Insurers:
American Bankers Insurance Company of Florida*
American Bankers Life Assurance Company of Florida*
**Carrying on business in Canada under the trade name Assurant®†*
320 Bay Street, Suite 510
Toronto, Ontario M5H 4A6
Phone: 1-855-255-6050

Policyholder/Distributor:
Tangerine Bank
700-3389 Steeles Avenue East
Toronto, Ontario M2H 0A1

Summaries of Insurance Coverages

For Quebec residents only: Insurance Coverages provided with the Tangerine® Rewards World Elite®* Mastercard®*

Contents

Summary for Trip Cancellation, Trip Interruption, Flight Delay, Baggage Delay/Loss, Hotel/Motel Burglary, and Travel Emergency Medical Insurance 2

Summary for Purchase Assurance and Extended Warranty, Mobile Device, Rental Car Collision/Loss Damage, and Event Ticket Protection Insurance 7

SUMMARY

TANGERINE BANK

Insurance Coverages provided with the Tangerine® Rewards World Elite®* Mastercard®*

- Trip Cancellation, Trip Interruption, Flight Delay and Baggage Delay/Loss Insurance
- Hotel/Motel Burglary Insurance
- Travel Emergency Medical Insurance

This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverages ("Coverage") provided with the *Tangerine Rewards World Elite Mastercard.*

INSURER	POLICYHOLDER/DISTRIBUTOR
ASSURANT® **American Bankers Insurance Company of Florida** **American Bankers Life Assurance Company of Florida** *Carry on business in Canada under the trade name Assurant®* 320 Bay Street, Suite 510 Toronto, Ontario M5H 4A6 Phone: 1-855-255-6050 Client number of the insurers with the Autorité des marchés financiers: 2000979997and 2000979998 Website of the Autorité des marchés financiers: **lautorite.qc.ca**	**Tangerine Bank** 700 - 3389 Steeles Avenue East Toronto, Ontario M2H 0A1

Who is insured under this Coverage?

	Trip Cancellation, Trip Interruption, Flight Delay and Baggage Delay/Loss Insurance[1]	Hotel/Motel Burglary Insurance[2]	Travel Emergency Medical Insurance[3]
Primary cardholder* and their spouse	✓	✓	✓
• Dependent children**	✓	✓	✓
• Parents residing with primary cardholder	NO	✓	NO
Supplementary cardholder* and their spouse	✓	✓	NO
• Dependent children**	✓	✓	NO
• Parents residing with supplementary cardholder	NO	✓	NO

* must be a natural person and a resident of Canada ("You" and "Your").

** means Your child who is dependent on You for maintenance and support and who are either:
- under 21 years of age; or
- under 26 years of age as long as in full-time attendance at a governmentally accredited or recognized institution of higher learning; or
- mentally or physically challenged and incapable of self-support at any age.

(1) Dependent children insured when booked to travel/while travelling with the primary cardholder and/or supplementary cardholder and/or their spouse.
(2) Spouse, dependent children and parents insured when travelling with the primary cardholder and/or supplementary cardholder.
(3) Dependent children insured while travelling with the primary cardholder and/or their spouse.

What is the cost of this Coverage?

No additional fee will be charged for this Coverage provided with the Tangerine Rewards World Elite Mastercard.

What is this Coverage?

This Coverage is a group travel insurance covering losses arising from sudden and unforeseeable events while Your Tangerine Rewards World Elite Mastercard is in good standing. For all the applicable conditions, exclusions and limitations, please see the certificate of insurance.

Trip Cancellation, Trip Interruption, Flight Delay and Baggage Delay/Loss Insurance

Eligibility for all following coverages

When You book and reserve travel arrangements:
(1) You must charge at least 75% of the full cost of eligible expenses for a trip to Your Tangerine Rewards World Elite Mastercard and/or pay such cost with Scene+ points earned with Your Tangerine Rewards World Elite Mastercard;

	Eligibility	Benefits	*Example Exclusions/Limitations*
Trip Cancellation	(2) before the scheduled departure date, the insured person cancels or reschedules a trip, as a result of a covered reason (medical or non-medical); **AND** (3) You must notify the insurer within 48 hours of the event causing the cancellation/reschedule.	Reimbursement: (1) for cancellation, non-refundable and non-reimbursable eligible expenses. (2) for reschedule, the lesser of: (a) the non-refundable and non-reimbursable rescheduling expenses; and (b) the amount that would have been paid if trip cancelled outright. **Maximum:** $2,000 per insured person, up to $5,000 per trip for all insured persons	***No benefits if trip is cancelled/ rescheduled for excluded reasons, such as:*** • ***any pre-existing conditions (see chart below)*** • ***failure to present required travel documents*** • ***failure of travel agent/agency/ broker*** ***Reduced benefit if You notify the insurer more than 48 hours after the event causing the cancellation/ reschedule.***
Trip Interruption	(2) during a trip, You have a change in ticketing, as a result of a covered reason (medical and non- medical); **AND** (3) You must notify the insurer within 48 hours of the event causing interruption or delay.	Reimbursement of the lesser of: (1) the additional charges for a change in ticketing; and (2) the cost of a one-way economy fare to the point of departure or next destination plus the unused portion of any other non-refundable and non-reimbursable eligible expenses. **Maximum:** $2,000 per insured person, up to $25,000 per trip	***No benefits if trip is interrupted for excluded reasons, such as:*** • ***any pre-existing conditions (see chart below)*** • ***failure of travel agent/agency/ broker*** ***Any trip commenced against the advice of the insured person' s physician is not covered.*** ***Reduced benefit if You notify the insurer more than 48 hours after event causing interruption or delay.***

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...continued from previous page	**Eligibility**	**Benefits**	***Example Exclusions/Limitations***
Flight Delay	(2) a flight departure is delayed for 4 hours or more.	Reimbursement for lodging, meals/refreshments, essential items and sundry items within 48 hours of the delay. **Maximum:** $250 per 24 hours, up to $500 per trip for all insured persons	***No benefits if trip is delayed due to criminal or fraudulent acts of the insured person.***
Baggage Delay/Loss*	(2) En route to the scheduled destination: • any insured person's accompanying checked- in baggage is delayed by the carrier for 4 hours or more; or • any insured person's accompanying checked-in baggage or carry-on baggage, including personal contents, is lost or damaged.	Reimbursement: (1) for delay, the purchase of essential items up to $500 per trip. (2) for loss or damage, (a) of the actual replacement cost if replaced; or (b) of the actual cash value at time of loss, up to $1,000 per insured person, subject to a maximum of $500 for any one item or set of items.	***It does not cover certain items such as personal computers and cellular phones.***

Hotel/Motel Burglary and Travel Emergency Medical Insurance			
	Eligibility	**Benefits**	***Example Exclusions/Limitations***
Hotel/Motel Burglary*	**When You make a reservation in a hotel/motel, You must**: (1) charge at least 75% of the full cost of the hotel/motel room to Your Tangerine Rewards World Elite Mastercard and/or pay such cost with Scene+ points earned with Your Tangerine Rewards World Elite Mastercard; **AND** (2) during the coverage period: (a) the personal property of an insured person is stolen from a hotel/motel room where there is evidence of forceful entry; (b) the police or authorities having jurisdiction are notified immediately.	Reimbursement: (1) of the actual replacement cost of the stolen articles if replaced; or (2) of the actual cash value of the articles at time of loss. **Maximum**: $1,000 per occurrence for all insured persons	***It does not cover:*** • ***theft occurring in a privately-owned residence offered for rental though an online service*** • ***items such as cash, travellers cheques, tickets or any other documents***

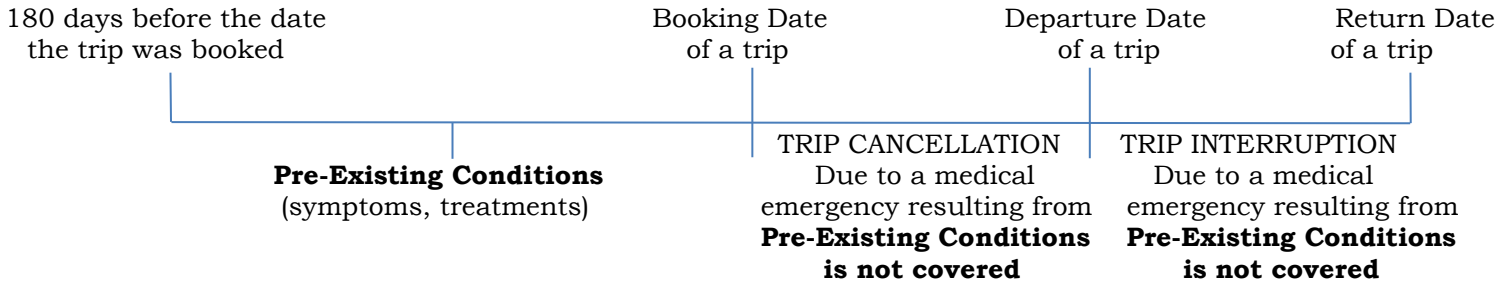
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...continued from previous page	Eligibility	Benefits	Example Exclusions/Limitations
Travel Emergency Medical Insurance	**In the event an insured person requires unexpected emergency medical treatment during the first 15 days of a trip, the insured person must be:** (1) a permanent resident of Canada; (2) covered under the government health insurance plan ("GHIP"); **AND** (3) under the age of 65 by the end of the trip. In addition, to be eligible, the primary cardholder must notify the insurer without delay of event requirement emergency medical treatment and in advance of receiving emergency medical treatment.	Reimbursement of reasonable and customary charges for emergency medical treatment, less any amount covered under GHIP or any other policy or plan. **Maximum:** $5,000,000 per insured person.	***It does not cover any pre- existing conditions (see chart below).*** ***Reduced or excluded benefit if the primary cardholder notifies the insurer after the medical treatment.***

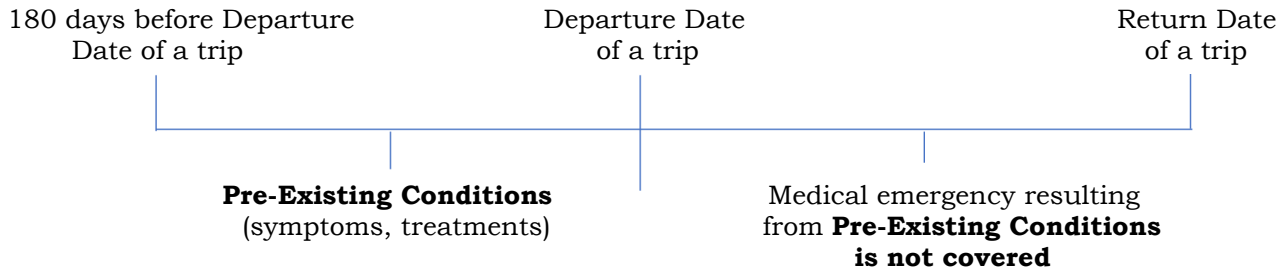
** Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which You are covered.*

Illustration of Pre-Existing Condition Exclusion

For Trip Cancellation and Trip Interruption



For Travel Emergency Medical Insurance



How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer.

Benefits for a covered claim will be paid within **30 days** of receiving full written proof of loss. You must provide notice and submit written proof of claim as soon as possible, no later than **90 days** from the date of loss.

If notice or proof is provided after 1 year, for any coverage, Your claim will not be paid. If Your claim is denied, You have **3 years** to go to court (Quebec residents).

How are the benefits paid?

The benefits are paid directly to You.

What if I have a complaint?

For information on how to have Your complaint addressed, You can call the insurer at **1-855-255-6050** or visit their website at: **www.assurant.ca/customer-assistance.**

When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, Your credit card account is cancelled or closed, Your credit privileges are suspended or revoked, or You cease to be eligible for Coverage.

Can I cancel the Coverage?

This Coverage is included with Your credit card and cannot be cancelled separately. If You don't want the Coverage, You can decide not to use it or contact Your credit card provider to get a different credit card with other insurance coverages or to cancel Your credit card.

Other Details?

Complete terms and conditions of the Coverage are in the certificate of insurance available online: **Cardbenefits.assurant.com/docs/default-source/Tangerine/Tangerine_WorldElite_Cert.pdf**

TANGERINE World Elite Mastercard ETI-EN (10/2026)
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SUMMARY

TANGERINE BANK

Insurance Coverages provided with the Tangerine® Rewards World Elite®* Mastercard®*

- Purchase Assurance and Extended Warranty
- Mobile Device Insurance
- Rental Car Collision/Loss Damage Insurance
- Event Ticket Protection Insurance

This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverages ("Coverage") provided with the *Tangerine Rewards World Elite Mastercard.*

INSURER	POLICYHOLDER/DISTRIBUTOR
ASSURANT® **American Bankers Insurance Company of Florida** *Carries on business in Canada under the trade name Assurant®* 320 Bay Street, Suite 510 Toronto, Ontario M5H 4A6 Phone: 1-855-255-6050 Client number of the insurer with the Autorité des marchés financiers: 2000979997 Website of the Autorité des marchés financiers: **lautorite.qc.ca**	**Tangerine Bank** 700 - 3389 Steeles Avenue East Toronto, Ontario M2H 0A1

Who is insured under this Coverage?

Cardholder ("You" and "Your"): Primary cardholder and any supplementary cardholder who is also a natural person, resident of Canada.

In addition, for **Rental Car Collision/Loss Damage Insurance**: Any other person who holds a valid driver's licence and has the cardholder's express permission to operate the rental vehicle is also insured.

What is the cost of this Coverage?

No additional fee will be charged for this Coverage provided with the Tangerine Rewards World Elite Mastercard.

What is this Coverage?
This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events while Your Tangerine Rewards World Elite Mastercard is in good standing. For all the applicable conditions, exclusions and limitations, please see the certificate of insurance.

Purchase Assurance and Extended Warranty

Eligibility for all following coverages

When You purchase new personal items ("Insured Items") anywhere in the world:
(1) You must charge the full cost of the Insured Items to Your Tangerine Rewards World Elite Mastercard and/or pay such cost with Scene+ points earned with Your Tangerine Rewards World Elite Mastercard;

	Additional Eligibility	Benefits	*Example Exclusions/Limitations*
Purchase Assurance*	(2) within 90 days of the date of purchase, or if delivered, 90 days of the delivery date, the Insured Items are lost, stolen or damaged; **AND** (3) upon approval of Your claim, You must: • repair or replace the Insured Items as directed by the insurer; and • charge the repair or replacement cost to Your Tangerine Rewards World Elite Mastercard.	Reimbursement of: (1) the repair cost; or (2) the replacement cost of the Insured Items, not exceeding the original full cost of the Insured Items. **Maximum:** Lifetime liability of $60,000 in a combined total in Purchase Assurance and Extended Warranty benefits	***It does not cover:*** • ***certain items such as mail, Internet or telephone order items not delivered or damaged upon delivery, traveller cheques and tickets, motorized vehicles, and parts/accessories*** • ***loss due to mysterious disappearance***
Extended Warranty*	(2) Insured Items must have an original manufacturer's warranty valid in Canada or the U.S.; (3) You must register with the insurer any Insured Items covered under an original manufacturer's warranty of 5 years or more within the first year of purchase; (4) after the expiry of the manufacturer warranty and during the coverage period, the Insured Items require repair or replacement; **AND** (5) upon approval of Your claim, You must: • repair or replace the Insured Items as directed by the insurer; and • charge the repair or replacement cost to Your Tangerine Rewards World Elite Mastercard.	Reimbursement of: (1) the repair cost; or (2) the replacement cost of the Insured Items, not exceeding the original full cost of the Insured Items. Extended Warranty provides up to 1 additional year of the original manufacturer's warranty. **Maximum:** Lifetime liability of $60,000 in a combined total in Purchase Assurance and Extended Warranty benefits.	***It does not cover:*** • ***certain items such as aircraft, motorized vehicles and parts/accessories*** • ***items purchased and/or used by or for a business or for commercial purpose and gain*** • ***repair/replacement not provided under the original manufacturer's warranty***

Mobile Device Insurance, Rental Car Collision/Loss Damage Insurance and Event Ticket Protection Insurance			
	Eligibility	**Benefits**	***Example Exclusions/Limitations***
Mobile Device Insurance*	**When You purchase a new mobile device anywhere in the world:** (1) You must pay with Your Tangerine Rewards World Elite Mastercard: • the total cost of the mobile device; • any up-front costs and all monthly wireless bill payments if funding a portion of the total cost through a wireless plan; **or** • all monthly wireless bill payments if funding the total cost through a wireless plan; (2) during the coverage period, Your mobile device is lost, stolen, accidentally damaged or experience mechanical failure; **AND** (3) upon approval of Your claim, You must: • repair or replace the mobile device as directed by the insurer; and • charge the repair or replacement cost to Your Tangerine Rewards World Elite Mastercard.	Reimbursement of: (1) the repair cost; or (2) the replacement cost of the mobile device, not exceeding the depreciated value of Your mobile device less the applicable deductible. **Maximum:** $1,500	***It does not cover:*** • ***certain items such as accessories and batteries*** • ***mobile devices purchased for resale, professional or commercial use*** ***Limit on number of claims:*** • ***1 claim in any 12 consecutive month period*** • ***2 claims in any 48 consecutive month period***
Rental Car Collision/ Loss Damage Insurance	**When You rent an eligible private passenger vehicle for a period of up to 48 consecutive days**: (1) You must book or reserve the car rental with Your Tangerine Rewards World Elite Mastercard; (2) You must charge the full cost of the car rental with Your Tangerine Rewards World Elite Mastercard and/or pay such cost with Scene+ points earned with Your Tangerine Rewards World Elite Mastercard; (3) You must also: • rent the vehicle in Your name; and • decline the rental agency's collision or loss damage waiver, or similar provision;	Reimbursement of: (1) for damaged vehicle, the lower of: a. the repair cost; and b. the actual cash value of the rental vehicle. (2) for total loss or stolen vehicle, the actual cash value of the rental vehicle. **OR** Reimbursement up to the amount of the deductible in the rental agency coverage if the rental agency automatically includes the price of the rental agency's collision/loss	***It does not cover:*** • ***certain types of rental vehicles such as trucks, vans, and any vehicle with an actual cash value over $85,000 at the time of loss*** • ***damage related wear and tear and mechanical breakdown*** ***Limited to 1 rental vehicle at a time.***

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	AND (4) during the rental period, the vehicle is damaged or stolen.	damage waiver in the price of the car rental, provided all eligibilities listed have been met.	
Event Ticket Protection Insurance*	**When You purchase event tickets through a primary ticket outlet:** (1) You must charge the full cost of the event tickets to Your Tangerine Rewards World Elite Mastercard; **AND** (2) after You purchase the event tickets, a covered cause directly prevents You from using the event tickets.	Reimbursement of the non-refundable portion of all event tickets charged to Your Tangerine Rewards World Elite Mastercard for the same event. **Maximum:** $1,000 per occurrence	***It doesn't cover:*** • ***losses due to illness, injury or medical condition for which advice, treatment or symptoms were experienced prior to purchasing the event ticket*** • ***cancellation of attendance at the event due to changes to personal plans***

** Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which You are covered.*

How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer.

Benefits for a covered claim will be paid within **30 days** of receiving full written proof of loss. You must provide notice and submit written proof of claim as soon as possible. For Purchase Assurance and Extended Warranty, proof must be provided within **90 days**, failing which Your claim may be denied. For Mobile Device, notice must be provided within **14 days**. For Event Ticket Protection, notice must be provided within **24 hours**.

If notice or proof is provided after **1 year**, for any coverage, Your claim will not be paid. If Your claim is denied, You have **3 years** to go to court (Quebec residents).

How are the benefits paid?

The benefits are paid directly to You.

What if I have a complaint?

For information on how to have Your complaint addressed, You can call the insurer at **1-855-255-6050** or visit their website at: **www.assurant.ca/customer-assistance.**

When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, Your credit card account is cancelled or closed, Your credit privileges are suspended or revoked, or You cease to be eligible for Coverage.

Can I cancel the Coverage?

This Coverage is included with Your credit card and cannot be cancelled separately. If You don't want the Coverage, You can decide not to use it or contact Your credit card provider to get a different credit card with other insurance coverages or to cancel Your credit card.

Other Details?

Complete terms and conditions of the Coverage are in the certificate of insurance available online:
Cardbenefits.assurant.com/docs/default-source/Tangerine/Tangerine_WorldElite_Cert.pdf

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