



PREMIUM CREDIT CARD COMPARISON

REVISED: March 2009

CREDIT CARD COMPANY	Card #	Trip Cancellation	Flight Delay	# of Risks†	Trip Interruption	Hospital/Medical	Baggage (Loss/Delay) Emergency Purchases	Limitations of Coverages			Possible RBC Top-Up Coverages			
								Age	Benefit	Duration				
RBC Insurance Company of Canada														
DELUXE PACKAGE	----	Up to sum insured	\$700 max. subsistence allowance	44/44	Unlimited	Unlimited to age 74 9,16 or 30 days (annual) ages 0-59 or per trip plan to 183 days (60 days for 60-74)	Lost/Stolen \$1,000/trip Delay \$400 if > 12hrs	---	---	---	Additional Benefit Riders			
AMERICAN EXPRESS			Royal & Sun Alliance		RBC Insurance		Royal & Sun Alliance	General Inquiries 📞 1-800-668-2639						
AEROPLAN PLUS PLATINUM	3733*	x	\$1,000 if > 4hrs (agg. w/ bag. delay)	1/44	Opt. \$1,500/person	Opt. Unlimited to age 74 10 or 31 days (annual) or per trip plan to 183 days (212 days for Ontario residents)	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, Classic Med, TravelCare Med			
COSTCO PLATINUM CASH REBATE CARD	3735* (3782)*		x	0/44			Opt. Lost/Stolen \$1,000/trip Delay \$400 if >12hrs				Cancellation & Interruption, Classic Med, TravelCare Med, Bag & Personal Effects			
THE GOLD CARD	3712*		\$500 if > 4hrs (agg. w/ bag. delay)	1/44			Lost/Stolen \$500/trip Delay \$500 if > 6hrs (agg. w/ flt delay) Hotel Burglary \$500/trip				Cancellation & Interruption, Classic Med, TravelCare Med			
AEROPLAN PLUS GOLD	3733*													
BUSINESS PLATINUM 15 DAY OUT OF PROVINCE	----	x	x	2/44	x	upto \$10,000	Lost/Stolen \$1,000 per trip	Up to age 64	No Cancellation	15 consecutive days	Cancellation & Interruption, Classic Med, TravelCare Med			
BUSINESS PLATINUM TRIP CANCELLATION INTERRUPTION	----	\$1,500 per insured/max. aggregate \$3,000		9/44	\$1,500 per insured/max. aggregate \$6,000	x		All ages	X	---	Cancellation & Interruption			
PLATINUM AEROPLUS 15 DAY OUT OF PROVINCE MEDICAL	----	x	x	2/44	x	upto \$10,000	If you return to your departure point by air ambulance upto a max of \$500	Under the age of 65	No Cancellation	15 consecutive days	Cancellation & Interruption, Classic Med, TravelCare Med			
PLATINUM AEROPLUS TRIP CANCELLATION INTERRUPTION	----	\$1,500/insured; max \$3,000	x	9/44	\$1,500/ insured; max \$6,000	x	x	All ages	No baggage loss	---	Cancellation & Interruption			
BANK OF MONTREAL - MasterCard														
				Allianz Insurance				Chubb / Allianz		General Inquiries 📞 1-800-263-2263				
MOSIAK	-----	Silver Travel: n/a Gold Travel: \$5,000	Gold Travel: \$150 if > 6 hrs	18/44 +2	Silver Travel: n/a, and Unexp. Return Home \$2,000 Gold Travel: \$2,000	\$1,000,000 / < 65 yrs Silver Med: 17 days (annual) Gold Med: 31 days (annual)	Silver Travel: Delay \$300 if > 24 hrs Gold Travel: Lost/Stolen \$750/insured incl. delay \$200 if > 12 hrs	Up to age 64	BMO Silver: No Cancellation, Baggage loss	BMO Silver: 17 BMO Gold: 31 annual plans	Cancellation & Interruption, TravelCare Med, Bag & Personal Effects			
CAISSES DESJARDINS - Visa*														
				Desjardins Financial Security				General Inquiries 📞 1-800-363-3380						
PLATINUM (by invitation only)	454036*	\$2,000/insured	x	20/44	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, TravelCare Med			
GOLD ODYSSEY	454031*													
ELEGANCE GOLD	454033*				3-day Package Plan \$500/insured to age 75			3-day Package Plan \$1,000/insured to age 75	3-day Package Plan \$5,000,000 to age 75	3-day Package Plan Lost/Stolen \$500/insured Delay \$500 if > 12hrs	Up to age 75	Minimal Cancellation, Interruption, Baggage	3 day annual plan	Deluxe Package, TravelCare Package
MODULA GOLD	454033*													
CAPITAL ONE - MasterCard														
				-				Chubb		General Inquiries 📞 1-800-481-3239				
PRIME+1 PLATINUM	5268*	x	x	0/44	x	x	Delay \$300 if > 24hrs (max. 3 days)	N/A	No Cancellation, Interruption, Medical, or Baggage loss	3 day annual plan	Deluxe Package, TravelCare Package			
NO HASSLE REWARDS PLATINUM														
GOLD														
CIBC - Visa			RBC Insurance		RBC Insurance		RBC Insurance		General Inquiries 📞 1-800-465-4653					
DIVIDEND PLATINUM	4500*	Opt.	Opt. With Canx & Intx	0/44	Opt.	\$1,000,000 to age 64 Limit 15 day (annual)	Opt.	Up to age 64	No Baggage	15 day annual plan	Cancellation & Interruption, TravelCare Med, Bag & Personal Effects			
PLATINUM						Opt. \$2,000,000 to age 54 15 or 31 days (annual) or per trip plan to 212 days Underwritten coverage avail. for ages 55+		N/A	No Baggage	15 or 31 day annual plan	Cancellation & Interruption, Classic Med, TravelCare Med, Bag & Personal Effects			
AVENTURA GOLD				\$500 + \$100 (ent.) + \$100 (transp.) if > 4 hrs		10/44	Opt. - Club Privileges \$2,000,000 to age 79 and 7 days (annual)	Lost/Stolen \$500 Delay \$500 if > 6 hrs	N/A	Minimal Baggage	15 or 31 day annual plan	Cancellation & Interruption, Classic Med, TravelCare Med, Bag & Personal Effects		
AEROGOLD						10/44			Up to age 79	Minimal Baggage	7 day annual plan			
GOLD			Opt. With Canx & Intx	9/44	\$2,000/person if 75% charged to card	\$1,000,000 to age 64 Limit 31 days (annual)	Opt.	Up to age 64	No Baggage	31 day annual plan	Cancellation & Interruption, TravelCare Med, Bag & Personal Effects			
AVENTURA INFINITE			03*	\$500 + \$100 (ent.) + \$100 (transp.) if > 4 hrs		10/44	\$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, TravelCare Med		
AEROGOLD INFINITE														
CITI - MasterCard														
				Travel Underwriters				Chubb		General Inquiries 📞 1-800-387-1616				
DRIVER'S EDGE PLATINUM	4560*	Opt. underwritten by licensed Insurance companies	x	0/44	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, Classic Med, TravelCare Med, Bag & Personal Effects			
PLATINUM														
DRIVER'S EDGE GOLD							x	Up to age 74		-	Deluxe Package, TravelCare Package, Non-Med Package			
GOLD														
STAPLES easyReward												Delay \$300 > 4 hrs	Up to age 74	
COMMUNITY CARD SERVICES - Visa														
				Desjardins Financial				General Inquiries 📞 1-877-999-8883						
GOLD bonus DOLLARS	4330*	\$2,000/person	x	19/44 +2	\$4,000/person	\$5,000,000 to age 75 Limit 31 days (annual)	Lost/Stolen \$500 incl. delay of \$200 if > 12hrs	Up to age 75	Minimal Baggage	31 day annual plan	TravelCare Med, Bag & Personal Effects			
NO FEE GOLD	4540*	3-day package plan \$500/person			3-day package plan \$1,000/person	3-day package plan \$5,000,000 to age 75	3-day package plan Lost/Stolen \$500 incl. delay of \$200 if > 12 hrs	Up to age 75	Minimal Cancellation, Interruption, Baggage	3 day annual plan	Deluxe Package, TravelCare Package, Bag & Personal Effects			
CU CREDIT - MasterCard														
				American Bankers				Saskatchewan Blue Cross		General Inquiries 📞 1-800-561-7849				
PLATINUM CLASS	----	\$3,000/trip	x	7/44	\$2,000/person Unexp. Return Home (Part of Common Carrier)	\$1,000,000 to age 69 Limit 31 day (annual)	Delay \$100/day if >24 hrs (max. 3 days) (Part of Common Carrier Ins.)	Up to age 69	Minimal Baggage	31 day annual plan	TravelCare Med, Bag & Personal Effects			
GOLD	5316*													

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.

THE INFORMATION PROVIDED IS OUR BEST EFFORTS ONLY. CREDIT CARD COVERAGES COMPARED MAY VARY SLIGHTLY. THIS COMPARISON IS FOR REFERENCE ONLY AND SUBJECT TO CHANGE.



PREMIUM CREDIT CARD COMPARISON

REVISED: March 2009

CREDIT CARD COMPANY	Card #	Trip Cancellation	Flight Delay	# of Risks†	Trip Interruption	Hospital/Medical	Baggage (Loss/Delay) Emergency Purchases	Limitations of Coverages			Possible RBC Top-Up Coverages			
								Age	Benefit	Duration				
DINERS CLUB INTERNATIONAL		Chubb						General Inquiries ☎ 1-800-363-3333						
PERSONAL CARD	5526*	Opt. Can. / Intr. \$2,000	\$500 if > 4hrs	1/44	Opt. Can. / Intr. \$2,000	Opt. \$1,000,000 to age 69 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, Classic Med, TravelCare Med			
LAURENTIAN BANK - Visa		Industrial Alliance						General Inquiries ☎ 1-800-522-1846						
GOLD PASSPORT	4544*	\$1,000/person	x	18/44 +1	\$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, Classic Med, TravelCare Med			
MBNA - MasterCard		World Access / Allianz			Manulife	World Access / Allianz		General Inquiries ☎ 1-888-877-6262						
PLATINUM PLUS	5441*	Opt. Travel Bundle Plus: \$2,000/person	x	1/44	\$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	Deluxe Package, TravelCare Package, Cancellation & Interruption, Bag & Personal Effects			
PREMIER REWARDS PLATINUM PLUS														
PLATINUM PLUS travel rewards														
GOLD	5452*	Blue Cross CanAssistance (Canassurance Life Insurance Company Inc.)						General Inquiries ☎ 1-888-969-2273						
PLATINUM	5258*	\$2,500/insured	\$500 if > 4 hrs (\$3,000-connect. Flt.)	38/44	\$5,000/insured	Opt. \$5,000,000 to age 60 15 or 30 days (annual Bank product) or per trip plan to 182 days	Lost/Stolen \$1,000 incl. delay of \$500 if > 6 hrs	Up to age 60	N/A	15 or 30 day annual plan	Cancellation & Interruption, Classic Med, TravelCare Med			
GOLD OVATION		Opt. Package \$2,500/trip	x	1/44	x	Opt. \$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, Classic Med, TravelCare Med, Bag & Personal Effects			
GOLD EDITION				0/44		Opt. Package \$5,000,000 to age 64 Limit 15 or 30 day (annual)								
RBC ROYAL BANK® - Visa		RBC Insurance						General Inquiries ☎ 1-800-769-2512						
VISA INFINITE	451 504	\$2500 per card (includes applicant, spouse, dependent children)	\$500/day if > 4 hrs (\$1000 max/trip)	17/44	\$2,500/person	Unlimited to age 64 Limit 31 day (annual) OPT. coverage avail. for 65+	Lost/Delay \$750 if > 4hrs (\$3,000 max) Hotel Burglary \$3,000	Up to age 64	N/A	31 day annual plan	Cancellation & Interruption, Classic Med, TravelCare Med			
INFINITE AVION	451 401	x	\$250/day (max. \$500)	17/44	\$5,000/person	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)	17/44	\$2,500/person	Unlimited to age 64 Limit 31 day (annual) OPT. coverage avail. for 65+	Lost/Delay \$500 if > 4hrs (\$2,500 max) Hotel Burglary \$2,500	Up to age 64	N/A	31 day annual plan				
GOLD PREFERRED														
BRITISH AIRWAYS PLATINUM		x	1/44	Lost/Delay \$500 if > 4hrs (\$2,500 max) Hotel Burglary \$2,500	No Cancellation, Interruption									
CATHAY PACIFIC														
PLATINUM NO FEE	4512*	x	x	0/44	x	Opt. Unlimited with no specified age 15, 30 or 60 days (annual) or per trip plan to 183 days	x	-	No Cancellation, Interruption, or Baggage	Cancellation & Interruption, Classic Med, TravelCare Med Bag & Personal Effects				
AVION PLATINUM	4514*	x	\$250/day if > 4 hrs (\$500 max/family)	1/44	Lost/Delay \$500 if > 4hrs (\$2,500 max) Hotel Burglary \$2,500		No Cancellation, Interruption		15, 30 or 60 day annual plan					
US DOLLAR GOLD		\$2,500 US/family	x	17/44	\$2,500 US/person		Lost/Delay \$500 if > 4hrs (\$2,500 max)			N/A				
MIKE WEIR CARD	4510*	x	\$250/day if > 4 hrs (\$500 max/family)	1/44	x		Lost/Delay \$500 if > 4hrs (\$2,500 max) Hotel Burglary \$2,500		No Cancellation, Interruption				Cancellation & Interruption, Classic Med, TravelCare Med	
SCOTIA BANK - Visa		American Bankers Life Assurance						ELITE Insurance			General Inquiries ☎ 1-800-387-6508			
PASSPORT	4538*	\$2,500/person or \$10,000/trip (75% charged to card)	x	13/44	\$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, TravelCare Med			
TD CANADA TRUST - Visa		TD Life Insurance Company				Royal & Sun Alliance	TD Life Insurance Company	ELITE Insurance		General Inquiries ☎ 1-800-983-8472				
TD FIRST CLASS TRAVEL VISA INFINITE	4520*	\$1,000/person or \$5,000/trip	x	16/44	\$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		0/44	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			
GOLD TRAVEL				0/44										
GOLD ELITE				9/44								\$5,000/person or \$25,000/trip	x	Cancellation & Interruption
GOLD SELECT				0/44								x		
VANCOUVER CITY SAVINGS - Visa							VanCity Insurance Services				-	General Inquiries☎ 1-800-611-8472		
enviroGOLD	4789*	x	x	0/44	x	Opt. \$2,000,000 Limit 15 days (annual)	Lost/Delay \$1,000 if > 6hrs	-	No Cancellation, Interruption	15 day annual plan	Cancellation & Interruption			

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