RBC Rewards® Visa‡ Preferred

TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE

CERTIFICATE OF INSURANCE

INTRODUCTION

RBC Insurance Company of Canada (the "Insurer") has issued group insurance policy U-1014452-A to Royal Bank of Canada ("Royal Bank") to cover expenses related to Trip Cancellation, and group insurance policy U-1014453-A to 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 these group insurance policies.

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.

Trip Cancellation/Trip Interruption Insurance will reimburse only the cancellation penalties in effect at the time of the cause of cancellation or interruption.

- When the cause of cancellation occurs before the scheduled departure from the departure point, and while coverage is in effect, you must cancel your trip through your travel agent, airline, tour company, carrier or travel authority immediately, but no later than the next business day following the cause of cancellation. You must also call Assured Assistance immediately.

- 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 CANCELLATION/TRIP INTERRUPTION INSURANCE

- The maximum amount covered under the Trip Cancellation Insurance for the applicant, applicant’s spouse, and applicant’s dependent child combined is $2,500 per trip.
• The maximum amount covered under the Trip Cancellation Insurance for each additional cardholder is $2,500 per trip.

• The maximum amount covered under the Trip Interruption Insurance for each covered person is $2,500 per trip.

• 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 Rewards Visa Preferred 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 Rewards Visa Preferred card has been issued at the request of the applicant or the co-applicant.

Cancellation penalties means the amount forfeited under the terms and conditions of the applicable travel arrangements when your trip is cancelled, and for which there will be no form of compensation. The travel arrangements must be paid with your RBC Rewards Visa Preferred and/or equivalent RBC Rewards® points.

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 Rewards Visa Preferred 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 and before any cancellation penalties have been incurred, provided you pay the entire cost with your RBC Rewards Visa Preferred 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.


**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 Rewards Visa Preferred and/or RBC Rewards points, and before any cancellation penalties have been incurred. 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 Rewards Visa Preferred 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 Rewards Visa Preferred account is cancelled;

3. The date your RBC Rewards Visa Preferred 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 Rewards Visa Preferred card prior to the cancellation date of the group insurance policy or policies.

### WHAT ARE THE SUMS INSURED?

Under **Trip Cancellation Insurance** (when the covered reason occurs BEFORE your trip), the maximum amount of coverage per trip for:

a. The applicant, applicant's spouse or applicant's dependent child combined is $2,500 total.

b. Each additional cardholder is $2,500.

Note: If the applicant’s spouse or the applicant’s dependent child is also an additional cardholder, the maximum sum insured for this covered person is the amount listed for an additional cardholder.

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 $2,500, including the applicant’s spouse, applicant’s dependent child, and additional cardholder(s).
WHAT IS COVERED AND WHAT ARE THE BENEFITS?

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You or your travelling companion being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.

The legal adoption of a child by you or your travelling companion, when the actual date of that adoption is scheduled to take place after your effective date and prior to or during your trip.

**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. In case of cancellation of your trip, the non-refundable portion of your prepaid travel arrangements.

B. In case of interruption of your trip, the non-refundable unused portion of your prepaid travel arrangements, excluding the cost of prepaid unused transportation back to your departure point.

C. 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 C.

D. 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

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. Cancellation or 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 cancellation or 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 the cancellation or 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 Rewards Visa Preferred and/or RBC Rewards points,

- Written evidence of the covered reason, which was the cause of the cancellation, 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 cancellation or 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

When a cause of cancellation occurs (the event or series of events that triggers one of the 13 covered reasons) before your departure date, you must:

a. Cancel your trip with the travel agent, airline, tour company, carrier or travel authority immediately, but no later than the business day following the cause of cancellation, and

b. Advise the Insurer at the same time.

The Insurer's maximum liability is the amounts or portions indicated in your trip contract that are non-refundable at the time of the cause of cancellation or on the next business day.

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 cancelling or 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 “Financial fraud prevention and privacy protection” brochure about privacy, by calling us at the toll free number shown above or by visiting our web site at www.rbc.com/privacysecurity.

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