

BMO ONE CARD PRODUCT SUMMARY FOR TRAVEL INSURANCE**Name and Contact Information for the Insurer and Distributor**

INSURER	ADMINISTRATOR OPERATIONS CENTRE	DISTRIBUTOR
Allianz Global Risks US Insurance Company (Canadian Branch) 130 Adelaide Street West, Suite 1600 Toronto, ON M5H 3P5 (416) 915-4247 or 1-866-658-4247 Registered with the Autorité des marchés financiers under client number 2000971682. www.agcs.allianz.com	Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-877-704-0341 or 1-519-741-0782 www.allianz-assistance.ca	Bank of Montreal 129 Saint-Jacques Street West, 2nd floor Montreal, QC H2Y 1L6 1-877-CALL BMO (1-877-225-5266) www.bmo.com

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers

Place de la Cité, Tour Cominar
 2640, boulevard Laurier, 4e étage
 Québec, QC
 G1V 5C1
 1-877-525-0337
lautorite.qc.ca

NAME AND TYPE OF INSURANCE

INSURANCE PRODUCT NAME: Unexpected Return Home Insurance, Flight Delay Insurance, Lost or Stolen Baggage and Baggage Delay Insurance, and Common Carrier Accidental Death and Dismemberment Insurance

INSURANCE PRODUCT TYPE: The Autorité des marchés financiers classifies the above insurance products as Travel Insurance.

INTRODUCTION

This product summary provides an overview of the insurance benefits included with your BMO One Card to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

BMO One Card refers to BMO Corporate One Card and Diners Club Corporate One Card.

NOTE: This is not the certificate of insurance. Please refer to the certificate of insurance for the complete terms and conditions.

The certificate of insurance and this product summary can be found at:
<https://www.agcs.allianz.com/global-offices/canada/product-summaries.html>

Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in **bold italic** throughout this product summary are defined below. For a full list, refer to the certificate of insurance.

Coverage Period means the time insurance is in effect, as indicated in the various sections of the certificate of insurance.

Dependent Child means an unmarried natural or adopted child or stepchild of a primary cardholder dependent on the primary cardholder for maintenance and support who is:

- under 21 years of age; or
- under 26 years of age if a full-time student attending a recognized college or university.

COVERAGE SUMMARY

The table below summarizes the types of insurance coverages that come with your BMO One Card and the coverage limits.

Each coverage is valid for a different **coverage period**. Details are found in the certificate of insurance.

TYPE OF COVERAGE	LIMITS (IN CAD\$)
Unexpected Return Home Insurance	<ul style="list-style-type: none"> • Up to \$1,000 per covered person
Flight Delay Insurance	<ul style="list-style-type: none"> • Up to \$250 per covered person when your scheduled flight is delayed by more than 4 hours
Lost or Stolen Baggage and Baggage Delay Insurance	<ul style="list-style-type: none"> • <i>Lost, Stolen or Damaged baggage</i>: up to \$500 per covered person • <i>Delayed Baggage</i>: up to \$250 when your baggage is delayed by the common carrier for more than 6 hours
Common Carrier Accidental Death and Dismemberment Insurance	<ul style="list-style-type: none"> • Up to \$500,000 per covered person

TRAVEL INSURANCE COVERAGES

UNEXPECTED RETURN HOME COVERAGE

Who can be covered by this insurance?

You, your spouse and/or your **dependent children** travelling with you when the full or partial cost of your trip is charged to the corporate account prior to departure.

What is covered and not covered?

BENEFITS	EXCLUSIONS
Unexpected Return Home Insurance provides benefits of up to \$1,000 per covered person if you need to return home early from a trip because of the death of an immediate family member.	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> • Voluntarily consuming drugs or poison. • Suicide or self-harm. • Criminal offences or illegal acts. • Medical treatment or surgery (including any related complications) unless required as a result of an accident.



IMPORTANT NOTE

You must call the Allianz Global Assistance Operations Centre to make the necessary arrangements, otherwise your claim may be delayed or denied.

Refer to the *Unexpected Return Home Insurance* section in the certificate of insurance for a complete list of what is and what is not covered.

FLIGHT DELAY COVERAGE

Who can be covered by this insurance?

Any person named on an airline ticket, or a non-ticketed infant up to 2 years of age, when the full cost of the airline ticket(s) is charged to the account or paid through the redemption of the corporate account reward program points.

What is covered and not covered?

BENEFITS	EXCLUSIONS
Flight Delay Insurance provides coverage if there is a delay in the arrival or departure of your regularly scheduled flight of more than 4 hours. You are eligible for up to \$250 per covered person, for additional meal, accommodation and travelling expenses as a result of the delay.	You will not be covered for expenses or damage caused by or related to the following: <ul style="list-style-type: none"> • Mechanical breakdown of the aircraft. • Air traffic delays. • Criminal offences or illegal acts. • A travel advisory issued by the Canadian government for the destination that you are travelling to before you leave on your trip.

Refer to the *Flight Delay Insurance* section of the certificate of insurance for a complete list of what is and what is not covered.

LOST OR STOLEN BAGGAGE AND BAGGAGE DELAY COVERAGE

Who can be covered by this insurance?

Any person named on a common carrier ticket, or a non-ticketed infant up to 2 years of age, when the full cost of the common carrier ticket(s) is charged to the account or paid through the redemption of the corporate account reward program points.

What is covered and not covered?

BENEFITS	EXCLUSIONS
Lost or Stolen Baggage and Baggage Delay Insurance provides: <ul style="list-style-type: none"> • Up to \$500 per covered person for loss, theft or damage to your baggage and/or your personal items while travelling on a common carrier. • Up to \$250 (maximum 2 claims per account per 12-month period) to purchase essential items (i.e., necessary toiletries and clothing) if your checked baggage is delayed by the common carrier for more than 6 hours. 	You will not be covered for expenses that are caused by or related to the following: <ul style="list-style-type: none"> • Normal wear and tear or deterioration • Specific items including cell phones, computers, motorized vehicles, camera equipment, furs, plants, animals, eye glasses and contact lenses, prosthetic devices, tickets, money, travelers cheques, credit/debit cards, art, and electronic equipment. • Criminal offenses or illegal acts. • Items you insure with another company.

Refer to the *Lost or Stolen Baggage and Baggage Delay Insurance* section of the certificate of insurance for a complete list of what is and what is not covered.

COMMON CARRIER ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE

Who can be covered by this insurance?

Any person named on a common carrier ticket, or a non-ticketed infant up to 2 years of age, when the full cost of the common carrier ticket(s) is charged to the account or paid through the redemption of the corporate account reward program points.

What is covered and not covered?

BENEFITS	EXCLUSIONS
<p>Common Carrier Accidental Death and Dismemberment Insurance provides coverage of up to \$500,000 per covered person in the event of an accidental injury or death while you are a passenger on, or while you are entering or exiting a licensed common carrier (includes passenger plane, bus, taxi, car service, train, cruise ship, etc.).</p>	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> • Sickness or illness. • Intentional acts of self-harm. • Criminal or illegal acts. • Voluntarily consuming drugs or poison. • Operation of an aircraft or being a crew member of an aircraft. • A travel advisory issued by the Canadian government for the destination that you are travelling to before you leave on your trip.



CAUTION

If multiple insured persons suffer a loss from the same accident, the total amount payable per account will be limited to \$1,500,000.

Refer to the Common Carrier Accidental Death and Dismemberment Insurance section of the certificate of insurance for a complete list of what is and what is not covered.

OTHER IMPORTANT INFORMATION

Cost of Insurance

What is the cost of the insurance plans featured on my credit card?

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

Cancellation/Termination of Insurance

Can I cancel the insurance plans on my credit card?

The insurance plans that come with your corporate card cannot be cancelled without cancelling your card. You can cancel your card at any time by speaking with your Card Program Administrator or by calling the number on the back of your card.

When do the insurance plans end?

Your insurance plans will end on the date that either:

1. the BMO Corporate One Card Program to which the primary cardholder belongs is terminated;
2. the primary cardholder is no longer eligible to participate;
3. the primary cardholder's account is cancelled, closed, or privileges have expired, been revoked, suspended or terminated; or
4. the insurance plans or policies are cancelled by Allianz or by BMO;

whichever date occurs first.

Making a Claim

How do I submit a claim?

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

Operations Centre
c/o Allianz Global Assistance, Claims Department
P. O. Box 277
Waterloo, Ontario, Canada N2J 4A4

Toll-free Canada/U.S.A: 1-877-704-0341

Collect worldwide: 1-519-741-0782

Online at https://www.allianz-assistance.ca/en_CA/customers/file-a-claim.html

How long do I have to submit a claim?

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

How are insurance benefits paid?

If you die as a result of an accident under the Common Carrier Accidental Death and Dismemberment Insurance, the death benefit will be paid to your estate, unless you had previously completed and submitted a beneficiary designation form to Allianz Global Assistance indicating to whom the benefit is to be paid. All other insurance benefits will be paid to you or any other person insured under this policy who suffers a loss.

Note: All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

Refer to the certificate of insurance for full claim details.

Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

Trip Assistance

The following assistance services are available to you through the Allianz Global Assistance Operations Centre 24 hours a day / 7 days a week.:

- *Trip assistance services*: emergency cash, lost document and luggage assistance, pre-trip information, and emergency message transmission.
- *Medical assistance services*: locating medical care, medical transportation arrangements, and prescription drug assistance.
- *Legal assistance services*: legal referrals and communication services.

Questions

Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day / 7 days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to questions@allianz-assistance.ca

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. Contact Allianz Global Assistance

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

Allianz Global Assistance

Appeals Department
P.O. Box 277
Waterloo, ON N2J 4A4
appeals@allianz-assistance.ca

2. Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

Allianz Global Risk US Insurance Company (Canadian Branch)

Ombudsperson
130 Adelaide Street West, Suite
1600 Toronto ON, M5H 3P5
Phone: 416-915-1956
Email: ombudscanada@agcs.allianz.com

3. External Recourse

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

General Insurance OmbudService (GIO)

Phone: 1-877-225-0446
Website: www.giocanada.org

QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

Autorité des marchés financiers (AMF)

Phone: 1-877-525-0337
Email: renseignement-consommateur@lautorite.qc.ca

4. The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>

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BMO ONE CARD PRODUCT SUMMARY FOR VEHICLE RENTAL INSURANCE**Name and Contact Information for the Insurer and Distributor**

INSURER	ADMINISTRATOR OPERATIONS CENTRE	DISTRIBUTOR
Allianz Global Risks US Insurance Company (Canadian Branch) 130 Adelaide Street West, Suite 1600 Toronto, ON M5H 3P5 (416) 915-4247 or 1-866-658-4247 Registered with the Autorité des marchés financiers under client number 2000971682. www.agcs.allianz.com	Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-877-704-0341 or 1-519-741-0782 www.allianz-assistance.ca	Bank of Montreal 129 Saint-Jacques Street West, 2nd floor Montreal, QC H2Y 1L6 1-877-CALL BMO (1-877-225-5266) www.bmo.com

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers

Place de la Cité, Tour Cominar
 2640, boulevard Laurier, 4e étage
 Québec, QC
 G1V 5C1
 1-877-525-0337
lautorite.qc.ca

NAME AND TYPE OF INSURANCE

INSURANCE PRODUCT NAME: Car Rental Insurance.

INSURANCE PRODUCT TYPE: The Autorité des marchés financiers classifies the above insurance products as Vehicle Rental Insurance.

INTRODUCTION

This product summary provides an overview of the insurance benefits included with your BMO One Card to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

BMO One Card refers to BMO Corporate One Card and Diners Club Corporate One Card.

NOTE: This is not the certificate of insurance. Please refer to the certificate of insurance for the complete terms and conditions.

The certificate of insurance and this product summary can be found at:
<https://www.agcs.allianz.com/global-offices/canada/product-summaries.html>

Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in **bold italic** throughout this product summary are defined below. For a full list, refer to the certificate of insurance.

Dependent Child(ren) means an unmarried natural or adopted child or stepchild of a primary cardholder dependent on the primary cardholder for maintenance and support who is:

- under 21 years of age; or
- under 26 years of age if a full-time student attending a recognized college or university.

Rental Car means a land motor vehicle with four wheels or more, that is designed for use mainly on public roads and which you have rented from a commercial rental agency for your business use for the period of time shown on the rental car agreement. Certain motor vehicles are not covered.

COVERAGE SUMMARY

The table below summarizes the types of insurance coverages that come with your BMO One Card and the coverage limits.

Each coverage is valid for a different coverage period. Details are found in the certificate of insurance.

TYPE OF COVERAGE	LIMITS (IN CAD\$)
Car Rental Insurance	<p><i>Collision Damage Waiver(CDW):</i></p> <ul style="list-style-type: none"> • <i>Maximum Rental Period:</i> 31 consecutive days • <i>Manufacturer's Suggested Retail Price of a rental car:</i> up to \$85,000 <p><i>Accidental Death and Dismemberment:</i> up to \$200,000 for the primary cardholder and up to \$20,000 for each additional covered person (maximum \$300,000 per account for any one accident)</p> <p><i>Personal Effects:</i> up to \$1,000 per covered person, per rental period (maximum \$2,000 per account, per rental period)</p>

VEHICLE RENTAL INSURANCE

CAR RENTAL COVERAGE

Who can be covered by this insurance?

You as the primary cardholder, your spouse, your **dependent children** or another employee travelling with you while occupying a **rental car**. The total rental period cannot exceed 31 consecutive days, and:

- the **rental car** is rented by the primary cardholder;
- the **rental car** is rented from a commercial rental car agency;
- the **rental car** is rented for business purposes only;
- the full or partial cost of the **rental car** is charged to your account;
- only one vehicle is rented during a rental period;
- you decline collision damage waiver benefits offered by the rental agency; and
- the **rental car** is operated by:
 - a covered person; or
 - a person employed in Canada by the same employer who is travelling with the primary cardholder and listed on the rental car agreement.
- there is at least a full calendar day between rental periods.

Collision Damage Waiver (CDW)

What is covered and not covered?

BENEFITS	EXCLUSIONS
<p>When the rental period does not exceed 31 consecutive days, Car Rental Insurance provides coverage for a rental car with a Manufacturer's Suggested Retail Price of up to \$85,000 for:</p> <ul style="list-style-type: none"> • Damages. • Theft, including parts and accessories. • Loss-of-use charges when the rental car is being repaired. • Towing. 	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> • Specific excluded vehicles such as trucks, trailers, off-road vehicles, motorcycles, mopeds, recreational vehicles and antiques. • Normal wear and tear and gradual deterioration. • Violation of the rental car agreement. • Off-road operation or speed contests. • Alcohol or drug use, or misuse of medication. • Criminal offenses or illegal acts.



WARNING

This coverage does not provide any form of third-party automobile, property damage or personal injury liability insurance. It is your responsibility to have adequate third-party insurance.

Refer to the Car Rental Insurance section of the certificate of insurance for a complete list of what is and what is not covered.

Accidental Death and Dismemberment

What is covered and not covered?

BENEFITS	EXCLUSIONS
<p>Car Rental Accidental Death and Dismemberment Insurance provides coverage of up to \$200,000 for the primary cardholder and up to \$20,000 for each additional covered person for a loss that occurs as a result of an accident while occupying an eligible rental car. Maximum benefit is \$300,000 per account for any one accident.</p> <ul style="list-style-type: none"> • Amount payable varies by type of loss • Losses include but are not limited to: loss of life, loss of sight, loss of hearing or speech, loss of hand or foot. 	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> • Violation of the rental car agreement. • Off-road operation or speed contests. • Alcohol or drug use, or misuse of medication. • Criminal offenses or illegal acts. • Self-inflicted injury, suicide or attempted suicide.

Refer to the Car Rental Insurance section of the certificate of insurance for a complete list of what is and what is not covered.

Personal Effects

What is covered and not covered?

BENEFITS	EXCLUSIONS
<p>This coverage provides up to \$1,000 per covered person, per occurrence (maximum \$2,000 per account per rental period) when a covered person's personal effects are stolen or damaged while in a rental car or in a hotel or other building en route during a trip with the rental car during the eligible rental period.</p>	<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"> • Specific items such as money or perishable goods. • Wear and tear and gradual deterioration. • Off-road operation or speed contests. • Alcohol or drug use, or misuse of medication. • Criminal offenses or illegal acts. • Violation of the rental car agreement • Situations where the personal property goes missing, cannot be located, and there is no evidence that a theft occurred. • Failure to take reasonable steps to protect your personal property from theft or damage.

Refer to the Car Rental Insurance section of the certificate of insurance for a complete list of what is and what is not covered.

OTHER IMPORTANT INFORMATION

Cost of Insurance

What is the cost of the insurance plans featured on my credit card?

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

Cancellation/Termination of Insurance

Can I cancel the insurance plans on my credit card?

The insurance plans that come with your corporate card cannot be cancelled without cancelling your card. You can cancel your card at any time by speaking with your Card Program Administrator or by calling the number on the back of your card.

When do the insurance plans end?

Your insurance plans will end on the date that either:

1. the BMO Corporate One Card Program to which the primary cardholder belongs is terminated;
2. the primary cardholder is no longer eligible to participate;
3. the primary cardholder's account is cancelled, closed, or privileges have expired, been revoked, suspended or terminated; or
4. the insurance plans or policies are cancelled by Allianz or by BMO;

whichever date occurs first.

Making a Claim

How do I submit a claim?

Insurance Product Summary - BMO® One Card

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

Operations Centre
c/o Allianz Global Assistance, Claims Department
P. O. Box 277
Waterloo, Ontario, Canada N2J 4A4
Toll-free Canada/U.S.A: 1-877-704-0341

Collect worldwide: 1-519-741-0782

Online at https://www.allianz-assistance.ca/en_CA/customers/file-a-claim.html

How long do I have to submit a claim?

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

How are insurance benefits paid?

If you die as a result of an accident under the Common Carrier Accidental Death and Dismemberment Insurance, the death benefit will be paid to your estate, unless you had previously completed and submitted a beneficiary designation form to Allianz Global Assistance indicating to whom the benefit is to be paid. All other insurance benefits will be paid to you or any other person insured under the policy who suffers a loss.

Note: All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

Refer to the certificate of insurance for full claim details.

Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

Trip Assistance

The following assistance services are available to you through the Allianz Global Assistance Operations Centre 24 hours a day / 7 days a week.:

- *Trip assistance services:* emergency cash, lost document and luggage assistance, pre-trip information, and emergency message transmission.
- *Medical assistance services:* locating medical care, medical transportation arrangements, and prescription drug assistance.
- *Legal assistance services:* legal referrals and communication services.

Questions

Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day / 7

Insurance Product Summary - BMO® One Card

days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to questions@allianz-assistance.ca

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. Contact Allianz Global Assistance

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

Allianz Global Assistance

Appeals Department
P.O. Box 277
Waterloo, ON N2J 4A4
appeals@allianz-assistance.ca

2. Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

Allianz Global Risk US Insurance Company (Canadian Branch)

Ombudsperson
130 Adelaide Street West, Suite
1600 Toronto ON, M5H 3P5
Phone: 416-915-1956
Email: ombudscanada@agcs.allianz.com

3. External Recourse

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

General Insurance OmbudService (GIO)

Phone: 1-877-225-0446
Website: www.giocanada.org

QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

Autorité des marchés financiers (AMF)

Phone: 1-877-525-0337
Email: renseignement-consommateur@lautorite.qc.ca

4. The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>

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