

## TRAVEL ACCIDENT INSURANCE CERTIFICATE OF INSURANCE

This Certificate contains limitations of coverage. It should be read carefully, kept in a safe place and carried with you when you travel.

This Certificate is effective October 31, 2009 and is furnished to you, the *Cardholder*.

Desjardins Financial Security Life Assurance Company (herein called the “Insurer”)

### CERTIFIES THAT:

having issued Policy No. BR0001 (herein called the “Policy”) to Royal Bank of Canada® (“Royal Bank”), the *Cardholder* of the WestJet RBC® MasterCard® card is eligible for coverage under the Policy. An *Insured Person* shall be covered whenever his/her transportation fare for a *Trip* on a *Common Carrier* has been charged to the *Cardholder's* account and/or paid with his/her WestJet dollars<sup>++</sup> prior to any *Injury* resulting in loss for which claim is made, under the Policy. Any such *Trip* shall herein be considered a covered *Trip* for the *Insured Person*.

### DEFINITIONS

**Italicized terms are defined in this section of the Certificate. Wherever used in this Certificate :**

**“Accident”** means any bodily *Injury*, certified by a *Physician*, due to sudden and unforeseen external causes resulting directly and independently of any other cause.

**“Applicant”** means a person who has signed and submitted an application as the applicant for the WestJet RBC MasterCard card and in whose name the card account is established.

**“Card”** means a WestJet RBC MasterCard card.

**“Cardholder”** means any person (includes *applicants*, co-applicants and authorized users) to whom Royal Bank has issued a *Card*.

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

**“Dependent Child”** means a natural or adopted child, stepchild or foster child who resides with and is dependent upon the *Cardholder* for support and who is over 15 days of age and under 18 years of age, or 24 years of age or under if he is a full-time student at an education institution accredited by the appropriate authorities. Any mentally or physically handicapped child who, upon reaching the maximum age and thereafter, is incapable of self-sustaining employment and totally relies upon the *Cardholder* for support and maintenance, will also be covered.

**“Hospital”** means a facility licensed as a *Hospital* under legislation in effect in the country where it is located.

**“Injury”** means bodily *Injury* to the *Insured Person* caused by an *Accident* occurring while this Certificate is in force. This *Injury* is the basis of claim and results directly and independently of all other causes, provided it is sustained under the circumstances and in the manner described in the section entitled “Coverage A”.

**“Insured Person”** means the *applicant*, his/her *Spouse* or *Dependent Child*. A co-applicant or an authorized user to whom the Royal Bank has issued a *Card* is an *Insured Person* in his/her own right. A co-applicant's or authorized user's *Spouse* or *Dependent Child* is not eligible for this insurance. All *Insured Persons* must be a *Permanent Resident* of Canada.

**“Member of the Immediate Family”** means the *Spouse*, parents, children, brothers, sisters or grandparents of the *Cardholder*.

**“Permanent Resident”** means a person who resides in Canada for at least 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 the Immediate 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 or homeopath.

“Spouse” means either:

- a. the individual to whom the *Cardholder* is legally married; or
- b. a person who cohabits on a continuous basis with the *Cardholder* in a relationship of a conjugal nature which has been publicly recognized as such for at least one year.

“Trip” means travel away from the *Insured Person’s* residence. The travel cost must have been paid with the *Card* and/or with WestJet dollars. If only a partial payment is made with WestJet dollars, the balance must be paid by the *Card* to be effective.

## COVERAGE A

The hazards covered under the Policy are *Injuries* sustained during a *Trip* by an *Insured Person* while and as a result of:

1. a. an *Accident* which occurs while the *Insured Person* is riding as a passenger in or on, boarding or alighting from a *Common Carrier* which is providing the transportation for his/her covered *Trip*, or
  - b. being struck by such *Common Carrier*, or
  - c. an *Accident* which occurs while the *Insured Person* is riding as a passenger in or on, boarding or alighting from a *Common Carrier* which is providing alternate transportation:
    1. which was a covered *Trip* for the *Insured Person*, and
    2. which was delayed or re-routed, requiring the carrier which would have operated the *Common Carrier* to arrange for such alternate transportation, or
  - d. being struck by a conveyance providing alternate transportation such as described above.
2. An *Accident* which occurs while the *Insured Person* is riding as a passenger in a *Common Carrier* (limited to ground transportation only) when the *Insured Person* is going directly to or from the passenger terminal for the purpose of boarding or disembarking from a *Common Carrier* providing transportation for the *Insured Person’s* covered *Trip*. The fare for such *Common Carrier* travel need not be charged to the *Card*.
  3. An *Accident* sustained by the *Insured Person* while he/she is at or on any passenger terminal immediately before or immediately after his/her covered *Trip*. It is expressly understood and agreed that unless specifically stated otherwise, coverage under the Policy is valid only if the *Insured Person’s* fare for a *Trip* on a *Common Carrier* has been charged to the *Card* and/or paid with WestJet dollars prior to any *Injury* resulting in a loss for which claim is made under the Policy. Any such *Trip* shall herein be considered a covered *Trip* for the *Insured Person*.

### BENEFITS

### Principal Sum

WestJet RBC MasterCard card \$500,000

The benefits payable under the Policy are in the lawful money of Canada.

### SPECIFIC LOSS ACCIDENT INDEMNITY

When *Injury* results in any of the following losses within 365 days of the date of the *Accident*, the Insurer will pay:

#### For loss of

Life	\$500,000
Both hands or both feet	\$500,000
Total sight in both eyes	\$500,000
One hand and one foot	\$500,000
One hand or one foot and total sight in one eye	\$500,000
Speech and hearing	\$500,000
One leg or one arm	\$375,000
One hand or one foot	\$333,300
Speech or hearing	\$333,300
Total sight in one eye	\$333,300
Thumb and index finger of the same hand	\$166,650
One finger or one toe	\$50,000

#### FOR TOTAL PARALYSIS OF

Both upper and lower limbs (quadriplegia)	\$500,000
Both lower limbs (paraplegia)	\$500,000
Upper and lower limbs of one side of the body (hemiplegia)	\$500,000

“**Loss**”, of a hand or a foot means the total and irrevocable loss of use, including the wrist joint and the ankle joint; with regard to eyes, total and irrevocable loss of sight; with regard to a leg or an arm, the total and irrevocable loss of use through or above the knee or elbow joint; loss of a thumb and index finger means the total and irrevocable loss of use, including all phalanges, but excluding the loss of the hand or foot; with regard to speech and hearing, total and irrevocable loss; loss of a finger or a toe means the total and irrevocable loss of use, including all phalanges, but excluding the loss of the hand or foot; with regard to paralysis (quadriplegia, paraplegia, hemiplegia), loss must result in the complete and irreversible paralysis of such limbs.

Benefits will not be paid while the *Insured Person* is in a coma.

#### EXPOSURE AND DISAPPEARANCE

When, by reason of an *Accident* covered by the Policy, the *Insured Person* is unavoidably exposed to the elements and as a result of such exposure, suffers a loss for which indemnity is otherwise payable under the Policy, such loss will be covered under the terms of the Policy.

If the body of the *Insured Person* has not been found within one year of the disappearance, sinking, or wrecking of the *Common Carrier* in which the *Insured Person* was riding at the time of the *Accident*, it will be presumed that the *Insured Person* suffered loss of life resulting from bodily *Injury* caused by an *Accident* at the time of such disappearance, sinking or wrecking.

#### EXCLUSIONS

The Policy does not cover any loss, fatal or non-fatal, caused by or related to:

1. Self-inflicted *Injuries*, while sane or insane;
2. An insurrection, war or act of war, whether declared or not;
3. A participation in a criminal offence or a riot;
4. Active full-time service in the armed forces of any country;
5. Riding as a pilot, operator or crew member in any aircraft or as a passenger in any aircraft except as a fare-paying passenger aboard an aircraft having a current and valid certificate of airworthiness and piloted by a person who then holds a current and valid pilot's licence of a rating authorizing him/her to pilot such aircraft;
6. An *Accident* which occurs while the *Insured Person* was riding aboard a commercial vehicle as the driver, pilot or crew member;
7. Death or loss of use resulting directly or indirectly from drug or alcohol abuse, or use of narcotics; and/or
8. When death or loss of use occurs more than 52 weeks after the *Accident*, unless the *Insured Person* is in a coma at the end of that period; the Insurer will determine which benefits the *Insured Person* is entitled to, if applicable, when the *Insured Person* regains consciousness.

### COVERAGE B

#### REHABILITATION

When *Injuries* result in a payment being made under the “Specific Loss *Accident* Indemnity” (Coverage A), an additional amount will be paid as follows:

The reasonable and necessary expenses actually incurred up to a limit of \$2,500 for special training of the *Insured Person* provided:

1. such training is required because of such *Injuries*, and in order for the *Insured Person* to be qualified to engage in an occupation in which he/she would not have been engaged except for such *Injuries*; and
2. expenses be incurred within two (2) years from the date of the *Accident*.

No payment will be made for ordinary living, travelling or clothing expenses.

## COVERAGE C

### FAMILY TRANSPORTATION BENEFIT

When an *Insured Person* is confined as an in-patient in a *Hospital* for *Injuries* that result in a payable loss under the Policy and requires the personal attendance of a *Member of the Immediate Family* as recommended by the attending *Physician*, or where due to accidental death covered under the Policy, requires the attendance of a *Member of the Immediate Family*, the Insurer will pay for the expenses incurred by the *Member of the Immediate Family* for transportation by the most direct route by a licensed *Common Carrier* to the confined *Insured Person*, but not to exceed an amount of \$1,000.

### ADDITIONAL PROVISIONS

#### INDIVIDUAL TERMINATION

Coverage will automatically terminate on the earliest of the following:

1. The date the *Cardholder's* account is cancelled;
2. The date the *Cardholder's Card* privileges are otherwise terminated; or
3. The date the Policy is cancelled by the Insurer or the Royal Bank. However, such termination of coverage shall not apply to fares charged to the *Cardholder's* account prior to the termination date of the Policy.

Whenever the insurance also covers the *Spouse* or *Dependent Child*, in addition to the above conditions, the insurance will terminate on the date such *Insured Person* ceases to be an eligible person under the Policy.

#### BENEFICIARY

A *Cardholder* may designate a beneficiary or change a previously designated beneficiary. No one else may designate or change a previously designated beneficiary. For such designation or change to become effective, a properly completed written request, on a form satisfactory to the Insurer, must be filed with the Insurer. Such designation or change shall take effect as of the date it was signed by the *Cardholder*. Any of the proceeds made by the Insurer prior to the receipt of such designation or change shall fully discharge the Insurer to the extent of such payment. If no designation is made, benefit shall be paid in accordance with the provisions under "Payment of Claims" for loss of life benefits; all other benefits are payable to the *Cardholder*, or in the event of the death of the *Cardholder*, in accordance with the provisions under "Payment of Claims".

#### CLAIMS

Written notice of a claim must be given to the Insurer within 30 days after the occurrence or commencement of any loss covered by the Policy, or as soon thereafter as reasonably possible but in all events, written notice must be given to the Insurer within 1 year after the occurrence or commencement of any loss. Indemnities payable for any loss will be paid upon receipt of due written proof of such loss.

**Desjardins Financial Security Life Assurance Company**  
**Insurance claims for Common Carrier Travel Accident Insurance**  
**200, rue des Commandeurs, P.O. Box 3900**  
**Lévis, Quebec G6V 6R2**

**1-800-463-1623**

#### EXAMINATION AND AUTOPSY

The Insurer, at its own expense, shall have the right and opportunity to examine the person of any *Insured Person* whose *Injury* is the basis of a claim hereunder when and so often as it may reasonably require during pendency of a claim hereunder, and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

#### PAYMENT OF CLAIMS

The benefits payable under the Policy are payable in the lawful money of Canada. Benefits for loss of life of an *Insured Person* will be paid to the designated beneficiary. Benefits for all other covered losses sustained by an *Insured Person* will be paid to the *Cardholder*, if living, otherwise to the designated beneficiary. If more than one beneficiary is designated and the beneficiaries' respective interests are not specified, the designated beneficiaries shall share equally. If no beneficiary has been designated, or if the designated beneficiary does not survive the *Cardholder*, the benefits will be paid to the *Cardholder's* estate.

Any amount payable to a minor may be paid to the minor's legal guardian.

#### **LEGAL ACTIONS**

No action at law or in equity shall be brought to recover on the Policy prior to the expiration of sixty days after the written proof of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of three years after the time written proof of loss has been furnished.

#### **MAXIMUM INDEMNITY PER CARDHOLDER**

No person is eligible for coverage under more than one Certificate of insurance or insurance policy issued by the Insurer providing insurance coverage similar to that provided by this Certificate of insurance. In the event that an *Insured Person* is covered under more than one such Certificate or policy, such person shall be deemed to be insured only under the Certificate or policy which affords that person the greatest amount of insurance coverage.

The indemnity provided under the section «Specific Loss *Accident* Indemnity» for all losses sustained by any one (1) *Insured Person* as the result of any one (1) *Accident* will not exceed the Principal Sum stipulated in the section "Benefits".

The benefits, conditions and limitations are a summary of some of the provisions of the master Policy; however, they are not part of the Policy and are not terms of the insurance contract. This Certificate replaces any prior Certificate that may have been furnished in connection with the Policy.

#### **INQUIRIES**

Should you have any questions or if you require additional information, please contact Assured Assistance Inc. at these numbers:

**From Canada and the U.S.: 1-800-533-2778**

**All other locations: (905) 816-2581**

At RBC Royal Bank and RBC Insurance, we take your privacy very seriously. For more information, please turn to the section "Collection and Use of Personal Information".