

Planning a trip?

We have you covered, from travel insurance to managing your money.



RBC Royal Bank



Getting ready for a trip?

It's an exciting time with so much to look forward to — and so much to prepare for. Getting ready for any trip involves not only figuring out how much money to bring and what to pack, but also protecting what matters most to you with travel insurance.

Whether you're going across the border, down south, overseas or to another province, it's important to remember that your provincial health plan only covers a small portion of medical expenses once you leave your home province. How can you fill this gap? Travel insurance picks up where your government health plan leaves off.

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Did you know that if you need emergency medical attention and don't have travel insurance, you could be forced to pay a hefty bill before being allowed to leave the country you're visiting?

Consider these common myths and see why it's important to protect your trip

The most seasoned travellers know an emergency can happen anytime — either to themselves or to someone back home. When you're in a foreign country and unfamiliar with your surroundings, you need assistance you can depend on — especially when you may not know where the best hospital is or how to replace a stolen passport.

Myth #1: Travel insurance isn't necessary. I will take my chances.

Accidents can happen anytime, anywhere. And medical costs in a foreign country can often be in the tens of thousands of dollars. Your Government Health Insurance Plan (GHIP) typically covers only a limited portion of your medical expenses once you leave your province or country.

Myth #2: My employee health plan and credit card provide all the coverage I need.

Many don't realize the limitations of this coverage. For instance, credit cards sometimes only cover a certain number of days or limit the amount you can claim. Employment benefits may not cover all medical emergencies and may have limited benefits.

Myth #3: I only travel two or three times a year, so I just buy insurance each time.

If you travel two or more times in a 12-month period, choosing a multi-trip annual plan is the most cost-effective way to purchase coverage for a full year.

Myth #4: As long as I'm covered, my family is protected too.

It's important to include your family members on the plan. Affordable family pricing is available for many travel insurance plans.

How Travel HealthProtector insurance takes care of you

Travel HealthProtector® insurance helps manage all the important details should a travel or medical emergency occur outside your home province or territory, or outside Canada.

What you need to know about buying Travel HealthProtector insurance

- 1 To be eligible for any insurance coverage, you **MUST** be:
 - a resident of Canada;
 - covered by a government health plan;
 - a client of RBC, which includes customers of RBC Royal Bank®, RBC Insurance®, RBC Direct Investing™, RBC Dominion Securities® and RBC Wealth Management®;
 - 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 If you are 60 years of age and over, you will be accepted for coverage, regardless of your health, after answering a few simple medical questions. If you are travelling for 15 days or less and are 60 to 74 years of age, you can choose not to fill out a medical questionnaire, and you will automatically be placed into Category C.

Coverage for medical emergencies

With Travel HealthProtector insurance, you not only get emergency medical coverage, you also get the support you need.

1 Receive the best emergency medical care whenever you travel

- Covers you whether you're out of the country or out of the province.
- Provides upfront payment, whenever possible, of all eligible medical bills and related costs so you won't be out-of-pocket.
- Offers expert help finding a local doctor or hospital.
- Our expert medical professionals monitor the care you receive to make sure your treatment is appropriate and necessary.
- Reimburses costs of accommodation, meals and telephone, 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.



Coverage for medical emergencies (continued)

3 One call does it all

If you experience a travel emergency during your trip, one call to Assured Assistance Inc. (AAI) will give you access to a comprehensive list of services to help you make a claim and co-ordinate benefits seamlessly.

- 24/7 access to a toll-free number, answered by caring and experienced multilingual staff specialized in helping Canadian travellers with medical and travel emergencies.
- Medical care that will help you get back on your feet as quickly as possible.
- Services that go above and beyond, including help with booking travel and accommodation in case your trip gets cut short or delayed.
- Assistance with replacement of lost or stolen items, such as medication, important documents, credit cards or luggage.
- Access to registered nurses and consulting physicians who are available to provide in-depth expertise 24/7.
- Ability to arrange emergency air ambulance evacuation with a private nurse or doctor when pre-approved and medically essential.

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, 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 at www.rbcroyalbank.com/travelinsurance for full coverage details, terms and conditions. Or visit an RBC Royal Bank branch for a printed copy.



When you purchase Travel HealthProtector insurance from RBC Royal Bank, with one toll-free phone call, you'll get the assistance you need in your own language — 24 hours a day, seven days a week.

Choosing the right coverage

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

- The level of protection you want
- The number of trips you plan to take
- 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	✓	✓
Domestic services	✓	✓
Reimbursement for lost, damaged, stolen or delayed baggage and personal effects		✓
Flight and Travel Accident Insurance		✓
Trip Interruption Protection		✓
Trip Cancellation Coverage	You can easily add trip cancellation coverage by contacting 1-800-565-3129	

Other options	Basic	Enhanced
Multi-Trip options for cross-border travellers, business travellers or anyone who travels more than once a year.	15-, 30- and 60-day*	15-, 30- and 60-day*

* Only 15-day option is available for travellers over 80.

Get travel insurance coverage in 1 of 3 easy ways

In person

Visit any RBC Royal Bank branch.

Online

Visit www.rbcroyalbank.com/travelinsurance and click on Get a Quote or Buy Online. You can apply directly through the website or through RBC Royal Bank Online Banking. If you apply through Online Banking, **simply sign into your Online Banking account.**

By phone

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





Enjoy convenient and money-saving services

RBC Royal Bank takes care of all your travel insurance needs from insurance to banking, including a wide range of convenient and affordable travel services.

RBC Royal Bank foreign exchange services

It's always a good idea to have some local currency on hand for immediate expenses such as taxi rides, meals or tips. Exchanging money at some airports and train stations can be a hassle — especially if the exchange office is closed when you get there. What's more, you could be charged a higher rate if you exchange money at one of these destination points or at a hotel. At RBC, our foreign exchange services offer:

- More than 80 currencies for convenient purchase at any RBC branch³ — be sure to call your branch ahead of time so that we can ensure the currency is available for you
- Current market pricing so you know you're always getting our best rate
- No fee for RBC clients to exchange money

Use our Foreign Exchange Calculator at www.rbc.com/forex to quickly convert over 80 foreign currencies.

American Express[®] Travellers Cheques

American Express Travellers Cheques are a safe way to carry larger sums of money when you travel. Not only do they never expire, they also are:

- Commission-free with certain RBC banking accounts and credit cards⁴
- Offered in a variety of currencies and denominations⁵
- Refunded usually within 24 hours if lost or stolen⁶
- Accepted at thousands of locations worldwide

Find out more about American Express Travellers Cheques at www.americanexpress.com/useTC.

Earn exciting travel rewards with our travel credit cards

Travel credit cards from RBC Royal Bank are a rewarding way to get the most out of your travel plans. Select from our suite of cards, from ones that earn you points towards flights, vacation packages, hotels and more to a card that lets you avoid the hassles of currency exchange rates. You'll be sure to find a travel card suited to your needs, along with the security of comprehensive insurance coverage from trip cancellation to auto rental collision.

To make sure your purchases and credit cards stay safe, every RBC Royal Bank credit card comes with valuable security features, including Zero Liability protection, Chip and PIN technology, and Purchase Security and Extended Warranty Insurance⁷.

For a full list of travel reward cards, visit www.rbcroyalbank.com/cards.


Paying bills when away from home

1 Pre-arranged bill payments and transfers

Take the worry out of “back home” expenses when you travel with pre-arranged bill payments and transfers. Perfect for heating and hydro bills, magazine subscriptions or other regular expenses. It's quick and easy to set up through RBC Royal Bank Online Banking or Telephone Banking.

2 Banking on the go

We provide secure and convenient telephone, mobile and online banking⁸ services so you can access account information, pay bills, transfer funds, get foreign exchange rates and much more, wherever you are.



Enrol today

Relax knowing you can keep track of your funds from anywhere in the world — 24 hours a day, seven days a week. To enrol in:

- Telephone Banking, call **1-800-769-2511**
- Online Banking, call **1-800-769-2555** or visit **www.rbcroyalbank.com/enrol**
- Mobile Banking, go to **www.rbc.com/mobile**

Travelling across the border?

Our cross-border debit service is an easy and secure alternative to carrying large amounts of cash when you travel.

- Use your RBC Client Card and Personal Identification Number (PIN) to access your primary Canadian banking or savings account and make purchases at any of the one million merchants in the U.S. that use the NYCE[‡] network.
- Each transaction costs \$1, but depending on your banking package, you may already have this service included.
- Just as you can make any cash withdrawals at any ATM in Canada displaying the *Interac*[‡] symbol, you can make cash withdrawals at any ATM outside Canada displaying the PLUS[‡] System symbol.

Banking accounts packed with benefits for frequent travellers to the U.S.

For short stays in the U.S.

Save in U.S. dollars, and take advantage of exchange rates when they're favourable, with the following banking accounts:

- RBC U.S. Personal Account[®] — You can open this Canadian account in U.S. dollars at any RBC branch in Canada. Take out how much you need before you leave. It's great for frequent and short-stay travellers who don't need ATM access to their funds.
- RBC US High Interest eSavings[®] account – Earn high daily interest on every U.S. dollar with no monthly fees. In Online Banking, get unlimited free self-serve fund transfers from this account to other RBC deposit accounts in your name⁹, and access to your funds anytime.

For longer stays in the U.S.

RBC Bank (U.S.) offers comprehensive solutions for your cross-border banking needs. With a single sign-in, you can view and manage your U.S. and Canadian accounts online, and transfer funds between them in real-time.

To learn more about U.S. banking products and services, visit www.rbc.com/usbanking.

Travel HealthProtector is underwritten by RBC Insurance Company of Canada. In Quebec, certain coverages underwritten by RBC General Insurance Company.

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† All other trademarks are property of their respective owner(s) and are used under licence.

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 RBC branches do not necessarily have all currencies in the branches. Call your branch ahead of time to ensure they can order the currency you need. It can take up to 5 business days to get some currencies delivered to the branch.

⁴ American Express Travellers Cheques are offered commission-free to the following RBC Royal Bank banking accounts: RBC Signature No Limit Banking[®], RBC VIP Banking[®], RateLink Essential[®], RateLink Preference[®], Private Banking, Sixty Plus and RBC Staff accounts; and to the following RBC Royal Bank Visa⁺ cardholders: Visa Infinite⁺ Avion[®], Visa Platinum Avion, Visa Gold Preferred, Visa Platinum Preferred, U.S. Dollar Visa Gold and RBC Rewards[®] Visa Gold cardholders.

⁵ Not all products available at all locations.

⁶ Terms, conditions and restrictions apply. Identification and proof of purchase required.

⁷ Coverage underwritten by RBC General Insurance Company in the province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

⁸ RBC Mobile Banking, Telephone Banking and Online Banking are provided by Royal Bank of Canada. You will need Online Banking to be able to use Mobile Banking.

⁹ Fees may apply on the account from which the money has been transferred. Includes RBC Royal Bank, RBC Bank (USA) and RBC Direct Investing accounts in your name only (sole ownership) and those that you share with others (joint ownership). Online transfers are not available for RBC Royal Bank U.S. Dollar Visa Gold cards. Withdrawals in U.S. dollars available at certain RBC ATMs only. See our ATM locator for details.

RBC is your first stop for all your travel needs

Whether you want a credit card that gives you more travel rewards or are looking for the best rate on foreign currency, or a travel insurance plan that protects all your trips, our advisors can help you choose the products and services that best suit your needs. And let you vacation carefree!

To learn more about our travel products and services:

- Go online to www.rbcroyalbank.com/travel
- Visit an RBC branch — find one near you at maps.rbc.com



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