to apply except as modified by this amendment. Please keep this notice together with your Certificate of Insurance.

End of Amendment to the Certificate of Insurance

B. World Elite® Mastercard Cardholders: We have added Concierge Services and ID Theft Assistance Services. For full description of these services, please refer to the Statement of Services available for viewing and download at servus.ca/mastercard.

	World Elite	Platinum Class Gold	Low Rate No Fee	Low Fee	Business Rewards	Business No Fee Business Low Rate
Purchase Assurance	X	X		X	X	X
Extended Warranty	X	X		X	X	X
Car Rental Collision Damage Waiver	X	X			X	X
Personal Effects	X	X			X	
Trip Cancellation	X	X		X	X	X
Trip Interruption	X	X			X	X
Baggage Delay	X	X	X	X	X	X
Common Carrier Accidental Death & Dismemberment	X	X	X	X	X	X
Car Rental Accidental Death & Dismemberment	X	X				
Accidental Death	X	X				
Travel Medical Insurance	X	X				
Price Protection Service	X					
Travel Assistance Service	X					
Concierge Services	X					
ID Theft Assistance Service	X					

Please visit servus.ca/mastercard and select your card type for an updated Certificate of Insurance and Statement of Service (if applicable), or call **1.877.378.8728**.