

Plan Summary

Eligibility

Coverage is conditional upon Card approval. You do not need to charge any cost of your trip to your American Express account in order to have this coverage. Coverage is for the Basic Cardmember only.

Cost

Your annual premium of \$25.00 plus applicable sales tax will be conveniently charged to your American Express Card Account and will be charged every year on your anniversary date until cancelled.

Coverage

Air Trip Accidental Death Benefit

The Air Trip Accidental Death Benefit shown on the Schedule of Coverage if, as a result of an Injury, an Insured Person's death occurs within 100 days from the date of the Accident which caused the Injury and the Accident occurs while the Insured Person is travelling as a passenger on a Scheduled Airline.

Airline Transportation Accidental Death Benefit

The Airline Transportation Accidental Death Benefit shown on the Schedule of Coverage if, as a result of an Injury, an Insured Person's death occurs within 100 days from the date of the Accident which caused the Injury and the Accident occurs while the Insured Person is riding as a passenger in a Common Carrier Conveyance while (i) travelling directly to an airport for the purpose of boarding an aircraft for a trip on a Scheduled Airline, or (ii) leaving from an airport directly after alighting from an aircraft after completing a trip on a Scheduled Airline.

Airport Premises Accidental Death Benefit

The Airport Premises Accidental Death Benefit shown on the Schedule of Coverage if, as a result of an Injury, an Insured Person's death occurs within 100 days from the date of the Accident which caused the Injury and the Accident occurs while the Insured Person is upon any airport premises designated for passenger use, but only when the Insured Person is upon such premises immediately before boarding, or immediately after alighting from, an aircraft used by a Schedule Airline.

Exclusions and Limitations

Maximum Indemnity per Insured Person

In no event will ACE pay more than one (the largest) of the Air Trip Accidental Death Benefit, the Airline Transportation Accidental Death Benefit, the Airport Premises Accidental Death Benefit, the Trip Accidental Death Benefit or the Trip Common Carrier Accidental Death Benefit with respect to the death of any one Insured Person.

Exclusions

No benefits will be paid for Injury or a claim in any way directly or indirectly related to:

- intentionally self-inflicted injuries, or attempted suicide, while sane or insane; or
- any attempt at self-asphyxiation with or without the intent to cause oneself harm; or
- the commission or attempted commission by the Insured Person of any act which if adjudicated by a court would be an illegal act under the laws of the jurisdiction where the act was committed; or travel or flight in any vehicle or device for aerial navigation except as a fare paying passenger aboard a licensed scheduled airline; or
- hang gliding, mountaineering, parachuting, sky diving, automobile racing, motorcycle racing and horse racing, or engaging in any professional sport, including underwater activities; or

- declared or undeclared war or any act thereof, or arising out of any nuclear, chemical or biological contamination due to any act of terrorism; or
- an accident occurring while the Insured Person is serving on full-time active duty in the Armed Forces of any country or international authority; or
- an injury sustained when the Insured Person consumed, used, or had administered any drug, medication, narcotic, toxic substance or any other substance, except for any drug or medication taken as prescribed by a licensed medical practitioner or dentist; or
- any injury sustained while or from operating a motor vehicle or any watercraft either under the influence of any intoxicant or where the Insured Person's blood alcohol concentration is in excess of legal limits in the jurisdiction in which the Accident occurred; or
- death or loss to which sickness, illness, bodily infirmity or disease contributed, in any way, either directly or indirectly.

Term of Insurance

Automatic Termination

Your coverage under the Certificate of Insurance shall terminate immediately on the earliest of the following dates:

- The date of expiration of the grace period
- If You have failed to pay the required premium when due
- The date that the Group Policy is terminated.

You will be given at least 45 days prior written notice to Your address as it appears in Your records with ACE; or the date of Your death. Coverage under the Group Policy shall terminate at 12:01 A.M. standard time at Your address on the relevant termination date specified. Termination of coverage shall be without prejudice to any covered claim originating prior to the date on which coverage is terminated. Reimbursement of any premiums that You have paid after the Effective Date of Termination will be credited to the balance of Your American Express account or otherwise returned to You.

Termination by You

You may cancel Your coverage at any time by notifying ACE at:

ACE INA Life Insurance
1400 – 25 York Street
Toronto, ON M5J 2V5
1-877-777-1544 (weekdays from 8:00 am to 8:00 pm EST)

The Effective Date of Termination will be the first day of the month following the date ACE receives Your notice of cancellation. Reimbursement of any premiums that You have paid after the Effective Date of Termination will be credited to the balance of Your American Express account or otherwise returned to You. Termination of Your coverage by You automatically results in termination of any coverage for Your Spouse and dependent Children.

Definitions

Accident means a sudden, unexpected, unintentional and unforeseeable incident, occurring after this Certificate of Insurance has come into effect for an Insured Person, which causes Injury.

Certificate Holder means the Insured Person indicated on the Schedule of Coverage as the Certificate Holder, who is at least 18 years of age, resident in Canada, and whose American Express account is in Good Standing at the time of enrollment. Certificate Holder may also be referred to as “**You**” or “**Your**”.

Common Carrier Conveyance means a vehicle (other than a rental vehicle) operated by a common carrier licensed to carry passengers for hire, other than a Scheduled Airline.

Covered Trip means travel by the Insured Person away from the Insured Person's place of ordinary residence in Canada that includes air travel on a Scheduled Airline during the period of time that begins at 12:01 a.m. on the date the Insured Person leaves his or her place of residence for such travel and ends at the earlier of (i) 11:59 p.m. on the date the Insured Person returns to his or her residence from such travel, and (ii) 11:59 p.m. on the 21st day after the Insured Person leaves his or her place of residence on such travel. All time periods referred to above are based on standard or daylight time, as applicable, at the Insured Person's place of residence.

Dependent Child and **Dependent Children** mean Your Child, who is unmarried, under the age of 20 (or 25 if enrolled at an accredited school, college or university as a full-time student) and dependent upon You for support. “Child” means Your natural child, foster child, stepchild, adopted child and any other child who is supported by You in a parent and child relationship. A Child incapable of self-sustaining employment by reason of mental or physical handicap and who is dependent on You for support remains a Dependent Child, regardless of his or her age.

Effective Date of Coverage means the day you enrolled in the Group Policy for this insurance and paid the required premium, as stated in the Schedule of Coverage.

Effective Date of Termination means the day your coverage in the Group Policy ends.

Good Standing means, with respect to an American Express account, that You have not advised AMEX in writing to close the account or for which AMEX has not suspended or revoked credit privileges or otherwise closed the account.