Earna Visa Card

Certificates of Insurance

IMPORTANT

Please read these Certificates of Insurance (each a "Certificate") carefully, keep them in a safe place and carry them with You when You travel.

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*Coverage is not available to residents of Quebec.

GENERAL INFORMATION

This Certificate is not a contract of insurance. It contains the terms and conditions of Your insurance under the Master Policy.

All benefits are subject in every respect to the Master Policy which alone constitutes the Agreement under which payments are made.

This insurance coverage may be cancelled or modified at the option of the Card Issuer at any time.

For general coverage inquiries or to report a claim, contact Crawford & Company (Canada) Inc. at 1-855-897-8512 (international toll-free).

DEFINITIONS

Throughout these Certificates of Insurance defined terms are capitalized and have the specific meaning explained below.

"Accident" means a sudden, unforeseen and unexpected event happening by chance.

"Account" means the Cardholder's account that Earna Inc. maintains.

"Card" means the Earna Visa Card.

"Card Issuer" means Earna Inc.

"Cardholder" means the person whose name is embossed on the Card and who is a Permanent Resident of Canada.

"Common Carrier" means any land, air or water conveyance which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

"Common Carrier Covered Trip" means a trip outside Your province or territory of residence that is started and ended on a Common Carrier when the full cost of Your Common Carrier ticket was paid for with the Card after the effective date of this Certificate.

"Computer Programs" means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

"Courtesy Transportation" means transportation provided without a specific charge by a rental car agency, airport or hotel which transports You from the airport or station to the rental car agency or hotel, or from the rental car agency or hotel to the airport or station.

"Cyber Incident" means any of the following acts:

- unauthorized access to or use of Your Digital Data;
- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data;
- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data; or
- restriction or inhibition of access to or directed against Your Digital Data.

"Dependent Child" means the Cardholder's dependent unmarried child (natural, adopted or foster) who is under the Cardholder's care, resides in the same household as the Cardholder, and who is:

A) under twenty-one (21) years of age;
B) under twenty-six (26) years of age and a full-time university or college student; or
C) mentally or physically handicapped and incapable of self-sustainment employment and totally reliant on the Cardholder for support.

"Digital Data" means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a travel supplier or travel agent to store information, process information, and transmit information over the internet.

"Good Standing" means an Account that:

A) the Cardholder has applied for;
B) the Card Issuer has approved and opened;
C) the Cardholder has not advised the Card Issuer to close; and
D) the Card Issuer has not suspended or revoked credit privileges for or otherwise closed.

"Immediate Family Member" means Your Spouse, parents, step parent, grandparents, natural or adopted children, step children or legal ward, step sisters, step brothers, grandchildren, brothers, brothers-in-law, sisters, sisters-in-law, aunts, uncles, nieces or nephews, sons-in-law or daughters-in-law, and Your Spouse's parents, grandparents, brothers, brothers-in-law, sisters, sisters-in-law and children.

"Loss of Life" means death, including clinical death determined by the local governing medical authorities. "Loss of Foot" means the complete severance through or above the ankle joint. "Loss of Hand" means complete severance through or above the metacarpophalangeal joints (the joints between the fingers or thumb and the hand) of at least 4 fingers on the same hand or at least 3 fingers and the thumb on the same hand. "Loss of Hearing" means the permanent and irrecoverable total loss of hearing in both ears, as determined by a Physician. "Loss of Sight" means the permanent and irrevocable loss of the entire sight, meaning that the remaining vision must be no better than 20/200 using a corrective aid or device as determined by a Physician. "Loss of Speech" means the permanent and irrecoverable total loss of the capability of speech without the aid of mechanical devices, as determined by a Physician. "Loss of Thumb and Index Finger" means complete severance through or above the metacarpophalangeal joints (the joints between the finger or thumb and the hand) of the thumb and index finger of the same hand. Where applicable, We will consider it a loss even if the applicable body part is later reattached.

"Permanent Resident" means a person who is:

- a resident of Canada if they are ordinarily a resident (also known as factual resident);
- a deemed resident in the country and spends a total of 183 days or more in a year in Canada;
- an individual who has a Confirmation of Permanent Residence or a Permanent Resident Card issued by the Government or Canada;
- employed by the Government of Canada or a Canadian province or territory.

"Physician" means a Doctor of Medicine (M.D.) duly licensed to practice medicine and recognized by the laws of the jurisdiction in which the treatment is rendered or the diagnosis is made, who is not Your Immediate Family Member.

"Spouse" means the person who is legally married to the Cardholder or if there is no such person, is a person who qualifies as a common law or domestic partner under the provisions of the laws of the jurisdiction in which the Cardholder resides.

"You", "Yourself" and "Your", refer to:

A) the Cardholder;
B) the Spouse; and
C) all Dependent Children when the Dependent Children travel with the Cardholder, or the Spouse.

"We", "Us" and "Our" refers to Chubb Insurance Company of Canada.

COMMON CARRIER ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

We certify that effective October 26, 2026, Master Policy 9912-7832, (the "Master Policy") issued by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario, M5L 1E2 to Earna Inc. provides Common Carrier Accidental Death & Dismemberment Insurance for You.

Coverage is not available to residents of Quebec.

This Certificate of Insurance applies only to trips that are booked and paid for after the effective date of this Certificate and while coverage is in effect.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if, at the time the full cost of the Common Carrier ticket was paid for with the Card and including the period of time up to and when the Cardholder checks in with the Common Carrier, the Cardholder:

- is a Permanent Resident of Canada; and
- has an Account in Good Standing.

A Spouse is eligible to be insured under this Certificate if, at the time the full cost of the Common Carrier ticket was paid for with the Card and including the period of time up to and when the Spouse checks in with the Common Carrier:

- the Cardholder is eligible to be insured under this Certificate as described above, even if the Cardholder is not travelling; and
- the Spouse is a Permanent Resident of Canada and continues to meet the definition of Spouse.

A Dependent Child is eligible to be insured under this Certificate if, at the time the full cost of the Common Carrier ticket was paid for with the Card and including the period of time up to and when the Dependent Child checks in with the Common Carrier:

- the Cardholder is eligible to be insured under this Certificate as described above; and
- the Dependent Child is a Permanent Resident of Canada, is travelling with either the Cardholder or Spouse; and continues to meet the definition of Dependent Child.

You are eligible for this insurance coverage when the full cost of the Common Carrier ticket was charged to the Card.

WHEN COVERAGE BEGINS

If the purchase of the Common Carrier passenger fare is made prior to Your arrival at the airport, terminal or station, insurance coverage begins as soon as You arrive at the airport, terminal or station. If the purchase of the Common Carrier passenger fare is not made prior to Your arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to Your Card.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- the time when You depart the airport, terminal or station, except, insurance coverage applies if You are riding as a passenger in, entering or exiting any conveyance licensed to carry the public for hire or any Courtesy Transportation while traveling from the airport, terminal or station immediately following the arrival of the scheduled Common Carrier on which You were a passenger;
- the date on which the Card is cancelled;
- the date on which the balance of the Card is sixty (60) days past due;
- the date on which the Master Policy terminates; or
- the date on which the Card Issuer receives notice from the Cardholder to cancel the Card.

BENEFITS

We will pay You a benefit amount of up to $100,000 if, within one year from an Accident that occurs while You are riding as a passenger in, entering or exiting any Common Carrier on which You have purchased passage, or riding as a passenger in, entering or exiting any conveyance licensed to carry the public for hire or any Courtesy Transportation while traveling to or from the airport, terminal or station immediately preceding the departure of the scheduled Common Carrier on which You have purchased passage or immediately following the arrival of the scheduled Common Carrier on which You were a passenger, or while at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip, You suffer one of the losses in the table below.

Type of Loss	**Benefit Amount**
Loss of Life	$100,000
Loss of Both Hands or Loss of Feet	$100,000
Loss of One Hand or Loss of One Foot and the Loss of Sight of One Eye	$100,000
Loss of Sight of Both Eyes	$100,000
Loss of One Hand and Loss of One Foot	$100,000
Loss of Speech and Hearing	$100,000
Loss of One Hand or Loss of One Foot	$50,000
Loss of Sight of One Eye	$50,000
Loss of Speech	$50,000
Loss of Hearing	$50,000
Loss of Thumb and Index Finger on the Same Hand	$25,000

If You have multiple losses as the result of one Accident, We will only pay the single largest benefit amount applicable to the losses suffered.

If, due to an Accident, You have not been found within one (1) year of the disappearance, stranding, sinking, or wrecking of any Common Carrier in which You were covered as an occupant, it will be assumed, subject to all other terms of this insurance, that You have suffered a covered Loss of Life.

If, due to an Accident, You are unavoidably exposed to the elements and as a result of this exposure suffer one of the losses in the table above, this will be a covered loss.

The Loss of Life benefit amount for the Cardholder will be paid to the Cardholder's estate. All other benefit amounts will be paid to the Cardholder.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one person insured under the same Account suffers a loss in the same Accident, We will not pay more $300,000 (the aggregate limit of insurance). If an Accident results in benefit amounts becoming payable, which when totaled, exceeds $300,000, then the aggregate limit of insurance will be divided proportionally among the eligible persons, based on each applicable benefit amount.

EXCLUSIONS AND LIMITATIONS

This insurance does not cover any loss arising from or related to:

- Pilot or Crew – any Accident occurring while You are in, entering, or exiting any aircraft while acting or training as a pilot or crew member (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency);
- Disease – bodily or mental infirmity, sickness, illness, or disease of any kind
- Suicide or Intentional Injury – suicide, attempted suicide or self-inflicted injury
- Intentional Acts – loss due to intentional acts
- Criminal Offence – committing or attempting to commit a criminal act
- War or Insurrection – declared or undeclared war, or any act of war, riot or insurrection; or hostilities, rebellion, revolution or usurped power
- Cyber Incident

This insurance does not include travel between Your residence and regular place of employment.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. forty-eight (48) hours after the occurrence or commencement of any loss covered by this Certificate or as soon thereafter as is reasonably possible, by telephone at 1-855-897-8512 (international toll free). Please submit written notice of Your claim within thirty (30) days of the date of loss with such supporting documentation as You are then able to provide to:

Crawford and Company (Canada) Inc.
National Claims Management Centre
420-55 Standish Court
Mississauga, Ontario L5R 4B2
Fax - 905-602-0185
Email: Earna@crawco.ca
1-855-897-8512 (international toll free)

The following documents must accompany Your claim:

- proof that the Common Carrier ticket was paid for using the Card;
- police report, if obtainable;
- certified death certificate; and
- medical records pertaining to the Accident.

Deadline to Submit a Claim
The claim form and the required documents must be completed as requested and returned to Us as soon as possible within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

GENERAL CONDITIONS

FALSE CLAIM

If You make any claim knowing it to be false or fraudulent in any respect, You shall no longer be entitled to the benefits of these protections nor to the payment of any claim.

ACCESS TO DOCUMENTS

You, and any claimant under the insurance, may request a copy of the Master Policy, subject to certain access restrictions.

LEGAL ACTIONS

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (or other applicable legislation) in the Cardholder's province or territory of residence.

CANADIAN CURRENCY

Amounts shown throughout this certificate are in Canadian currency. Payment and reimbursement shall be payable in Canadian dollars. All benefits limits indicated are in Canadian currency. If currency conversion is necessary, We will use the exchange rate on the date of the loss. This insurance will not pay for any interest.

SANCTIONS

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibits Us from providing insurance, including, but not limited to, the payment of claims.

PROTECTING YOUR PRIVACY

At Chubb, We are committed to protecting our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by Us, Our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and coordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and

exchange information with, third parties. We do not disclose customer information to third parties other than Our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit https://www.chubb.com/ca-en/privacy-policy.html.

COMPLAINTS PROCEDURES

If You have a complaint about any aspect of this insurance coverage, please call 647-798-6161 or Toll Free 1-800-387-7199 between 8:30 a.m. and 4:30 p.m. (ET), Monday to Friday.

If for some reason You are not satisfied with the resolution to their complaint, You may communicate Your complaint in writing to Our complaints officer:

Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139 Commerce Court Postal Station
Toronto, ON M5L 1E2
Email: complaintscanada@chubb.com

If You are still not satisfied with the resolution to Your complaint, You may communicate their complaint to:

General Insurance OmbudService
1-877-225-0446
https://giocanada.org/submit-a-complaint-2/

GENERAL INQUIRIES

For general coverage inquiries contact Crawford & Company (Canada) Inc.

1-855-897-8512 (international toll free)