



Important notice of changes

Important information about insurances available on your CIBC credit card

Amendments to Certificates of Insurance
Effective July 1, 2021

Royal & Sun Alliance Insurance Company of Canada
18 York Street, Suite 800, Toronto, Ontario M5J 2T8

You may refer to your original Certificates of Insurance and note the amendments below.

The following changes apply to your trip cancellation/trip interruption insurance (Policy No. PSIO37171999)

The following wording replaces the existing Covered Reason(s) in the Certificate of Insurance related to a travel advisory issued by the Canadian Government after the purchase of your trip:

A travel advisory issued by the Government of Canada, after the purchase of your trip and prior to your departure date, of "Avoid non-essential travel" or "Avoid all travel" to a specific country, region or area originally ticketed for a period that includes your trip.

The following wording replaces the existing Covered Reason(s) in the Certificate of Insurance related to a travel advisory issued by the Canadian Government after your departure date:

A travel advisory issued by the Government of Canada, after your departure date, of "Avoid non-essential travel" or "Avoid all travel" to a specific country, region or area originally ticketed for a period that includes your trip.

The following wording replaces the existing General Exclusion(s) wording in the Certificate of Insurance related to medical conditions or losses the insured person suffers or contracts in a specific country, region or area while a travel advisory is issued by the Canadian Government:

Any medical condition you suffer or contract, or any loss you incur in a specific country, region or area while a travel advisory of "Avoid non-essential travel" or "Avoid all travel" is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before your departure date, even if the trip is undertaken for essential reasons. This exclusion only applies to medical conditions or losses which are related, directly or indirectly, to the reason for which the travel advisory was issued.

If the travel advisory is issued after your departure date, your coverage under this insurance in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for you to safely evacuate the country, region or area, after which coverage will be limited to medical conditions or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.

The following exclusion is added to the General Exclusions:

A trip cancellation, trip interruption or trip delay which is related, directly or indirectly, to Coronavirus disease 2019 (COVID-19).

All other terms of the Certificates of Insurance remain unchanged. Please retain this Amendment with your original Certificates of Insurance for future reference. You may wish to carry this information with you when you travel.

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. You may contact the insurer at 1-866-363-3338 in Canada and the U.S or collect from elsewhere at 905-403-3338 or visit cibccentre.rsagroup.ca.