



CREDIT CARD OVERVIEW OF TRAVEL INSURANCE COVERAGE

REVISED: June 2010

CREDIT CARD COMPANY	Card #	Trip Cancellation	Flight Delay	# of Risks†	Trip Interruption	Hospital/Medical	Baggage (Loss/Delay) Emergency Purchases	Limitations of Coverages			Possible Top-Up Coverages	
								Age	Benefit	Duration		
AMERICAN EXPRESS												
Royal & Sun Alliance				RBC Insurance				Royal & Sun Alliance				General Inquiries ☎ 1-800-668-2639
AEROPLAN PLUS PLATINUM	3733*	\$1,500/insured; max \$3,000	\$1,000 if > 4hrs (agg. w/ bag. delay)	1/10	\$1,500/insured; max \$6,000	15- day Annual plan, with unlimited coverage, for cardholders age 65	Lost/Stolen \$1,000/trip Delay \$1,000 if > 6hrs (agg. w/ flt delay) Hotel Burglary \$1,000/trip	Up to age 74	No Cancellation	10 or 31 day annual plan	Cancellation & Interruption Emergency Medical	
THE GOLD CARD	3712*	x	\$500 if > 4hrs (agg. w/ bag. delay)	1/10	x	Unlimited to age 74 10 or 31 days (annual) or per trip plan to 183 days (212 days for Ontario residents)	Lost/Stolen \$500/trip Delay \$500 if > 6hrs (agg. w/ flt delay) Hotel Burglary \$500/trip	Up to age 74	No Cancellation	10 or 31 day annual plan	Cancellation & Interruption Emergency Medical Baggage & Personal Effects	
AEROPLAN PLUS GOLD	3733*	x	x	2/10	Opt. \$1,500/person. max \$6.00	unlimited	Lost/Stolen \$1,000/trip	Up to age 64	\$1,000 per trip, aggregate for both	15 consecutive days	Cancellation & Interruption Emergency Medical Baggage & Personal Effects	
BUSINESS PLATINUM 15 DAY OUT OF PROVINCE	----	x	x	2/10	x	unlimited	Lost/Stolen \$1,000/trip	Up to age 64	\$1,000 per trip, aggregate for both	15 consecutive days	Cancellation & Interruption Emergency Medical Baggage & Personal Effects	
BUSINESS PLATINUM TRIP CANCELLATION INTERRUPTION	----	\$1,500/insured; max \$3,000	x	9/10	\$1,500 per insured/max. aggregate \$6,000	x	x	All ages	x	---	Cancellation & Interruption Emergency Medical Baggage & Personal Effects	
PLATINUM AEROPLUS 15 DAY OUT OF PROVINCE MEDICAL	----	x	x	2/10	x	unlimited	If you return to your departure point by air ambulance upto a max of \$500	Under the age of 65	x	15 consecutive days	Cancellation & Interruption Emergency Medical Baggage & Personal Effects	
PLATINUM AEROPLUS TRIP CANCELLATION INTERRUPTION	----	\$1,500/insured; max \$3,000	x	9/10	\$1,500/insured; max \$6,000	x	x	All ages	No baggage loss	---	Cancellation & Interruption Emergency Medical Baggage & Personal Effects	
BANK OF MONTREAL - MasterCard												
Allianz Insurance				Chubb / Allianz				General Inquiries ☎ 1-800-263-2263				
WORLD ELITE	5191	\$2,500 per insured max \$5000 per account	Max \$500.00	2/10	Max \$2,000 per insured person	Private duty nurse max \$5,000 per insured	Up to \$750 per insured. Per trip max. \$2000 per account	All ages	x	31 day annual plan	---	
CAISSES DESJARDINS - Visa*												
Desjardins Financial Security				Chubb				General Inquiries ☎ 1-800-363-3380				
PLATINUM (by invitation only)	454036*	\$2,000/insured	x	20	Unlimited	\$5,000,000 (annual) 0-59=48 days 60-64=23 days 65-75=15 days 76+ no coverage	Lost/Stolen/Delay \$500/insured if > 12hrs	Up to age 75	Minimal Baggage	One plan per age group	Cancellation & Interruption Emergency Medical	
GOLD ODYSSEY	454031*											
ELEGANCE GOLD	454033*											
MODULA GOLD	454033*											
CAPITAL ONE - MasterCard												
-				Chubb				General Inquiries ☎ 1-800-481-3239				
PRIME + 0.9 PLATINUM	5268*	x	x	0	x	x	Delay \$300 if > 24hrs (max. 3 days)	N/A	No Cancellation, Interruption, Medical, or Baggage loss	3 day annual plan	Package coverage	
REWARDS MILES PLATINUM												
GOLD MASTERCARD												
CIBC - Visa												
Royal & Sun Alliance				Royal & Sun Alliance				General Inquiries ☎ 1-800-465-4653				
DIVIDEND PLATINUM	4500*	Opt.	Opt. With Canx & Intx	0	Opt.	\$1,000,000 to age 64 Limit 15 day (annual)	x	Up to age 64	No Baggage	15 day annual plan	Cancellation & Interruption, Emergency Medical, Baggage & Personal Effects	
DIVIDEND VISA INFINITE			\$500 + \$100 (ent.) + \$100 (transp.) if > 4 hrs	0	\$2,000/person if 75% charged to card	x	Lost/Stolen \$500 Delay \$500 if > 6 hrs	Up to age 64	Minimal baggage	15 day annual plan	Cancellation & Interruption, Emergency Medical	
AVENTURA GOLD			\$500 + \$100 (ent.) + \$100 (transp.) if > 4 hrs	0	\$2,000/person if 75% charged to card	Opt. \$2,000,000 to age 54 15 or 31 days (annual)	Lost/Stolen \$500 Delay \$500 if > 6 hrs	N/A	Minimal Baggage	15 or 31 day annual plan	Cancellation & Interruption, Emergency Medical, Baggage & Personal Effects	
AEROGOLD			\$500 + \$100 (ent.) + \$100 (transp.) if > 4 hrs	0		Opt. - Club Privileges \$2,000,000 to age 79 and 7 days (annual)	Up to age 79	Minimal Baggage	7 day annual plan	Cancellation & Interruption, Emergency Medical, Baggage & Personal Effects		
GOLD			Opt. With Canx & Intx	0	\$1,000,000 to age 64 Limit 31 days (annual)	x	Up to age 64	No Baggage	31 day annual plan	Cancellation & Interruption, Emergency Medical, Baggage & Personal Effects		
AVENTURA INFINITE			03*	\$500 + \$100 (ent.) + \$100 (transp.) if > 4 hrs	0	\$1,000,000 to age 64 Limit 15 days (annual)	Lost/Stolen \$500 Delay \$500 if > 6 hrs	Up to age 64	No Cancellation	15 day annual plan	Cancellation & Interruption, Emergency Medical	
AEROGOLD INFINITE	03*	\$500 + \$100 (ent.) + \$100 (transp.) if > 4 hrs	0	\$1,000,000 to age 64 Limit 15 days (annual)	Lost/Stolen \$500 Delay \$500 if > 6 hrs	Up to age 64	No Cancellation	15 day annual plan	Cancellation & Interruption, Emergency Medical			
CITI - MasterCard												
American Bankers				Chubb				General Inquiries ☎ 1-800-387-1616				
DRIVER'S EDGE PLATINUM	4560*	Opt. underwritten by licensed Insurance companies	x	0	Opt. underwritten by licensed Insurance companies	Opt. 15 or 31 days (annual) or per trip plan to 182 days underwritten by licensed Insurance companies	Delay \$300 if > 4hrs (Part of Common Carrier Ins.)	Up to age 74	No Cancellation, Interruption, or Baggage loss	-	Cancellation & Interruption, Emergency Medical, Baggage & Personal Effects	
PLATINUM							x	Up to age 74		-		
GOLD							x	Up to age 74		-		
STAPLES easyReward							Delay \$300 > 4 hrs	Up to age 74		-		

THE INFORMATION PROVIDED IS OUR BEST EFFORTS ONLY. THIS COMPARISON IS FOR REFERENCE ONLY AND SUBJECT TO CHANGE

Clients are responsible to know the terms and conditions of their credit card insurance, i.e. risks covered, family definitions, pre-existing clauses. Credit card insurance usually covers the cardholder, spouse and children travelling on the same travel dates. LEGEND: Opt. Indicates coverage that is offered as an option to the cardholder and must be purchased separately. * Card # is NOT restricted to the number series shown. x Indicates 'COVERAGE NOT AVAILABLE' at the time of comparison. † Risks covered under OPT. coverage are not included in total.

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								Age	Benefit	Duration	
DINERS CLUB INTERNATIONAL Chubb											
PERSONAL CARD	5526*	Opt. Can. / Intr. \$2,000	\$500 if > 4hrs	1	Opt. Can. / Intr. \$2,000	Opt. \$1,000,000 to age 69 \$1,000 deductible for 76+ 14 or 30 days (annual)	Lost/Stolen \$1,000 Delay \$500 if > 6hrs	Up to age 69	N/A	14 or 30 day annual plan	Cancellation & Interruption Emergency Medical
LAURENTIAN BANK - Visa Industrial Alliance											
GOLD PASSPORT	4544*	\$1,000/person	x	14	\$2,000/person	\$5,000,000 with no maximum age \$1,000 deductible for 76+ Limit 15 day (annual)	Delay \$200 if > 12hrs (max \$1,000) or \$500 if > 72hrs (max \$2,500)	\$1,000 deductible for 76+	Minimal Cancellation	15 day annual plan	Cancellation & Interruption Emergency Medical
MBNA - MasterCard World Access / Allianz											
PLATINUM PLUS	5441*	Opt. Travel Bundle Plus: \$2,000/person	x	1	\$2,000/person Unexp. Return Home, or Opt. Travel Bundle Plus	Opt. Travel Bundle Plus Package: \$1,000,000 max. to age 64 Limit 17 or 31 day (annual)	Opt. Travel Bundle Plus Package: Lost/Stolen \$750/person Delay \$200/person if >6hrs	Up to age 64	N/A	17 day annual plan	Package Coverage, Cancellation & Interruption Baggage & Personal Effects
PREMIER REWARDS PLATINUM PLUS											
PLATINUM PLUS travel rewards											
GOLD	5452*										
NATIONAL BANK - MasterCard Blue Cross CanAssistance (Canassurance Life Insurance Company Inc.)											
PLATINUM	5258*	\$2,500/insured	\$500 if > 4 hrs (\$3,000-connect. Flt.)	38	\$5,000/insured	Max \$5,000,000 60 days 54 yrs or younger 31 days 55 yrs - 64 yrs 15 days 65 yrs - 74 yrs	Lost/Stolen \$1,000 incl. delay of \$500 if > 6 hrs	Up to age 60	N/A	60, 31 or 15 day annual plan	Cancellation & Interruption Emergency Medical
OVATION GOLD		Opt. Package \$2,500/trip	x	1	x	\$200 for hospital allowance Opt. Package \$5,000,000 to age 64 Limit 15 or 30 day (annual)	Opt. Package Lost/Stolen \$500/family Delay \$250 if > 12hrs	Up to age 64	No Interruption	15 or 30 day annual plan	Cancellation & Interruption Emergency Medical, Baggage & Personal Effects
RBC ROYAL BANK® - Visa and MasterCard RBC Insurance											
VISA INFINITE	451 504	\$2500 per card (includes applicant, spouse, dependent children)	\$500/day if > 4 hrs (\$1000 max/trip)	17	\$2,500/card	Unlimited to age 64 Limit 31 day (annual)	Lost/Delay \$750 if > 4hrs (\$3,000 max) Hotel Burglary \$3,000	Up to age 64	N/A	31 day annual plan	Cancellation & Interruption, Emergency Medical
INFINITE AVION	451 401	x	\$250/day (max. \$500)	17	\$5,000 / insured person Overall max. \$25,000 / trip	Unlimited for all ages Limit 15 day (annual) for ages 0-64 Limit 3 day (annual) for ages 65+	Lost/Delay \$500 if > 4 hrs (\$2,500 max) Hotel Burglary \$2,500	N/A	No Cancellation	Ages 0-64 / 15 day Ages 65+ / 3 day annual plan	
PLATINUM PREFERRED	4512*	\$2500 per card (includes applicant, spouse, dependent children)	\$250/day if > 4 hrs (\$500 max/family)	17	\$2,500 per trip	Unlimited to age 64 Limit 31 day (annual)	Lost/Delay \$500 if > 4hrs (\$2,500 max) Hotel Burglary \$2,500	Up to age 64	N/A	31 day annual plan	Cancellation & Interruption, Emergency Medical
GOLD PREFERRED											
BRITISH AIRWAYS PLATINUM											
CATHAY PACIFIC	4514*	x	\$250/day if > 4 hrs (\$500 max/family)	0	x	x	Lost/Delay \$500 if > 4hrs (\$2,500 max) Hotel Burglary \$2,500	-	No Cancellation, Interruption	-	Cancellation & Interruption, Emergency Medical
PLATINUM AVION											
US DOLLAR GOLD	4514*	x	\$250/day if > 4 hrs (\$500 max/family)	0	x	x	Lost/Delay \$500 if > 4hrs (\$2,500 max) Hotel Burglary \$2,500	-	N/A	-	Cancellation & Interruption, Emergency Medical
WESTJET RBC MASTERCARD	541606	x	\$250/day if > 4 hrs (\$500 max/family)	0	\$5,000/card	Unlimited for all ages Limit 15 day (annual) for ages 0-64 Limit 3 day (annual) for ages 65+	Lost/Delay \$500 if > 4 hrs (\$2,500 max) Hotel Burglary \$2,500	N/A	No Cancellation	Ages 0-64 / 15 day Ages 65+ / 3 day annual plan	Cancellation & Interruption
WESTJET RBC WORLD MASTERCARD	552490										Package coverage Cancellation & Interruption Baggage & Personal Effects Emergency Medical
SCOTIA BANK - Visa American Bankers Life Assurance											
SCOTIA GOLD PASSPORT	4538*	\$2,500/person or \$10,000/trip (75% charged to card)	x	13	\$2,500/person or \$10,000/trip (75% charged to card)	\$1,000,000 to age 64 Limit 31 days	Lost/Stolen \$1,250/insured Delay \$1,000/trip if delay >4hrs Hotel Burglary \$1,000	Up to age 64	N/A	31 day annual plan	Cancellation & Interruption
TD CANADA TRUST - Visa TD Life Insurance Company											
TD FIRST CLASS TRAVEL VISA INFINITE	4520*	\$1,000 per person or \$5,000/trip	x	16	\$5,000/person or \$25,000/trip	\$1,000,000 for all ages Limit 8-day (annual) for ages 0-64 Limit 2-day (annual) for ages 65+	Lost/Delay \$1,000	All ages	No Flight Delay coverage	8 day and 2 day annual plan	Any annual plan
AADVANTAGE PLATINUM		x		0	x	Opt. \$1,000,000 with no specified age Limit 17 day (annual)	Lost/Delay \$1,000 if > 6hrs	N/A	No Cancellation, Interruption	17 day annual plan	Cancellation & Interruption
CLASS TRAVEL VISA		\$1,000 per insured person per Covered Trip max \$5000		0	\$5,000 per insured person per covered trip. No overall maximum per Policy Year	\$1,000,000 per Insured Person per Covered Trip.	x				
GOLD ELITE				0	\$5,000/person or \$25,000/trip	Opt. \$1,000,000 with no specified age Limit 17 day (annual)	Lost/Delay \$1,000 if > 6hrs	x	No Cancellation, Interruption, or Baggage	31 day annual plan	Cancellation & Interruption
GOLD SELECT				0	x	x	Lost/Delay \$1,000				
PLATINUM TRAVEL VISA				0	x	x	Lost/Delay \$1,000		No Cancellation, Interruption, or Flight delay		
TRAVEL HEALTH PROTECTOR RBC Insurance											
THP ENHANCED	----	x	x	10/10	\$1,500 per person or \$3,000 per family	Unlimited Under 60 or Ages 60+ Annual: 15 days-all ages; 30 & 60 days=ages 0-79 Per Trip: up to 183 days	Lost/Stolen \$1,000/trip (\$2,000 per family) Delay up to \$400	---	No Cancellation	---	---
enviroGOLD	4789*	x	x	0	x	Opt. \$2,000,000 Limit 15 days (annual)	Lost/Delay \$1,000 if > 6hrs	-	No Cancellation, Interruption	15 day annual plan	Cancellation & Interruption