



## **Terms and conditions of the AIR MILES® plan as of April 4, 2011**

### **Standard offer with new policy**

- The standard AIR MILES® reward offer is as follows:
  - 30 reward miles are awarded for the purchase of a new auto insurance policy.
  - 15 reward miles are awarded for the purchase of a new home insurance policy.
- Reward miles are issued to one AIR MILES® collector per household.
- The standard offer is subject to change without notice and may be modified or withdrawn at any time.

### **Standard offer with policy renewal**

- The standard AIR MILES® reward offer is as follows:
  - 10 reward miles are awarded for renewal of an auto insurance policy.
  - 5 reward miles are awarded for renewal of a home insurance policy.
- Reward miles are issued to one AIR MILES® collector per household.
- The standard offer is subject to change without notice and may be modified or withdrawn at any time.

### **Eligibility**

- All customers are eligible for the standard offer.
- Industrial Alliance Group employees and retirees have been eligible since March 1, 2011. Only policies purchased or renewed as of this date will be awarded AIR MILES® reward miles.

### **Issuing of reward miles**

- Reward miles are issued on the effective date for new policies and on the renewal date for existing policies.
- Reward miles are automatically credited upon renewal if insured parties have provided their AIR MILES® collector numbers.

- Insureds are responsible for giving their collector numbers to Industrial Alliance Auto and Home Insurance, and must do so within six (6) months of the date of a new insurance policy or the renewal date of an existing policy. Customers who provide collector numbers after that period will not be entitled to receive reward miles until the next renewal, provided the offer is still in effect.
- Issued reward miles will be shown on the AIR MILES® account within three (3) months of purchase or renewal of an eligible insurance policy.
- Reward miles for policies that are cancelled will not be issued.
- As Industrial Alliance Auto and Home Insurance does business only in the province of Quebec, only collectors residing in Quebec are eligible for the standard offer.