

RBC ROYAL BANK® U.S. DOLLAR VISA* GOLD

EMERGENCY PURCHASES 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 General Insurance Company (the "Insurer") in Quebec and RBC Insurance Company of Canada (the "Insurer") in the rest of Canada have issued group insurance policy U-1014456-A to Royal Bank of Canada ("Royal Bank") to cover expenses incurred by *covered persons* relating to *emergency purchases* due to lost or stolen luggage that has been checked with an *air carrier*. 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.**

HELPFUL INFORMATION ABOUT EMERGENCY PURCHASES INSURANCE

- The maximum amount of coverage for reasonable and necessary expenses is \$500 per occurrence for each *covered person* to a maximum of \$2,500 per occurrence in aggregate for all *covered persons*.
- Coverage begins four (4) hours after the arrival of *your* flight at *your* destination when *your* checked luggage is lost or delayed.
- Remember to obtain a report from the *air carrier* to substantiate the loss or delay of *your* checked luggage.
- 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*.

Air carrier means a commercial air service licensed by the airline authority of the country of registration.

Applicant means a person who has signed and/or submitted an application as the primary cardholder for an RBC Royal Bank U.S. Dollar Visa Gold 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 Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the *applicant* or the *co-applicant*.

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.

Co-applicant means a person who has signed and/or submitted an application for an RBC Royal Bank U.S. Dollar Visa Gold card as the *co-applicant* and to whom a card has been issued. A *co-applicant* must be a *permanent resident* of Canada.

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.

Emergency purchases means the minimum essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable due to the loss or delay of *your* checked luggage.

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.

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.

WHEN DOES COVERAGE BEGIN AND END?

This insurance is effective when the full cost of *your* airline ticket issued by an *air carrier* is paid with *your* RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards® points, and *your* luggage is checked with that *air carrier*. If only a partial payment is made using RBC Rewards points, the entire balance of that airline ticket must be paid using *your* RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.

Coverage begins for *you* four (4) hours after the arrival of *your* flight at the scheduled flight destination, when the luggage *you* had checked with the *air carrier* is lost or delayed.

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

1. The date and time that *your* luggage is returned to *you*;
2. Four (4) days after the arrival of *your* flight at the scheduled flight destination;
3. The date that *you* arrive at the final destination on the return portion of *your* trip;
4. The date *your* RBC Royal Bank U.S. Dollar Visa Gold account is cancelled;
5. The date *your* RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due;
6. The date the group insurance policy is cancelled by the Insurer or Royal Bank. However, such cancellation of coverage shall not apply to travel arrangements charged to *your* RBC Royal Bank U.S. Dollar Visa Gold card prior to the cancellation date of the group insurance policy;
7. The date Royal Bank receives written notice from *you* that *you* choose to cancel *your* RBC Royal Bank U.S. Dollar Visa Gold card.

WHAT IS COVERED AND WHAT ARE THE BENEFITS?

Reimbursement to *you*, up to a maximum of \$500, for the reasonable and necessary expenses *you* incur with respect to *emergency purchases* per any one (1) occurrence of the loss or delay of *your* checked luggage. If there is more than one (1) *covered person* making a claim, the maximum payable for all *covered persons* under this Certificate of Insurance is \$2,500 in aggregate per any one (1) occurrence of the loss or delay of *your* checked luggage.

WHAT IS NOT COVERED?

GENERAL EXCLUSIONS

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

1. Any *emergency purchases* made after *your* luggage was returned to *you*;
2. Any losses incurred at the final destination of the return portion of *your* trip;
3. *Your* failure to check *your* luggage within the minimum guidelines published by the *air carrier*;
4. The insufficient allotment of time for connecting flights according to *air carrier* recommendations;
5. An 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;

6. *You* committing or attempting to commit a criminal offence.

WHAT SHOULD YOU DO IF YOU HAVE A CLAIM?

If *you* call Assured Assistance at the time of the loss 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 loss.

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.

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

- Airline tickets;
- *Your* RBC *Visa* statement and/or itemized receipt showing that the airline ticket was paid in full using *your* RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points;
- The *air carrier's* report substantiating the reason for the loss or delay of *your* checked luggage; and
- Receipts for *emergency purchases*.

Submission of claims from all provinces 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 loss. If it is not reasonably possible to provide such information within ninety (90) days, *you* must do so within one (1) year of the date of the loss or *your* claim will not be reviewed.

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 the date of the loss. 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.
4. All amounts are shown in U.S. dollars. If *you* have paid a covered expense, *you* will be reimbursed in U.S. 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 may, at its discretion, void this insurance 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

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