

Inside:

- › Rate cards
- › Application for Insurance/
Medical Questionnaire
- › Certificate of Insurance
- › Wallet cards

Underwritten by RBC Insurance Company of Canada. In Quebec, certain coverages underwritten by RBC General Insurance Company.

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¹ Coverage can vary depending on your responses to the medical questionnaire.

² This feature is used in exceptional circumstances and must be pre-approved by Assured Assistance Inc.

³ Subject to the pre-approval of Assured Assistance Inc.

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In an emergency, call Assured Assistance Inc. immediately!

1-800-222-9978	(toll-free from the U.S. or Canada)
001-800-514-1889	(toll-free from Mexico)
905-816-2562	(collect from anywhere)
1-888-298-6340	(toll-free fax from the U.S. or Canada)
905-813-4719	(fax)

To enroll, extend or cancel Travel HealthProtector insurance

Visit any RBC Royal Bank Branch

Visit rbcroyalbank.com/travelinsurance

1-800-565-3129	(toll-free from the U.S. or Canada)
905-816-2577	(collect from anywhere)
905-816-2498	(fax)

To contact the Claims Centre

1-800-464-3211	(toll-free from the U.S. or Canada)
905-816-2573	(collect from anywhere)
905-813-4701	(fax)

To find out more

Visit rbcroyalbank.com/travelinsurance

Travel with confidence!

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



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For travellers aged 60 and over Travel HealthProtector Insurance

Protect yourself while you're travelling



RBC Royal Bank®



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In the back pocket

Rate cards for travellers aged:

- › 60-64
- › 65-69
- › 70-74
- › 75-79
- › 80+

Application for Insurance/Medical Questionnaire

Certificate of Insurance

Wallet cards

Please read the Certificate of Insurance found at the back of this brochure to familiarize yourself with full coverage details. Your Certificate of Insurance should be kept in a safe place and carried with you when you travel.

Please note: All funds are quoted in Canadian dollars unless otherwise mentioned.

Get coverage that's right for you in 1 of 3 easy ways

In person

Visit any RBC Royal Bank® branch.

By phone

Call **1-800-565-3129** any time from 6 a.m. to midnight ET, seven days a week.

Online

Visit www.royalbank.com/travelinsurance and click on Get a Quote or Buy Online. You can apply directly through the website or through RBC® Online Banking. If you apply through Online Banking, simply sign in to your Online Banking account.

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Exploring, relaxing and enjoying yourself. That's what travelling is all about.

Even the most experienced traveller knows that the unexpected can happen. And if you need medical attention in another country, you could be forced to pay a hefty bill out of your own pocket — before you're allowed to leave that country.

That's why it's a smart idea to be prepared and protect yourself and your family with coverage you can count on: Travel HealthProtector® insurance.

Whether you're going to another continent, province or just across the border, you'll need medical coverage like the kind Travel HealthProtector insurance provides. It picks up where your government health plan leaves off. Not only does it offer medical coverage you can count on, the enhanced plan can also provide you with coverage for lost or stolen baggage and reimburse you if you have to return home for a family emergency.

Travel insurance is now an essential part of every trip. It's a small cost to pay to travel with confidence.

› Call toll-free for help any time you need it. You can speak to someone in your own language — 24 hours a day, seven days a week.

Fast facts about Travel HealthProtector insurance

1. You're eligible for insurance if you are:
 - › A resident of Canada
 - › Covered by a government health plan for your entire trip
 - › A client of RBC — RBC clients include customers of RBC Royal Bank, RBC Insurance®, RBC Direct Investing™, RBC Dominion Securities®, and RBC Investments®
 - › A spouse or child of an RBC client
2. You can't buy coverage for a trip after you depart. So always purchase coverage before you leave.
3. Assured Assistance Inc. can provide help in the language of your choice. The toll-free number is on your wallet card, so be sure to keep it on you whenever you can.
4. If you need care, be sure to contact us as soon as you can. We can direct you to a certified medical facility and help you get the appropriate care. You may be responsible for up to 30% of the covered medical costs if you do not call Assured Assistance Inc. before seeking treatment. Call, or have a friend call, as soon as possible.



How Travel HealthProtector insurance takes care of you

This coverage picks up where your government health insurance plan leaves off. It helps manage all the important details should a medical emergency occur outside your home province or territory, or outside Canada. With Travel HealthProtector insurance you can count on:

- › Receiving the best medical care
- › The availability of coverage for stable pre-existing medical conditions¹
- › Ongoing communication every step of the way
- › Getting the emergency medical transportation you need
- › 24/7 access to a team of professionals who are committed to helping you get back on your feet

1 Receive the best medical protection whenever you travel

- › Covers you whether you're out of the country or out of the province.
- › Upfront payment of all eligible medical bills and related costs, whenever possible, so you won't be out-of-pocket.
- › Offers expert help finding a local doctor or hospital.
- › Consults with the attending physician to make sure your treatment is appropriate.
- › Reimburses costs of accommodation, meals, telephone, etc. to a daily maximum if your return is delayed due to a covered medical emergency.

2 Be covered for stable pre-existing conditions

- › Coverage is available for stable pre-existing medical conditions¹.

3 Access a team of professionals 24/7

- › Provides you with a toll-free number for multilingual assistance. That means you can speak with someone in your own language, 24 hours a day, seven days a week.

4 Get the transportation you need

- › Transports you in the safest way to the nearest and most appropriate medical facility, even if that means moving you to another country².
- › Brings you, your children, travelling companion and dog(s) and/or cat(s) back to Canada.
- › Returns your excess baggage if you return to Canada by pre-authorized air ambulance.

Please read the Certificate of Insurance in the back of this brochure for full coverage details.



➤ You can even be covered if you have a stable pre-existing medical condition.

Choosing the right plan

There are a few key things to consider when selecting travel insurance:

1. The level of protection you want
2. The number of trips you plan to take
3. Your overall health

Let's start with your level of protection: Basic or Enhanced Coverage.

Highlights of your plan	Basic	Enhanced
Direct payment of eligible medical bills	✓	✓
Emergency medical transportation	✓	✓
Emergency services	✓	✓
Reimbursement to cover daily expenses	✓	✓
Hospital allowance	✓	✓
Emergency dental care	✓	✓
24/7 access to a team of professionals	✓	✓
Bedside companion's travel to your bedside	✓	✓
Return of children, travelling companion	✓	✓
Return of your dog or cat	✓	✓
Return of excess baggage	✓	✓
Return of your vehicle	✓	✓
Return to your trip destination	✓	✓
Reimbursement for lost, damaged, stolen or delayed baggage and personal effects		✓
Flight and Travel Accident Insurance		✓
Trip interruption protection		✓
Trip Cancellation coverage	N/A	N/A

Non-Medical Package

We are pleased to now offer a Non-Medical package which includes **Trip Cancellation Coverage** for single trips in addition to our other Travel HealthProtector products. If you require **Trip Cancellation Coverage** to be part of your travel insurance package, please contact us at 1-800-565-3129 any time between 6 a.m. to 12 a.m. ET, seven days a week to apply.

Trip Cancellation Coverage provides benefits for cancelling your trip before leaving your departure point.

More about Basic and Enhanced Coverage

Direct payment of eligible medical bills

Call us before you're treated. Whenever possible we will arrange direct payment of your covered medical expenses to the doctor or hospital. You won't have to worry about the billing process. If you're asked to pay minor bills yourself, we'll quickly reimburse you for all eligible expenses.

Coverage with stable pre-existing medical conditions

As long as your pre-existing medical condition has been stable for at least 90 days, you can be covered while you're away from home. Certain rate categories require stability of 180 days. Please refer to the Rate category and deductible options section of this brochure for further details.

Emergency medical transportation

Whether it's by air ambulance, taxi or some other means, if you experience a covered emergency medical condition, we'll do whatever it takes to transport you to the most suitable medical facility — even if that means transporting you to another country².

And, if you experience a covered emergency medical condition, we'll also cover the cost to return you and your insured travelling companion(s), children or grandchildren, as well as your vehicle and dog(s) or cat(s) back to Canada.

Emergency services

Coverage will be provided for emergency services, such as x-rays, diagnostic tests, ambulances, medical appliance rental, private nursing, physiotherapy and other professional services, if you experience a covered emergency medical condition.

Reimbursement to cover daily expenses

When a medical emergency delays your return to Canada, you'll receive up to \$175 a day to a maximum of \$1,750 for accommodation and meals, essential telephone calls, internet usage fees, and taxi fares during the delay.

Hospital allowance

You'll be reimbursed up to \$50 per day to a maximum of \$500 for incidental hospital expenses, such as telephone or TV rental, if you are hospitalized for at least 48 hours.



Emergency dental care

You are covered for emergency dental treatment ordered by or received from a licensed dentist if you receive an accidental blow to the face. In addition you'll receive up to \$1,500 to continue necessary dental treatment after your return to Canada and up to \$300 for other emergency dental treatment.

24/7 access to a team of professionals

Use the provided toll-free number on your wallet card to contact Assured Assistance Inc. at any time, day or night, in case of a medical or travel emergency. This team of professionals will direct you to a certified medical facility or doctor and help arrange for direct billing of eligible expenses. Assured Assistance Inc. will also speak with the attending physician in their language and you in your language to help you and your family receive the information you need to understand and cope with the emergency situation.

The care and support of a companion

If you're travelling alone, and are hospitalized during your trip and a bedside companion is required, travel expenses (economy-class transportation and up to \$500 for accommodation and meals) will be provided for a companion to be with you.

Return to your trip destination

This insurance will cover the cost to take you back to your point of departure for ongoing emergency medical attention, and then return you to your trip destination if the attending physician allows³.

Please read the Certificate of Insurance in the back of this brochure for full coverage details, terms and conditions.

▶ A team of professionals will work with you to ensure you get back on track as soon as possible.



The added protection of Enhanced Coverage

With Enhanced Coverage you'll have the extra reassurance of knowing you have this important coverage:

Trip Interruption Insurance

Emergencies can happen to anyone, even the people you leave at home. If your trip is interrupted because of an emergency medical condition or death involving you, an immediate family member, your travelling companion or your travelling companion's immediate family member, this insurance covers:

› Whenever possible, the medical costs will be paid for directly, so you're not out-of-pocket.

› Prepaid travel arrangements

If, on the advice of a physician, you must return home for a medical emergency, you'll be reimbursed for the costs of your prepaid, non-refundable land arrangements. This includes hotel room deposits, car rentals and more. You will receive up to \$1,500 per person and \$3,000 per family³.

› Transportation costs

This insurance offers reimbursement for up to \$1,500 per person to a maximum of \$3,000 per family for the extra cost of a one-way economy airfare to your departure point³.

› Out-of-pocket expenses

You will also be reimbursed for up to \$100 per day per person to a maximum of \$1,000 per person and \$3,000 per family for commercial accommodation, meals, telephone and taxi expenses incurred after the contracted return date if your return home is delayed beyond the contracted return date because of a covered medical emergency.

Baggage and Personal Effects Insurance

The baggage and personal effects you own and use during your trip will be covered against loss, damage or theft to a maximum of \$1,000 per trip and \$2,000 per trip per family.

Flight and Travel Accident Insurance

This insurance pays a benefit of up to \$50,000 for accidental death or dismemberment.

Please read the Certificate of Insurance in the back of this brochure for full coverage details.



Multi-Trip Annual Plan vs. Single-Trip Plan

The next thing to consider is how often you plan on travelling. Every time you leave the province or territory, whether it's for two weeks in Europe or a day of cross-border shopping, you should be protected.

Multi-Trip Annual Plan

Ideal for:

- › Cross-border shoppers
- › Business travellers
- › Anyone who travels more than once a year

About this option

- › It's the best value for your money if you take more than one trip a year.
- › Be sure to choose the trip length that reflects the way you're most likely to travel.
- › It covers an unlimited number of trips in a 12-month period (15-, 30- and 60-day duration options available), and costs less than two Single-Trip Plans.

(Travellers aged 80 and over may choose the 15-day option only.)

Single-Trip Plan

Ideal for:

- › Occasional travellers

About this option

- › You can protect yourself for a trip of up to 183 days.
- › Apply for coverage before you travel.

If you decide to extend your trip, just call 1-800-565-3129 for additional coverage.

No medical questionnaire required for trips of up to 15 days

You can get a Single-Trip Plan with no medical questionnaire if your trip is up to 15 days and you're under 75 years of age.

Rate category and deductible options

By answering a few simple medical questions, you'll be accepted into one of the five rate categories listed below. Clients aged 60 to 74 who are travelling less than 15 days and who choose not to fill out a medical questionnaire will automatically be placed into rate category C.

Category	Are unlimited emergency benefits included?	# of days your condition must be stable	Your deductible
A	✓	No pre-existing medical condition exclusion applies	No automatic deductible applies; however, you can reduce the cost of your insurance by choosing a deductible of \$200 or \$500 US
B	✓	90	
C	✓	180	
D	✓	180	
E	Excludes coverage for medical conditions existing in the 180 days prior to your departure date		\$200 US

If you are accepted into one of Categories A through D and wish to select a deductible option of \$200 or \$500 US, please call 1-800-565-3129.

For further details, please read the Certificate of Insurance in the back of this brochure and refer to the section entitled Pre-Existing Medical Condition Exclusions.