

RBC® VISA INFINITE* AVION®
TRIP INTERRUPTION INSURANCE
CERTIFICATE OF INSURANCE

IMPORTANT - PLEASE READ: This Certificate of Insurance is a valuable source of information and contains provisions that may limit or exclude coverage. Please read this Certificate of Insurance, keep it in a safe place and carry it with *you* when *you* travel.

INTRODUCTION

RBC Insurance Company of Canada (the "Insurer") has issued group insurance policy U-1014453-A to Royal Bank of Canada ("Royal Bank") to cover expenses related to Trip Interruption. All *covered persons* are clients of the Insurer. This Certificate of Insurance summarizes the provisions of this group insurance policy.

HOW TO OBTAIN ASSISTANCE

If *you* require assistance or have questions about *your* coverage, *you* can contact Assured Assistance Inc. ("Assured Assistance") by calling:

**1-800-533-2778 toll-free from the US & Canada or
905-816-2581 collect from anywhere in the world.**

When *you* are forced to interrupt or discontinue *your trip* due to one of the covered reasons, and while coverage is in effect, *you* must call Assured Assistance immediately.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- **Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that *you* read and understand *your* insurance before *you* travel as *your* coverage may be subject to certain limitations or exclusions.**
- **A pre-existing exclusion applies to *medical conditions* and/or symptoms that existed prior to *your effective date*. Check to see how this applies in *your* insurance and how it relates to *your effective date*.**
- **In the event of an accident, injury or sickness, *your* prior medical history may be reviewed when a claim is reported.**

HELPFUL INFORMATION ABOUT TRIP INTERRUPTION INSURANCE

- The maximum amount covered under Trip Interruption Insurance for each *covered person* is \$5,000 per *trip* to an overall maximum of \$25,000.
- It is important that *you* read and understand *your* Certificate of Insurance as *your* coverage is subject to certain limitations or exclusions.

DEFINITIONS

Throughout this document, all *italicized* terms have the specific meaning explained below.

Additional cardholder means a *co-applicant* or an *authorized user*.

Applicant means a person who has signed and/or submitted an application as the primary cardholder for an RBC *Visa Infinite Avion* card, to whom a card has been issued and in whose name the card account is established. An *applicant* does not include an *additional cardholder*. An *applicant* must be a *permanent resident* of Canada.

Authorized user means a person, other than the *applicant* and the *co-applicant*, to whom an RBC *Visa Infinite Avion* card has been issued at the request of the *applicant* or the *co-applicant*.

Change in medication means the addition of any new *prescription drug*, the withdrawal of any *prescription drug*, an increase in the dose of any *prescription drug*, or a decrease in the dose of any *prescription drug*.

Exceptions:

- an adjustment in the dosage of insulin or Coumadin (warfarin), if *you* are currently taking these drugs;
- a change from a brand name drug to an equivalent generic drug of the same dosage.

Co-applicant means a person who has signed and/or submitted an application for an RBC *Visa Infinite Avion* card as the *co-applicant*, and to whom a card has been issued. A *co-applicant* must be a *permanent resident* of Canada.

Common carrier means any land, air or water conveyance for regular passenger service, which is licensed to transport passengers for compensation or hire.

Covered person means the *applicant*, the *applicant's spouse*, or the *applicant's dependent child* who travels with or joins the *applicant* or the *applicant's spouse* on the same *trip*. An *additional cardholder* is a *covered person* in his/her own right. A *covered person* may be referred to as "*you*" or "*your*" or "*yourself*". The *spouse* and/or *dependent child* of an *additional cardholder* are not eligible for this insurance.

Departure date means the date of *your* departure from *your departure point*.

Departure point means the province or territory *you* depart from on the first day of *your* intended *trip*.

Dependent child means an unmarried, natural, adopted, step or foster child, or legal ward of the *applicant*, who is:

- under twenty-one (21) years of age, or
- under twenty-six (26) years of age if a full-time student, or
- mentally or physically handicapped and incapable of self-sustaining employment and totally reliant on *you* for support and maintenance.

Effective date means the date and time of purchase of prepaid travel, accommodations and recreation arrangements, provided *you* pay the entire cost with *your* RBC Visa Infinite Avion and/or RBC Rewards® points.

Emergency means any unexpected or unforeseen sickness or bodily injury that occurs during the period of coverage and makes it necessary for *you* to receive immediate treatment from a *physician* or to be hospitalized.

Family means *your spouse*, parent, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother step-sister, legal guardian, or legal ward.

Hospital means an establishment that is licensed as an accredited *hospital*, is operated for the care and treatment of in-patients, has a registered nurse always on duty, and has a laboratory and an operating room on the premises or in facilities controlled by the establishment. *Hospital* does not mean any establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, convalescent, rest or nursing home, home for the aged, health spa or addiction treatment centre.

Key employee means an employee whose continued presence is critical to the ongoing affairs of the business during *your* absence.

Medical condition means accidental bodily injury or sickness (or a condition related to that accidental bodily injury or sickness), including disease, acute psychoses and complications of pregnancy occurring within the first thirty-one (31) weeks of pregnancy.

Mental or emotional disorders means emotional or anxiety states, situational crisis, anxiety or panic attacks, or other mental health disorders treated with minor tranquilizers or anti-anxiety (anxiolytics) medication.

Mountain climbing means the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabiners and lead- or top-rope anchoring equipment.

Permanent resident means a person who resides in Canada for at least six (6) months of the year. However, individuals otherwise eligible for coverage who are members of the Canadian Foreign Service need not satisfy this requirement.

Physician means someone who is not *you* or a member of *your family* who is licensed to prescribe drugs and administer medical treatment (within the scope of such license) at the location where the treatment is provided. A *physician* does not include a naturopath, herbalist, homeopath or chiropractor.

Prescription drug means drugs and medicines that can only be issued upon the prescription of a *physician* or dentist and are dispensed by a licensed pharmacist.

Return date means the date and time on which *you* are scheduled to return to *your departure point*.

Spouse means the person who is legally married to *you*, or has been living in a conjugal relationship with *you* and residing in the same household as *you* for a continuous period of at least one (1) year.

Stable means any *medical condition* or related condition (including any heart condition or any lung condition) for which there has been:

- no new treatment, new medical management or new prescribed medication; and
- no change in treatment, change in medical management or *change in medication*; and
- no new symptom or finding, more frequent symptom or finding or more severe symptom or finding experienced; and
- no new test results or tests showing a deterioration; and
- no investigations or future investigations initiated, or recommended for *your* symptoms; and
- no hospitalization or referral to a specialist (made or recommended).

Travelling companion means the person who is sharing travel arrangements with *you*, to a maximum of three (3) persons.

Trip means the period of time from *your departure date* up to and including *your* scheduled *return date*, as shown on *your* travel documents.

WHEN DOES COVERAGE BEGIN AND END?

This insurance provides coverage whenever prepaid travel, accommodations and recreation arrangements are paid with *your* RBC *Visa Infinite Avion* and/or RBC Rewards points. If only a partial payment is made using RBC Rewards points, the entire balance of the prepaid travel, accommodations and recreations arrangements must be paid using *your* RBC *Visa Infinite Avion* card in order to be covered.

Coverage starts on *your effective date*.

Coverage ends, individually for the *applicant* and each *additional cardholder*, on the earliest of:

1. Midnight of *your return date*;
2. The date *your* RBC *Visa Infinite Avion* account is cancelled;
3. The date *your* RBC *Visa Infinite Avion* account is sixty (60) days past due; or
4. The date the group insurance policy or policies are cancelled by the Insurer or Royal Bank. However, such cancellation of coverage shall not apply to travel arrangements charged to *your* RBC *Visa Infinite Avion* card prior to the cancellation date of the group insurance policy or policies.

WHAT ARE THE SUMS INSURED?

Under **Trip Interruption Insurance** (when the covered reason occurs DURING *your trip*), or Trip Delay (when the covered reason occurs during *your trip* and results in *your* being delayed beyond your scheduled *return date* from returning to *your departure point*), the maximum amount payable for each *covered person* per *trip* is \$5,000 to an overall maximum of \$25,000.

WHAT IS COVERED AND WHAT ARE THE BENEFITS?

What are <i>you</i> covered for?		What are the benefits?
Covered Reasons:		
Medical condition or death		
1	<i>Your emergency medical condition</i> or death.	A & B♦ or A & C
2	The <i>emergency medical condition</i> or death of <i>your travelling companion</i> .	A & B or A & C
3	The <i>emergency medical condition</i> or death of <i>your spouse</i> or <i>your dependent child</i> .	A & B
4	The <i>emergency medical condition</i> or death of a member of <i>your</i> or <i>your travelling companion's family</i> .	A & B
5	Hospitalization or the death of <i>your host</i> at destination, <i>your legal business partner</i> or <i>key employee</i> .	A & B
Other covered reasons		
6	A written formal travel warning issued by the Department of Foreign Affairs and International Trade of the Canadian government after the purchase of <i>your trip</i> , advising Canadians not to travel to a country, region or city originally ticketed for a period that includes <i>your trip</i> .	A & B
7	Delay of <i>your common carrier</i> , resulting from the mechanical failure of that carrier, a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report), or weather conditions, causing <i>you</i> to miss a connection or resulting in the interruption of <i>your trip</i> . The outright cancellation of a flight is not considered a delay.	C
8	A natural disaster that renders <i>your principal residence</i> uninhabitable.	A & B
9	<i>Your quarantine</i> or hijacking.	A & B
10	<i>You</i> or <i>your travelling companion</i> being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.	A & B

11	The legal adoption of a child by <i>you</i> or <i>your travelling companion</i> , when the actual date of that adoption is scheduled to take place after <i>your effective date</i> and prior to or during <i>your trip</i> .	A & B
----	---	-------

WHAT ARE THE BENEFITS?

Reimbursement to *you* of the expenses *you* actually incur as a result of one (1) of the covered reasons up to the sum insured for:

- A. The non-refundable unused portion of *your* prepaid travel arrangements, excluding the cost of prepaid unused transportation back to *your departure point*.
- B. *Your* economy-class transportation via the most cost-effective route to *your departure point*. Travel must be undertaken on the earliest of:
 - i. The date when *your* travel is medically possible, and
 - ii. Within ten (10) days following *your* originally scheduled *return date* if *your* delay is not the result of hospitalization, or
 - iii. Within thirty (30) days following *your* originally scheduled *return date* if *your* delay is the result of hospitalization.

Fly to Bedside or Funeral - Note: If *you* are required to interrupt *your trip* to attend a funeral or travel to the bedside of a hospitalized *family* member, business partner, or *key employee*, *you* have the option to purchase a ticket to the destination where the death or hospitalization has occurred. *You* will be reimbursed the cost of the ticket, up to the maximum amount of what it would have cost for one-way economy class transportation via the most cost-effective route back to *your departure point* (applicable to covered reasons #4 and #5).

- **This option is subject to the pre-authorization of Assured Assistance Inc.**
- This option can only be used once during *your trip*.
- If *you* choose this option, it will replace Benefit B.

- C. *Your* one-way economy airfare via the most cost-effective route to *your* next destination (in- and outbound).

♦**Return of a *travelling companion*** - Should a decision be made by the Insurer to transport *you* to a treatment facility in *your* province or territory of residence, the Insurer will pay the cost of economy-class transportation for one (1) *travelling companion* to his/her *departure point*, provided that he/she is unable to make use of the original ticket as a result of the delay caused by *your emergency medical condition* or death.

WHAT IS NOT COVERED?

PRE-EXISTING MEDICAL CONDITION EXCLUSIONS (applicable to all ages)

This insurance does not pay for any expenses incurred directly or indirectly as a result of:

1. *Your medical condition* or related condition (whether or not the diagnosis has been determined), if at any time in the ninety (90) days before *your effective date*, *your medical condition* or related condition has not been *stable*.
2. *Your heart condition* (whether or not the diagnosis has been determined), if at any time in the ninety (90) days before *your effective date*:
 - a. any heart condition has not been *stable*, or
 - b. *you* have taken nitroglycerin more than once per week specifically for the relief of angina pain.
3. *Your lung condition* (whether or not the diagnosis has been determined), if at any time in the ninety (90) days before *your effective date*:
 - a. any lung condition has not been *stable*, or
 - b. *you* have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.

GENERAL EXCLUSIONS

The Insurer will not pay for any expenses incurred directly or indirectly as a result of:

1. Interruption when *you* are aware, on the *effective date*, of any reason that might reasonably prevent *you* from travelling as booked.
2. A *trip* undertaken to visit or attend an ailing person, when the *medical condition* or ensuing death of that person is the cause of the claim.
3. The inability to obtain desired rental accommodation, financial difficulties or unwillingness to travel.
4. *Your* failure to appear at the airport, except in circumstances described as covered reasons.
5. Any travel rewards provided by any frequent flyer program, excluding the RBC Rewards program.
6. Any *medical condition* if *you* undertake *your trip* with the prior knowledge that *you* will require or seek treatment, surgery, investigations, palliative care or alternative therapy of any kind, regardless of whether the treatment, surgery, investigations, palliative care or alternative therapy is related in any way to the *medical condition*.

7. The following:
 - routine pre-natal care,
 - complications of pregnancy occurring within nine (9) weeks before or after the expected date of delivery, or
 - complications of childbirth occurring within nine (9) weeks before or after the expected date of delivery.
8. Any child born during the *trip*.
9. *Your* participation as a professional in sports, participation as a professional in underwater activities, scuba diving as an amateur unless *you* hold a basic scuba designation from a certified school or other licensing body, participation in a motorized race or motorized speed contest, bungee jumping, parachuting, rock climbing, *mountain climbing*, hang-gliding or skydiving.
10. *Your* committing or attempting to commit a criminal offence.
11. *Your* intentional self-inflicted injury, suicide or attempted suicide (whether sane or insane).
12. *Your mental or emotional disorders*.
13. *Any medical condition*, arising from, or in any way related to, *your* chronic use of alcohol or drugs whether prior to or during *your trip*.
14. *Your* abuse of medication, drugs or alcohol or deliberate non-compliance with prescribed medical therapy or treatment whether prior to or during *your trip*.
15. Act of foreign enemies or rebellion, voluntarily and knowingly exposing *yourself* to risk from an act of war (declared or not) or voluntarily participating in a riot or civil disorder.
16. Ionizing radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuels; or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

WHAT SHOULD YOU DO IF YOU HAVE A CLAIM?

If *you* call Assured Assistance at the time of the interruption as shown under "How to Obtain Assistance" *you* will receive the necessary claims assistance.

If *you* do not call Assured Assistance, *you* must notify the Claims Centre of *your* claim within thirty (30) days of the date of the cause of interruption.

For *your* claim to be reviewed, *you* must submit the following information:

- The completed claim form. Please contact the Claims Centre to obtain a claim form. (Note: A legal guardian must complete the claim process on behalf of a

covered person under the age of eighteen (18) in Quebec or under the age of sixteen (16) for the rest of Canada),

- The medical certificate (contact the Claims Centre to obtain a medical certificate), fully completed by the legally qualified *physician* in active personal attendance and in the locality where the *medical condition* occurred stating the reason why travel was not recommended,
- A copy of *your* RBC *Visa* statement or itemized receipt showing that *your* payment for *your trip* was paid in full with *your* RBC *Visa Infinite Avion* and/or RBC Rewards points,
- Written evidence of the covered reason, which was the cause of the interruption or delay,
- Complete original unused transportation tickets and vouchers,
- Receipts for the prepaid land arrangements,
- Original passenger receipts for new tickets,
- Reports from police, *common carrier* or local authorities documenting the cause of the missed connection, and
- Detailed invoices and/or receipts from the service provider(s).

Submission of claims must be made to the Claims Centre:

RBC Insurance Company of Canada
Claims Centre
PO Box 97, Station A
Mississauga, ON L5A 2Y9
1-800-464-3211

You must submit the information required for *your* claim within ninety (90) days of the date of the cause of the interruption. If it is not reasonably possible to provide such information within ninety (90) days, *you* must do so within one (1) year or *your* claim will not be reviewed.

The Claims Centre will notify *you* of the decision on *your* claim within sixty (60) days of receiving all of the required information.

OTHER CLAIM INFORMATION

If *you* disagree with the claim decision of the Insurer, the matter will be submitted to arbitration under the arbitration law in the Canadian province or territory in which *you* permanently reside. *You* must begin arbitration proceedings to recover a claim within twelve (12) months of interrupting *your trip*. If, however, this limitation is invalid according to the laws of the Canadian province or territory where *you* permanently reside, *you* must commence *your* claim within the shortest time limit permitted by that

province or territory. All arbitration proceedings must be brought in the Canadian province or territory in which *you* permanently reside. Where requested by the Insurer, *you* consent to the transfer of any proceedings to the province or territory where *you* permanently reside.

WHAT OTHER TERMS SHOULD YOU KNOW ABOUT?

1. This insurance is classified as supplemental or excess, in that it covers expenses in excess of expenses payable by any other insurance plan.
2. If *you* are eligible, from any other insurer, for benefits similar to the benefits provided under this insurance, the total benefits paid to *you* by all insurers cannot exceed the actual expense that *you* have incurred. We will coordinate the payment of benefits with all insurers from whom *you* are eligible for benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer.
3. If *you* incur expenses covered under this insurance due to the fault and/or negligence of a third party, the Insurer may take action against the third party. *You* agree to cooperate fully with the Insurer or its agents and to allow the Insurer or its agents, at its/their own expense, to bring a lawsuit in *your* name against a third party. Where a third party is involved, an accident report is required before any claim payments can be made.
4. All amounts are shown in Canadian dollars. If *you* have paid a covered expense, *you* will be reimbursed in Canadian currency at the prevailing rate of exchange quoted by Royal Bank on the date the last service was rendered to *you*. This insurance will not pay for any interest or any fluctuations in the exchange rate.
5. The Insurer, Customer Service Representatives/Coordinators of Assured Assistance and the Claims Centre, Royal Bank and their agents are not responsible for the availability, quality or results of medical treatment or transportation, or *your* failure to obtain medical treatment.
6. This Certificate of Insurance is the entire contract between *you* and the Insurer and is subject to the Insurance Companies Act of Canada and any governing provincial statutes concerning contracts of accident insurance.
7. The Insurer may, at its discretion, void this contract in the case of fraud or attempted fraud by *you*, or if *you* conceal or misrepresent any material fact or circumstance concerning this insurance contract.

COLLECTION AND USE OF PERSONAL INFORMATION

COLLECTING YOUR PERSONAL INFORMATION

We (RBC Insurance Company of Canada) may collect information about you, such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;

- information you provide through the application and claims process for any of our insurance products and services; and
- information for the provision of insurance products and services.

We may collect information from you, either directly or through our representatives. We may collect and confirm this information during the course of our relationship. We may also obtain this information from a variety of sources including hospitals, doctors and other health care providers, the government (including government health insurance plans) and governmental agencies, other insurance companies, travel suppliers, law enforcement authorities, private investigators, your family and friends, and any references you provide.

USING YOUR PERSONAL INFORMATION

This information may be used for the following purposes:

- to verify your identity and investigate your personal background;
- to issue and maintain insurance products and services you may request;
- to evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses;
- to better understand your insurance situation;
- to determine your eligibility for insurance products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us; and
- as required or permitted by law.

For these purposes, we may make this information available to our employees, our agents, service providers and other third parties, who are required to maintain the confidentiality of this information.

In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located. Third parties may include other insurance companies, other financial institutions, health organizations and the government (including government health insurance plans) and governmental agencies

Upon your request, we may give this information to other persons.

We may also use this information and share it with RBC companies (i) to manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under "*Other uses of your personal information*" for the sole purpose of honouring your choices.

OTHER USES OF YOUR PERSONAL INFORMATION

- We may use this information to promote our insurance products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services

which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.

- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

You may choose not to have this information shared or used for any of these “Other uses” by contacting us as set out below, and in this event, you will not be refused insurance products or services just for that reason. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding “Other uses of your personal information”.

YOUR RIGHT TO ACCESS YOUR PERSONAL INFORMATION

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in *“Other uses of your personal information”* you may do so now or at any time in the future by contacting us at:

RBC Insurance Company of Canada
P.O. Box 97, Station A
Mississauga, Ontario L5A 2Y9

Phone: 1-800-464-3211

Fax: 1-888-298-6262

OUR PRIVACY POLICIES

You may obtain more information about our privacy policies by asking for a copy of our “Straight Talk[®]” brochure about privacy, by calling us at the toll free number shown above or by visiting our web site at www.rbc.com/privacy

[®] Registered trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

*Registered trademarks of Visa International Service Association. Used under licence.