

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Your distributor is required to provide you with this information

Name of insurer: CUMIS General Insurance Company

Name of insurance product: Rocky Mountaineer Rail Tours All-inclusive Plan



IT'S YOUR CHOICE

You are **never required** to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

ROCKY MOUNTAINEER RAIL TOURS ALL-INCLUSIVE PLAN PRODUCT SUMMARY

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 Registered with the Autorité des marchés financiers under client number 2000383675.	Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-800-670-4426	Your distributor is required to provide you with this information. Name: Address: Phone:

QUEBEC RESIDENTS

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
1-877-525-0337
lautorite.qc.ca

INTRODUCTION

This Product Summary will provide an overview of the Rocky Mountaineer Rail Tours All-Inclusive Plan. It will help you determine if this insurance is right for you without the advice of an insurance advisor. This document highlights the benefits, exclusions, limitations and restrictions that apply to this coverage. Refer to the certificate for the complete terms and conditions. If you have questions about this coverage, contact Allianz Global Assistance.

The certificate can be found at: **TO BE DETERMINED**



YOUR RIGHT TO EXAMINE

The Right to Examine period gives you 10 days to review your certificate of insurance and confirm it meets your needs. This 10-day period allows you to return the certificate of insurance for a full refund if you have not left on your trip and have not filed a claim.

PRODUCT DESCRIPTION

The All-Inclusive Plan provides coverage when travelling on a trip arranged and booked with Rocky Mountaineer in Canada or the United States.

Coverage begins on the effective date and ends on the expiry date. These dates are determined at the time of purchase and can be found on your confirmation of coverage.

COVERAGE SUMMARY

Benefit	Maximum Limit
Emergency Hospital and Medical	<i>If you have Canadian government health insurance: \$2 million If you do not have Canadian government health insurance: \$500,000</i>
Trip Cancellation & Interruption	<i>Before you leave: Amount you insure (Maximum \$100,000) After you leave: Unlimited transportation and other expenses up to the amount you insure (Maximum \$100,000)</i>
Baggage	\$1,000
Accidental Death & Dismemberment	\$10,000

DO YOU QUALIFY FOR THIS INSURANCE? (ELIGIBILITY)

To be eligible you must:

1. be travelling on a trip arranged and booked with Rocky Mountaineer; and
2. have paid the required premium; and
3. be at least 15 days old.

EMERGENCY HOSPITAL AND MEDICAL COVERAGE

If you have Canadian government health insurance: Emergency Hospital & Medical covers you up to \$2 million for unexpected emergency sickness and injury that happen during your trip in Canada or the United States.

If you do not have Canadian government health insurance: Emergency Hospital & Medical covers you up to \$500,000 for an unexpected emergency sickness or injury that happens during your trip in Canada or the United States.

Benefits	Exclusions
<p>If you experience a medical emergency while travelling this insurance provides coverage for the following:</p> <ul style="list-style-type: none"> • Emergency hospital expenses • Emergency medical expenses • Return of deceased (Repatriation) • Emergency Transportation • Attendant / Return of Travelling Companion 	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none"> • Pre-existing Condition - Any sickness, injury or medical condition that is not stable in the 90 days before the effective date, unless the <i>pre-existing condition exclusion waiver</i> applies • Travelling against the advise of a physician • Any medical condition diagnosed as terminal before the effective date • Some matters relating to mental or emotional disorders • Abuse of alcohol or drugs including misuse of medication • Travelling to seek medical treatment • Some matters related to pregnancy • Participation in dangerous activities or illegal acts

Benefits	Exclusions
<p>Refer to the Covered Benefits of the Emergency Hospital & Medical Coverage section in the certificate for details.</p>	<ul style="list-style-type: none"> • Travel to regions for which the Canadian government has issued a travel advisory • Acts of war and terrorism or any nuclear occurrence <p>Refer to the Exclusions of the Emergency Hospital & Medical Coverage section in the certificate for details.</p>

Pre-existing Condition Exclusion Waiver

The insurer will waive the pre-existing condition exclusion up to a reduced amount if your entire non-refundable trip costs are insured within 14 days of the initial trip payment, and you are medically able to travel when the plan is purchased.

Refer to the Pre-existing Condition Exclusion Waiver in the Emergency Hospital & Medical benefit in the certificate for details.

Emergency Hospital & Medical Limitations

The insurer has the right to transfer you to another hospital or to Canada following an emergency. If return is refused, you will not have coverage.



WARNING

If you do not contact Allianz Global Assistance within 24 hours of admission to a hospital, the amount of your claim payment may be reduced by 20%.

Refer to the Limits on Coverage and Specific Conditions in the Emergency Hospital & Medical Coverage sections of the certificate for details.

TRIP CANCELLATION & INTERRUPTION COVERAGE

You will receive payment for non-refundable, prepaid, travel expenses if you need to cancel, interrupt or delay a trip due to a Covered Reason.

Trip Cancellation: Up to the amount you insure at the time of purchase and is shown on the Confirmation of Coverage (Maximum \$100,000). Trip Cancellation occurs before you leave.

Trip Interruption: Transportation expenses are unlimited. Other eligible expenses are up to the amount you insure at the time of purchase and is shown on the Confirmation of Coverage (Maximum \$100,000). Trip Interruption occurs after you leave on the trip.

Covered Reasons	Exclusions
<p>Covered Reasons include but are not limited to the following:</p> <p>Work</p> <ul style="list-style-type: none"> • Job transfer • Involuntary termination <p>Health</p> <ul style="list-style-type: none"> • Sickness or injury • Death <p>Legal</p> <ul style="list-style-type: none"> • Jury duty 	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none"> • Pre-existing Condition - Any sickness, injury or medical condition that is not stable in the 90 days before the effective date, unless the <i>pre-existing condition exclusion waiver</i> applies • Known reasons that require you to cancel your trip or return during the trip • Travelling to seek medical treatment • Visiting an ailing person whose sickness or death causes cancellation or interruption • Certain matters related to mental and emotional disorders

Covered Reasons	Exclusions
<p>Other</p> <ul style="list-style-type: none"> Schedule change or cancellation Extreme weather Canadian government issues a travel advisory after the effective date <p>Optional Add-on</p> <ul style="list-style-type: none"> Cancel for any Reason can be added as a covered reason at the time of purchase for an additional cost. <p><i>Refer to the Covered Reasons section of the Trip Cancellation & Interruption benefit in the certificate for details.</i></p>	<ul style="list-style-type: none"> Abuse of alcohol or drugs including misuse of medication Certain matters related to pregnancy Refused entry and customs, border crossings, or security checkpoints Acts of war and terrorism, any nuclear occurrence, or participation of any criminal offence Default of a travel supplier or losses recovered from any other source <p><i>Refer to the Exclusions of the Trip Cancellation & Interruption Coverage section of the certificate for details.</i></p>

Pre-existing Condition Exclusion Waiver

The insurer will waive the pre-existing condition exclusion up to a reduced amount if your entire non-refundable trip costs are insured within 14 days of the initial trip payment, and you are medically able to travel when the plan is purchased.

Refer to the Pre-existing Condition Exclusion Waiver in the Trip Cancellation & Interruption benefit in the certificate for details.

Trip Cancellation & Interruption Limitations

You must contact Rocky Mountaineer and Allianz Global Assistance on the same day or next business day when the cause of a cancellation, injury, or diagnosis of sickness occurs. If you do not contact them your claim may be reduced or not paid.

Aggregate Limits

Scenario	Aggregate Limit
When family members or travelling companions are travelling together.	\$2 million
All losses covered under travel insurance policies underwritten by the insurer arising from an act of terrorism.	\$20 million

Refer to Specific Conditions in the Trip Cancellation & Interruption Coverage section of the certificate for details.

BAGGAGE COVERAGE

Baggage coverage provides coverage for up to \$1,000 for loss or damage to owned or borrowed baggage and personal effects normally carried by you.

Benefits	Exclusions
<p>Baggage coverage provides payment for the following:</p> <ul style="list-style-type: none"> Personal effects up to the baggage maximum Personal currency up to \$100 Wheelchair repair or replacement up to \$100 Travel documents up to \$400 	<p>You will not be paid for losses arising from, or related to the following:</p> <ul style="list-style-type: none"> Acts of war and terrorism or any nuclear occurrence Illegal acts Normal wear and tear, including from moths and vermin Loss or damage to specific items

Benefits	Exclusions
<p>Refer to the Covered Benefits of the Baggage Coverage section of the certificate for details.</p>	<ul style="list-style-type: none"> Loss due to theft from an unattended vehicle, unless securely locked <p>Refer to the Exclusions of the Baggage Coverage section of the certificate for details.</p>

Baggage Limitations

This insurance only pays amounts that are beyond amounts payable from any other insurance plan or source.

The lesser value of the depreciated cash value or cost to repair or replace the item or items will be used.

Refer to Limits on Coverage in the Baggage Coverage section of the certificate for details.

ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE

Accidental Death & Dismemberment provides coverage up to \$10,000 in the event of an accidental injury or accidental death while travelling.

Benefits	Exclusions
<p>You will be paid if you experience accidental loss of one of the following:</p> <ul style="list-style-type: none"> Life Sight Hand or hands Foot or feet <p>Refer to the Covered Benefits of the Accidental Death & Dismemberment Coverage section of the certificate for details</p>	<p>You will not be paid for expenses that arise from or relate to the following:</p> <ul style="list-style-type: none"> Mental and emotional disorders including acts of self harm Acts of war and terrorism and any nuclear occurrence Participation in dangerous activities or illegal acts Abuse of alcohol or drugs including misuse of medication Travelling on an aircraft including while boarding and disembarking. <p>Refer to the Exclusions of the Accidental Death & Dismemberment Coverage section of the certificate for details.</p>



AGGREGATE LIMIT

A \$10 million aggregate limit applies for all losses due to a single incident.

GENERAL PROVISIONS

Additional Insurance - This insurance only pays amounts that are beyond amounts payable from your government health insurance plan (if applicable), any other insurance plan or source.

Currency - All amounts in the certificate are in Canadian currency and reimbursements will be provided in Canadian currency.

Misrepresentation and Nondisclosure - If you make a claim knowing it to be untrue in any respect, you will not have coverage and your claims will not be paid.

Legal Action - Legal action against the insurer must begin within the timeline determined by the Insurance Act or Limitations Act of your home province or territory of residence. For Quebec residents this is in the Quebec Civil Code.

Third Party Liability - If you incur expenses due to a third party, the insurer may take legal action against the third party at the insurer's expense. You will support the insurer by co-operating with them and supplying any documentation they may need. You agree to do nothing to interfere with the insurer's right to recover funds.

Refer to the General Provisions section of the certificate for details.

ADDITIONAL INFORMATION

Automatic Extension of Coverage

Coverage automatically extends during hospitalization and for an additional 5 days after discharge from the hospital. If medical evidence shows you are medically unfit to travel due to a covered sickness, coverage automatically extends for up to 5 days.

If you are delayed due to a vehicle, airline, bus, train, or government-operated ferry system, coverage automatically extends for up to 72 hours.

Refer to Automatic Extension of Coverage in the Emergency Hospital & Medical section of the certificate for details.

What if your travel plans change?

Changes in travel plans may affect your coverage. Contact Rocky Mountaineer to make any changes to your coverage.

Refunds

A full premium refund will be given if this certificate is returned within 10 days of purchase, as long as you have not left on your trip and have not filed a claim.

Refer to the Premium Refunds section of the certificate for details.

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome, you have the right to file a complaint by following the process below.

1. Contact Allianz Global Assistance

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

Allianz Global Assistance
Appeals Department
P.O. Box 277
Waterloo, ON N2J 4A4
appeals@allianz-assistance.ca

2. Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

The Co-operators Group Limited
Ombudsperson
130 Macdonell Street
Guelph ON, N1H 6P8
Phone: 1-877-720-6733
Email: Ombuds@cooperators.ca

3. External Recourse

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

General Insurance OmbudService (GIO)
Phone: 1-877-225-0446
Website: www.giocanada.org

QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF).

Autorité des marchés financiers (AMF)
Phone: 1-877-525-0337
Email: renseignement-consommateur@lautorite.qc.ca

4. The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>