

# Certificate of Insurance

## Aviscar Inc.

### Personal Effects Insurance



#### ZURICH INSURANCE COMPANY LTD (CANADIAN BRANCH)

100 King Street West, Suite 5500  
P.O. Box 290  
Toronto, ON  
M5X 1C9

This **Certificate of Insurance** contains information about your insurance. Please read it carefully and keep it in a safe place. Refer to the Definitions section for the meanings of all bolded terms.

In return for the payment of premium, **We** agree to pay the benefits of the **Policy** to the **Insured** for **Covered Loss** subject to the terms and conditions of the **Policy**.

THIS INSURANCE PROVIDES SHORT-TERM TRAVEL RELATED INSURANCE AND INCLUDES THE SELECTED BENEFITS INDICATED IN THE **SCHEDULE** FOR WHICH A PREMIUM WAS PAID.

THIS CERTIFICATE OF INSURANCE CONTAINS REDUCTIONS, LIMITATIONS, EXCLUSIONS, AND TERMINATION PROVISIONS.

Zurich Insurance Company Ltd (Canadian Branch) provides the insurance for this certificate under Group Policy #8451197, issued to Aviscar, Inc. o/a Avis. The terms, conditions and provisions of the **Policy** are summarized in the **Certificate of Insurance**, which is incorporated into and forms part of the **Policy**. All benefits are subject in every respect to the **Policy**, which alone constitutes the agreement under which benefits will be provided. The **Certificate Holder**, or a person making a claim under the **Certificate of Insurance**, may request a copy of the **Policy** and/or a copy of the application for this insurance (if applicable) by writing to the **Insurer** at the address shown above.

IMPORTANT NOTICE: THIS COVERAGE IS VALID ONLY IF THE APPROPRIATE PLAN COST HAS BEEN PAID. PLEASE KEEP THIS CERTIFICATE AS YOUR RECORD OF COVERAGE UNDER THE PLAN.
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Personal information, including, but not limited to, name, address, date of birth, and medical information, is processed and stored by Zurich Insurance Company Ltd (Canadian branch) and its affiliates and authorized representatives, both in domestic and foreign jurisdictions for the purposes of securing and administering your insurance coverage(s). Please contact the Zurich Privacy Officer if you require further additional information regarding the collection, use, disclosure, processing and storage of your personal information via email at [privacy.zurich.canada@zurich.com](mailto:privacy.zurich.canada@zurich.com) or you can review our privacy statement at <https://www.zurichcanada.com/en-ca/about-zurich/privacy-statement>.

Zurich Insurance Company Ltd (Canadian branch) is committed to protecting the privacy and confidentiality of information provided. Your personal information is secured in our offices or those of our administrator or agent. You may request to review your personal information and make corrections by writing to: Privacy Officer, Zurich Insurance Company Ltd (Canadian Branch), 100 King Street West, Suite 5500, P.O. Box 290, Toronto, ON M5X 1C9.

For the purpose of the *Insurance Companies Act* (Canada), this document was issued in the course the insurance business in Canada of Zurich Insurance Company Ltd (Canadian Branch)..

In witness whereof, the Insurer has caused this certificate to be signed by its Head of Underwriting, Canada.

A handwritten signature in black ink, appearing to read 'Alan Roy'.

Date: July 1, 2021

**PLEASE READ THIS DOCUMENT CAREFULLY**  
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## SECTION I – SCHEDULE OF BENEFITS

Coverage under this **Policy** is included only if the **Certificate Holder** has elected to purchase during **Enrollment** and for which a Maximum Covered Amount is shown in the **Schedule** or in a Rider attaching to the **Policy**.

Benefits	Maximum Covered Amount per Reservation
A. Personal Effects Plan	
1. Personal Effects Benefit Per Item Limit	\$2,000 \$1,000 per item

## SECTION II – COVERAGE PERIOD

A. COVERAGE PERIOD: Coverage begins on the Trip Departure Date and ends on the Trip Return Date.

**Trip Departure Date** means the date and time when the Insured takes control of the Rental Vehicle.

**Trip Return Date** means the earliest of the date and time when:

- a. control of the **Rental Vehicle** is returned to the rental agency; or
  - b. the **Insured** is in control of the Rental Vehicle for more than 30 consecutive days, which includes instances where the **Insured** is renting another private passenger vehicle immediately after the **Rental Vehicle**; or
  - c. the Group Policy is cancelled, except if coverage is in effect at the time of such cancellation, such coverage will be continued on outstanding rentals until the **Insured** returns the **Rental Vehicle** to the rental agency, provided the length of time the Insured is control of **Rental Vehicle** does not exceed 30 consecutive days.
- B. INDIVIDUAL BENEFIT EFFECTIVE DATES: Effective dates for each benefit are shown separately under the applicable benefit shown in SECTION III – BENEFITS.

## SECTION III – BENEFITS

Coverage is included only for Plans and Benefits that the **Certificate Holder** has elected to purchase during **Enrollment** and for which a Maximum Covered Amount is shown in the **Schedule**

### A. PERSONAL EFFECTS PLAN

#### 1. PERSONAL EFFECTS INSURANCE

Subject to SECTION II – COVERAGE PERIOD, the **Insured's** coverage under the Baggage and Personal Effects Benefit will take effect on the **Trip Departure Date**.

**We** will reimburse the **Insured** for a Baggage and Personal Effects Benefit for direct loss, theft, damage or destruction of his/her **Baggage**, or **Personal Effects** during a **Covered Rental**, up to the corresponding Maximum Covered Amount per **Reservation** shown in the **Schedule**.

#### Valuation and Payment of Loss

Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon the **Actual Cash Value**. At **Our** option, **We** may elect to repair or replace the **Insured's Baggage**.

**We** may take all or part of a damaged **Baggage** as a condition for payment of loss. In the event of a loss to a pair or set of items, **We** will, solely at **Our** discretion: (i) repair or replace any part to restore the pair or set to its value before the loss; or (ii) pay the difference between the value of the property before and after the loss.

### The **Insured's** Duties in the Event of a Loss

In case of loss, theft or damage to **Baggage** and **Personal Effects**, the **Insured** must: (i) immediately report the incident to the hotel manager, tour guide or representative, transportation official, local police, or other local authorities and obtain their written report of his/her loss; and (ii) take reasonable steps to protect his/her **Baggage** from further damage, and make necessary, reasonable and temporary repairs. **We** will reimburse the **Insured** for these expenses. **We** will not pay for further damage if the **Insured** fails to protect his/her **Baggage**.

## **SECTION IV – GENERAL DEFINITIONS**

Bold terms within the **Certificate of Insurance**, whether in the singular or plural, are defined as follows.

**Actual Cash Value** means the lesser of an item's purchase price less depreciation.

**Baggage** means luggage, personal possessions, and travel documents taken by the **Insured** during a **Covered Rental**.

**Certificate Holder** means any person who is covered under the **Policy**, who has completed the **Enrollment**, and who has paid the required premium.

**Coverage Period** means the period beginning on the **Trip Departure Date** and ending on the **Trip Return Date**.

**Covered Loss** means a loss that meets the requisites of one or more benefits or additional benefits, and for which benefits are payable under the **Policy**.

**Covered Rental** means the rental of **Rental Vehicle** during the **Coverage Period** from the **Policyholder**, and for which coverage has been elected pursuant to the **Enrollment** and the premium is paid by the **Insured**.

**Destination** means any place where the **Insured** expects to travel to during the **Coverage Period**.

**Domestic Partner** means a person who qualifies as a **Domestic Partner** under the law of Canada.

To qualify as a **Domestic Partner**, the following requirements must be met:

- a. the **Insured** and the **Domestic Partner** must both be at least 18 years of age; and
- b. the **Insured** and the **Domestic Partner** are not related by blood or adoption.

**Enrollment** means the hard copy paper, telephone, telefax, or electronic request to effect insurance under the **Policy** for a prospective **Insured**.

**Foreign National** means a person who is a citizen of a country or other jurisdiction other than of Canada and who is not a resident of Canada.

**Group Insurance Policy** means Group Insurance Policy #8451197, issued by the Company to the Policyholder.

**Insured** means the **Certificate Holder** and covered **Traveling Companions**.

**Insurer** means Zurich Insurance Company Ltd (Canadian Branch).

**Personal Effects** means items such as clothing and toiletry items that are included in the **Insured's Baggage** and are required for the **Insured during the Coverage Period**.

**Physician** means a person who is:

- a. a doctor of medicine, osteopathy, psychology or other legally qualified practitioner of a healing art that **We** recognize or are required by law to recognize;
- b. licensed to practice in the jurisdiction where care is being given;
- c. practicing within the scope of that license referenced in b. above; and
- d. not related to the **Insured** by blood, marriage, or adoption.

**Policy** means the Group Insurance Policy, the **Policyholder** Application, this Certificate, and any rider, endorsement, or amendment attached thereto.

**Policyholder** means the group policyholder, Aviscar, Inc. o/a Avis.

**Primary Residence** means an **Insured's** fixed, permanent and main home for legal and tax purposes.

**Rental Vehicle** means a private passenger vehicle rented pursuant to a written contract between the **Policyholder** and the **Insured**.

**Reservation** means the combination of all members of a group of travelers who have booked one single travel arrangement contract with a **Travel Supplier**.

**Schedule** means the schedule in SECTION I – SCHEDULE OF BENEFITS.

**Spouse** means the person who is legally married to the **Insured** or who has been living with the **Insured** for a continuous period of at least one (1) year and is publicly represented as the **Insured's** domestic partner.

**Travel Supplier** means the tour operator and rental company that provides prepaid travel arrangements for the **Insured** during a **Covered Rental**.

**Traveling Companion** means up to 8 persons accompanying the **Insured** during a **Covered Rental**.

**We, Us, and Our** means Zurich Insurance Company Ltd (Canadian Branch).

## SECTION V – GENERAL EXCLUSIONS

Notwithstanding any other term, condition or provision under the **Policy**, **We** shall not provide coverage nor will **We** make any payments or provide any service or benefit to any **Insured**, beneficiary, or third party who may have any rights under the **Policy** to the extent that such cover, payment, service, benefit, or any business or activity of the **Insured** would violate any applicable trade or economic sanctions law or regulation.

**We** will not pay for any loss under the **Policy**, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the **Insured** for the following:

- a. suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane;
- b. being under the influence of drugs or intoxicants, unless prescribed by a **Physician**;
- c. riding or driving in any motor competition;
- d. off-road driving, whether as a driver or as a passenger;
- e. declared or undeclared war, or any act of war;
- f. civil disorder;
- g. service in the armed forces of any country;
- h. nuclear reaction, radiation or radioactive contamination;
- i. the **Insured's** commission of or attempt to commit a felony;

**We** will not pay for any loss under the **Policy**, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the **Insured**:

- a. a loss or damage caused by detention, confiscation or destruction by customs.

The following additional exclusions apply to the Baggage and Personal Effects Benefit:

- a. **We** will not pay for damage to or loss of the following items:
- (1) animals;
  - (2) property used in trade, business or for the production of income; household furniture; musical instruments; brittle or fragile articles; jewelry; or if the loss results from the use thereof, sporting equipment;
  - (3) boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances (except wheelchairs) or equipment, or parts for such conveyances;
  - (4) artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses;
  - (5) documents or tickets, except for administrative fees required to reissue tickets up to \$250 per ticket;
  - (6) money, checks of any kind, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps, or credit cards, except as otherwise specifically included elsewhere in the **Policy**;
  - (7) property shipped as freight or shipped prior to the **Trip Departure Date.**;
  - (8) contraband.
- b. **We** will not pay for loss to **Baggage** and **Personal Effects** arising from:
- (1) defective materials or craftsmanship;
  - (2) normal wear and tear, gradual deterioration, inherent vice;
  - (3) rodents, animals, insects or vermin;
  - (4) electrical current, including electric arcing that damages or destroys electrical devices or appliances;
  - (5) mysterious disappearance;
  - (6) confiscation by airport personnel.

## SECTION VI - HOW TO FILE A CLAIM

- A. NOTICE: The **Certificate Holder** or the beneficiary, or someone on their behalf, must give **Us** written notice of the **Covered Loss** within 90 days of such **Covered Loss**, or as soon thereafter as reasonably possible. The notice must name the **Certificate Holder**, and the Policy Number. To request a claim form, the **Certificate Holder** or the beneficiary, or someone on their behalf may contact **Us** at 1-888-999-1971. The notice must be sent to the address shown in this paragraph below, or to any of **Our** agents. Notice to **Our** agents is considered notice to **Us**.
- World Travel Protection Canada Inc.**  
**901 King Street West**  
**Toronto, Ontario, Canada M5V 3H5**
- B. CLAIM FORMS: **We** will send the claimant Proof of Loss forms within 15 days after **We** receive notice. If the claimant does not receive the Proof of Loss form in 15 days after submitting notice, he or she can send **Us** a detailed written report of the claim and the extent of the **Covered Loss**. **We** will accept this report as a Proof of Loss if sent within the time fixed below for filing a Proof of Loss.
- C. PROOF OF LOSS: Written Proof of Loss, acceptable to **Us**, must be sent within 90 days of the **Covered Loss**. Failure to furnish Proof of Loss acceptable to **Us** within such time will neither invalidate nor reduce

any claim if it was not reasonably possible to furnish the Proof of Loss, and the proof was provided as soon as reasonably possible.

## SECTION VII - PAYMENT OF CLAIMS

A. TIME OF PAYMENT: **We** will pay claims for all **Covered Losses**, other than **Covered Losses** for which the **Policy** provides any periodic payment, as soon as practicable upon receipt of written Proof of Loss that is acceptable to **Us**. Unless an optional periodic payment is stated or chosen, any **Covered Loss** to be paid in periodic payments will be paid at the end of each four-week period. The unpaid balance, that remains when **Our** liability ends, will then be paid when **We** receive the Proof of Loss that is acceptable to **Us**.

B. WHO **WE** WILL PAY:

1. LOSS OF LIFE OF AN **INSURED**: **We** will pay the benefit to the **Insured's** estate. If any **Insured** is a minor or is not competent to give a valid release for the payment, the payment will be made to his/her parent, guardian, or other person actually supporting the **Insured**.
2. ALL OTHER CLAIMS: Benefits are to be paid to the **Insured**.
3. If a **Foreign National** is entitled to benefits for a **Covered Loss** and **We** are unable to make payment directly to him or her because of legal restrictions in the country or jurisdiction where such **Foreign National** is located, **We** will either: (i) pay the benefits to a bank account owned by the **Foreign National** in Canada; or (ii) if no such bank account is established or maintained, **We** will pay the benefits to the **Policyholder** on behalf of the **Foreign National**.

It will then be the responsibility of the **Policyholder** to remit the benefit to such **Foreign National**. Payment of the benefit to the **Policyholder** will release **Us** from any further liability to the **Foreign National**. If the **Policyholder** does not remit the payment to the **Foreign National**, the **Policyholder** will indemnify **Us** and hold **Us** harmless against any and all liability incurred by **Us** including, but not limited to, interest, penalties, and attorneys' fees in connection with, arising or resulting from such failure to remit payment. The **Policyholder** will not be considered the beneficiary under the **Policy** if payment is made to the **Policyholder** in accordance with this provision.

4. Any payment **We** make will fully discharge **Us** to the extent of the payment.

## SECTION VIII - POLICY CONDITIONS

- A. MISREPRESENTATION If a person applying for insurance falsely describes the property to the prejudice of **Us**, or misrepresents or fraudulently omits to communicate any circumstances that is material to be made known to **Us** order to enable it to judge of the risk to be undertaken, the **Policy** is void as to the property in relation to which the misrepresentation or omission is material.
- B. PROPERTY OF OTHERS Unless otherwise specifically stated in the contract, **We** are not liable for loss or damage to property owned by any person other than the **Insured**, unless the interest of the **Insured** therein is stated in the contract.
- C. CHANGE OF INTEREST **We** are liable for loss or damage occurring after an authorized assignment under the *Bankruptcy Act* or change of title by succession, by operation of law, or by death.
- D. MATERIAL CHANGE Any change material to the risk and within the control and knowledge of the **Insured** avoids the **Policy** as to the part affected thereby, unless the change is promptly notified in writing to **Us** or our local agent, and **We may** when notified return the unearned portion, if any, of the premium paid and cancel the **Policy**, or may notify the **Insured** in writing that, if he/she desires the contract to continue in force, he/she must, within fifteen days of the receipt of the notice, pay to **Us** an additional premium, and in default of such payment the **Policy** is no longer in force and **We** shall return the unearned portion, if any, of the premium paid.

- E. **REQUIREMENTS AFTER LOSS** (a) Upon the occurrence of any loss or damage to the insured property, the **Insured** shall, if the loss or damage is covered by the **Policy**, in addition to observing the requirements of conditions I, J and K, (i) forthwith give notice thereof in writing to **Us**; (ii) deliver as soon as practicable to **Us** a Proof of Loss verified by a statutory declaration a) giving a complete inventory of the destroyed and damaged property and showing in detail quantities, costs, actual cash value and particulars of amount of loss claimed, b) stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the **Insured** knows or believes, c) stating that the loss did not occur through any willful act or neglect or procurement, means or connivance of the **Insured** d) showing the amount of other insurances and the names of other insurers, 2 e) showing the interest of the **Insured** and of all others in the property with particulars of all liens, encumbrances and other charges upon the property, f) showing any changes in title, use, occupation, location, possession or exposures of the property since the issue of the **Policy**, g) showing the place where the property insured was at the time of loss; (iii) if required, give a complete inventory of undamaged property and showing in detail quantities, cost, **Actual Cash Value**; (iv) if required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers verified by statutory declaration, and furnish a copy of the written portion of any other policy. (b) The evidence furnished under clauses (c) and (d) of sub-paragraph (i) of this condition shall not be considered proofs of loss within the meaning of conditions K and L.
- F. **FRAUD** Any fraud or willfully false statement in a statutory declaration in relation to any of the above particulars, vitiates the claim of the person making the declaration.
- G. **WHO MAY GIVE NOTICE AND PROOF** Notice of loss may be given and Proof of Loss may be made by the agent of the **Insured** named in the **Policy** in case of absence or inability of the **Insured** to give the notice or make the proof, and absence or inability being satisfactory accounted for, or in the like case, or if the **Insured** refuses to do so, by a person to whom any part of the insurance money is payable.
- H. **SALVAGE** (a) The **Insured**, in the event of any loss of damage to any property insured under the **Policy**, shall take all reasonable steps to prevent further damage to such property so damaged and to prevent damage to other property insured hereunder including, if necessary, its removal to prevent damage or further damage thereto. (b) **We** shall contribute pro rata towards any reasonable and proper expenses in connection with steps taken by the **Insured** and required under sub-paragraph (a) of this condition according to the respective interests of the parties.
- I. **ENTRY, CONTROL, ABANDONMENT** After loss or damage to insured property, **We** have an immediate right of access and entry by accredited agents sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and after the **Insured** has secured the property, a further right of access and entry sufficient to enable them to make appraisal or particular estimate of the loss or damage, but **We** are not entitled to the control or possession of the insured property, and without **Our** consent there can be no abandonment to it of insured property.
- J. **APPRAISAL** In the event of disagreement as to the value of the property insured, the property saved or the amount of loss, those questions shall be determined by appraisal as provided under the laws of the Canadian province or territory of the **Insured's** primary residence before there can be any recovery under this **Policy** whether the right to recover on the **Policy** is disputed or not, and independently of all other questions. There shall be no right to an appraisal until a specific demand therefore is made in writing and until after Proof of Loss has been delivered.
- K. **WHEN LOSS PAYABLE** The loss is payable within sixty days after completion of the Proof of Loss, unless the **Policy** provides for a shorter period.
- L. **REPLACEMENT** (a) **We may**, instead of making payment, repair, rebuild, or replace the property damaged or lost, giving written notice of its intention so to do within thirty days after receipt of the Proof of Loss. (b) In the event **We** shall commence to so repair, rebuild, or replace the property within forty-five days after the receipt of the proofs of loss, and shall thereafter proceed with all due diligence to the completion thereof.
- M. **SUIT AGAINST US** No action on the **Policy** or **Certificate of Insurance** may be brought until 60 days after written Proof of Loss has been sent to Us. Every action or proceeding against us for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws at Alberta, Manitoba and British

Columbia), the *Limitations Act*, 2002 (for transactions or proceedings governed by the laws of Ontario), or other applicable legislation.

- N. NOTICE Any written notice to **Us** may be delivered at, or sent by registered mail to **Our** chief agency or head office in the Province. Written notice may be given to the **Insured** named in the **Policy** by letter personally delivered to him or by registered mail addressed to him at his latest post office address as notified to **Us**. In this condition, the expression "registered" means registered in or outside Canada.

## SECTION IX - GENERAL CONDITIONS

- A. CHANGE OR WAIVER: A change or waiver of any term or condition of the **Policy** must be issued by **Us** in writing and signed by one of **Our** executive officers. No agent has authority to change or waive **Policy** provisions, terms or conditions. A failure to exercise any of **Our** rights under the **Policy** will not be deemed as a waiver of such rights in the same or future situations.
- B. GOVERNING LAW: The relationship between the **Insured** and **Us** will be subject to the laws of the Canadian province or territory of the **Insured's** primary residence.
- C. CONFORMITY WITH APPLICABLE LAW: Any provision of this **Policy** which is in conflict with any federal, provincial, territorial or other applicable law is hereby amended to conform to the minimum requirements of that law.
- D. VALUATION: All premiums, limits, **Deductibles**, and other amounts under the **Policy** are expressed and payable in the currency of Canada unless otherwise stated. If judgment is rendered, settlement is denominated or another element of loss under the **Policy** is stated in a currency other than Canadian dollars, payment under the **Policy** shall be made in Canadian dollars at the rate of exchange on the date the final judgment is reached or the amount of the settlement is agreed upon.
- E. HEADINGS: The titles and headings to the various sections, subsections and endorsements of the **Policy**, are included solely for ease of reference and do not in any way limit, expand or otherwise affect the provisions or existence of such sections, subsections or endorsements.