

“Verbal Application” means Your recorded telephone conversation with a representative of Canadian Premier or CIBC in which You indicate Your wish to apply for CIBC Payment Protector Insurance for Credit Cards.

“Waiting Period” means: (i) with respect to Disability Insurance or Involuntary Unemployment Insurance, the first 30 days following the Date of Disability or the Date of Involuntary Unemployment, and (ii) with respect to Involuntary Loss of Self-Employment Insurance, the first 90 days following the Date of Involuntary Loss of Self-Employment.

“Written Application” means Your written application in which You indicated Your wish to apply for CIBC Payment Protector Insurance for Credit Cards.

“You” and “Your” means the Primary Cardholder named in the above Schedule of Insurance.

Language

This Certificate of Insurance has been drawn up in the English Language at Your request. Le présent certificat a été rédigé en anglais à votre demande.

In Witness Whereof, the Company has caused this Certificate to be issued



Chief Executive Officer



Chief Compliance Officer

SAMPLE