Earna Obsidian 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 Obsidian 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.

"Insured Item" means a new item (a pair or set being one item) of personal property (not purchased by or for use by a business or for commercial purposes), for which the full Purchase Price is charged to the Card.

"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.

"Manufacturer's Warranty" means an expressly written warranty issued by the manufacturer of the Insured Item at the time of purchase. The manufacturer's warranty must be valid in Canada or the United States. The manufacturer's warranty must be provided free of charge with the purchase of the Insured Item and must not be an extended or supplemental warranty that is purchased.

"Mobile Phone" means the cellular telephones associated with the primary phone number and up to the first two secondary, additional or supplemental phone numbers as listed on the Cardholder's or Spouse's cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred.

"Other Insurance" means any and all policies of insurance or indemnity which provide additional coverage to a Cardholder for loss, theft or damage covered under this Certificate.

"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.

"Purchase Price" means the actual cost of the Insured Item, including any applicable sales tax, as shown on the store receipt.

"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", with respect to Common Carrier Accidental Death and Dismemberment Insurance, refer to:

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

"You", "Yourself" and "Your", with respect to Purchase Security and Extended Warranty and Mobile Phone Insurance, refer to the Cardholder.

"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.

PURCHASE SECURITY AND EXTENDED WARRANTY

We certify that effective October 26, 2026, Master Policy 9912-7833, (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 Purchase Security and Extended Warranty Insurance for You.

This Certificate of Insurance applies only to purchases made 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 Purchase Price of the Insured Item was charged to the Card and including the period of time up to and when a claim is made, the Cardholder:

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

You are eligible for this insurance coverage when the full Purchase Price of the Insured Item was charged to the Card.

WHEN COVERAGE BEGINS

Your insurance coverage begins immediately upon purchase of the Insured Item, provided that the purchase is made after the effective date of this insurance and while coverage is in effect.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- for Purchase Security, ninety (90) days after the date of purchase;
- for Extended Warranty, one full year following the expiry of the applicable Manufacturer's Warranty;
- 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

The Purchase Security feature automatically, without registration, protects most new items of personal property when the full Purchase Price is charged to the Card by insuring the item for ninety (90) days from purchase in the event of loss, theft or damage, anywhere in the world, if the item is not covered by Other Insurance. If the item is lost, stolen or damaged, it will be replaced, repaired, or You will be reimbursed, at Our discretion.

The Extended Warranty Insurance feature automatically, without registration, provides You with double the term of the Manufacturer's Warranty up to a maximum of one additional full year commencing immediately following the expiry of the applicable Manufacturer's Warranty on most items purchased in Canada, the United States or worldwide when the full Purchase Price is charged to the Card and the original Manufacturer's Warranty is honoured in Canada or the United States. Valid Manufacturer's Warranties of up to five years are eligible under this Extended Warranty Insurance.

Insured Items You give as gifts are covered under Purchase Security and Extended Warranty Insurance subject to compliance with the terms and conditions of this Certificate.

We will reimburse You up to $1,000 per occurrence for the lesser of: the cost of repairs; the actual cash value immediately prior to the loss; the Purchase Price of the Insured Item; or Your credit limit as authorized by the Card Issuer.

Claims for Insured Items belonging to and purchased as a pair or set will be paid for at the full Purchase Price of the pair or set providing that the parts of the pair or set are unusable individually and cannot be replaced individually. Where parts of a pair or set are usable individually, liability

will be limited to payment equal to a proportionate part of the Purchase Price that the number of lost, stolen or damaged parts bear to the number of parts in the complete pair or set. We, at Our sole option, may elect to (a) repair, rebuild, or replace the item lost, stolen or damaged (whether in whole or in part) or (b) pay cash for said item, not exceeding the Purchase Price thereof and subject to the exclusions, terms and limits of liability as stated in the Certificate.

There is a maximum total limit of liability per Cardholder of $10,000 for claims under Purchase Security & Extended Warranty Insurance in respect of all Cards held by You.

The insurance extended by Us is issued strictly as excess coverage and does not apply as contributing insurance. This insurance is not a substitute for Other Insurance and covers You only to the extent a permitted claim for an Insured Item exceeds the coverage of Other Insurance. This Certificate also provides coverage for the amount of the deductible of Other Insurance. The coverage afforded by Us takes effect only when the limits of the Other Insurance have been reached and paid to You regardless of whether the Other Insurance contains provisions purporting to make the coverage of such Other Insurance non-contributory or excess.

EXCLUSIONS AND LIMITATIONS

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

- fraud or abuse;
- confiscation by authorities;
- risks of contraband;
- normal wear and tear, normal course of play;
- flood, earthquake, radioactive contamination;
- inherent product defect;
- items consumed in use;
- mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another);
- incidental and indirect damages including bodily injury, punitive or exemplary damages and legal expenses;
- war (declared on not), act of foreign enemies or rebellion;
- Your commission of a criminal act or Your direct or indirect attempt to commit a criminal act;
- a Cyber Incident.

Purchase Security does not provide coverage for the following items: travellers' cheques, cash, tickets, and any other negotiable instruments, bullion, rare or precious coins, art objects, animals, living plants, services, any item purchased by and/or used for a business or commercial purpose, used and pre-owned items including antiques and demos, perishables such as food and liquor, ancillary costs incurred in respect of an Insured Item and not forming part of the Purchase Price; automobiles, motorboats, airplanes, and any other motorized vehicles, parts, accessories and labour thereof.

Jewellery in baggage is covered only if hand carried by You or by a person travelling with You. Jewellery stolen from baggage not hand carried is not covered unless Your baggage is stolen in its entirety.

Extended Warranty Insurance does not cover the following items and services: automobiles, motorboats, airplanes and other motorized vehicles, and parts and accessories thereof; services; dealer and assembler warranties, normal wear and tear, used and pre-owned items, including demos, normal course of play, negligence, misuse and abuse, inherent product defects, willful acts

or omission and improper installation or alteration, ancillary costs, any product purchased by and/or used for a business or commercial purpose, and any repair or replacement that would not have been covered under the Manufacturer's Warranty.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. within forty-five (45) days after the occurrence or commencement of any loss covered by this Certificate, by telephone at 1-855-897-8512 (international toll free). Your failure to give such notice within forty-five (45) days after the loss, theft or damage to the Insured Item may result in denial of the related claim. In the event that You have Other Insurance (primary insurance), You must file with the insurer of that coverage in addition to filing with Us. If the loss, theft or damage is not covered under the Other Insurance, You may be required to provide a letter from the other insurer indicating so, and/or a copy of the policy. Please submit Your claim documents within ninety (90) days of the date of loss, 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:

- Your receipt and/or the statement, store receipt;
- Manufacturer's Warranty where applicable;
- police report, if obtainable;
- fire insurance claim or loss report;
- Other Insurance documentation and evidence of payment, if You have Other Insurance; and
- any other information reasonably necessary to determine Your eligibility for benefits hereunder.

If the item is lost, stolen or damaged, You may be required to replace the item and provide original copies of both receipts. Prior to proceeding with any repair services, You must obtain approval for the repair services and of the repair facility from Us. At Our sole discretion, You may be required to send, at Your expense and risk, the damaged item on which a claim is based to the address designated by Us. Our payment made in good faith will discharge Us to the extent of this claim.

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 or, if You are a Quebec resident, within the year of the loss if You prove Your impossibility to act within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

MOBILE PHONE INSURANCE

We certify that effective October 26, 2026, Master Policy 9912-7834, (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. Mobile Phone Insurance for You.

ELIGIBILITY

The Cardholder is eligible to be insured under this Certificate if at the time the monthly cellular service provider bills are charged to the Card and when a claim is made, the Cardholder:

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

You are eligible for this insurance coverage when the monthly cellular service provider bills are charged to the Card for the billing cycle before the month in which the incident occurs.

WHEN COVERAGE BEGINS

Your insurance coverage begins the first day of the calendar month following a payment of the cellular wireless phone bill.

If You fail to make a cellular service provider bill payment in a particular month, coverage will be suspended and will resume on the first day of the calendar month after the date any future cellular service provider bill payment is made with the Card.

WHEN COVERAGE ENDS

Insurance coverage ends on the earliest of:

- the last day of the calendar month following payment;
- 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

Mobile Phone Insurance provides coverage for damage to or theft of Your Mobile Phone. We will reimburse You to repair or replace Your Mobile Phone, up to $500.00 per claim with a maximum of two (2) claims per twelve (12) month period (subject to a $50.00 dollar deductible per claim).

If Your Mobile Phone requires replacement due to theft or damage, We will reimburse You the replacement value subject to a $50.00 deductible and the benefit maximum. The replacement value is the lesser of Your cellular service provider's suggested retail value of a similar model replacement Mobile Phone or the actual cost to replace the Mobile Phone.

If Your Mobile Phone is repairable, We will reimburse You an amount as determined by the diagnostic to repair it subject to the $50.00 dollar deductible and the benefit maximum.

The insurance extended by Us is issued strictly as excess coverage and does not apply as contributing insurance. This insurance is not a substitute for Other Insurance and covers You only to the extent a permitted claim for a Mobile Phone exceeds the coverage of Other Insurance. This Certificate also provides coverage for the amount of the deductible of Other Insurance. The coverage afforded by Us takes effect only when the limits of the Other Insurance have been reached and paid to You regardless of whether the Other Insurance contains provisions purporting to make the coverage of such Other Insurance non-contributory or excess.

EXCLUSIONS AND LIMITATIONS

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

- Mobile Phone accessories;
- batteries;
- Mobile Phones purchased for resale, professional or commercial use;
- Mobile Phones that have been modified from their original states;
- Mobile Phones being shipped until received and accepted by You in new and undamaged condition;
- Mobile Phones stolen from baggage unless such baggage is hand-carried under the personal supervision of the Cardholder or the Cardholder's Travelling Companion with the Cardholder's knowledge;
- Mobile Phones which have been rented, borrowed, or are part of prepaid plans;
- cosmetic damage that does not affect functionality;
- damage or theft resulting from mis-delivery or voluntary parting with the Mobile Phone;
- taxes, delivery and transportation charges, and any fees associated with the cellular service provider;
- fraud or abuse;
- confiscation by authorities;
- risks of contraband;
- normal wear and tear, normal course of play;
- flood, earthquake, radioactive contamination;
- inherent product defect;
- mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another);
- war (declared on not), act of foreign enemies or rebellion;
- intentional acts ;
- Your commission of a criminal act or Your direct or indirect attempt to commit a criminal act;
- a Cyber Incident.

CLAIMS PROCEDURES

Notice of claim must be provided to Crawford & Company (Canada) Inc. within forty-five (45) days after the occurrence or commencement of any loss covered by this Certificate, by telephone at 1-855-897-8512 (international toll free). Your failure to give such notice within forty-five (45) days after the theft or damage to the Mobile Phone may result in denial of the related claim. In the event that You have Other Insurance (primary insurance), You must file with the insurer of that coverage in addition to filing with Us. If the theft or damage is not covered under the Other Insurance, You may be required to provide a letter from the primary insurer indicating so, and/or a copy of the policy. Please submit Your claim documents within ninety (90) days of the date of loss, 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 entire monthly payment for the cellular service provider bill for the month prior to the date of damage or theft was paid for using the Card;
- copy of the device summary page from Your cellular service provider bill or other sufficient proof of the claimed Mobile Phone model linked to Your cellular service provider account;
- copy of the police report or other report to local authorities filed within forty-eight (48) hours of the theft, if applicable;
- photos of the damaged Mobile Phone, if applicable;
- estimate of repairs, if applicable;
- original receipts for repaired or replaced Mobile Phone, if applicable;
- primary insurance documentation and payment, if You have Other Insurance; and
- any other information reasonably necessary to determine Your eligibility for benefits hereunder.

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 or, if You are a Quebec resident, within the year of the loss if You prove Your impossibility to act within six (6) months after the loss. Your insurance must not have been terminated at the time of loss.

GENERAL CONDITIONS

SUBROGATION

As a condition to the payment of any claim to You under this Certificate, You shall, upon request, transfer any damaged items to Us and assign to Us all legal rights which the covered person has against all other parties for the loss. You shall give Us all such assistance as We may reasonably require to secure Our rights and remedies, including the execution of all documents necessary to enable Us to bring suit in Your name.

DUE DILIGENCE

You shall use diligence and do all things reasonable to avoid or diminish any loss of theft of or damage to property protected by this insurance. We will not unreasonably apply this provision to avoid claims. Where damage or loss is due to, or suspected to be due to, a malicious act, burglary, robbery, theft or attempt thereat, You shall give immediate notice to the police or other authorities having jurisdiction. We will require evidence of such notice with the loss report prior to settlement to a claim.

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)