

INSURANCE PRODUCT SUMMARY

Out of Province/Country Emergency Medical Insurance

Group Insurance Policy n°: 9912-0317

Summary of Coverage included with the Travel Perk under Your Neo Financial Mastercard

Insurer: Chubb Insurance Company of Canada 199, Bay Street, Suite 2500, P.O. Box 139 Commerce Court West Postal Station Toronto, Ontario M5L 1E2 AMF Register – Insurer’s Number: 2000461714	INSURER CUSTOMER SERVICE HELPLINE Toll-Free: 1.800.268.9344 Local: 416.359.3222
Distributor: Neo Financial Technologies Inc. 150 9 th Avenue SW Calgary, Alberta T2P 3H9	CUSTOMER SERVICE HELPLINE Email: support@neofinancial.com Toll-Free: 1-855-636-2265
Claims Agent and Customer Service: Crawford & Company (Canada) Inc. National Claims Management Centre 100 Milverton Drive, Suite 300 Mississauga, Ontario L5R 4H1	CUSTOMER SERVICE HELPLINE International Toll-Free: 1.888.552.3236 Local: 416-957-5092 Email: NeoClaims@crawco.ca Website: https://ca-fnol.claims.global/chubbcc
Autorité des marchés financiers: Place de la Cité, Tour Cominar 2640, Laurier Boulevard, 4 ^e Floor Québec, Québec G1V 5C1	Québec City: 418.525.0337 Montréal: 514.395.0337 Toll Free: 1.877.525.0337 Fax: 418.525.9512 Website: www.lautorite.qc.ca

What is the purpose of this document?

This Summary has been provided to You to help You decide if the insurance included with Your Neo Financial Mastercard meets Your needs. This is not Your Certificate of Insurance nor the Policy. The information contained in this Summary is not exhaustive. For complete details, please refer to the Certificate of Insurance by clicking on the following link: https://www.chubb.com/content/dam/chubb-sites/chubb-com/ca-en/business-insurance/distribution-guides/documents/pdf/Neo_Financial-Emergency_Medical_Insurance-Certificate_of_Insurance.pdf (the Certificate of Insurance)

You may request a copy of the policy, subject to certain access restrictions. Please communicate with the customer service helpline of Insurer to get a copy of the policy.

What is this insurance for?

This Out of Province/Country Emergency Medical Insurance provides coverage for the reasonable and customary expenses, in excess of any medical expenses payable by Your Government Health Insurance Plan or any other insurance plan, for Emergency Treatment medically required during Your Covered Trip as a result of a Medical Emergency. Several conditions apply.

Who is eligible for insurance?

Warning: Words or phrases that are capitalized in this Summary are defined in the Certificate of Insurance. You should be familiar with these definitions. Refer to the Terms Defined in the Certificate of Insurance to see how the definitions apply to You.

To be eligible for this insurance coverage, You must:

- A. be the Cardholder of a Neo Financial Mastercard with the Travel Perk;
- B. be a Permanent Resident of Canada;
- C. be covered by a Government Health Insurance Plan;
- D. have an Account in Good Standing; and
- E. reserve and pay for the Covered Trip with Your Neo Financial Mastercard

Summary of key conditions

Who can be insured?

- the Cardholder, provided they meet all the eligibility requirements described above;
- the Cardholder's Spouse; and
- the Cardholder's Dependent Children, provided they are travelling with the Cardholder or the Cardholder's Spouse.

Out of Province/Country Emergency Medical Insurance

The Insurer will compensate You up to the amount of \$1,000,000 for for the reasonable and customary expenses, in excess of any medical expenses payable by Your Government Health Insurance Plan or any other insurance plan, for Emergency Treatment medically required during Your Covered Trip as a result of a Medical Emergency.

Covered expenses include:

- Hospital room and board, up to semi-private or the equivalent
- treatment by a Physician and/or surgeon
- out-patient Hospital charges
- x-rays and other diagnostic tests
- use of an operating room, intensive care unit, anaesthesia and surgical dressings
- prescription drugs except when You need them to continue to stabilize a chronic Medical Condition or a condition which You had before Your Covered Trip
- local ground ambulance service (or local taxi fare in lieu) to a Hospital, Physician or medical service provider in case of a Medical Emergency
- the lesser of the rental or purchase of a hospital-type bed, wheelchair, brace, crutches and other medical appliances
- the cost of professional services of a registered private nurse while You are hospitalized, to a maximum of \$5,000, when these services are recommended by a Physician and approved in advance through Crawford & Company (Canada) Inc.
- the repair or replacement of natural teeth or permanently attached artificial teeth required as the result of an accidental injury to the mouth during Your Covered Trip, to a maximum of \$2,000. Dental treatment must be received within ninety (90) days of the injury
- treatment during Your Covered Trip for the emergency relief of dental pain, to a maximum of \$200
- professional services of a physiotherapist, chiropractor, osteopath, chiropractist or podiatrist to a maximum of \$250 per profession
- the extra cost of one-way economy airfare on a commercial flight by the most direct route to the point of departure to receive immediate emergency medical attention
- a stretcher fare on a commercial flight by the most direct route to Your Departure Point, if a stretcher is medically necessary
- return economy airfare on a commercial flight and the usual fees and expenses for a qualified medical attendant to accompany You, when the attendant is medically necessary or required by the airline
- air ambulance transportation if it is medically essential
- the return of your remains in the common carrier's standard transportation container to Your Departure Point, and up to \$5,000 for the preparation of Your remains and the cost of the common carrier's standard transportation container
- the return of Your remains to Your Departure Point, and up to \$5,000 for the cremation of Your remains where Your death occurred
- up to \$5,000 for the preparation of Your remains and the cost of a standard burial container, and up to \$5,000 for the burial of Your remains where Your death occurred
- round-trip economy class transportation by the most cost-effective route and up to \$300 for meal and hotel accommodation expenses if someone is legally required to identify Your remains
- meal and commercial accommodation expenses You have incurred after the date You are scheduled to return to the Departure Point when Your return is delayed due to Your Medical Emergency or when You are relocated to receive Emergency Treatment up to \$150 per day, to a maximum of \$1,500
- round-trip economy class transportation, by the most cost-effective route, to have a relative visit You when You are hospitalized during Your Covered Trip
- the reasonable costs for a commercial agency, to return a vehicle to Your residence or to a commercial rental agency when You are unable to return the vehicle due to a Medical Emergency
- the extra cost of one-way economy transportation by the most cost-effective route to the Dependent Children's Departure Point and the cost of return economy transportation for an escort when an escort is deemed necessary by the carrier if a Dependent Child or Dependent Children insured under the insurance travel with or join the Cardholder or Spouse during the Covered Trip, and the Cardholder or Spouse are hospitalized for more than twenty-four (24) hours, or the Cardholder or Spouse must return to Canada because of a Medical Emergency covered under this insurance
- the cost to return Your excess baggage up to a maximum of \$500, if You return to Your Departure Point by air ambulance because of Your Medical Emergency

Warning:

1. Insurance coverage is available only if You are under age sixty (60).
2. Insurance coverage is for the first fourteen (14) days of Your Covered Trip only.
3. A pre-existing exclusion applies to Medical Conditions and/or symptoms that existed prior to Your Covered Trip.
4. In the event of an accident, injury or sickness, Your prior medical history may be reviewed when a claim is reported.
5. Eligible expenses must be ordered by a Physician during Your Covered Trip:
6. All benefits payable to You under the Master Policy are in excess of Government Health Insurance Plan and all other applicable valid insurance, indemnity or protection available to You in respect of the loss.
7. If You do not call Generali Global Assistance Services before You seek Emergency Treatment, or if You choose to seek care from a non-approved medical service provider, You will be responsible for 20% of Your medical expenses covered under this insurance and not recovered from Your Government Health Insurance Plan, to a maximum of \$25,000. If, after reimbursement by Your Government Health Insurance Plan, Your claim exceeds \$25,000, this insurance will pay 100% of any covered expenses over and above \$25,000.
8. Some expenses are only covered if they're approved in advance by Crawford & Company (Canada) Inc. All transportation expenses must be pre-approved.

What is not covered?**EXCLUSIONS**

For a detailed list of all exclusions, refer to the Exclusions Section of the Certificate of Insurance.

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

- Pre-Existing Condition – any Pre-existing Condition that was not Stable during the six (6) months immediately preceding Your departure on Your Covered Trip
- Reasonably Foreseeable Conditions – sickness or accidental injury that was reasonably foreseeable on the date of Your departure on Your Covered Trip
- Failure to Transfer to an Appropriate Facility for Treatment – We, in consultation Your treating Physician, reserve the right to transfer You to an appropriate medical facility or to Your province or territory of residence for further treatment; failure to comply with a transfer request will absolve Us of any liability to provide benefits for expenses incurred after the scheduled transfer date
- Recurrence – a Medical Emergency is considered to have ended when medical evidence indicates that You are able to return to Your province or territory of residence; no benefits will be paid in connection with the condition that caused a Medical Emergency if they are incurred after that time
- Failure to obtain Advance Approval – where an Eligible Medical Emergency Expense specifies that it must be approved in advance, if advance approval is not obtained, no benefit will be payable for that expense and no benefit will be paid with respect to any surgery or invasive procedure that has not been approved in advance, except in extreme circumstances where a request for prior approval would delay necessary surgery in a life-threatening medical crisis
- Non-Emergency Services – no benefit will be payable with respect to non-emergency, experimental or elective services, including any treatment, surgery or medication which medical evidence indicates that You could have returned to Canada to receive
- Misrepresentation – any Medical Condition for which You provided false or inaccurate information regarding hospitalizations, treatment or medications
- Pregnancy – pregnancy, miscarriage, childbirth or complications of any of these conditions occurring within nine weeks of the expected date of birth
- Intentionally inflicted injuries – intentionally inflicted injuries, suicide or attempted suicide
- Abuse of Medication - abuse of any medication or non-compliance with prescribed medical treatment or therapy
- Newborn Child - any child born during the trip
- Trip Against Physician's advice - any Covered Trip commenced or continued against the advice of Your Physician
- Alcohol or Drug Abuse – any injury or accident occurring while You are under the influence of illicit drugs or alcohol (where the concentration of alcohol in Your blood exceeds eighty (80) milligrams of alcohol in one hundred millilitres of blood or when You illustrate a visible impairment due to alcohol or illicit drugs) and any chronic illness or hospitalization related to, or exacerbated by, the habitual use of alcohol or illicit drugs
- Professional Sports or Racing – participation in professional sports or any organized racing or speed contests
- Mental Problems – any Mental or Emotional Disorders
- Hazardous Activities – recreational scuba diving (unless You hold a basic scuba designation from a certified school or licensing body), mountaineering, bungee-jumping, parachuting, parasailing, cave exploration, hang-gliding, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness
- Intentional Acts – damage 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
- Travel Advisories – travel in a country if the Canadian government had issued a travel advisory for that country that was in effect immediately before Your departure on Your Covered Trip
- A Cyber Incident

When does coverage start?

Coverage begins when You leave your Departure Point if the full cost of the Covered Trip was charged to Your Neo Financial Mastercard provided You are still the Cardholder at the time of loss.

When does coverage end?

Coverage terminates upon the occurrence of any of the following events:

1. the date You return to Your province or territory of residence;
2. the date You have been absent for more than fourteen (14) consecutive days from Your province or territory of residence;
3. the date on which Your Card is canceled;
4. the date on which the balance of the Card is sixty (60) days past due;
5. the date on which the Master Policy terminates; or
6. the date on which Neo Financial Technologies Inc. receives notice from the Cardholder to cancel the Card.

What are the consequences of misrepresentations or failure to disclose?

Any misrepresentation, inaccurate representation or failure to disclose could lead to the Policy being cancelled, coverage being denied, or benefits being refused or reduced. Should You have any questions, please contact the Insurer.

What if I change my mind after applying for Neo Financial Mastercard?

Coverage can be cancelled by cancelling Your Neo Financial Mastercard or by cancelling the Travel Perk under the Card without penalty at any time. The insurance is non-refundable, as there is no insurance premium nor additional fee. To cancel Your insurance coverage, You must send notice of cancellation of the card to the Distributor that provided You with Your card.

Privacy

You may refer to the Insurer's Privacy policy to understand how the Insurer collects and uses Your personal information. You may request review Your personal information in Your file or request a correction by writing to:

The Privacy Officer
Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139, Commerce Court West Postal Station
Toronto, ON M5L 1E2

For more information on privacy at the Insurer, visit:

<https://www.chubb.com/ca-en/privacy-policy.html>

For assistance or to file a claim

- If You have a Medical Emergency, You must call Generali Global Assistance Services at 1-866-655-0211 (toll-free) or 240-330-1579 (local-collect) before You receive Emergency Treatment, within twenty-four hours when being admitted to a Hospital or as soon as is reasonably possible.
- If You do not call Generali, You must notify Crawford & Company (Canada) Inc. of Your claim within thirty (30) days of the date Emergency Treatment or other expenses were first incurred by calling 1.888.552.3236.
- We will provide You with instructions on how to file a claim.

HELPLINE

1.888.552.3236 (international toll-free)
416-957-5092 (local)

FILING A CLAIM

If a loss occurs, You should contact the Insurer and file a claim. The procedure for filing a claim is detailed in the Claims Procedures Section of the Certificate of Insurance.

A. Submission of a Claim

All claims must be reported to the Insurer within 30 days of the occurrence or commencement of any loss at 1.888-552-3236.

In the event of a claim, You must provide the Insurer with written notice of Your claim within 30 days of the date of loss with such supporting documentation as You are then able to provide. To file a claim, please contact Crawford & Company (Canada) Inc. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to:

Claims Agent:

Crawford & Company (Canada) Inc.
National Claims Management Centre
100 Milverton Drive, Suite 300
Mississauga ON L5R 4H1
International Toll-Free: 1.888.552.3236
Local: 416-957-5092
Fax: 905.602.0185
Email: neoclaims@crawco.ca
<https://ca-fnol.claims.global/chubbcc>

Crawford & Company (Canada) Inc.
National Claims Management Centre
100 Milverton Drive, Suite 300
Mississauga ON L5R 4H1
Fax - 905-602-0185
Email: neoclaims@crawco.ca

B. Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to the Insurer as soon as possible within 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 6 months after the loss. Your insurance must not have been terminated at the time of loss.

C. Insurer's Reply

If Your claim is approved, the benefit is paid within 15 days of receipt of all documents necessary for the Claims Agent to process Your claim. If Your claim is denied or the Insurer pays only a portion of the benefit, You will receive a letter explaining the reasons for the Insurer's decision within 60 days of receiving the documents required to process the claim.

After the Insurer has paid Your claim, Your rights and recoveries will be transferred to the Insurer to the extent of the amount of money the Insurer has paid for the loss. The Insurer therefore has the right to sue in Your name at its own expense. In such a case, You must give the Insurer all the assistance it may reasonably require, including signing all documents that will enable the Insurer to sue third parties in Your name.

D. Appeal of an Insurer's Decision and Recourses

You may appeal from the Insurer's decision if You disagree with the outcome. You have 31 days from the date of the Insurer's decline of Your claim to appeal from decision. Your appeal to the Claims Agent must be in writing. The Insurer will send You a response within 30 days of receipt of Your request to review. You may also contact the Autorité des marchés financiers or Your own lawyer.

How much does it cost?

This insurance coverage is included with the Travel Perk under Your Neo Financial Mastercard. No separate fees, premiums or expenses will be charged for the insurance.

What happens in the event I disagree with the outcome of my claim or in the event of dispute?

- We are here to help You, please contact the Insurer for support.
- You must comply with any time limits imposed by the law of the province or territory in which the Cardholder resides, if You wish to file a lawsuit or other legal action against the Insurer.

Complaint to the Insurer and Complaint Resolution Process

(see Complaints Procedures in the Insurance Certificate)

To make a complaint to the Insurer and access the Insurer's policy on handling complaints, please click on the following link::
<https://www.chubb.com/ca-en/complaint-resolution-process.html>

This insurance product is underwritten by Chubb Insurance Company of Canada.