

# RBC Royal Bank® U.S. Dollar Visa® Gold

## Certificate of Insurance Changes



### Please read this carefully and keep it for future reference.

Effective November 1<sup>st</sup>, 2023, RBC Insurance Company of Canada is updating your Certificate(s) of Insurance to add clarity to your coverage as well as to make the following key changes:

1. RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as “Allianz Global Assistance”) as the administrator for the embedded insurance benefits included with your RBC® credit card.
2. RBC Insurance Company of Canada will be replacing Aviva General Insurance Company as the Insurer in Quebec for the following embedded insurance coverages included with certain RBC credit cards: Purchase Security and Extended Warranty, Hotel/Motel Burglary, Emergency Purchases, Lost or Stolen Baggage and Mobile Device Insurance.
3. The RBC Rewards Program is now called Avion Rewards™.
4. New exclusion: The following exclusion has been added to your embedded certificate under **Trip Cancellation** and **Trip Interruption** coverage (if applicable to your RBC credit card):

“...this insurance does not cover any loss, claim or expense of any kind caused directly or indirectly as a result of:

A travel advisory (“Avoid Non-Essential Travel” or “Avoid all Travel”) issued by the Government of Canada specifically related to COVID-19 (including any mutation or variation).”

**Note:** This change is effective for any trips booked/purchased on or after November 1st, 2023.

A copy of your updated Certificate(s) of Insurance will be available as of November 1st, 2023 for your specific credit card at <http://rbc.com/carddocs>.

If you have any questions or concerns about your insurance coverage, call toll-free at 1-800-533-2778, 24 hours a day, 7 days a week to speak with a Customer Service Representative.

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
Travel Accident Insurance Certificate of Insurance	<p style="text-align: center;"><b>Introduction</b></p> <p>RBC Insurance Company of Canada (the "Insurer") has issued group insurance policy F-2035807-A to Royal Bank of Canada ("Royal Bank") to cover the <i>loss</i> from an <i>injury</i> as a result of an <i>accident</i> incurred by covered persons on a <i>common carrier</i> while travelling outside their Canadian province or territory of residence. All <i>covered persons</i> are clients of the Insurer. This Certificate of Insurance summarizes the provisions of this group insurance policy. This Certificate of Insurance replaces any prior Certificate of Insurance that may have been provided to you in connection with this coverage.</p> <p style="text-align: center;"><b>How to obtain assistance</b></p> <p>If you require assistance or have questions about your coverage, you can contact Assured Assistance Inc. ("Assured Assistance") by calling:</p> <p><b>1-800-533-2778 toll-free from the US &amp; Canada or 905-816-2581 collect from anywhere in the world.</b></p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p style="text-align: center;"><b>Important notice – please read carefully</b></p> <p>Travel Accident 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.</p> </div> <p style="text-align: center;"><b>Helpful information</b></p> <ul style="list-style-type: none"> <li>The Travel Accident Insurance covers you in the event of an accidental bodily injury resulting in a loss, including death, while travelling on a common carrier, for up to \$500,000 CAD.</li> <li>Please consult the list of specific losses covered under the "Specific loss indemnity" section herein.</li> <li>You are covered for trips taken outside your province or territory of residence.</li> </ul> <p style="text-align: center;"><b>Definitions</b></p> <p>Throughout this document, all italicized terms have the specific meaning explained below.</p> <p><b>Accident</b> means a sudden and unforeseen event due to an external cause and resulting, directly and independently of any other cause, in any bodily injury or death.</p> <p><b>Additional cardholder</b> means a co-applicant or an authorized user.</p> <p><b>Alternate transportation</b> means the transportation offered to you when the common carrier providing the transportation for your covered trip is delayed or re-routed, requiring the transportation company which would have operated such common carrier to arrange for such alternate transportation.</p> <p><b>Applicant</b> means a person who has signed and/or submitted an application as the primary cardholder of an RBC credit 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.</p> <p><b>Authorized user</b> means a person, other than the applicant and the co-applicant, to whom an RBC credit card has been issued at the request of the applicant or the co-applicant. An authorized user must be a permanent resident of Canada.</p> <p><b>Co-applicant</b> means a person who has signed and/or submitted an application for an RBC credit card as the co-applicant, and to whom a card has been issued. A co-applicant must be a permanent resident of Canada.</p> <p><b>Common carrier</b> means any passenger plane, land, or water conveyance (other than a rental vehicle or cruise ship) for regularly scheduled passenger service that is licensed to transport passengers for compensation or hire and also includes any alternate transportation. Common carrier does not include any such conveyance that is hired, chartered or used for a sport, gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether or not such conveyance is licensed. Taxis or limousines are excluded from this definition except in the specific case as outlined in "What is Covered" section 2.</p> <p><b>Contamination</b> means the poisoning of people by nuclear, chemical and/or biological substances which causes illness and/or death.</p>	<p style="text-align: center;"><b>Introduction</b></p> <p>RBC Insurance Company of Canada (the "Insurer") has issued group insurance policy F-2035807-A to Royal Bank of Canada ("Royal Bank") to cover the <i>loss</i> from an <i>injury</i> as a result of an <i>accident</i> incurred by covered persons on a <i>common carrier</i> while travelling outside their Canadian province or territory of residence. All covered persons are clients of RBC Insurance Company of Canada. This Certificate of Insurance contains the terms and conditions of this group insurance policy.</p> <p style="text-align: center;"><b>How to obtain assistance</b></p> <p>RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as "Allianz Global Assistance") as the provider of all assistance and claims services under this Certificate of Insurance.</p> <p>If you require assistance or have questions about your coverage, you can contact us by calling:</p> <p><b>1-800-533-2778 toll-free from the US &amp; Canada or 905-816-2581 collect from anywhere in the world.</b></p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p style="text-align: center;"><b>Important notice – please read carefully</b></p> <p>Travel Accident 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.</p> </div> <p><b>WHAT THE PROVINCIAL REGULATORS WANT YOU TO KNOW</b></p> <p>This Certificate of Insurance contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.</p> <p style="text-align: center;"><b>Helpful information</b></p> <ul style="list-style-type: none"> <li>The Travel Accident Insurance covers you in the event of an accidental bodily injury resulting in a loss, including death, while travelling on a common carrier, for up to \$500,000 CAD.</li> <li>Please consult the list of specific losses covered under the "Specific loss indemnity" section herein.</li> <li>You are covered for trips taken outside your province or territory of residence.</li> </ul> <p style="text-align: center;"><b>Definitions</b></p> <p>Throughout this document, all italicized terms have the specific meaning explained below.</p> <p><b>Accident</b> means a sudden and unforeseen event due to an external cause and resulting, directly and independently of any other cause, in any bodily injury or death.</p> <p><b>Additional cardholder</b> means a co-applicant or an authorized user.</p> <p><b>Alternate transportation</b> means the transportation offered to you when the common carrier providing the transportation for your covered trip is delayed or re-routed, requiring the transportation company which would have operated such common carrier to arrange for such alternate transportation.</p> <p><b>Applicant</b> means a person who has signed and/or submitted an application as the primary cardholder of 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.</p> <p><b>Authorized user</b> 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. An authorized user must be a permanent resident of Canada.</p> <p><b>Co-applicant</b> 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.</p> <p><b>Common carrier</b> means any passenger plane, land, or water conveyance (other than a rental vehicle or cruise ship) for regularly scheduled passenger service which is licensed to transport passengers for compensation or hire and also includes any alternate transportation. Common carrier does not include any such conveyance that is hired, chartered or used for a sport, gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether or not such conveyance is licensed. Taxis or limousines are excluded from this definition except in the specific case as outlined in "What is Covered" section 2.</p> <p><b>Contamination</b> means the poisoning of people by nuclear, chemical and/or biological substances which causes illness and/or death.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Travel Accident Insurance Certificate of Insurance</b>	<p><b>Covered person</b> means the <i>applicant</i>, the <i>applicant's spouse</i>, and/or the <i>applicant's dependent child</i> who travels with or joins the <i>applicant</i> and/or the <i>applicant's spouse</i> on the same <i>trip</i>. An <i>additional cardholder</i> is a covered person in his/her own right. The <i>spouse</i> and/or <i>dependent child</i> of an <i>additional cardholder</i> is/are not eligible for this insurance, unless they are otherwise covered as described above (the <i>applicant</i>, the <i>applicant's spouse</i>, and/or the <i>applicant's dependent child</i> who travels with or joins the <i>applicant</i> or the <i>applicant's spouse</i> on the same <i>trip</i>). A covered person may be referred to as "you" or "your" or "yourself". All covered persons must be permanent residents of Canada.</p> <p><b>Dependent child</b> means an unmarried, natural, adopted, step or foster child, or legal ward of the <i>applicant</i> who resides with the <i>applicant</i> and who is:</p> <ul style="list-style-type: none"> <li>Under twenty-one (21) years of age; or</li> <li>Under twenty-six (26) years of age if he/she is a full-time student; or</li> <li>Mentally or physically handicapped and incapable of self-sustaining employment and totally reliant on you for support and maintenance.</li> </ul> <p><b>Family member(s)</b> means <i>your spouse</i>, a <i>dependent child</i>, parents, stepparents, grandparents, grandchildren, in-laws, brothers, sisters, stepbrothers and stepsisters.</p> <p><b>Hospital</b> means an establishment that is licensed as an accredited <i>hospital</i>, 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. <i>Hospital</i> 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.</p> <p><b>Injury or Injuries</b> means a bodily <i>injury</i>, certified by a <i>physician</i>, resulting in a loss caused to you by an accident occurring on a <i>trip</i>.</p> <p><b>Loss or losses</b> means <i>loss of life</i> or the total and irrevocable <i>loss of use</i> of one or more of the following limbs or organs:</p> <ul style="list-style-type: none"> <li><i>loss of a hand or a foot</i> means the total and irrevocable <i>loss of use</i> including the wrist joint and the ankle joint;</li> <li>with regard to eyes, total and irrecoverable <i>loss of sight</i>;</li> <li>with regard to a leg or an arm, the total and irrevocable <i>loss of use</i> through or above the knee or elbow joint;</li> <li><i>loss of a thumb and index finger</i> means the total and irrevocable <i>loss of use</i>, including all phalanges, but excluding the <i>loss of the hand or foot</i>;</li> <li>with regard to speech and hearing, total and irrecoverable <i>loss</i>;</li> <li><i>loss of a finger or a toe</i> means the total and irrevocable <i>loss of use</i>, including all phalanges, but excluding the <i>loss of the hand or foot</i>;</li> <li>with regard to paralysis (quadriplegia, paraplegia, hemiplegia), <i>loss</i> must result in the complete and irreversible paralysis of such limbs.</li> </ul> <p><b>Passenger</b> means a covered person riding onboard a <i>common carrier</i>. The definition of <i>passenger</i> does not include a person acting as a pilot, operator or crew member.</p> <p><b>Passenger plane</b> means a certified multi-engine transportation aircraft provided by a regularly scheduled airline on any regularly scheduled <i>trip</i> operated between licensed airports and holding a valid Canadian Air Transport Board or Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.</p> <p><b>Permanent resident</b> 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.</p> <p><b>Physician</b> means someone who is not you or a <i>family member</i> 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 <i>physician</i> does not include a naturopath, herbalist, homeopath or chiropractor.</p> <p><b>Spouse</b> means the person who is legally married to you, or has been living in a conjugal relationship with you and who has been residing in the same household as you for a continuous period of at least one (1) year.</p> <p><b>Terrorism or act of terrorism</b> means an act, including but not limited to the use of force or violence and/or the threat thereof, including hijacking or kidnapping, of an individual or group in order to intimidate or terrorize any government, group, association or the general public for religious, political or ideological reasons or ends, and does not include any act of war (whether declared or not), act of foreign enemies or rebellion.</p> <p><b>Trip</b> means travel outside your Canadian province or territory of residence on a <i>common carrier</i> the fare for which is paid in full with the RBC credit card and/or RBC Rewards® points.</p>	<p><b>Covered person</b> means any of the following:</p> <ul style="list-style-type: none"> <li>the <i>applicant</i>;</li> <li>the <i>applicant's spouse</i>;</li> <li>the <i>applicant's dependent child</i> who travels with or joins the <i>applicant</i> or <i>applicant's spouse</i> on the same <i>trip</i>; and/or</li> <li>an <i>additional cardholder</i>. (Note: An <i>additional cardholder</i> is a covered person in his/her own right. The <i>spouse</i> and/or <i>dependent child</i> of an <i>additional cardholder</i> is/are not eligible for this insurance, unless they are otherwise covered as described above.)</li> </ul> <p>A covered person may be referred to as "you" or "your" or "yourself". All covered persons must be permanent residents of Canada.</p> <p><b>Dependent child</b> means an unmarried, natural, adopted, step or foster child, or legal ward of the <i>applicant</i> who resides with the <i>applicant</i> and who is:</p> <ul style="list-style-type: none"> <li>under twenty-one (21) years of age; or</li> <li>under twenty-six (26) years of age if he/she is a full-time student; or</li> <li>a child of any age who is mentally or physically disabled.</li> </ul> <p><b>Family member(s)</b> means <i>your spouse</i>, a <i>dependent child</i>, parents, stepparents, grandparents, grandchildren, in-laws, brothers, sisters, stepbrothers and stepsisters.</p> <p><b>Hospital</b> means an institution that is licensed as an accredited <i>hospital</i> that is staffed and operated for the care and treatment of in-patients and out-patients. Treatment must be supervised by physicians and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment. A <i>hospital</i> is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.</p> <p><b>Injury or Injuries</b> means a bodily <i>injury</i>, certified by a <i>physician</i>, resulting in a loss caused to you by an accident occurring on a <i>trip</i>.</p> <p><b>Loss or losses</b> means <i>loss of life</i> or the total and irrevocable <i>loss of use</i> of one or more of the following of limb(s)/organ(s), as follows:</p> <ul style="list-style-type: none"> <li><i>loss of a hand or a foot</i> means the total and irrevocable <i>loss of use</i> including the wrist joint and the ankle joint;</li> <li>with regard to eyes, total and irrecoverable <i>loss of sight</i>;</li> <li>with regard to a leg or an arm, the total and irrevocable <i>loss of use</i> through or above the knee or elbow joint;</li> <li><i>loss of a thumb and index finger</i> means the total and irrevocable <i>loss of use</i>, including all phalanges, but excluding the <i>loss of the hand or foot</i>;</li> <li>with regard to speech and hearing, total and irrecoverable <i>loss</i>;</li> <li><i>loss of a finger or a toe</i> means the total and irrevocable <i>loss of use</i>, including all phalanges, but excluding the <i>loss of the hand or foot</i>;</li> <li>with regard to paralysis (quadriplegia, paraplegia, hemiplegia), <i>loss</i> must result in the complete and irreversible paralysis of such limbs.</li> </ul> <p><b>Passenger</b> means a covered person riding onboard a <i>common carrier</i>. The definition of <i>passenger</i> does not include a person acting as a pilot, operator or crew member.</p> <p><b>Passenger plane</b> means a certified multi-engine transportation aircraft provided by a regularly scheduled airline on any regularly scheduled <i>trip</i> operated between licensed airports and holding a valid Canadian Air Transport Board or Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.</p> <p><b>Permanent resident</b> 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 and the Canadian Military need not satisfy this requirement.</p> <p><b>Physician</b> means a person who is not you or a member of your immediate family or your traveling companion, who is licensed in the jurisdiction where the services are provided to prescribe and administer medical treatment.</p> <p><b>Spouse</b> means the person who is legally married to you, or has been living in a conjugal relationship with you for a continuous period of at least one year, and who resides in the same household as you.</p> <p><b>Terrorism or act of terrorism</b> means an act, including but not limited to the use of force or violence and/or the threat thereof, including hijacking or kidnapping, of an individual or group in order to intimidate or terrorize any government, group, association or the general public for religious, political or ideological reasons or ends, and does not include any act of war (whether declared or not), act of foreign enemies or rebellion.</p> <p><b>Trip</b> means travel outside your Canadian province or territory of residence on a <i>common carrier</i>, the fare for which is paid in full with the RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points.</p> <p><b>We, us and our</b> refer to RBC Insurance Company of Canada and/or Allianz Global Assistance providing services under this Certificate of Insurance.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Travel Accident Insurance Certificate of Insurance</b>	<p style="text-align: center;"><b>When does coverage begin and end?</b></p> <p>This Certificate of Insurance provides coverage whenever you have paid for your trip on a common carrier with your RBC credit card and/or RBC Rewards points, prior to any injury resulting in any loss for which a claim is made under this Policy. If only a partial payment was made with RBC Rewards points, the balance must have been paid with your RBC credit card for this Certificate of Insurance to be effective.</p> <p>Coverage begins on the date you leave your province or territory of residence on your trip.</p> <p>Coverage ends, individually for each applicant and additional cardholder(s), at the earliest of:</p> <ol style="list-style-type: none"> <li>1. The date your RBC credit card account is cancelled; or</li> <li>2. The date your RBC credit card account is sixty (60) days past due. However coverage is automatically reinstated when your account is returned to good standing; or</li> <li>3. The date the Policy is cancelled by the Insurer or Royal Bank. However, such termination of coverage shall not apply to fares charged to your account prior to the termination date of the Policy; or</li> <li>4. The date when coverage is no longer in force as described in the section "What is Covered and What are the Benefits?".</li> </ol> <p style="text-align: center;"><b>What is covered and what are the benefits?</b></p> <p><b>What is covered?</b></p> <p>When you have paid for the full transportation fare for your trip with your RBC credit card and/or RBC Rewards points prior to commencing your trip, this Certificate of Insurance provides a benefit for any injury sustained by you as a result of an accident which occurs during your trip while you are:</p> <ol style="list-style-type: none"> <li>1. Travelling as a passenger in, on, boarding or disembarking from the common carrier which is providing the transportation or alternate transportation for your trip;</li> <li>2. Travelling as a passenger in, on, boarding or disembarking from the common carrier which is providing the transportation or alternate transportation, including complementary transportation for this situation only, directly to or from a terminal, station, pier or airport either: <ol style="list-style-type: none"> <li>a) Immediately preceding a scheduled departure of the common carrier during your trip; or</li> <li>b) Immediately following a scheduled arrival of the common carrier during your trip;</li> </ol> </li> <li>3. Travelling as a passenger in the terminal, station, pier or airport prior to or after boarding or disembarking from a common carrier which is providing the transportation or alternate transportation to you as a passenger.</li> </ol>	<p style="text-align: center;"><b>When does coverage begin and end?</b></p> <p>This Certificate of Insurance provides coverage whenever you have paid for your trip on a common carrier with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points, prior to any injury resulting in any loss for which a claim is made under this Policy. If only a partial payment was made with Avion points, the balance must have been paid with your RBC Royal Bank U.S. Dollar Visa Gold card for this Certificate of Insurance to be effective.</p> <p>Coverage begins on the date you leave your province or territory of residence on your trip.</p> <p>Coverage ends, individually for each covered person, at the earliest of:</p> <ol style="list-style-type: none"> <li>1. The date you or the Royal Bank cancels your RBC Royal Bank U.S. Dollar Visa Gold card account; or</li> <li>2. The date your RBC Royal Bank U.S. Dollar Visa Gold card account is sixty (60) days past due. However coverage is automatically reinstated when the account is returned to good standing; or</li> <li>3. The date the group insurance policy is cancelled by us or Royal Bank. However, such termination of coverage shall not apply to trips charged to your account prior to the cancellation date of the group insurance policy; or</li> <li>4. The date when coverage is no longer in force as described in the section "What is Covered and What are the Benefits?".</li> </ol> <p style="text-align: center;"><b>What is covered and what are the benefits?</b></p> <p><b>What is covered?</b></p> <p>When you have paid for the full transportation fare for your trip with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points prior to commencing your trip, this Certificate of Insurance provides a benefit for any injury sustained by you as a result of an accident which occurs during your trip while you are:</p> <ol style="list-style-type: none"> <li>1. Travelling as a passenger in, on, boarding or disembarking from the common carrier which is providing the transportation or alternate transportation for your trip;</li> <li>2. Travelling as a passenger in, on, boarding or disembarking from the common carrier which is providing the transportation or alternate transportation, including complementary transportation for this situation only, directly to or from a terminal, station, pier or airport either: <ol style="list-style-type: none"> <li>a. Immediately preceding a scheduled departure of the common carrier during your trip; or</li> <li>b. Immediately following a scheduled arrival of the common carrier during your trip;</li> </ol> </li> <li>3. Travelling as a passenger in the terminal, station, pier or airport prior to or after boarding or disembarking from a common carrier which is providing the transportation or alternate transportation to you as a passenger.</li> </ol>

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Travel Accident Insurance Certificate of Insurance	<p><b>What are the benefits?</b></p> <p><b>A. Specific loss indemnity</b></p> <p>When a <i>covered person</i> suffers an <i>injury</i> resulting in any of the following <i>losses</i> within three hundred and sixty-five (365) days of the date of the <i>accident</i>, the Insurer will pay the following maximum amount for:</p>	<p><b>What are the benefits?</b></p> <p><b>A. Specific loss indemnity</b></p> <p>When a <i>covered person</i> suffers an <i>injury</i> resulting in any of the following <i>losses</i> within three hundred and sixty-five (365) days of the date of the <i>accident</i>, we will pay the following maximum amount for:</p>																																																																				
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<p><b>B. Rehabilitation</b></p> <p>When <i>injuries</i> result in a payment being made under the “Specific loss indemnity” section above (Benefit A), an additional amount would be payable to you by the Insurer as follows:</p> <p>The reasonable and necessary expenses <i>you</i> actually incurred, up to a limit of \$2,500, for special training provided:</p> <p>a. such training is required because of such <i>injuries</i>, and in order for <i>you</i> to be qualified to engage in an occupation in which <i>you</i> would not have been engaged except for such <i>injuries</i>; and</p> <p>b. expenses are incurred within two (2) years from the date of the <i>accident</i>.</p> <p>No payment will be made for ordinary living, travelling or clothing expenses.</p>	<p><b>B. Rehabilitation</b></p> <p>When <i>injuries</i> result in a payment being made under the “Specific loss indemnity” section (Benefit A), an additional amount would be payable to <i>you</i> by us as follows:</p> <p>The reasonable and necessary expenses <i>you</i> actually incurred, up to a limit of \$2,500, for special training provided:</p> <p>a. such training is required because of such <i>injuries</i>, and in order for <i>you</i> to be qualified to engage in an occupation in which <i>you</i> would not have been engaged except for such <i>injuries</i>; and</p> <p>b. expenses are incurred within two (2) years from the date of the <i>accident</i>.</p> <p>No payment will be made for ordinary living, travelling or clothing expenses.</p>																																																																					
<p><b>C. Family transportation</b></p> <p>When <i>you</i> are confined as an inpatient in a <i>hospital</i> for <i>injuries</i> that result in a payable <i>loss</i> under the Policy and <i>you</i> require the personal attendance of a <i>family member</i> as recommended by the attending <i>physician</i>, or where due to <i>your</i> accidental death, the attendance of a <i>family member</i> is required, the Insurer will pay for the expenses incurred by the <i>family member</i> for transportation to <i>you</i> by the most direct route by a <i>common carrier</i>, but not to exceed an amount of \$1,000.</p>	<p><b>C. Family transportation</b></p> <p>When <i>you</i> are confined as an inpatient in a <i>hospital</i> for <i>injuries</i> that result in a payable <i>loss</i> under this Certificate of Insurance and <i>you</i> require the personal attendance of a <i>family member</i> as recommended by the attending <i>physician</i>, or where due to <i>your</i> accidental death, the attendance of a <i>family member</i> is required, we will pay for the expenses incurred by the <i>family member</i> for transportation to <i>you</i> by the most direct route by a <i>common carrier</i>, but not to exceed an amount of \$1,000.</p>																																																																					

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Travel Accident Insurance Certificate of Insurance</b>	<p style="text-align: center;"><b>What is not covered?</b></p> <p><b>Exclusions</b></p> <p>The Policy does not cover any <i>loss</i>, fatal or non-fatal, caused by or related to:</p> <ol style="list-style-type: none"> <li>1. Your intentional self-inflicted <i>injuries</i>, suicide or attempted suicide while sane or insane;</li> <li>2. War (declared or not), an act of foreign enemies or rebellion, voluntarily and knowingly exposing <i>yourself</i> to risk from an act of war (declared or not) or voluntarily participating in a riot or civil disorder;</li> <li>3. The commission of a criminal act or direct or indirect attempt to commit a criminal act by <i>you</i> or <i>your</i> beneficiary, whether or not <i>you</i> have been charged;</li> <li>4. Your active full-time service in the armed forces of any country or participation in any military manoeuvre or training exercise;</li> <li>5. Riding onboard a <i>common carrier</i> with a status other than <i>passenger</i>;</li> <li>6. Any <i>accident</i> arising from, or in any way related to, <i>your</i> chronic use or abuse of alcohol or drugs, including prescription or illegal drugs, or deliberate non-compliance with prescribed medical therapy or treatment whether prior to or during <i>your trip</i>;</li> <li>7. Sickness or disease, even if the cause of its activation or reactivation is an <i>accident</i>;</li> <li>8. Ionising radiation or radioactive <i>contamination</i> 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;</li> <li>9. <i>Contamination</i> due to any <i>act of terrorism</i>;</li> <li>10. <i>Terrorism</i>.</li> </ol> <p><b>Limitations</b></p> <ol style="list-style-type: none"> <li>1. If, as a result of an <i>accident</i>, <i>you</i> sustain <i>injuries</i> resulting in multiple <i>losses</i>, the maximum indemnity the Insurer will pay to <i>you</i> for all <i>your losses</i> will equal the highest indemnity amount for one (1) of <i>your losses</i> and will not exceed \$500,000.</li> <li>2. Indemnity will not be paid while <i>you</i> are in a coma.</li> <li>3. When <i>your death</i> or <i>loss</i> occurs more than fifty-two (52) weeks after the <i>accident</i>, unless <i>you</i> are in a coma at the end of that period; the Insurer will determine which benefits <i>you</i> are entitled to, if applicable, when <i>you</i> regain consciousness.</li> </ol> <p style="text-align: center;"><b>What should you do if you have a claim?</b></p> <p>If you call Assured Assistance at the time of the <i>loss</i> as shown under "How to Obtain Assistance," you will receive the necessary claims assistance.</p> <p>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 <i>loss</i> at the following toll-free number:</p> <p><b>RBC Insurance Claims Center: 1-800-464-3211</b></p> <p>The Claims Center will then send <i>you</i> the document(s) <i>you</i> will need to fill out in order to submit a claim and indicate to <i>you</i> which additional document(s) or information is also required for <i>your</i> claim to be reviewed.</p> <p><b>(Please Note:</b> a legal guardian must complete the claim process on behalf of a <i>covered person</i> under the age of eighteen (18) in Quebec or under the age of sixteen (16) for the rest of Canada.)</p> <p>In certain circumstances, the Insurer may require that <i>you</i> fill out a consent form in order to give:</p> <ol style="list-style-type: none"> <li>a. <i>your</i> consent to verify <i>your</i> health card number and other information required to process <i>your</i> claim with the relevant government and other authorities;</li> <li>b. <i>your</i> authorization to physicians, hospitals and other medical providers to provide the Insurer any and all information they have regarding <i>you</i> while under observation or treatment, including <i>your</i> medical history, diagnoses and test results; and</li> <li>c. <i>your</i> agreement to disclose any of the information available under a) and b) above to other sources, as may be required for the processing of <i>your</i> claim for benefits obtainable from other sources.</li> </ol>	<p style="text-align: center;"><b>What is not covered?</b></p> <p><b>Exclusions</b></p> <p>This Certificate of Insurance does not cover any <i>loss</i>, fatal or non-fatal, caused by or related to:</p> <ol style="list-style-type: none"> <li>1. Your self-inflicted <i>injury</i>, suicide or attempt to commit suicide.</li> <li>2. An act of war whether declared or undeclared, rebellion, exposure to nuclear reaction or radiation, or radioactive, biological or chemical <i>contamination</i>.</li> <li>3. Your or your beneficiary's involvement in the commission or attempted commission of a criminal offence or illegal act.</li> <li>4. Your active full-time service in the armed forces of any country or participation in any military manoeuvre or training exercise.</li> <li>5. Riding onboard a <i>common carrier</i> with a status other than <i>passenger</i>.</li> <li>6. Any <i>accident</i> arising from, or in any way related to, <i>your</i> chronic use or abuse of alcohol or drugs, including prescription or illegal drugs, or deliberate non-compliance with prescribed medical therapy or treatment whether prior to or during <i>your trip</i>.</li> <li>7. Sickness or disease, even if the cause of its activation or reactivation is an <i>accident</i>.</li> <li>8. Ionising radiation or radioactive <i>contamination</i> 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.</li> <li>9. <i>Contamination</i> due to any <i>act of terrorism</i>.</li> <li>10. <i>Terrorism</i>.</li> </ol> <p><b>Limitations</b></p> <ol style="list-style-type: none"> <li>1. If, as a result of an <i>accident</i>, <i>you</i> sustain <i>injuries</i> resulting in multiple <i>losses</i>, the maximum indemnity we will pay to <i>you</i> for all <i>your losses</i> will equal the highest indemnity amount for one (1) of <i>your losses</i> and will not exceed \$500,000.</li> <li>2. Indemnity will not be paid while <i>you</i> are in a coma.</li> <li>3. When <i>your death</i> or <i>loss</i> occurs more than fifty-two (52) weeks after the <i>accident</i>, unless <i>you</i> are in a coma at the end of that period, we will determine which benefits <i>you</i> are entitled to, if applicable, when <i>you</i> regain consciousness.</li> </ol> <p style="text-align: center;"><b>What should you do if you have a claim?</b></p> <p>If you call us at the time of the <i>loss</i> as shown under "How to Obtain Assistance," you will receive the necessary claims assistance.</p> <p>We will then send <i>you</i> the document(s) <i>you</i> will need to fill out in order to submit a claim and indicate to <i>you</i> which additional document(s) or information is also required for <i>your</i> claim to be reviewed. (Please Note: a legal guardian must complete the claim process on behalf of a <i>covered person</i> under the age of eighteen (18) who resides in Quebec or under the age of sixteen (16) who resides in the rest of Canada.)</p> <p>In certain circumstances, we may require that <i>you</i> fill out a consent form in order to give:</p> <ol style="list-style-type: none"> <li>a. <i>your</i> consent to verify <i>your</i> health card number and other information required to process <i>your</i> claim, with the relevant government and other authorities;</li> <li>b. <i>your</i> authorization to physicians, hospitals and other medical providers to provide us any and all information they have regarding <i>you</i> while under observation or treatment, including <i>your</i> medical history, diagnoses and test results; and</li> <li>c. <i>your</i> agreement to disclose any of the information available under a) and b) above to other sources, as may be required for the processing of <i>your</i> claim for benefits obtainable from other sources.</li> </ol>



## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Travel Accident Insurance Certificate of Insurance</b>	<p>Submission of claims and all required documents/information must be sent to:</p> <p><b>RBC Insurance Company of Canada</b>  <b>Claims Centre</b>  <b>PO Box 97, Station A</b>  <b>Mississauga, ON L5A 2Y9</b>  <b>1-800-464-3211</b></p> <p>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 loss or your claim will not be reviewed.</p> <p>The Claims Center will notify you of the decision on your claim within sixty (60) days of receiving all of the required information.</p> <p style="text-align: center;"><b>Other claim information</b></p> <p><b>Examination and autopsy</b></p> <p>The Insurer, at its own expense, shall have the right and opportunity to examine the person of any covered 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 the case of death where it is not forbidden by law.</p> <p><b>Payment of claims</b></p> <p>Benefits for loss of your life will be paid to your designated beneficiary(ies) (as further described below). Benefits for all other covered losses sustained by you will be paid to you, if living, otherwise to your designated beneficiary(ies). If more than one (1) beneficiary is designated and the beneficiaries' respective percentage of policy distribution is not specified, the designated beneficiaries shall share equally. If no beneficiary has been designated, or if the designated beneficiary does not survive you, the benefits will be paid to your estate.</p> <p style="text-align: center;"><b>Beneficiary</b></p> <p>Under this Certificate of Insurance, you may designate a beneficiary or change a previously designated beneficiary. No one else but you may designate or change a previously designated beneficiary. For such designation or change to become effective, you must complete a form entitled "Designation, Revocation or Addition of Beneficiary(ies)" and submit it to the Insurer. <b>You can obtain this form at your convenience from our website at <a href="http://www.rbcinsurance.com/cardsbeneficiaryform">www.rbcinsurance.com/cardsbeneficiaryform</a>.</b> To obtain a paper copy by mail, please call RBC Insurance Company of Canada at 1-800-533-2778 toll-free from the US &amp; Canada, or (905) 816-2581 collect from anywhere in the world. Such designation or change shall take effect as of the date the form was signed by you but no earlier than June 1, 2013. Any payment made by the Insurer prior to the receipt of such designation or change shall fully discharge the Insurer to the extent of such payment.</p> <p><b>Legal actions</b></p> <p>No action at law or in equity shall be brought to recover on the Policy prior to the expiration of sixty (60) days after the written proof of loss has been furnished in accordance with the section "What to do if you have a claim" above. No such action shall be brought after the expiration of three (3) years from the decision on your claim by the Insurer.</p>	<p>Submission of claims can be made to:</p> <p><b>RBC Insurance Company of Canada Claims</b>  <b>c/o Allianz Global Assistance</b>  <b>P.O. Box 277</b>  <b>Waterloo, ON N2J 4A4</b>  <b>1-800-464-3211</b></p> <p>You must provide notice of your claim within thirty (30) days of the date the claim arises.</p> <p>You must submit the information required for your claim within ninety (90) days of the date the claim arises. 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 the claim arises or such other time period as may be permitted by your applicable provincial/territorial legislation or your claim may not be reviewed.</p> <p>If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information.</p> <p><b>How to file a complaint?</b></p> <p>The complete process to file a complaint with RBC Insurance Company of Canada can be accessed on the RBC Insurance Company of Canada public website at <a href="http://www.rbcinsurance.com">www.rbcinsurance.com</a> under "Make a Complaint" at <a href="https://www.rbc.com/customercare/index.html">https://www.rbc.com/customercare/index.html</a>.</p> <p style="text-align: center;"><b>Other claim information</b></p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You, your heirs, and your assigns consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p> <p><b>Examination and autopsy</b></p> <p>We, at our own expense, shall have the right and opportunity to examine the person of any covered person whose injury is the basis of a claim when and so often as it may reasonably require during the review of a claim, and also the right and opportunity to make an autopsy in the case of death where it is not forbidden by law.</p> <p><b>Payment of claims</b></p> <p>Benefits for loss of your life will be paid to your designated beneficiary(ies) (as further described below). Benefits for all other covered losses sustained by you will be paid to you, if living, otherwise to your designated beneficiary(ies). If more than one (1) beneficiary is designated and the beneficiaries' respective percentage of policy distribution is not specified, the designated beneficiaries shall share equally. If no beneficiary has been designated, or if the designated beneficiary does not survive you, the benefits will be paid to your estate.</p> <p style="text-align: center;"><b>Beneficiary</b></p> <p>Under this Certificate of Insurance, you may designate a beneficiary or change a previously designated beneficiary. No one else but you may designate or change a previously designated beneficiary. For such designation or change to become effective, you must complete a form entitled "Designation, Revocation or Addition of Beneficiary(ies)" and submit it to us. <b>You can obtain this form at your convenience from our website at <a href="http://www.rbcinsurance.com/cardsbeneficiaryform">www.rbcinsurance.com/cardsbeneficiaryform</a>.</b> To obtain a paper copy by mail, please call RBC Insurance Company of Canada at 1-800-533-2778 toll-free from the US &amp; Canada, or (905) 816-2581 collect from anywhere in the world. Such designation or change shall take effect as of the date the form was signed by you but no earlier than June 1, 2013. Any payment made by us prior to the receipt of such designation or change shall fully discharge us to the extent of such payment.</p> <p><b>Legal actions</b></p> <p>No action at law or in equity shall be brought to recover on this Certificate of Insurance prior to the expiration of sixty (60) days after the written proof of loss has been furnished in accordance with the previous section "What to do if you have a claim". No such action shall be brought after the expiration of three (3) years from the decision on your claim by us.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Travel Accident Insurance Certificate of Insurance</b>	<p style="text-align: center;"><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>1. 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.</li> <li>2. Any amount payable to a minor will be paid to the minor's legal ward.</li> <li>3. If your body has not been found within one (1) year of the disappearance, sinking, or wrecking of the <i>common carrier</i> in which you were riding at the time of the <i>accident</i>, it will be presumed that you have suffered loss of life resulting from a <i>bodily injury</i> caused by an <i>accident</i> at the time of such disappearance, sinking or wrecking.</li> <li>4. If you incur losses covered under this Certificate of Insurance due to the fault 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 <i>accident</i> report is required before any claim payments can be made.</li> <li>5. This Certificate of Insurance is the entire contract between you and the Insurer and is subject to the statutory conditions of the Insurance Companies Act of Canada and any governing provincial statutes concerning contracts of <i>accident</i> insurance.</li> <li>6. The Insurer may, at its discretion, void this Certificate of Insurance 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.</li> <li>7. You have the right to request a copy of the policy of group insurance.</li> <li>8. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol> <p>This Certificate of Insurance replaces any prior Certificate of Insurance that may have been provided to you in connection with this coverage.</p>	<p style="text-align: center;"><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>1. All payments shall be payable in the lawful currency of Canada. All benefit limits indicated are in Canadian currency. This insurance will not pay for any interest or any fluctuations in the exchange rate.</li> <li>2. Any amount payable to a minor will be paid to the minor's legal ward.</li> <li>3. If your body has not been found within one (1) year of the disappearance, sinking, or wrecking of the <i>common carrier</i> in which you were riding at the time of the <i>accident</i>, it will be presumed that you have suffered loss of life resulting from a <i>bodily injury</i> caused by an <i>accident</i> at the time of such disappearance, sinking or wrecking.</li> <li>4. If you incur losses covered under this Certificate of Insurance due to the fault of a third party, we may take action against the third party. You agree to cooperate fully with us or our agents and to allow us or our agents, at our own expense, to bring a lawsuit in your name against a third party. Where a third party is involved, an <i>accident</i> report is required before any claim payments can be made.</li> <li>5. This Certificate of Insurance is the entire contract between you and us and is subject to the statutory conditions of the Insurance Companies Act of Canada and any governing provincial statutes concerning contracts of <i>accident</i> insurance.</li> <li>6. We may, at our discretion, void this Certificate of Insurance in the case of fraud or attempted fraud by you, your family or others acting on your behalf, or if you conceal or misrepresent any material fact or circumstance concerning this insurance contract.</li> <li>7. You have the right to request a copy of the policy of group insurance.</li> <li>8. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol>



## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Auto Rental Collision/Loss Damage Certificate of Insurance</b>  <b>As of November 1, 2023:</b> <b>Auto Rental Collision/Loss Damage Waiver Insurance Certificate of Insurance</b>	<p><b>Introduction</b></p> <p>Aviva General Insurance Company (referred to in this Certificate as the "Insurer") has issued group insurance policy F-2000375-A to Royal Bank of Canada ("Royal Bank") to cover expenses related to Auto Rental Collision/Loss or Damage. All covered persons are clients of the Insurer.</p> <p><b>How to obtain assistance</b></p> <p>If you require assistance or have questions about your coverage, call:</p> <p><b>1-800-533-2778 toll-free from the U.S. &amp; Canada, or 905-816-2581 collect from anywhere in the world.</b></p> <p><b>Helpful information about Auto Rental Collision/Loss Damage Insurance</b></p> <ul style="list-style-type: none"> <li>This Certificate of Insurance does <b>not</b> cover third party liability coverage. Check with your personal automobile insurer and the rental agency to ensure that you and all other drivers have adequate third party liability, personal injury and damage to property coverage.</li> <li>This insurance is effective when the full cost of your rental vehicle issued by a rental agency is paid with your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards® points. If only a partial payment is made using RBC Rewards points, the entire balance of that rental vehicle must be paid using your RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</li> <li>The length of time you rent the same vehicle must not exceed forty-eight (48) consecutive days, which shall follow one immediately after the other. In order to break the consecutive day cycle, a full calendar date must exist between rental periods. Coverage may not be extended for more than forty-eight (48) consecutive days by renewing or taking out a new rental agreement with the same or another rental agency for the same vehicle or another vehicle.</li> <li>If the covered person does not decline the rental agency's CDW option or its equivalent, this Certificate of Insurance is secondary coverage and will cover the deductible amount in the event of a claim.</li> <li>Most vehicles are covered by this Certificate of Insurance, but there are some exclusions. (A list of vehicles excluded from this coverage is outlined in the section "What is not covered?")</li> <li>Coverage is available except where prohibited by law.</li> <li>Check the rental vehicle carefully for scratches or dents before and after you drive the vehicle. Be sure to point out where the scratches or dents are located to a rental agency representative.</li> <li>If the vehicle has sustained damage of any kind, call 1-800-533-2778 (in Canada or the United States) or (905) 816-2581 (collect) immediately.</li> <li>Do not sign a blank sales draft to cover the damage and loss of use charges or a sales draft with an estimated cost of repair and loss of use charges. The rental agent may make a claim on your behalf to recover repair and loss of use charges by following the procedures outlined in the section "What should you do if you have a claim?"</li> <li>Claims must be reported within forty-eight (48) hours of the loss/damage occurring by calling 1-800-533-2778 (when in Canada or the United States) or (905) 816-2581 (collect).</li> <li>It is important that you read and understand your Certificate of Insurance as your coverage is subject to certain limitations or exclusions.</li> </ul>	<p><b>Introduction</b></p> <p>Aviva General Insurance Company (the "Insurer") has issued group insurance policy F-2000375-A to Royal Bank of Canada ("Royal Bank") to cover expenses related to Auto Rental Collision/Loss or Damage Waiver. All covered persons are clients of the Insurer.</p> <p>This coverage may be changed at the Insurer's option at any time with notice.</p> <p>This Certificate of Insurance outlines what Auto Rental Collision/Loss Damage Waiver Insurance ("CDW") is and what is covered along with the conditions under which a claim payment will be made when a cardholder rents and operates a rental vehicle but does not accept the rental agency's CDW or an equivalent offered by a rental agency.</p> <p><b>How to obtain assistance</b></p> <p>AZGA Service Canada Inc. (operating as "Allianz Global Assistance") is the provider of all assistance services under this Certificate of Insurance.</p> <p>If you require assistance or have questions about your coverage, call:</p> <p><b>1-800-533-2778 toll-free from the continental United States and Canada, or 905-816-2581 collect from anywhere else in the world.</b></p> <p><b>Helpful information about Auto Rental Collision/Loss Damage Waiver Insurance</b></p> <ul style="list-style-type: none"> <li>This Certificate of Insurance does <b>not</b> cover third party liability coverage. Check with your personal automobile insurer and the rental agency to ensure that you and all other drivers have adequate third party liability, personal injury and damage to property coverage.</li> <li>This insurance is provided only after: <ul style="list-style-type: none"> <li>you initiate the rental transaction with your RBC Royal Bank U.S. Dollar Visa Gold card by booking or reserving the rental vehicle with your RBC Royal Bank U.S. Dollar Visa Gold card;</li> <li>you present in person at the rental agency;</li> <li>the rental agreement is executed at the rental agency with your RBC Royal Bank U.S. Dollar Visa Gold card; and</li> <li>the full cost of the vehicle rental agreement including taxes and fees issued by a rental agency is paid with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points. If only a partial payment is made using Avion points, the entire balance of that rental vehicle must be paid using your RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</li> </ul> </li> <li>The length of time you rent the same rental vehicle and/or a different rental vehicle, must not exceed forty-eight (48) consecutive days, which shall follow one immediately after the other. In order to break the consecutive day cycle, a full calendar date must exist between rental periods. Coverage must not be extended for more than forty-eight (48) consecutive days by renewing or taking out a new rental agreement with the same or another rental agency for the same rental vehicle or another rental vehicle. Refer to "When Does Coverage Begin and End" for full details.</li> <li>If the covered person accepts the rental agency's CDW option or its equivalent, or if there is no option available to decline this coverage, this Certificate of Insurance will only cover up to the deductible as stipulated in the rental agency's CDW or similar provision. Further, the cost incurred of accepting the rental agency's option is not a covered expense.</li> <li>Coverage is limited to one (1) rental vehicle at a time. If during the same period there is more than one (1) rental vehicle rented by a (same) covered person, only the first rental vehicle will be eligible for coverage.</li> <li>Many rental vehicles are eligible for coverage, but there are some exclusions. (A list of vehicles excluded from this coverage is outlined in the section "What is not covered?")</li> <li>Any vehicle with a Manufacturer's Suggested Retail Price (MSRP), excluding all taxes, over sixty-five thousand dollars Canadian (\$65,000 CDN) is not covered. Please check the MSRP of any rental vehicle before you rent.</li> <li>Pick-up trucks are one of the vehicles not covered. Be aware that a rental agency may switch your rental vehicle for another rental vehicle such as a pick-up truck or other excluded vehicles if cars or SUVs are out of stock when you arrive at the rental agency, and we recommend you purchase the rental agency's CDW coverage.</li> <li>Check the rental vehicle carefully for any damage including scratches or dents before you take the rental vehicle from the rental agency and after you return the rental vehicle to the rental agency. Be sure to point out where any scratches, dents or other damage is located to a rental agency representative. Note: If a rental vehicle is through car sharing, you must examine the rental vehicle as above, take pictures, and report the damage immediately to the rental agency before taking the rental vehicle.</li> <li>Claims must be reported within forty-eight (48) hours of the loss/damage occurring by calling <b>1-855-603-5568 (toll-free and/or collect)</b>. Do not delay reporting to us within forty-eight (48) hours even if you do not have all the information and/or documents required.</li> <li>Do not sign a blank sales draft to cover the damage and loss of use charges or a sales draft with an estimated cost of repair and loss of use charges. You must report a claim to the Insurer by following the procedures outlined herein under "What should you do if you have a claim?" and inform the rental agency of the loss and/or damage.</li> <li>You must obtain a police report when an accident takes place or if the rental vehicle is vandalized or stolen. If a police report is not legally required in the jurisdiction in which such loss and/or damage occurred, then the name, badge number and division address of the police officer you contacted must be obtained and provided to the Insurer.</li> <li>All dollar amounts referred to in this Certificate of Insurance are stated in Canadian currency.</li> <li>It is important that you read and understand your Certificate of Insurance as your coverage is subject to the terms, conditions, limitations and exclusions contained in this Certificate of Insurance.</li> </ul>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Auto Rental Collision/Loss Damage Certificate of Insurance</b>  <b>As of November 1, 2023:</b> <b>Auto Rental Collision/Loss Damage Waiver Insurance Certificate of Insurance</b>	<p style="text-align: center;"><b>Definitions</b></p> <p>Throughout this document, all <i>italicized</i> terms have the specific meaning explained below.</p> <p><b>Additional cardholder</b> means a co-applicant or an authorized user.</p> <p><b>Applicant</b> 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 <i>applicant</i> does not include an <i>additional cardholder</i>. An <i>applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Authorized user</b> means a person, other than the <i>applicant</i> and the co-applicant, to whom an RBC Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the <i>applicant</i> or the co-applicant. An <i>authorized user</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Car sharing</b> means a car rental club that gives its members twenty-four (24)-hour access to a fleet of cars parked in a convenient location.</p> <p><b>Co-applicant</b> 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 <i>permanent resident</i> of Canada.</p> <p><b>Covered person</b> means:</p> <ol style="list-style-type: none"> <li>The <i>applicant</i> or <i>additional cardholder</i> who presents in person at the <i>rental agency</i>, signs the rental contract and takes possession of the rental vehicle. A <i>covered person</i> may be referred to as “you” or “your” or “yourself”.</li> <li>Any other person who drives the same rental vehicle with your permission whether or not such person has been listed on the rental vehicle contract or has been identified to the <i>rental agency</i> at the time of making the rental. However, you and all drivers must otherwise qualify under and follow the terms of the rental contract and must be legally licensed and permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle shall be used.</li> </ol> <p><b>Loss of use</b> means the amount paid to a <i>rental agency</i> to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.</p> <p><b>Mini-van</b> means a van made by an automobile manufacturer and classified by the manufacturer or a government authority as a <i>mini-van</i> made to transport a maximum of eight (8) people including the driver and which are used exclusively for the transportation of passengers and their luggage.</p> <p><b>Permanent resident</b> 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.</p> <p><b>Rental agency (or rental agencies)</b> means a vehicle <i>rental agency</i> licensed to rent vehicles and which provides a rental agreement. For greater certainty, throughout this Certificate of Insurance, the terms ‘rental company’ and ‘rental agency’ refer to both traditional vehicle <i>rental agencies</i> and <i>car sharing</i> programs.</p> <p><b>Rental agency’s CDW</b> means an optional Collision Damage Waiver (“CDW”) or similar waiver offered by rental companies and <i>rental agencies</i> that relieves renters of financial responsibility if the vehicle is damaged or stolen while under rental contract. The <i>rental agency’s</i> CDW is <b>not</b> insurance.</p> <p><b>Tax-free car</b> means a <i>tax-free car</i> package that provides tourists with a short-term (seventeen (17) days to six (6) months) tax-free vehicle lease agreement with a guaranteed buyback. The Insurer <b>will not</b> provide coverage for <i>tax-free</i> cars.</p>	<p style="text-align: center;"><b>Definitions</b></p> <p>Throughout this document, all <i>italicized</i> terms have the specific meaning explained below.</p> <p><b>Actual cash value</b> means the reasonable determination of the value of the <i>rental vehicle</i> at the time of loss.</p> <p><b>Additional cardholder</b> means a co-applicant or an authorized user.</p> <p><b>Applicant</b> 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 <i>applicant</i> does not include an <i>additional cardholder</i>. An <i>applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Authorized user</b> means a person, other than the <i>applicant</i> and the co-applicant, to whom an RBC Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the <i>applicant</i> or the co-applicant. An <i>authorized user</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Car sharing</b> means a corporately owned car rental entity, including franchises, that provides its members and/or customers with twenty-four (24)-hour access to a fleet of their <i>rental vehicles</i> parked in a convenient location.</p> <p><b>Co-applicant</b> 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 <i>permanent resident</i> of Canada.</p> <p><b>Coverage period</b> means the length of time you rent the same <i>rental vehicle</i> and/or another <i>rental vehicle</i> and:</p> <ol style="list-style-type: none"> <li>this must not exceed forty-eight (48) consecutive days, where each day must follow one immediately after the other;</li> <li>If you need to have the <i>rental vehicle</i> beyond the forty-eight (48) consecutive day limit, a full calendar date between rentals must exist in order to break the forty-eight (48) consecutive day cycle;</li> <li>rentals cannot be extended for more than forty-eight (48) days by renewing or taking out a new <i>rental agreement</i> with the same or another <i>rental agency</i> for the same or another vehicle.</li> </ol> <p><b>Covered person</b> means:</p> <ol style="list-style-type: none"> <li>The <i>applicant</i> or <i>additional cardholder</i> who presents in person at the <i>rental agency</i>, signs the rental contract and takes possession of the <i>rental vehicle</i>. A <i>covered person</i> may be referred to as “you” or “your” or “yourself”. All <i>covered persons</i> must be <i>permanent residents</i> of Canada.</li> <li>You and all drivers who are permitted by you to operate the <i>rental vehicle</i> must qualify under and follow the terms of the <i>rental agreement</i> and must be legally licensed and permitted to operate the <i>rental vehicle</i> by themselves under the laws of the jurisdiction in which the <i>rental vehicle</i> shall be used.</li> </ol> <p><b>Loss of use</b> means the reasonable amount paid to a <i>rental agency</i> to compensate it when a <i>rental vehicle</i> is unavailable for rental while undergoing repairs for damage incurred during the <i>coverage period</i>.</p> <p><b>Mini-van</b> means a van made by an automobile manufacturer and classified by the manufacturer or a government authority as a <i>mini-van</i> made to transport a maximum of eight (8) people including the driver and which are used exclusively for the transportation of passengers and their luggage.</p> <p><b>Peer to Peer Vehicle Rental</b> is the process whereby existing car owners make their personally owned vehicles available for others to rent for short periods of time.</p> <p><b>Permanent resident</b> means a person who resides in Canada for at least six (6) months of the year and must have valid Canadian Drivers License. However, individuals otherwise eligible for coverage who are members of the Canadian Foreign Service and the Canadian Military need not satisfy this requirement.</p> <p><b>Rental agency (or rental agencies)</b> means a vehicle <i>rental agency</i> licensed to rent vehicles and which provides a <i>rental agreement</i>. For greater certainty, throughout this Certificate of Insurance, the term ‘rental agency’ refers to both traditional vehicle <i>rental agencies</i> and <i>car sharing</i> rental entities.</p> <p><b>Rental agency’s CDW</b> means an optional Collision Damage Waiver (“CDW”) or similar waiver offered by rental companies and <i>rental agencies</i> that relieves renters of financial responsibility if the <i>rental vehicle</i> is damaged or stolen while under <i>rental agreement</i>. The <i>rental agency’s</i> CDW is <b>not</b> insurance.</p> <p><b>Rental agreement</b> means the <i>rental agency’s</i> agreement that you sign detailing and outlining the terms and conditions permitting you to rent a <i>rental vehicle</i>.</p> <p><b>Rental vehicle</b> means a vehicle you rent from <i>rental agency</i> that is covered under this Certificate of Insurance.</p> <p><b>Tax-free car</b> means a <i>tax-free car</i> package that provides tourists with a short-term (seventeen (17) days to six (6) months) tax-free vehicle lease agreement with a guaranteed buyback. The Insurer will not provide coverage for <i>tax-free</i> cars.</p> <p><b>Valid towing</b> means the towing of the <i>rental vehicle</i> by a licensed towing company due to an incident causing damage for valid, reasonable and customary costs, including storage, which conform to the local applicable laws and by-laws.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Auto Rental Collision/Loss Damage Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Auto Rental Collision/Loss Damage Waiver Insurance Certificate of Insurance</b></p>	<p style="text-align: center;"><b>When does coverage begin and end?</b></p> <p>Upon taking possession of the rental vehicle, coverage begins when:</p> <ol style="list-style-type: none"> <li>You use your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards® points to pay for the entire cost of the rental from a <i>rental agency</i>. <ul style="list-style-type: none"> <li>If only a partial payment is made using RBC Rewards points, the entire balance of that rental must be paid using your RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</li> </ul> </li> <li>You decline the <i>rental agency's</i> CDW option or similar coverage offered by the <i>rental agency</i> on the rental contract. If there is no space on the vehicle rental contract for you to indicate that you have declined the coverage, then indicate in writing on the contract "I decline CDW provided by this merchant". (Note: If you decide to purchase the <i>rental agency's</i> CDW option or similar coverage, then this Certificate of Insurance will only cover your deductible in the event of a claim provided all terms and conditions of this coverage are met.)</li> </ol> <p>Coverage ends individually, for each covered person, on the earliest of:</p> <ol style="list-style-type: none"> <li>The date and time the <i>rental agency</i> reassumes control of the rental vehicle;</li> <li>The date upon which your rental period exceeds forty-eight (48) consecutive days or your rental period is extended for more than forty-eight (48) consecutive days by renewing or taking out a new rental agreement with the same or another <i>rental agency</i> for the same vehicle or other vehicles;</li> <li>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;</li> <li>The date your RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due. However coverage is automatically reinstated when your account is returned to good standing;</li> <li>The date your RBC Royal Bank U.S. Dollar Visa Gold card is cancelled or card privileges are otherwise terminated;</li> <li>The date Royal Bank receives written notice from you that you choose to cancel your RBC Royal Bank U.S. Dollar Visa Gold card.</li> </ol> <p style="text-align: center;"><b>What is covered and what are the benefits?</b></p> <p>When you pay for the entire cost of the rental vehicle using your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points, this Certificate of Insurance covers you and/or a <i>rental agency</i> for loss/damages up to the actual cash value of the damaged or stolen rental vehicle, as well as valid <i>rental agency</i> towing and <i>loss of use</i> charges when the conditions described in this Certificate of Insurance are met.</p> <p>This insurance coverage is available on a twenty-four (24)-hour basis unless precluded by law or the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed [other than under <b>What is not covered?</b> #8 (a), (b) or (c)].</p> <p>This coverage is primary insurance, except in the following circumstances:</p> <ul style="list-style-type: none"> <li>if the covered person decides to purchase the <i>rental agency's</i> CDW option or its equivalent; or</li> <li>in such circumstances where the applicable government insurance legislation states otherwise.</li> </ul> <p>The following types of rental vehicles are covered:</p> <p>All cars, sport utility vehicles, and <i>mini-vans</i> except those listed in the section "What is not covered?"</p> <p>Also,</p> <ul style="list-style-type: none"> <li>Rental vehicles that are part of prepaid travel packages are also covered if the total package was paid by your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points;</li> <li>You are covered if you receive a "free rental" as a result of a promotion where you have had to make previous vehicle rentals and if each such previous rental was entirely paid for with your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points;</li> <li>You are covered if you receive a "free rental" day(s) as a result of an RBC Rewards™ program for the number of days of free rental. If the free rental day(s) is/are combined with rental days for which you pay the negotiated rate, this entire balance must be paid with your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points.</li> </ul>	<p style="text-align: center;"><b>When does coverage begin and end?</b></p> <p>Coverage begins when you take possession of the <i>rental vehicle</i>, provided:</p> <ol style="list-style-type: none"> <li>You present in person at the <i>rental agency</i>, initiate the rental transaction with your RBC Royal Bank U.S. Dollar Visa Gold card by booking or reserving the <i>rental vehicle</i> with that card, and provide your RBC Royal Bank U.S. Dollar Visa Gold card for authorization before you take possession of the <i>rental vehicle</i>, indicating the entire cost of the rental, including all applicable taxes and fees, from the <i>rental agency</i> is to be charged to your RBC Royal Bank U.S. Dollar Visa Gold card. You may use your Avion points to pay for the entire cost of the rental, including all applicable taxes and fees, from a <i>rental agency</i>. If only a partial payment is made using Avion points, the remaining balance of that rental, including applicable taxes and fees, must be paid using your RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</li> <li>You use your RBC Royal Bank U.S. Dollar Visa Gold card to fully pay for a <i>car sharing rental vehicle</i>.</li> <li>You decline the <i>rental agency's</i> CDW option or similar coverage offered by the <i>rental agency</i> on the <i>rental agreement</i>. If there is no space on the vehicle <i>rental agreement</i> for you to indicate that you have declined the coverage, then indicate in writing on the contract "I decline CDW provided by this merchant." Note: if there is no option available to decline this coverage, this Certificate of Insurance will only cover up to the deductible as stipulated in the <i>rental agency's</i> CDW or similar provision.</li> </ol> <p>Coverage ends individually, for each covered person, on the earliest of:</p> <ol style="list-style-type: none"> <li>The date and time the <i>rental agency</i> reassumes control of the <i>rental vehicle</i>; or</li> <li>The date upon which your <i>rental vehicle</i> is not within the coverage period; or</li> <li>The date you or the Royal bank cancels your RBC Royal Bank U.S. Dollar Visa Gold account; or</li> <li>The date your RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due. However, coverage is automatically reinstated when the account is returned to good standing; or</li> <li>The date the group insurance policy is cancelled the Insurer or Royal Bank. However, such cancellation of coverage shall not apply to <i>rental vehicle</i> arrangements charged to your RBC Royal Bank U.S. Dollar Visa Gold card prior to the cancellation date of the group insurance policy.</li> </ol> <p style="text-align: center;"><b>What is covered and what are the benefits?</b></p> <p>When you pay for the entire cost of the <i>rental vehicle</i> using your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points, this Certificate of Insurance covers you and your responsibilities to a <i>rental agency</i> as stated in the <i>rental agreement</i> for loss or damages up to the actual cash value of the damaged or stolen <i>rental vehicle</i>, as well as valid towing charges, storage, loss of use charges and up to a fifty dollar (\$50) <i>rental agency</i> administration charge, subject to the terms, conditions, limitations and exclusions described in this Certificate of Insurance.</p> <p>If you decide to purchase the <i>rental agency's</i> CDW option or similar coverage, then this Certificate of Insurance will only cover your deductible in the event of a claim subject to all terms, conditions, limitations and exclusions. Furthermore, the cost incurred of accepting the <i>rental agency's</i> CDW option is not a covered expense.</p> <p>This insurance coverage is available on a twenty-four (24)-hour basis and applicable worldwide where permitted by law or under the terms of the rental contract</p> <p>This coverage is primary insurance, except if the covered person decides to purchase the <i>rental agency's</i> CDW option or its equivalent, or where the applicable government insurance legislation states otherwise.</p> <p>The following types of <i>rental vehicles</i> are covered:</p> <ul style="list-style-type: none"> <li>All cars, sport utility vehicles, and <i>mini-vans</i> except those listed in the section "What is not covered?"</li> </ul> <p>Also, you are covered if:</p> <ul style="list-style-type: none"> <li>the <i>rental vehicle</i> is part of a prepaid travel package, provided the total travel package was fully paid by your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points;</li> <li>you receive a "free rental" as a result of a promotion where you have had to make previous vehicle rentals and if each such previous rental was entirely paid for with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points;</li> <li>you receive a "free rental" day(s) as a result of an RBC Avion points program for the number of days of free rental. If the free rental day(s) are combined with rental days for which you pay the negotiated rate, this entire balance payable must be paid with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points.</li> </ul>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Auto Rental Collision/Loss Damage Certificate of Insurance</b>  <b>As of November 1, 2023:</b> <b>Auto Rental Collision/Loss Damage Waiver Insurance Certificate of Insurance</b>	<p style="text-align: center;"><b>What is not covered?</b></p> <p>The Insurer will not pay for any expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li>1. A replacement vehicle for which <i>your</i> personal automobile insurance is covering all or part of the cost of the rental;</li> <li>2. Third party liability (which means <i>you</i> injure someone else or damage their property in a motor vehicle accident);</li> <li>3. <i>Your</i> personal injury;</li> <li>4. Damage to property (except the rental vehicle itself or its equipment);</li> <li>5. The operation of the rental vehicle at any time during which any <i>covered person</i> is driving while intoxicated or under the influence of any narcotic;</li> <li>6. Any dishonest, fraudulent or criminal act committed by any <i>covered person</i>;</li> <li>7. Wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin;</li> <li>8. Operation of the rental vehicle in violation of the terms of the rental agreement except: <ol style="list-style-type: none"> <li>a. <i>covered persons</i> as defined may operate the rental vehicle;</li> <li>b. the rental vehicle may be driven on publicly maintained gravel roads;</li> <li>c. the rental vehicle may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.;</li> </ol> </li> <li>9. Seizure or destruction under a quarantine or customs regulations or confiscated by order of government or public authority;</li> <li>10. Transportation of contraband or illegal trade;</li> <li>11. War, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating or defending against such action;</li> <li>12. Transportation of property or passengers for hire;</li> <li>13. Nuclear reaction, nuclear radiation, or radioactive contamination;</li> <li>14. Intentional damage to the rental vehicle by a <i>covered person</i>;</li> <li>15. Expenses due to diminished value of the rental vehicle.</li> </ol>	<p style="text-align: center;"><b>What is not covered?</b></p> <p>This insurance will not pay for any loss, damage and/or expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li>1. A replacement vehicle for which <i>your</i> personal automobile insurance, other insurer or other party is covering all or part of the cost of the <i>rental vehicle</i>;</li> <li>2. Third party liability (which means <i>you</i> injure someone else or damage their property in a motor vehicle accident);</li> <li>3. Personal injury;</li> <li>4. Property loss or damage (except the <i>rental vehicle</i> itself or its equipment);</li> <li>5. Fees charged to <i>you</i> by the <i>rental agency</i> that are not directly as a result of an incident including late return, unauthorized return location, cleaning fees, fuel charges, mileage charges, redemption, or similar;</li> <li>6. The operation of the <i>rental vehicle</i> at any time during which any <i>covered person</i> is driving while intoxicated or under the influence of any intoxicating substances such as alcohol or a narcotic or prescribed medications (if advised not to operate a vehicle by a medical practitioner);</li> <li>7. The charging of a <i>covered person</i> for any Criminal Code offence relating to the operation, care and/or control of the <i>rental vehicle</i> or any similar offence under any law;</li> <li>8. Any dishonest, fraudulent or attempted fraud, criminal act, misrepresentation or concealment of any material fact by any <i>covered person</i> or by anyone at their discretion;</li> <li>9. Wear and tear, gradual deterioration, pre-existing damage or mechanical or electrical breakdown or failure, clutch damage, product recall, strikes, lockouts inherent vice or damage, insects or vermin or similar;</li> <li>10. The coverage being precluded by law and where the coverage is in violation of the terms of the <i>rental agreement</i> in the jurisdiction in which it was formed (other than under "What is not covered?" #11 (i), (ii) or (iii));</li> <li>11. Operation of the <i>rental vehicle</i> in violation of the terms of the <i>rental agreement</i> except where: <ol style="list-style-type: none"> <li>a. there is a <i>covered person</i> operating the <i>rental vehicle</i>;</li> <li>b. the <i>rental vehicle</i> is driven on publicly maintained gravel roads;</li> <li>c. the <i>rental vehicle</i> is driven across the Canada and U.S. border or across provincial and/or state boundaries.</li> </ol> </li> <li>12. Seizure or destruction under a quarantine, customs regulations or confiscation or emergency measures by government order or public authority;</li> <li>13. Transportation of contraband or illegal trade or similar;</li> <li>14. War, hostile or warlike action, insurrection, rebellion, revolution, riot, terrorism, civil unrest, civil war, usurped power, or any action taken by government or public authority in hindering, combating or defending against such action;</li> <li>15. Transportation of property and/or goods, and/or transporting passengers for hire;</li> <li>16. Solar flare, nuclear reaction, nuclear radiation, nuclear materials or radioactive contamination;</li> <li>17. Intentional damage to the <i>rental vehicle</i> by a <i>covered person</i> or by someone at their direction;</li> <li>18. Expenses and/or costs related to diminished value of the <i>rental vehicle</i> and consequential or incidental loss and/or damage including cleaning fee, taxis, hotels or lost business.</li> <li>19. <i>You</i> use the <i>rental vehicle</i> for racing, speed tests or on a race track.</li> <li>20. The following are not 'rental agencies' under this certificate: <ol style="list-style-type: none"> <li>a. car dealerships, and;</li> <li>b. peer-to-peer car sharing companies in the business of making available car rentals through digital networks or other electronic means for the general public.</li> </ol> </li> </ol>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Auto Rental Collision/Loss Damage Certificate of Insurance</b>  <b>As of November 1, 2023:</b> <b>Auto Rental Collision/Loss Damage Waiver Insurance Certificate of Insurance</b>	<p><b>The following vehicles are NOT covered:</b></p> <ol style="list-style-type: none"> <li>1. Vans, cargo vans or mini cargo vans (other than <i>mini-vans</i>);</li> <li>2. Trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;</li> <li>3. Limousines;</li> <li>4. Off-road vehicles – meaning any vehicle used on roads that are not publicly maintained roads unless used to ingress and egress private property;</li> <li>5. Motorcycles, mopeds or motor bikes;</li> <li>6. Trailers, campers, recreational vehicles or vehicles not licensed for road use;</li> <li>7. Vehicles towing or propelling trailers or any other object;</li> <li>8. Mini-buses or buses;</li> <li>9. Any vehicle with a Manufacturer's Suggested Retail Price (MSRP) excluding all taxes, over sixty-five thousand dollars Canadian (\$65,000 CDN);</li> <li>10. Exotic vehicles, meaning vehicles such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce;</li> <li>11. Any vehicle which is either wholly or in part hand made, hand finished or has a limited production of under 2,500 vehicles per year;</li> <li>12. Antique vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more; and</li> <li>13. <i>Tax-free cars.</i></li> </ol> <p>Luxury vehicles, including but not limited to BMW, Cadillac, Lincoln and Mercedes Benz, are covered as long as they meet the above requirements.</p>	<p><b>The following vehicles are NOT covered:</b></p> <ol style="list-style-type: none"> <li>1. Vans, cargo vans, cube vans or mini cargo vans (other than <i>mini-vans</i>);</li> <li>2. Trucks, pick-up trucks and/or any vehicle that can be spontaneously reconfigured into a pickup truck;</li> <li>3. Vehicles that are not solely for personal use including Uber, Lyft, commercial use or delivery services, or similar;</li> <li>4. Limousines;</li> <li>5. Vehicles off-road unless used to ingress and egress private property;</li> <li>6. Vehicles used on roads that are not publicly maintained roads and/or flooded or blocked roads or similar;</li> <li>7. Motorcycles, mopeds, scooters or motorized bikes or similar;</li> <li>8. Trailers, campers, recreational vehicles, all-terrain vehicles (ATVs), dune buggies, tractors, snowmobiles, golf carts and/or vehicles not licensed for road use, and/or vehicles used for towing or propelling trailers, campers and/or any other object;</li> <li>9. Mini-buses or buses;</li> <li>10. Any vehicle that had a Manufacturer's Suggested Retail Price (MSRP), excluding all taxes, over sixty-five thousand dollars Canadian (\$65,000 CDN) in its model year;</li> <li>11. Exotic vehicles, meaning vehicles such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce or similar, and/or any vehicle which is either wholly or in part hand-made, hand finished, kit cars, and/or has a limited production of under two thousand five hundred (2,500) vehicles per year;</li> <li>12. Antique, vintage or classic vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more;</li> <li>13. <i>Tax-free cars.</i></li> </ol> <p>Note: Luxury vehicles, including but not limited to BMW, Cadillac, Lincoln and Mercedes Benz, are covered as long as they are not otherwise excluded under this Certificate of Insurance.</p>



## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Auto Rental Collision/Loss Damage Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Auto Rental Collision/Loss Damage Waiver Insurance Certificate of Insurance</b></p>	<p style="text-align: center;"><b>What should you do if you have a claim?</b></p> <p>In the event of loss/damage to your rental vehicle, call 1-800-533-2778 (toll-free) within forty-eight (48) hours if you are in Canada or the United States or (905) 816-2581 (collect). The representative will answer your questions and send you a claim form.</p> <ul style="list-style-type: none"> <li>▪ Decide with the rental agent who will make the claim. (Please note: You must notify the rental agency and obtain consent prior to completing any repairs on your own.)</li> <li>▪ If the rental agent decides to settle the claim directly, complete the accident report claim form and assign the right for the rental agency to make the claim on your behalf on the claim form or other authorized forms. It is important to note that you remain responsible for the loss/damage and that you may be contacted in the future to answer inquiries resulting from the claims process. The rental agent may fax the required documentation toll-free if they are in Canada or the United States to 1-866-804-2228. Elsewhere the fax number is (905) 813-4791 (collect). Original documentation may also be required in some instances. (If you have any questions, are having any difficulties, or would like the claims administrator to be involved immediately, call the number provided above.)</li> <li>▪ If you will be making the claim, you must call the claims administrator within forty-eight (48) hours of the loss/damage having occurred. Your claim must be submitted with as much documentation as possible, as requested below, within forty-five (45) days of discovering the loss/damage. You will need to provide all documentation within ninety (90) days of the date of loss or damage to the claims administrator at the address provided below.</li> <li>▪ For your claim to be reviewed, you must submit the following original documentation, as applicable: <ul style="list-style-type: none"> <li>– the claim form, completed and signed;</li> <li>– your RBC Visa statement and/or receipt showing that the rental was paid in full with your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points;</li> <li>– a copy of your invoice showing all prepaid expenses (prepaid rental car payment);</li> <li>– a copy of your receipt showing the amount of RBC Rewards points redeemed;</li> <li>– a copy of your previous rental agreements resulting in a free rental;</li> <li>– the original copy of both sides of the vehicle rental agreement;</li> <li>– the accident or damage report, including photographs of the damage;</li> <li>– the itemized repair bill, or if not available, a copy of the estimate;</li> <li>– receipt for paid repairs;</li> <li>– the police report, when available;</li> <li>– a copy of your billing or pre-billing statement if any repair charges were billed to your account; and</li> <li>– a copy of your paid statement or billing indicating the deductible amount (if you have purchased the rental agency's CDW or similar coverage).</li> </ul> </li> </ul> <p>Forward this documentation to:</p> <p><b>Aviva General Insurance Company</b>  <b>Attention: RBC Visa Claims</b>  <b>PO Box 6, Station A</b>  <b>Mississauga, ON L5A 2Y9</b></p>	<p style="text-align: center;"><b>What should you do if you have a claim?</b></p> <p>In the event of loss/damage to your rental vehicle, call 1-855-603-5568 (toll free and/or collect) within forty-eight (48) hours if you are in Canada or the United States.</p> <p>The representative will answer your questions and send you a letter outlining the required documents to support your claim.</p> <p>As you are the covered person and renter of the rental vehicle, you must report your claim to the Insurer. You must notify the rental agency and obtain consent prior to completing any repairs on your own. You must report all accidents, including single vehicle incidents, and thefts to the police.</p> <p>Once you contact the Insurer about your claim, the Insurer will complete your initial claims report by obtaining what information is available. It is important to note that you remain responsible for the loss/damage claim and you may be contacted in the future to answer inquiries resulting from the claims process including providing original documentation or other information. The rental agent may fax any required documentation toll-free if they are in Canada or the United States to 1-866-804-2228.</p> <p>Elsewhere the fax number is (905) 813-4791 (collect), or you can send it by email. If you have any questions, please call the number provided above.</p> <p><b>You must report the claim</b> within forty-eight (48) hours of the loss/damage having occurred. Your claim must be submitted with as much documentation as possible, as requested below, within forty-five (45) days of discovering the loss/damage. You will need to provide all documentation within ninety (90) days of the date of loss or damage to the claims administrator at the address provided below.</p> <p>For your claim to be reviewed, you must submit the following original documentation, as applicable:</p> <ul style="list-style-type: none"> <li>▪ your RBC credit card statement and/or receipt showing that the rental was paid in full with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points;</li> <li>▪ a copy of your invoice showing all prepaid expenses (prepaid rental car payment);</li> <li>▪ a copy of your receipt showing the amount of Avion points redeemed;</li> <li>▪ a copy of your previous rental agreements resulting in a free rental;</li> <li>▪ copies of the open and closed vehicle rental agreement (front and back including the rental agency's terms and conditions);</li> <li>▪ the accident or damage report;</li> <li>▪ photographs of the rental vehicle's damage including plates and VIN #;</li> <li>▪ the itemized repair bill, or if not available, a copy of the detailed estimate of repairs;</li> <li>▪ the receipt for paid repairs;</li> <li>▪ the police report, when available; if a police report is not legally required in the jurisdiction in which such loss and/or damage occurred, then the name, badge number and division address of the police officer you contacted must be obtained and provided;</li> <li>▪ a copy of your billing statement if any repair charges were billed to your account;</li> <li>▪ a copy of your credit card statement or billing indicating the deductible amount (if you have purchased the rental agency's CDW or similar coverage); and</li> <li>▪ any other relevant information and/or documentation reasonably required by the Insurer to settle the claim.</li> </ul> <p>Forward this documentation to:</p> <p><b>Aviva General Insurance Company</b>  <b>Attention: Auto Rental Collision Damage</b>  <b>10 Aviva Way, Suite 10</b>  <b>Markham, ON L6G 0G1</b></p>



## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Auto Rental Collision/Loss Damage Certificate of Insurance</b>  <b>As of November 1, 2023:</b> <b>Auto Rental Collision/Loss Damage Waiver Insurance Certificate of Insurance</b>	<p>Under normal circumstances, the claim will be reviewed within fifteen (15) days after the claims administrator has received all necessary documentation. If the claim cannot be assessed on the basis of the information that has been provided, it may be closed.</p> <p>After the Insurer has paid your claim, your rights and recoveries will be transferred to the Insurer to the extent of the Insurer's payment for the loss/damage incurred when the rental vehicle was under your responsibility. This means the Insurer will then be entitled, at its own expense, to sue another party in your name. If the Insurer chooses to sue another party in your name, you must give the Insurer all the assistance the Insurer may reasonably require to secure its rights and remedies. This may include providing your signature on all necessary documents that enable the Insurer to sue in your name.</p> <p>Once you report loss or damage, a claim file will be opened and will remain open for six (6) months from the date of the loss or damage. Payment will only be made on a claim or any part of a claim that is completely substantiated as required by the claims administrator within six (6) months of the date of loss/damage.</p> <p>You should use due diligence and do all things necessary to avoid or reduce any loss or damage to property protected by this Auto Rental Collision/Loss Damage Insurance.</p> <p><b>Other claim information</b></p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You or your heirs assign consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p> <p><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>1. Your RBC Royal Bank U.S. Dollar Visa Gold account must be open and in good standing during the rental period.</li> <li>2. Only the covered person may rent a vehicle and may decide to decline the rental agency's CDW or an equivalent alternative coverage offering. This coverage applies only to the covered person's personal and business use of the rental vehicle.</li> <li>3. Coverage is limited to one (1) rental vehicle at a time; i.e. if during the same period there is more than one (1) vehicle rented by the covered person, only the first rental will be eligible for these benefits.</li> <li>4. If you make a claim knowing it to be false or fraudulent in any respect, you will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Certificate of Insurance.</li> <li>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.</li> <li>6. You have the right to request a copy of the policy of group insurance.</li> <li>7. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol>	<p>Under normal circumstances, the claim will be reviewed within fifteen (15) days after the claims administrator has received all necessary documentation. If the claim cannot be assessed on the basis of the information that has been provided, it may be closed.</p> <p>After the Insurer has paid your claim, your rights and recoveries will be transferred to the Insurer to the extent of the Insurer's payment for the loss/damage incurred when the rental vehicle was under your responsibility. This means the Insurer will then be entitled, at its own expense, to sue another party in your name. If the Insurer chooses to sue another party in your name, you must give the Insurer all the assistance the Insurer may reasonably require to secure its rights and remedies. This may include providing your signature on all necessary documents that enable the Insurer to sue in your name.</p> <p>Once you report a loss or damage, a claim file will be opened and will remain open for six (6) months from the date of the loss or damage. Payment will only be made on a claim or any part of a claim that is completely substantiated as required by the claims administrator within six (6) months of the date of loss/damage. You should use due diligence and do all things necessary to avoid or reduce any loss or damage to property protected under this Certificate of Insurance.</p> <p><b>How to file a complaint?</b></p> <p>The complete process to file a complaint with Aviva can be accessed at <a href="https://aviva.ca/en/about-aviva/contact-us/customer-concerns-and-complaints/">aviva.ca/en/about-aviva/contact-us/customer-concerns-and-complaints/</a>.</p> <p><b>Other claim information</b></p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You, your heirs and your assigns consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p> <p><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>1. Only the covered person may rent a vehicle and may decide to decline the rental agency's CDW or an equivalent alternative coverage offering. This coverage applies only to the covered person's personal and business use of the rental vehicle provided the covered person uses their RBC Royal Bank U.S. Dollar Visa Gold card to secure the rental vehicle before taking possession of the rental vehicle.</li> <li>2. Coverage is limited to one (1) rental vehicle at a time; i.e. if during the same period there is more than one (1) vehicle rented by the covered person, only the first rental will be eligible for coverage.</li> <li>3. If you make a claim knowing it to be false or fraudulent in any respect, you will not be entitled to the coverages under this Certificate of Insurance, nor to the payment of any claim made under this Certificate of Insurance.</li> <li>4. The Insurer may, at its discretion, void this insurance contract in the case of fraud, attempted fraud, misrepresentation or concealment of any material fact by you, or by anyone at your direction concerning this Certificate of Insurance and/or the rental agency's rental agreement.</li> <li>5. You have the right to request a copy of the policy of group insurance.</li> <li>6. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> <li>7. <b>Salvage</b> <ol style="list-style-type: none"> <li>a. The covered person, in the event of any loss or damage to the rental vehicle insured under the Certificate of Insurance, shall take all reasonable steps to prevent further damage to such rental vehicle, including, if necessary, its removal to prevent damage or further damage.</li> <li>b. The Insurer shall contribute pro rata towards any reasonable and proper expenses in connection with steps taken by the covered person and required under sub-condition (a) of this condition according to the respective interests of the parties.</li> </ol> </li> <li>8. <b>Entry, Control, Abandonment</b> <p>After a loss of or damage to the rental vehicle, the Insurer has an immediate right of access by accredited agents sufficient to enable them to survey and examine the rental vehicle, and to make an estimate of the loss or damage, and, after the rental vehicle has been secured, a further right of access sufficient to enable them to make an appraisal or particular estimate of the loss or damage, but the Insurer is not entitled to the control or possession of the rental vehicle, and without the Insurer's consent there can be no abandonment of the rental vehicle.</p> </li> <li>9. <b>Appraisal</b> <p>In the event of disagreement as to the value of the rental vehicle, or the amount of the loss, those questions shall be determined by appraisal as provided under The Insurance Act before there can be any recovery under this Certificate of Insurance, whether the right to recover is disputed or not, and independently of all other questions. There shall be no right to an appraisal until a specific demand is made in writing and until all required documentation has been delivered.</p> </li> </ol>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Auto Rental Collision/Loss Damage Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Auto Rental Collision/Loss Damage Waiver Insurance Certificate of Insurance</b></p>		<p><b>10. Arbitration</b></p> <p>Any and all disputes relating to this Certificate of Insurance, including disputes over claims, shall be resolved by arbitration. Before demanding arbitration both the Insurer or you or the rental agency shall attempt to resolve our differences during the thirty (30) day period after the dispute first arose. If after such thirty (30) day period there is still disagreement, such dispute shall be referred to a single arbitrator who shall either be a lawyer agreed upon by the Insurer or you or the rental agency, or failing agreement, a person appointed by a judge of the Superior Court of Justice of Ontario, or equivalent judiciary in jurisdictions other than Ontario, upon the application of either the Insurer or you or the rental agency. To the extent they do not conflict with the express provisions of this Certificate of Insurance, the provisions of any applicable Ontario arbitration statutes or acts, or equivalent statutes or acts in jurisdictions other than Ontario, and any amendments thereto shall apply to any arbitration held pursuant to this Certificate of Insurance, and the arbitrator shall have jurisdiction to do all acts and make such orders as provided therein. All disputes shall be decided under the governing judicial laws of the province or jurisdiction where the dispute arose. The costs of the arbitrator shall be paid in full by the party against whom the decision is made. If the decision is not clearly made against the Insurer or you or the rental agency, the arbitrator shall have the power to apportion costs between you and the Insurer and the rental agency.</p> <p><b>11. Subrogation</b></p> <p>The Insurer will be permitted to bring proceedings in your name, at their expense, to recover for their benefit the amount of any claim payments made under this Certificate of Insurance, including their costs and expenses. The Insurer shall be entitled to exercise your rights and remedies and you shall give all the help in your power as the Insurer may want.</p> <p><b>12. Right of Recovery</b></p> <p>If you have rights to recover all or part of any amount covered by this Certificate of Insurance from any other source, those rights are assigned to the Insurer. You must do nothing after a claim to worsen the Insurer rights of recovery. At the Insurer's request, you will bring legal action or transfer your rights of recovery to the Insurer and help the Insurer enforce them, should the Insurer so choose.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Trip Cancellation/ Trip Interruption Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Trip Cancellation &amp; Trip Interruption Insurance Certificate of Insurance</b></p>	<p><b>Introduction</b></p> <p>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.</p> <p>Trip Cancellation/Trip Interruption Insurance will reimburse only the <i>cancellation penalties</i> in effect at the time of the cause of cancellation or interruption.</p> <p><b>How to obtain assistance</b></p> <p>If you require assistance or have questions about your coverage, you can contact Assured Assistance Inc. ("Assured Assistance") by calling:</p> <p><b>1-800-533-2778 toll-free from the U.S. &amp; Canada or 905-816-2581 collect from anywhere in the world.</b></p> <ul style="list-style-type: none"> <li>When the cause of cancellation occurs before the scheduled departure from the <i>departure point</i>, and while coverage is in effect, you must cancel your <i>trip</i> 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.</li> <li>When you are forced to interrupt or discontinue your <i>trip</i> due to one of the covered reasons, and while coverage is in effect, you must call Assured Assistance immediately.</li> </ul> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Important notice – please read carefully</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>A pre-existing exclusion applies to <i>medical conditions</i> and/or symptoms that existed prior to your <i>effective date</i>. Check to see how this applies to your insurance and how it relates to your <i>effective date</i>.</li> <li>In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is reported.</li> </ul> </div> <p><b>Helpful information about Trip Cancellation/ Trip Interruption Insurance</b></p> <ul style="list-style-type: none"> <li>The maximum amount covered under the Trip Cancellation Insurance for all covered persons combined is \$2,500 per <i>trip</i>.</li> <li>The maximum amount covered under the Trip Cancellation Insurance for a <i>dependent child</i> aged 16-25 travelling on their own is \$2,500 per <i>trip</i>.</li> <li>The maximum amount covered under the Trip Cancellation Insurance for each <i>additional cardholder</i> is \$2,500 per <i>trip</i>.</li> <li>The maximum amount covered under the Trip Interruption Insurance for each covered person is \$2,500 per <i>trip</i>.</li> <li>If you need to top-up your RBC Royal Bank credit card coverage beyond the maximum amount offered on your card, contact the Enrollment Center at 1-800-565-3129 (toll free from USA or Canada) or 905-816-2577 (collect call from anywhere).</li> <li>It is important that you read and understand your Certificate of Insurance as your coverage is subject to certain limitations or exclusions.</li> </ul>	<p><b>Introduction</b></p> <p>RBC Insurance Company of Canada (the "Insurer") has issued group insurance policy U-1014452-A to Royal Bank of Canada ("Royal Bank") to cover losses related to Trip Cancellation and group insurance policy U-1014453-A to Royal Bank of Canada ("Royal Bank") to cover losses related to Trip Interruption. All covered persons are clients of RBC Insurance Company of Canada. This Certificate of Insurance contains the terms and conditions of these group insurance policies.</p> <p><b>How to obtain assistance</b></p> <p>RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as "Allianz Global Assistance") as the provider of all assistance and claims services under this Certificate of Insurance.</p> <p>If you require assistance or have questions about your coverage, you can contact us by calling:</p> <p><b>1-800-533-2778 toll-free from the US &amp; Canada or 905-816-2581 collect from anywhere in the world.</b></p> <p>Trip Cancellation/Trip Interruption Insurance will reimburse only the <i>cancellation penalties</i> in effect at the time of the cause of cancellation or interruption.</p> <ul style="list-style-type: none"> <li>When the cause of cancellation occurs before the scheduled departure from the <i>departure point</i>, and while coverage is in effect, you must cancel your <i>trip</i> 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 us immediately.</li> <li>When you are forced to interrupt or discontinue your <i>trip</i> due to one of the covered reasons, and while coverage is in effect, you must call us immediately.</li> </ul> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Important notice – please read carefully</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>A pre-existing exclusion applies to <i>medical conditions</i> and/or symptoms that existed prior to your <i>effective date</i>. Check to see how this applies to your insurance and how it relates to your <i>effective date</i>.</li> <li>In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is reported.</li> </ul> </div> <p><b>Helpful information about Trip Cancellation/ Trip Interruption Insurance</b></p> <ul style="list-style-type: none"> <li>The maximum amount covered under the Trip Cancellation Insurance for all covered persons combined is \$2,500 per <i>trip</i>.</li> <li>The maximum amount covered under the Trip Cancellation Insurance for a <i>dependent child</i> aged 16-25 travelling on their own is \$2,500 per <i>trip</i>.</li> <li>The maximum amount covered under the Trip Cancellation Insurance for each <i>additional cardholder</i> is \$2,500 per <i>trip</i>.</li> <li>The maximum amount covered under Trip Interruption Insurance for each covered person is \$2,500 per <i>trip</i>.</li> <li>If you need to top up your RBC Royal Bank U.S. Dollar Visa Gold card coverage beyond the maximum amount offered on your card, contact the Enrollment Center at 1-866-292-5233 (toll free from USA or Canada) or 905-816-2577 (collect call from anywhere).</li> </ul>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Trip Cancellation/ Trip Interruption Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Trip Cancellation &amp; Trip Interruption Certificate of Insurance</b></p>	<p><b>Definitions</b></p> <p>Throughout this document, all <i>italicized</i> terms have the specific meaning explained below.</p> <p><b>Additional cardholder</b> means a co-applicant or an authorized user.</p> <p><b>Applicant</b> 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 <i>applicant</i> does not include an <i>additional cardholder</i>. An <i>applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Authorized user</b> means a person, other than the <i>applicant</i> and the <i>co-applicant</i>, to whom an RBC Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the <i>applicant</i> or the <i>co-applicant</i>. An <i>authorized user</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Cancellation penalties</b> means the amount forfeited under the terms and conditions of the applicable travel arrangements when your <i>trip</i> is cancelled, and for which there will be no form of compensation. The travel arrangements must be paid with your RBC Royal Bank U.S. Dollar Visa Gold and/or equivalent RBC Rewards® points.</p> <p><b>Change in medication</b> means the addition of any new <i>prescription drug</i>, the withdrawal of any <i>prescription drug</i>, an increase in the dose of any <i>prescription drug</i>, or a decrease in the dose of any <i>prescription drug</i>.</p> <p>Exceptions:</p> <ul style="list-style-type: none"> <li>an adjustment in the dosage of insulin or Coumadin (warfarin), if you are currently taking these drugs;</li> <li>a change from a brand name drug to an equivalent generic drug of the same dosage.</li> </ul> <p><b>Co-applicant</b> means a person who has signed and/or submitted an application for an RBC Royal Bank U.S. Dollar Visa Gold card as the <i>co-applicant</i>, and to whom a card has been issued. A <i>co-applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Common carrier</b> means any land, air or water conveyance for regular passenger service which is licensed to transport passengers for compensation or hire.</p> <p><b>Covered person</b> means the <i>applicant</i>, the <i>applicant's spouse</i>, or the <i>applicant's dependent child</i> who travels with or joins the <i>applicant</i> or the <i>applicant's spouse</i> on the same <i>trip</i>. Note: Dependent children 16 - 25 years of age are eligible for this insurance when travelling without the <i>applicant</i> or the <i>applicant's spouse</i>. An <i>additional cardholder</i> is a <i>covered person</i> in his/her own right. A <i>covered person</i> may be referred to as "you" or "your" or "yourself". The <i>spouse</i> and/or <i>dependent child</i> of an <i>additional cardholder</i> is/are not eligible for this insurance.</p> <p><b>Departure date</b> means the date of your departure from your <i>departure point</i>.</p> <p><b>Departure point</b> means the province or territory you depart from on the first day of your intended <i>trip</i>.</p> <p><b>Dependent child</b> means an unmarried, natural, adopted, step or foster child, or legal ward of the <i>applicant</i>, who is:</p> <ul style="list-style-type: none"> <li>under twenty-one (21) years of age, or</li> <li>under twenty-six (26) years of age if a full-time student, or</li> <li>mentally or physically handicapped and incapable of self-sustaining employment and totally reliant on you for support and maintenance.</li> </ul> <p><b>Effective date</b> means the date and time of purchase of prepaid travel, accommodations and recreation arrangements and before any <i>cancellation penalties</i> have been incurred, provided you pay the entire cost with your RBC Royal Bank U.S. Dollar Visa Gold and/or RBC Rewards points.</p> <p><b>Emergency</b> 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 <i>physician</i> or to be hospitalized.</p> <p><b>Family</b> means your <i>spouse</i>, parent, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother step-sister, legal guardian, or legal ward.</p> <p><b>Hospital</b> means an establishment that is licensed as an accredited <i>hospital</i>, 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. <i>Hospital</i> 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.</p>	<p><b>Definitions</b></p> <p>Throughout this document, all <i>italicized</i> terms have the specific meaning explained below.</p> <p><b>Additional cardholder</b> means a co-applicant or an authorized user.</p> <p><b>Applicant</b> 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 <i>applicant</i> does not include an <i>additional cardholder</i>. An <i>applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Authorized user</b> means a person, other than the <i>applicant</i> and the <i>co-applicant</i>, to whom an RBC Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the <i>applicant</i> or the <i>co-applicant</i>. An <i>authorized user</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Cancellation penalties</b> means the amount forfeited under the terms and conditions of the applicable travel arrangements when your <i>trip</i> is cancelled, and for which there will be no form of compensation. The travel arrangements must be paid with your RBC Royal Bank U.S. Dollar Visa Gold card and/or equivalent Avion points.</p> <p><b>Co-applicant</b> means a person who has signed and/or submitted an application for an RBC Royal Bank U.S. Dollar Visa Gold card as the <i>co-applicant</i>, and to whom a card has been issued. A <i>co-applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Common carrier</b> means any land, air or water conveyance for regular passenger service which is licensed to transport passengers for compensation or hire.</p> <p><b>Covered person</b> means any of the following:</p> <ul style="list-style-type: none"> <li>the <i>applicant</i>;</li> <li>the <i>applicant's spouse</i>;</li> <li>the <i>applicant's dependent child</i> who travels with or joins the <i>applicant</i> or <i>applicant's spouse</i> on the same <i>trip</i> (note: <i>dependent children</i> 16 - 25 years of age are eligible for this insurance when travelling without the <i>applicant</i> or the <i>applicant's spouse</i>); and/or</li> <li>an <i>additional cardholder</i>. (Note: An <i>additional cardholder</i> is a <i>covered person</i> in his/her own right. The <i>spouse</i> and/or <i>dependent child</i> of an <i>additional cardholder</i> is/are not eligible for this insurance, unless they are otherwise covered as described above.)</li> </ul> <p>A <i>covered person</i> may be referred to as "you" or "your" or "yourself". All <i>covered persons</i> must be <i>permanent residents</i> of Canada.</p> <p><b>Departure date</b> means the date of your departure from your <i>departure point</i>.</p> <p><b>Departure point</b> means the province or territory you depart from on the first day of your intended <i>trip</i>.</p> <p><b>Dependent child</b> means an unmarried, natural, adopted, step or foster child, or legal ward of the <i>applicant</i> who is:</p> <ul style="list-style-type: none"> <li>under twenty-one (21) years of age; or</li> <li>under twenty-six (26) years of age if a full-time student; or</li> <li>a child of any age who is mentally or physically disabled.</li> </ul> <p><b>Effective date</b> means the date and time of purchase of prepaid travel, accommodations and recreation arrangements and before any <i>cancellation penalties</i> have been incurred, provided you pay the entire cost with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points.</p> <p><b>Emergency</b> means a sudden and unforeseen <i>medical condition</i> that requires immediate <i>treatment</i>.</p> <p><b>Family</b> means your <i>spouse</i>, parent, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, legal guardian, or legal ward.</p> <p><b>Hospital</b> means an institution that is licensed as an accredited <i>hospital</i> that is staffed and operated for the care and <i>treatment</i> of in-patients and out-patients. <i>Treatment</i> must be supervised by <i>physicians</i> and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment. A <i>hospital</i> is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.</p> <p><b>Key employee</b> means an employee whose continued presence is critical to the ongoing affairs of the business during your absence.</p> <p><b>Medical condition</b> means any disease, illness or injury (including symptoms of undiagnosed conditions).</p> <p><b>Mountain climbing</b> means the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.</p> <p><b>Permanent resident</b> 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 and the Canadian Military need not satisfy this requirement.</p> <p><b>Physician</b> means a person who is not you or a member of your immediate <i>family</i> or your <i>traveling companion</i>, who is licensed in the jurisdiction where the services are provided to prescribe and administer <i>medical treatment</i>.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Trip Cancellation/ Trip Interruption Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Trip Cancellation &amp; Trip Interruption Insurance Certificate of Insurance</b></p>	<p><b>Key employee</b> means an employee whose continued presence is critical to the ongoing affairs of the business during your absence.</p> <p><b>Medical condition</b> 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.</p> <p><b>Mental or emotional disorders</b> 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.</p> <p><b>Mountain climbing</b> means the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.</p> <p><b>Permanent resident</b> 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.</p> <p><b>Physician</b> 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.</p> <p><b>Prescription drug</b> means drugs and medicines that can only be issued upon the prescription of a physician or dentist and are dispensed by a licensed pharmacist.</p> <p><b>Return date</b> means the date and time on which you are scheduled to return to your departure point.</p> <p><b>Spouse</b> 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.</p> <p><b>Stable</b> means any medical condition or related condition (including any heart condition or any lung condition) for which there has been:</p> <ul style="list-style-type: none"> <li>■ no new treatment, new medical management or new prescribed medication; and</li> <li>■ no change in treatment, change in medical management or change in medication; and</li> <li>■ no new symptom or finding, more frequent symptom or finding or more severe symptom or finding experienced; and</li> <li>■ no new test results or tests showing a deterioration; and</li> <li>■ no investigations or future investigations initiated, or recommended for your symptoms; and</li> <li>■ no hospitalization or referral to a specialist (made or recommended).</li> </ul> <p><b>Travelling companion</b> means the person who is sharing travel arrangements with you, to a maximum of three (3) persons.</p> <p><b>Trip</b> means the period of time from your departure date up to and including your scheduled return date, as shown on your travel documents.</p>	<p><b>Pre-existing medical condition</b> means any medical condition that exists prior to your effective date.</p> <p><b>Prescription drug</b> means a drug or medicine that can only be issued upon the prescription of a licensed physician or dentist and is dispensed by a licensed pharmacist. Prescription drug does not mean such drug or medicine you need (or renew) to continue to stabilize a condition which you had before your trip or a chronic condition.</p> <p><b>Return date</b> means the date and time on which you are scheduled to return to your departure point.</p> <p><b>Spouse</b> means the person who is legally married to you, or has been living in a conjugal relationship with you for a continuous period of at least one year, and who resides in the same household as you.</p> <p><b>Stable</b> means any medical condition that is considered stable when all of the following statements are true:</p> <ul style="list-style-type: none"> <li>■ there has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment), and</li> <li>■ there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug, and</li> <li>■ the medical condition has not become worse, and</li> <li>■ there has not been any new, more frequent or more severe symptoms, and</li> <li>■ there has been no hospitalization or referral to a specialist, and</li> <li>■ there have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and</li> <li>■ there is no planned or pending treatment.</li> </ul> <p>All of the above conditions must be met for a medical condition to be considered stable.</p> <p><b>Travelling companion</b> means the person who is sharing travel arrangements with you, to a maximum of three (3) persons.</p> <p><b>Treat, treated, treatment</b> means a procedure prescribed, performed or recommended by a physician for a medical condition. This includes but is not limited to prescribed medication, investigative testing and surgery.</p> <p><b>Trip</b> means the period of time from your departure date up to and including your scheduled return date, as shown on your travel documents.</p> <p><b>We, us and our</b> refer to RBC Insurance Company of Canada and/or Allianz Global Assistance providing services under this Certificate of Insurance.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Trip Cancellation/ Trip Interruption Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Trip Cancellation &amp; Trip Interruption Insurance Certificate of Insurance</b></p>	<p style="text-align: center;"><b>When does coverage begin and end?</b></p> <p>This insurance provides coverage whenever prepaid travel, accommodations and recreation arrangements are paid with your RBC Royal Bank U.S. Dollar Visa Gold and/or RBC Rewards points, and before any <i>cancellation penalties</i> have been incurred. If only a partial payment is made using RBC Rewards points, the entire balance of the prepaid travel, accommodations and recreation arrangements must be paid using your RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</p> <p>Coverage starts on <i>your effective date</i>.</p> <p>Coverage ends, individually for the <i>applicant</i> and each <i>additional cardholder</i>, on the earliest of:</p> <ol style="list-style-type: none"> <li>1. Midnight of <i>your return date</i>;</li> <li>2. The date <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold account is cancelled;</li> <li>3. The date <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due. However coverage is automatically reinstated when <i>your</i> account is returned to good standing; or</li> <li>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 <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold card prior to the cancellation date of the group insurance policy or policies.</li> </ol> <p style="text-align: center;"><b>What are the sums insured?</b></p> <p>Under <b>Trip Cancellation Insurance</b> (when the covered reason occurs <i>BEFORE</i> your <i>trip</i>), the maximum amount of coverage per <i>trip</i> for:</p> <ol style="list-style-type: none"> <li>a. All covered <i>persons</i> combined is \$2,500 total.</li> <li>b. A <i>dependent child</i> aged 16-25 travelling without the <i>applicant</i> or the <i>applicant's spouse</i> is \$2,500.</li> <li>c. Each <i>additional cardholder</i> is \$2,500.</li> </ol> <p><i>Note:</i> If an <i>applicant's spouse</i> or the <i>applicant's dependent child</i> is also an <i>additional cardholder</i>, the maximum sum insured for this <i>covered person</i> is the amount listed for an <i>additional cardholder</i>.</p> <p>Under <b>Trip Interruption Insurance</b> (when the covered reason occurs <i>DURING</i> your <i>trip</i>), or Trip Delay (when the covered reason occurs during your <i>trip</i> and results in your being delayed beyond your scheduled <i>return date</i> from returning to your <i>departure point</i>), the maximum amount payable for each <i>covered person</i> per <i>trip</i> is \$2,500, including the <i>applicant's spouse</i>, <i>applicant's dependent child</i>, and <i>additional cardholder(s)</i>.</p>	<p style="text-align: center;"><b>When does coverage begin and end?</b></p> <p>This insurance provides coverage whenever prepaid travel, accommodations and recreation arrangements are paid with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points. If only a partial payment is made using Avion points, the entire balance of the prepaid travel, accommodations and recreation arrangements must be paid using your RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</p> <p><b>Note:</b> If you use credit vouchers/gift certificates or other similar forms of payment, you are not eligible for Trip Cancellation and Trip Interruption coverage. You may wish to speak to your travel insurance supplier for insurance coverage.</p> <p>Coverage starts on <i>your effective date</i>.</p> <p>Coverage ends, individually for each <i>covered person</i>, on the earliest of:</p> <ol style="list-style-type: none"> <li>1. Midnight of <i>your return date</i>; or</li> <li>2. The date <i>you</i> or the Royal Bank cancels your RBC Royal Bank U.S. Dollar Visa Gold account; or</li> <li>3. The date <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due. However coverage is automatically reinstated when the account is returned to good standing; or</li> <li>4. The date the group insurance policy or policies are cancelled by <i>us</i> 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 or policies.</li> </ol> <p style="text-align: center;"><b>What are the covered amounts?</b></p> <p>Under <b>Trip Cancellation Insurance</b> (when a covered reason causes you to cancel your <i>trip</i> <i>BEFORE</i> leaving your <i>departure point</i>), the maximum amount of coverage for:</p> <ol style="list-style-type: none"> <li>a. All covered <i>persons</i> combined is \$2,500 total.</li> <li>b. A <i>dependent child</i> aged 16-25 travelling without the <i>applicant</i> or the <i>applicant's spouse</i> is \$2,500.</li> <li>c. Each <i>additional cardholder</i> is \$2,500.</li> </ol> <p><i>Note:</i> If the <i>applicant's spouse</i> or the <i>applicant's dependent child</i> is also an <i>additional cardholder</i>, the maximum covered amount for this <i>covered person</i> is the amount listed for an <i>additional cardholder</i>.</p> <p>Under <b>Trip Interruption Insurance</b> (when a covered reason occurs <i>DURING</i> your <i>trip</i> which causes the delay of your departure from your <i>departure point</i>; or when a covered reason occurs <i>DURING</i> your <i>trip</i> which causes an early or late return back to your <i>departure point</i>), the maximum amount payable for each <i>covered person</i> per <i>trip</i> is \$2,500 including the <i>applicant's spouse</i>, <i>applicant's dependent child</i>, and <i>additional cardholder(s)</i>.</p> <p><b>IMPORTANT!</b></p> <p>When a cause of cancellation occurs (the event that triggers one of the 13 covered reasons) before your <i>departure date</i>, you must:</p> <ol style="list-style-type: none"> <li>a. Cancel your <i>trip</i> 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</li> <li>b. Advise us at the same time.</li> </ol> <p>Our maximum liability is the amounts or portions indicated in your <i>trip</i> contract that are non-refundable at the time of the cause of cancellation or on the next business day.</p>



## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After																																																																																																						
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## Changes to your Certificate of Insurance, as of November 1, 2023

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<p><b>Trip Cancellation/ Trip Interruption Certificate of Insurance</b></p> <p><b>As of November 1, 2023: Trip Cancellation &amp; Trip Interruption Insurance Certificate of Insurance</b></p>	<p style="text-align: center;"><b>What are the benefits?</b></p> <p>Reimbursement to <i>you</i> of the expenses <i>you</i> actually incur as a result of one (1) of the covered reasons up to the sum insured for:</p> <ol style="list-style-type: none"> <li>In the case of cancellation of <i>your trip</i>, the non-refundable portion of <i>your</i> prepaid travel arrangements.</li> <li>In the case of interruption of <i>your trip</i>, the non-refundable unused portion of <i>your</i> prepaid travel arrangements, excluding the cost of prepaid unused transportation back to <i>your departure point</i>.</li> <li><i>Your</i> economy-class transportation via the most cost-effective route to <i>your departure point</i>. Travel must be undertaken on the earliest of: <ol style="list-style-type: none"> <li>The date when <i>your</i> travel is medically possible, and</li> <li>Within ten (10) days following <i>your</i> originally scheduled <i>return date</i> if <i>your</i> delay is not the result of hospitalization, or</li> <li>Within thirty (30) days following <i>your</i> originally scheduled <i>return date</i> if <i>your</i> delay is the result of hospitalization.</li> </ol> </li> </ol> <p>Fly to Bedside or Funeral — Note: If <i>you</i> are required to interrupt <i>your trip</i> to attend a funeral or travel to the bedside of a hospitalized <i>family</i> member, business partner, or <i>key employee</i>, <i>you</i> have the option to purchase a ticket to the destination where the death or hospitalization has occurred. <i>You</i> 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 <i>your departure point</i> (applicable to covered reasons #4 and #5).</p> <ul style="list-style-type: none"> <li>■ This option is subject to the pre-authorization of Assured Assistance Inc.</li> <li>■ This option can only be used once during <i>your trip</i>.</li> <li>■ If <i>you</i> choose this option, it will replace Benefit C.</li> </ul> <ol style="list-style-type: none"> <li><i>Your</i> one-way economy airfare via the most cost-effective route to <i>your</i> next destination (in-bound and outbound).</li> </ol> <p>◊ <b>Return of a travelling companion</b> — Should a decision be made by the Insurer to transport <i>you</i> to a treatment facility in <i>your</i> province or territory of residence, the Insurer will pay the cost of economy-class transportation for one (1) <i>travelling companion</i> to his/her <i>departure point</i>, provided that he/she is unable to make use of the original ticket as a result of the delay caused by <i>your emergency medical condition</i> or death.</p> <p style="text-align: center;"><b>What is not covered?</b></p> <p><b>Pre-existing medical condition exclusions</b></p> <p>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li><i>Your medical condition</i> or related condition (whether or not the diagnosis has been determined) if at any time in the ninety (90) days before <i>your effective date</i>, <i>your medical condition</i> or related condition has not been <i>stable</i>.</li> <li><i>Your heart condition</i> (whether or not the diagnosis has been determined) if at any time in the ninety (90) days before <i>your effective date</i>: <ol style="list-style-type: none"> <li>any heart condition has not been <i>stable</i>, or</li> <li><i>you</i> have taken nitroglycerin more than once per week specifically for the relief of angina pain.</li> </ol> </li> <li><i>Your lung condition</i> (whether or not the diagnosis has been determined) if at any time in the ninety (90) days before <i>your effective date</i>: <ol style="list-style-type: none"> <li>any lung condition has not been <i>stable</i>, or</li> <li><i>you</i> have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.</li> </ol> </li> </ol>	<p style="text-align: center;"><b>What are the benefits?</b></p> <p>Reimbursement to <i>you</i> of the expenses <i>you</i> incur as a result of one (1) of the covered reasons up to the covered amount for:</p> <ol style="list-style-type: none"> <li>In the case of cancellation of <i>your trip</i>, the non-refundable portion of <i>your</i> prepaid travel arrangements.</li> <li>In the case of interruption of <i>your trip</i>, the non-refundable unused portion of <i>your</i> prepaid travel arrangements, excluding the cost of prepaid unused transportation back to <i>your departure point</i>.</li> <li><i>Your</i> economy-class transportation via the most cost-effective route to <i>your departure point</i>. Travel must be undertaken on the earliest of: <ol style="list-style-type: none"> <li>The date when <i>your</i> travel is medically possible, and</li> <li>Within ten (10) days following <i>your</i> originally scheduled <i>return date</i> if <i>your</i> delay is not the result of hospitalization, or</li> <li>Within thirty (30) days following <i>your</i> originally scheduled <i>return date</i> if <i>your</i> delay is the result of hospitalization.</li> </ol> </li> </ol> <p>Fly to Bedside or Funeral – Note: If <i>you</i> are required to interrupt <i>your trip</i> to attend a funeral or travel to the bedside of a hospitalized <i>family</i> member, business partner, or <i>key employee</i>, <i>you</i> have the option to purchase a ticket to the destination where the death or hospitalization occurred. <i>You</i> 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 <i>your departure point</i> (applicable to covered reasons #4 and #5).</p> <ul style="list-style-type: none"> <li>■ This option is subject to our pre-authorization.</li> <li>■ This option can only be used once during <i>your trip</i>.</li> <li>■ If <i>you</i> choose this option, it will replace Benefit C.</li> </ul> <ol style="list-style-type: none"> <li><i>Your</i> one-way economy airfare via the most cost-effective route to <i>your</i> next destination (inbound and outbound).</li> </ol> <p><b>Return of a travelling companion</b> – Should a decision be made by us to transport <i>you</i> to a treatment facility in <i>your</i> province or territory of residence, we will pay the cost of economy-class transportation for one (1) <i>travelling companion</i> to his/her <i>departure point</i>, provided that he/she is unable to make use of the original ticket as a result of the delay caused by <i>your emergency medical condition</i> or death.</p> <p style="text-align: center;"><b>What is not covered?</b></p> <p><b>Pre-existing medical condition exclusions</b></p> <p>When reading the “Pre-existing medical condition exclusions” section, please review the definition of <i>stable</i>.</p> <p>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li><i>Your medical condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the ninety (90) days before <i>your effective date</i>, <i>your medical condition</i> or related condition has not been <i>stable</i>.</li> <li><i>Your heart condition</i> (whether or not the diagnosis has been determined), if at any time in the ninety (90) days before <i>your effective date</i>: <ol style="list-style-type: none"> <li>any heart condition has not been <i>stable</i>, or</li> <li><i>you</i> have taken nitroglycerin more than once per week specifically for the relief of angina pain.</li> </ol> </li> <li><i>Your lung condition</i> (whether or not the diagnosis has been determined), if at any time in the ninety (90) days before <i>your effective date</i>: <ol style="list-style-type: none"> <li>any lung condition has not been <i>stable</i>, or</li> <li><i>you</i> have been treated with or prescribed home oxygen (on a regular or on an as needed basis) or treated with or prescribed oral steroids (prednisone or prednisolone) for any lung condition.</li> </ol> </li> </ol>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Trip Cancellation/ Trip Interruption Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Trip Cancellation &amp; Trip Interruption Insurance Certificate of Insurance</b></p>	<p><b>General exclusions</b></p> <p>The Insurer will not pay for any expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li>1. Cancellation or interruption when you are aware, on the <i>effective date</i>, of any reason that might reasonably prevent you from travelling as booked.</li> <li>2. A <i>trip</i> undertaken to visit or attend an ailing person, when the <i>medical condition</i> or ensuing death of that person is the cause of the claim.</li> <li>3. The inability to obtain desired rental accommodation, financial difficulties or unwillingness to travel.</li> <li>4. Your failure to appear at the airport, except in circumstances described as covered reasons.</li> <li>5. Any travel rewards provided by any frequent flyer program, excluding the RBC Rewards program.</li> <li>6. Any <i>medical condition</i> if you undertake your <i>trip</i> 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 <i>medical condition</i>.</li> <li>7. The following: <ul style="list-style-type: none"> <li>■ routine pre-natal care, or</li> <li>■ complications of pregnancy occurring within nine (9) weeks before or after the expected date of delivery, or</li> <li>■ complications of childbirth occurring within nine (9) weeks before or after the expected date of delivery.</li> </ul> </li> <li>8. Any child born during the <i>trip</i>.</li> <li>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, <i>mountain climbing</i>, hang-gliding or skydiving.</li> <li>10. Your committing or attempting to commit a criminal offence.</li> <li>11. Your intentional self-inflicted injury, suicide or attempted suicide (whether sane or insane).</li> <li>12. Your <i>mental or emotional disorders</i>.</li> <li>13. Any <i>medical condition</i>, arising from, or in any way related to, your chronic use of alcohol or drugs whether prior to or during your <i>trip</i>.</li> <li>14. Your abuse of medication, drugs or alcohol or deliberate non-compliance with prescribed medical therapy or treatment whether prior to or during your <i>trip</i>.</li> <li>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.</li> <li>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.</li> </ol>	<p><b>General exclusions</b></p> <p>In addition to the exclusions outlined above under the "Pre-existing medical condition exclusions" section, this insurance does not cover any loss, claim or expense of any kind caused directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li>1. Any known or anticipated event, occurrence, circumstance, or <i>medical condition</i> which you were aware of on or before your <i>effective date</i>, and which you knew might be cause for cancellation, interruption or delay of your <i>trip</i>.</li> <li>2. Any <i>trip</i> undertaken to visit or attend an ill person when the <i>medical condition</i> or ensuing death of that person is the cause of the claim.</li> <li>3. The inability to obtain desired rental accommodation, financial difficulties or unwillingness to travel.</li> <li>4. Your failure to appear at the airport, except in circumstances described as covered reasons.</li> <li>5. A diagnosis, <i>treatment</i>, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly related complication, when the <i>trip</i> was undertaken for the purpose of obtaining such a diagnosis, <i>treatment</i>, surgery, investigation, palliative care, or any alternative therapy.</li> <li>6. The following: <ul style="list-style-type: none"> <li>■ routine pre-natal or post-natal care, or</li> <li>■ complications of pregnancy occurring within nine (9) weeks before or after the expected date of delivery, or</li> <li>■ complications of childbirth occurring within nine (9) weeks before or after the expected date of delivery.</li> </ul> </li> <li>7. Any child born during the <i>trip</i>.</li> <li>8. 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, <i>mountain climbing</i>, hang-gliding or skydiving.</li> <li>9. Your involvement in the commission or attempted commission of a criminal offence or illegal act.</li> <li>10. Your self-inflicted injury, suicide or attempt to commit suicide.</li> <li>11. Any <i>medical condition</i>, including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs or other intoxicants whether prior to or during your <i>trip</i>.</li> <li>12. Any <i>medical condition</i> arising during your <i>trip</i> from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.</li> <li>13. Any <i>medical condition</i> that is the result of you not following <i>treatment</i> as prescribed to you, including prescribed or over-the-counter medication.</li> <li>14. An act of war whether declared or undeclared, rebellion, exposure to nuclear reaction or radiation, or radioactive, biological or chemical contamination.</li> <li>15. A travel advisory ("Avoid Non-Essential Travel" or "Avoid all Travel") issued by the Government of Canada specifically related to COVID-19 (including any mutation or variation).</li> </ol> <p><b>In addition, any claims related to the following are excluded:</b></p> <p>Any <i>trip</i> that was paid in full or partially by travel rewards provided by any frequent flyer program, excluding the Avion points program.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Trip Cancellation/ Trip Interruption Certificate of Insurance</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Trip Cancellation &amp; Trip Interruption Insurance Certificate of Insurance</b></p>	<p style="text-align: center;"><b>What should you do if you have a claim?</b></p> <p>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.</p> <p>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 cancellation or interruption.</p> <p>For your claim to be reviewed, you must submit the following information:</p> <ul style="list-style-type: none"> <li>■ 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),</li> <li>■ 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,</li> <li>■ A copy of your RBC Visa statement or itemized receipt showing that your payment for your trip was paid in full with your RBC Royal Bank U.S. Dollar Visa Gold and/or RBC Rewards points,</li> <li>■ Written evidence of the covered reason which was the cause of cancellation, interruption, or delay,</li> <li>■ Complete original unused transportation tickets and vouchers,</li> <li>■ Receipts for the prepaid land arrangements,</li> <li>■ Original passenger receipts for new tickets,</li> <li>■ Reports from police, common carrier or local authorities documenting the cause of the missed connection, and</li> <li>■ Detailed invoices and/or receipts from the service provider(s).</li> </ul> <p>Submission of claims must be made to the Claims Centre:</p> <p><b>RBC Insurance Company of Canada Claims Centre PO Box 97, Station A Mississauga, ON L5A 2Y9 1-800-464-3211</b></p> <p>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.</p> <p>The Claims Centre will notify you of the decision on your claim within sixty (60) days of receiving all of the required information.</p> <p><b>Other claim information</b></p> <p>When a cause of cancellation occurs (the event or series of events that trigger one of the 13 covered reasons) before your departure date, you must:</p> <ol style="list-style-type: none"> <li>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</li> <li>b. Advise the Insurer at the same time.</li> </ol> <p>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.</p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You or your heirs assign consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p>	<p style="text-align: center;"><b>What should you do if you have a claim?</b></p> <p>If you call us at the time of the cancellation or interruption as shown under "How to Obtain Assistance" you will receive the necessary claims assistance.</p> <p>Note: A legal guardian must complete the claim process on behalf of a covered person under the age of eighteen (18) who resides in Quebec or under the age of sixteen (16) who resides in the rest of Canada.</p> <p>For your claim to be reviewed, you must submit the following information:</p> <ul style="list-style-type: none"> <li>■ The completed claim form. Please contact us to obtain a claim form.</li> <li>■ The medical certificate (contact us 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;</li> <li>■ A copy of your RBC Visa statement or itemized receipt showing that your payment for your trip was paid in full with your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points;</li> <li>■ Written evidence of the covered reason which was the cause of the cancellation, interruption or delay;</li> <li>■ Complete original unused transportation tickets and vouchers;</li> <li>■ Receipts for the prepaid land arrangements;</li> <li>■ Original passenger receipts for new tickets;</li> <li>■ Reports from police, common carrier or local authorities documenting the cause of the missed connection; and</li> <li>■ Detailed invoices and/or receipts from the service provider(s).</li> </ul> <p>Submission of claims can be made to:</p> <p><b>RBC Insurance Company of Canada Claims c/o Allianz Global Assistance P.O. Box 277 Waterloo, ON N2J 4A4 1-800-464-3211</b></p> <p>You must provide notice of your claim within thirty (30) days of the date the claim arises.</p> <p>You must submit the information required for your claim within ninety (90) days of the date the claim arises. 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 the claim arises or such other time period as may be permitted by your applicable provincial/territorial legislation or your claim may not be reviewed.</p> <p>If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information.</p> <p><b>How to file a complaint?</b></p> <p>The complete process to file a complaint with RBC Insurance Company of Canada can be accessed on the RBC Insurance Company of Canada public website at <a href="https://www.rbcinsurance.com">www.rbcinsurance.com</a> under "Make a Complaint" at <a href="https://www.rbc.com/customercare/index.html">https://www.rbc.com/customercare/index.html</a>.</p> <p><b>Other claim information</b></p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You, your heirs and your assigns consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Trip Cancellation/ Trip Interruption Certificate of Insurance</b>  <b>As of November 1, 2023: Trip Cancellation &amp; Trip Interruption Insurance Certificate of Insurance</b>	<p style="text-align: center;"><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>1. This insurance is classified as supplemental or excess, in that it covers expenses in excess of expenses payable by any other insurance plan.</li> <li>2. If <i>you</i> are eligible, from any other insurer, for benefits similar to the benefits provided under this insurance, the total benefits paid to <i>you</i> by all insurers cannot exceed the actual expense that <i>you</i> have incurred. We will coordinate the payment of benefits with all insurers from whom <i>you</i> are eligible for benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer.</li> <li>3. If <i>you</i> 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. <i>You</i> 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 <i>your</i> name against a third party. Where a third party is involved, an accident report is required before any claim payments can be made.</li> <li>4. All amounts are shown in U.S. dollars. If <i>you</i> have paid a covered expense, <i>you</i> 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 <i>you</i>. This insurance will not pay for any interest or any fluctuations in the exchange rate.</li> <li>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 <i>your</i> failure to obtain medical treatment.</li> <li>6. This Certificate of Insurance is the entire contract between <i>you</i> and the Insurer and is subject to the Insurance Companies Act of Canada and any governing provincial statutes concerning contracts of accident insurance.</li> <li>7. The Insurer may, at its discretion, void this contract in the case of fraud or attempted fraud by <i>you</i>, or if <i>you</i> conceal or misrepresent any material fact or circumstance concerning this insurance contract.</li> <li>8. <b>This policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.</b></li> <li>9. <i>You</i> have the right to request a copy of the policy of group insurance.</li> <li>10. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol>	<p style="text-align: center;"><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>1. This insurance coverage is excess insurance and we are the last payor. All other insurance sources of recovery and indemnity payments must be exhausted before any payments will be made under this coverage.</li> <li>2. If <i>you</i> are eligible, from any other insurer, for benefits similar to the benefits provided under this insurance, the total benefits paid to <i>you</i> by all insurers cannot exceed the actual expense that <i>you</i> have incurred. We will coordinate the payment of benefits with all insurers from whom <i>you</i> are eligible for benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer.</li> <li>3. All amounts are shown in U.S. dollars. If <i>you</i> have paid a covered expense, <i>you</i> 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 <i>you</i>. This insurance will not pay for any interest or any fluctuations in the exchange rate.</li> <li>4. We, <i>our</i> agents, Royal Bank and their agents are not responsible for the availability, quality or results of medical <i>treatment</i> or transportation, or <i>your</i> failure to obtain medical <i>treatment</i>.</li> <li>5. We may at <i>our</i> discretion, void this contract in the case of fraud or attempted fraud by <i>you</i>, <i>your</i> family or others acting on <i>your</i> behalf, or if <i>you</i> conceal or misrepresent any material fact or circumstance concerning this insurance contract.</li> <li>6. <i>You</i> have the right to request a copy of the policy of group insurance.</li> <li>7. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Emergency Purchases Certificate of Insurance</b>  <b>As of November 1, 2023: Delayed Baggage Insurance Certificate of Insurance</b>	<p><b>Introduction</b></p> <p>Aviva 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 <i>covered persons</i> relating to <i>emergency purchases</i> due to lost or stolen luggage that has been checked with an <i>air carrier</i>. All <i>covered persons</i> are clients of the Insurer. This Certificate of Insurance summarizes the provisions of this group insurance policy.</p> <p><b>How to obtain assistance</b></p> <p>If you require assistance or have questions about your coverage, you can contact Assured Assistance Inc. ("Assured Assistance") by calling:</p> <p><b>1-800-533-2778 toll-free from the U.S. &amp; Canada or 905-816-2581 collect from anywhere in the world.</b></p> <p><b>Helpful information about Emergency Purchases Insurance</b></p> <ul style="list-style-type: none"> <li>■ The maximum amount of coverage for reasonable and necessary expenses is \$500 per occurrence for each <i>covered person</i> to a maximum of \$2,500 per occurrence in aggregate for all <i>covered persons</i>.</li> <li>■ Coverage begins four (4) hours after the arrival of <i>your flight</i> at <i>your destination</i> when <i>your checked luggage</i> is lost or delayed.</li> <li>■ Remember to obtain a report from the <i>air carrier</i> to substantiate the loss or delay of <i>your checked luggage</i>.</li> <li>■ It is important that you read and understand your Certificate of Insurance as your coverage is subject to certain limitations or exclusions.</li> </ul> <p><b>Definitions</b></p> <p>Throughout this document, all <i>italicized</i> terms have the specific meaning explained below.</p> <p><b>Additional cardholder</b> means a <i>co-applicant</i> or an <i>authorized user</i>.</p> <p><b>Air carrier</b> means a commercial air service licensed by the airline authority of the country of registration.</p> <p><b>Applicant</b> means a person who has signed and/or submitted an application as the primary cardholder of 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 <i>applicant</i> does not include an <i>additional cardholder</i>. An <i>applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Authorized user</b> means a person, other than the <i>applicant</i> and the <i>co-applicant</i>, to whom an RBC Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the <i>applicant</i> or the <i>co-applicant</i>. An <i>authorized user</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Covered person</b> means the <i>applicant</i>, the <i>applicant's spouse</i>, or the <i>applicant's dependent child</i> who travels with or joins the <i>applicant</i> or the <i>applicant's spouse</i> on the same trip. An <i>additional cardholder</i> is a <i>covered person</i> in his/her own right. A <i>covered person</i> may be referred to as "<i>you</i>" or "<i>your</i>" or "<i>yourself</i>". The <i>spouse</i> and/or <i>dependent child</i> of an <i>additional cardholder</i> are not eligible for this insurance.</p> <p><b>Co-applicant</b> means a person who has signed and/or submitted an application for an RBC Royal Bank U.S. Dollar Visa Gold card as the <i>co-applicant</i> and to whom a card has been issued. A <i>co-applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Dependent child</b> means an unmarried, natural, adopted, step or foster child, or legal ward of the <i>applicant</i> who is:</p> <ul style="list-style-type: none"> <li>■ under twenty-one (21) years of age, or</li> <li>■ under twenty-six (26) years of age if a full-time student, or</li> <li>■ mentally or physically handicapped and incapable of self-sustaining employment and totally reliant on <i>you</i> for support and maintenance.</li> </ul> <p><b>Emergency purchases</b> means the minimum essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable due to the loss or delay of <i>your checked luggage</i>.</p> <p><b>Permanent resident</b> 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.</p> <p><b>Spouse</b> means the person who is legally married to <i>you</i> or has been living in a conjugal relationship with <i>you</i> and residing in the same household as <i>you</i> for a continuous period of at least one (1) year.</p>	<p><b>Introduction</b></p> <p>RBC Insurance Company of Canada (the "Insurer") has issued group insurance policy U-1014456-A to Royal Bank of Canada ("Royal Bank") to cover losses incurred by <i>covered persons</i> relating to <i>emergency purchases</i> due to lost or delayed baggage that has been checked with an <i>air carrier</i>. All <i>covered persons</i> are clients of RBC Insurance Company of Canada. This Certificate of Insurance contains terms and conditions of this group insurance policy.</p> <p><b>How to obtain assistance</b></p> <p>RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as "Allianz Global Assistance") as the provider of all assistance and claims services under this Certificate of Insurance.</p> <p>If you require assistance or have questions about your coverage, you can contact us by calling:</p> <p><b>1-800-533-2778 toll-free from the US &amp; Canada or 905-816-2581 collect from anywhere in the world.</b></p> <p><b>Helpful information about Delayed Baggage Insurance</b></p> <ul style="list-style-type: none"> <li>■ The maximum amount of coverage for <i>emergency purchases</i> is \$500 per occurrence for each <i>covered person</i>. The overall maximum for all <i>covered persons</i> is \$2,500 per occurrence.</li> <li>■ Remember to obtain a report from the <i>air carrier</i> to substantiate the loss or delay of <i>your checked baggage</i>.</li> </ul> <p><b>Definitions</b></p> <p>Throughout this document, all <i>italicized</i> terms have the specific meaning explained below.</p> <p><b>Additional cardholder</b> means a <i>co-applicant</i> or an <i>authorized user</i>.</p> <p><b>Air carrier</b> means a commercial air service licensed by the airline authority of the country of registration.</p> <p><b>Applicant</b> 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 <i>applicant</i> does not include an <i>additional cardholder</i>. An <i>applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Authorized user</b> means a person, other than the <i>applicant</i> and the <i>co-applicant</i>, to whom an RBC Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the <i>applicant</i> or the <i>co-applicant</i>. An <i>authorized user</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Co-applicant</b> means a person who has signed and/or submitted an application for an RBC Royal Bank U.S. Dollar Visa Gold card as the <i>co-applicant</i> and to whom a card has been issued. A <i>co-applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Covered person</b> means any of the following:</p> <ul style="list-style-type: none"> <li>■ the <i>applicant</i>;</li> <li>■ the <i>applicant's spouse</i>;</li> <li>■ the <i>applicant's dependent child</i> who travels with or joins the <i>applicant</i> or <i>applicant's spouse</i> on the same trip; and/or</li> <li>■ an <i>additional cardholder</i>. (Note: An <i>additional cardholder</i> is a <i>covered person</i> in his/her own right. The <i>spouse</i> and/or <i>dependent child</i> of an <i>additional cardholder</i> is/are not eligible for this insurance, unless they are otherwise covered as described above.)</li> </ul> <p>A <i>covered person</i> may be referred to as "<i>you</i>" or "<i>your</i>" or "<i>yourself</i>". All <i>covered persons</i> must be <i>permanent residents</i> of Canada.</p> <p><b>Dependent child</b> means an unmarried, natural, adopted, step or foster child, or legal ward of the <i>applicant</i> who is:</p> <ul style="list-style-type: none"> <li>■ under twenty-one (21) years of age; or</li> <li>■ under twenty-six (26) years of age if a full-time student; or</li> <li>■ a child of any age who is mentally or physically disabled.</li> </ul> <p><b>Emergency purchases</b> means the minimum essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable due to the loss or delay of <i>your checked baggage</i>.</p> <p><b>Occurrence</b> means a loss or losses arising from a single event or incident which is neither expected nor intended by a <i>covered person</i>.</p> <p><b>Permanent resident</b> 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 and the Canadian Military need not satisfy this requirement.</p> <p><b>Spouse</b> means the person who is legally married to <i>you</i> or has been living in a conjugal relationship with <i>you</i> for a continuous period of at least one year and who resides in the same household as <i>you</i>.</p> <p><b>We, us and our</b> refer to RBC Insurance Company of Canada and/or Allianz Global Assistance providing services under this Certificate of Insurance.</p>



## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Emergency Purchases Certificate of Insurance</b>  <b>As of November 1, 2023:</b> <b>Delayed Baggage Insurance Certificate of Insurance</b>	<p><b>When does coverage begin and end?</b></p> <p>This insurance is effective when the full cost of <i>your</i> airline ticket issued by an <i>air carrier</i> is paid with <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards® points, and <i>your</i> luggage is checked with that <i>air carrier</i>. If only a partial payment is made using RBC Rewards points, the entire balance of that airline ticket must be paid using <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</p> <p>Coverage begins for <i>you</i> four (4) hours after the arrival of <i>your</i> flight at the scheduled flight destination, when the luggage <i>you</i> had checked with the <i>air carrier</i> is lost or delayed.</p> <p>Coverage ends, individually for the <i>applicant</i> and each <i>additional cardholder</i>, on the earliest of:</p> <ol style="list-style-type: none"> <li>1. The date and time that <i>your</i> luggage is returned to <i>you</i>;</li> <li>2. Four (4) days after the arrival of <i>your</i> flight at the scheduled flight destination;</li> <li>3. The date that <i>you</i> arrive at the final destination on the return portion of <i>your</i> trip;</li> <li>4. The date <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold account is cancelled;</li> <li>5. The date <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due. However coverage is automatically reinstated when <i>your</i> account is returned to good standing;</li> <li>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 <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold card prior to the cancellation date of the group insurance policy;</li> <li>7. The date Royal Bank receives written notice from <i>you</i> that <i>you</i> choose to cancel <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold card.</li> </ol> <p><b>What is covered and what are the benefits?</b></p> <p>Reimbursement to <i>you</i>, up to a maximum of \$500, for the reasonable and necessary expenses <i>you</i> incur with respect to <i>emergency purchases</i> per any one (1) occurrence of the loss or delay of <i>your</i> checked luggage. If there is more than one (1) <i>covered person</i> making a claim, the maximum payable for all <i>covered persons</i> under this Certificate of Insurance is \$2,500 in aggregate per any one (1) occurrence of the loss or delay of <i>your</i> checked luggage.</p> <p><b>What is not covered?</b></p> <p><b>General exclusions</b></p> <p>The Insurer will not pay for any expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li>1. Any <i>emergency purchases</i> made after <i>your</i> luggage was returned to <i>you</i>;</li> <li>2. Any losses incurred at the final destination of the return portion of <i>your</i> trip;</li> <li>3. <i>Your</i> failure to check <i>your</i> luggage within the minimum guidelines published by the <i>air carrier</i>;</li> <li>4. The insufficient allotment of time for connecting flights according to <i>air carrier</i> recommendations;</li> <li>5. An act of foreign enemies or rebellion, voluntarily and knowingly exposing <i>yourself</i> to risk from an act of war (declared or not) or voluntarily participating in a riot or civil disorder;</li> <li>6. <i>Your</i> committing or attempting to commit a criminal offence.</li> </ol>	<p><b>When does coverage begin and end?</b></p> <p>This insurance is effective when the full cost of <i>your</i> airline ticket issued by an <i>air carrier</i> is paid with <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points, and <i>your</i> baggage is checked with that <i>air carrier</i>. If only a partial payment is made using Avion points, the entire balance of that airline ticket must be paid using <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</p> <p>Coverage begins for <i>you</i> four (4) hours after the arrival of <i>your</i> flight at the scheduled flight destination, when the baggage <i>you</i> had checked with the <i>air carrier</i> is lost or delayed.</p> <p>Coverage ends, individually for each <i>covered person</i>, on the earliest of:</p> <ol style="list-style-type: none"> <li>1. The date and time that <i>your</i> baggage is returned to <i>you</i>; or</li> <li>2. Four (4) days after the arrival of <i>your</i> flight at the scheduled flight destination; or</li> <li>3. The date that <i>you</i> arrive at the final destination on the return portion of <i>your</i> trip; or</li> <li>4. The date <i>you</i> or the Royal bank cancels <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold account; or</li> <li>5. The date <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due. However coverage is automatically reinstated when the account is returned to good standing; or</li> <li>6. The date the group insurance policy is cancelled by us or Royal Bank. However, such cancellation of coverage shall not apply to travel arrangements charged to <i>your</i> RBC Royal Bank U.S. Dollar Visa Gold card prior to the cancellation date of the group insurance policy.</li> </ol> <p><b>What is covered and what are the benefits?</b></p> <p>This insurance covers up to \$500 maximum for the <i>emergency purchases</i> <i>you</i> incur per any one (1) occurrence due to a loss or delay of <i>your</i> checked baggage. The overall maximum for all <i>covered persons</i> is \$2,500 per occurrence.</p> <p><i>Emergency purchases</i> include minimum essential clothing and toiletries, the purchase of which is rendered absolutely necessary and indispensable due to the loss or delay of <i>your</i> checked baggage.</p> <p><b>What is not covered?</b></p> <p><b>General exclusions</b></p> <p>This insurance will not pay for any losses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li>1. Any <i>emergency purchases</i> made after <i>your</i> baggage was returned to <i>you</i>.</li> <li>2. <i>Your</i> failure to check <i>your</i> baggage within the minimum guidelines published by the <i>air carrier</i>.</li> <li>3. The insufficient allotment of time for connecting flights according to <i>air carrier</i> recommendations.</li> <li>4. An act of war whether declared or undeclared, rebellion, exposure to nuclear reaction or radiation, or radioactive, biological or chemical contamination.</li> <li>5. <i>Your</i> involvement in the commission or attempted commission of a criminal offence or illegal act.</li> </ol> <p><b>In addition to the above general exclusions, this insurance will not cover the following:</b></p> <p>Any losses incurred at the final destination of the return portion of <i>your</i> trip.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Emergency Purchases Certificate of Insurance</b>  <b>As of November 1, 2023: Delayed Baggage Insurance Certificate of Insurance</b>	<p><b>What should you do if you have a claim?</b></p> <p>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.</p> <p>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.</p> <p>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.</p> <p>For your claim to be reviewed, you must submit the following original documentation:</p> <ul style="list-style-type: none"> <li>Airline tickets;</li> <li>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;</li> <li>The air carrier's report substantiating the reason for the loss or delay of your checked luggage; and</li> <li>Receipts for emergency purchases.</li> </ul> <p>Submission of claims from all provinces must be made to the Claims Centre:</p> <p><b>RBC Insurance Company of Canada Claims Centre PO Box 97, Station A Mississauga, ON L5A 2Y9 1-800-464-3211</b></p> <p>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.</p> <p><b>Other claim information</b></p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You or your heirs assign consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p> <p><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>This insurance is classified as supplemental or excess, in that it covers expenses in excess of expenses payable by any other insurance plan.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>You have the right to request a copy of the policy of group insurance.</li> <li>Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), the Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol>	<p><b>What should you do if you have a claim?</b></p> <p>If you call us at the time of the loss as shown under "How to Obtain Assistance", you will receive the necessary claims assistance.</p> <p>Note: A legal guardian must complete the claim process on behalf of a covered person under the age of eighteen (18) who resides in Quebec or under the age of sixteen (16) who resides in the rest of Canada.</p> <p>For your claim to be reviewed, you must submit the following original documentation:</p> <ul style="list-style-type: none"> <li>The completed claim form. Please contact us to obtain a claim form.</li> <li>Airline tickets;</li> <li>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 Avion points;</li> <li>The air carrier's report substantiating the reason for the loss or delay of your checked baggage; and</li> <li>Receipts for emergency purchases.</li> </ul> <p>Submission of claims can be made to:</p> <p><b>RBC Insurance Company of Canada Claims c/o Allianz Global Assistance P.O. Box 277 Waterloo, ON N2J 4A4 1-800-464-3211</b></p> <p>You must provide notice of your claim within thirty (30) days of the date the claim arises.</p> <p>You must submit the information required for your claim within ninety (90) days of the date the claim arises. 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 the claim arises or such other time period as may be permitted by your applicable provincial/territorial legislation or your claim may not be reviewed.</p> <p>If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information.</p> <p><b>How to file a complaint?</b></p> <p>The complete process to file a complaint with RBC Insurance Company of Canada can be accessed on the RBC Insurance Company of Canada public website at <a href="http://www.rbccinsurance.com">www.rbccinsurance.com</a> under "Make a Complaint" at <a href="https://www.rbc.com/customercare/index.html">https://www.rbc.com/customercare/index.html</a>.</p> <p><b>Other claim information</b></p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You, your heirs, and your assigns consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p> <p><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>This insurance coverage is excess insurance and we are the last payor. All other insurance sources of recovery and indemnity payments must be exhausted before any payments will be made under this coverage.</li> <li>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.</li> <li>If you incur expenses covered under this insurance due to the fault and/or negligence of a third party, we may take action against the third party. You agree to cooperate fully with us or our agents and to allow us or our agents, at our/their own expense, to bring a lawsuit in your name against a third party.</li> <li>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.</li> <li>We may, at our discretion, void this insurance contract in the case of fraud or attempted fraud by you, your family or others acting on your behalf, or if you conceal or misrepresent any material fact or circumstance concerning this insurance contract.</li> <li>You have the right to request a copy of the policy of group insurance.</li> <li>Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), the Insurance Act (for actions or proceedings governed by the laws of Ontario), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Manitoba), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
Purchase Security & Extended Warranty Certificate of Insurance	<p><b>Introduction</b></p> <p>Aviva 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-1014457-A to Royal Bank of Canada ("Royal Bank") to cover expenses incurred by <i>covered persons</i> relating to Purchase Security &amp; Extended Warranty. All <i>covered persons</i> are clients of the Insurer. This Certificate of Insurance summarizes the provisions of this group insurance policy.</p> <p><b>How to obtain assistance</b></p> <p>If you require assistance or have questions about your coverage, you can contact Assured Assistance Inc. ("Assured Assistance") by calling:</p> <p><b>1-800-533-2778 toll-free from the U.S. &amp; Canada or 905-816-2581 collect from anywhere in the world.</b></p> <p><b>Helpful information about Purchase Security &amp; Extended Warranty Insurance</b></p> <ul style="list-style-type: none"> <li>■ Purchase Security Insurance provides coverage for direct accidental physical loss or damage to <i>personal property</i> or <i>gifts</i> purchased with your RBC Royal Bank U.S. Dollar Visa Gold card and/or with RBC Rewards® points for ninety (90) days from the date of purchase. The maximum amount of coverage is \$50,000, or the equivalent number of RBC Rewards points, per RBC Royal Bank U.S. Dollar Visa Gold card per year.</li> <li>■ Extended Warranty Insurance automatically doubles the original manufacturer's warranty for up to a maximum of one (1) year.</li> <li>■ Remember to obtain a police, fire, homeowner insurance claim, or damage/loss report in the event of a claim as it is required to determine eligibility for benefits.</li> <li>■ This insurance is classified as supplemental, in that it covers expenses in excess of expenses payable by any other insurance plan. For example, if you are covered under homeowners insurance, this insurance will cover the deductible only.</li> <li>■ It is important that you read and understand your Certificate of Insurance as your coverage is subject to certain limitations or exclusions.</li> </ul> <p><b>DEFINITIONS</b></p> <p>Throughout this document, all <i>italicized</i> terms have the specific meaning explained below.</p> <p><b>Additional cardholder</b> means a <i>co-applicant</i> or an <i>authorized user</i>.</p> <p><b>Applicant</b> means a person who has signed and/or submitted an application as the primary cardholder of 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 <i>applicant</i> does not include an <i>additional cardholder</i>. An <i>applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Authorized user</b> means a person, other than the <i>applicant</i> and the <i>co-applicant</i>, to whom an RBC Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the <i>applicant</i> or the <i>co-applicant</i>. An <i>authorized user</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Co-applicant</b> means a person who has signed and/or submitted an application for an RBC Royal Bank U.S. Dollar Visa Gold card as the <i>co-applicant</i> and to whom a card has been issued. A <i>co-applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Covered person</b> means the <i>applicant</i> or <i>additional cardholder</i>. A <i>covered person</i> may be referred to as "you" or "your" or "yourself". The <i>family members</i> of an <i>applicant</i> or <i>additional cardholder</i> are not eligible for this insurance.</p> <p><b>Family member</b> means your spouse, parent, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother step-sister, legal guardian, or legal ward.</p> <p><b>Gift</b> means tangible moveable property for the personal use of your <i>family member</i>.</p> <p><b>Mysterious disappearance</b> means the disappearance of <i>personal property</i> or a <i>gift</i> in an unexplained manner.</p> <p><b>Permanent resident</b> 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.</p> <p><b>Personal property</b> means tangible, moveable property for your personal use.</p> <p><b>Spouse</b> 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.</p>	<p><b>Introduction</b></p> <p>RBC Insurance Company of Canada (the "Insurer") has issued group insurance policy U-1014457-A to Royal Bank of Canada ("Royal Bank") to cover losses incurred by <i>covered persons</i> relating to Purchase Security &amp; Extended Warranty. All <i>covered persons</i> are clients of RBC Insurance Company of Canada. This Certificate of Insurance contains the terms and conditions of this group insurance policy.</p> <p><b>How to obtain assistance</b></p> <p>RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as "Allianz Global Assistance") as the provider of all assistance and claims services under this Certificate of Insurance.</p> <p>If you require assistance or have questions about your coverage, you can contact us by calling:</p> <p><b>1-800-533-2778 Toll-free from the US &amp; Canada or 905-816-2581 collect from anywhere in the world.</b></p> <p><b>Helpful information about Purchase Security &amp; Extended Warranty Insurance</b></p> <ul style="list-style-type: none"> <li>■ Purchase Security Insurance provides coverage for loss or accidental physical damage to <i>insured items</i> purchased with your RBC Royal Bank U.S. Dollar Visa Gold card and/or with Avion points for ninety (90) days from the date of purchase. The maximum amount of coverage is \$50,000, or the equivalent number of Avion points, per RBC Royal Bank U.S. Dollar Visa Gold card per calendar year.</li> <li>■ Extended Warranty Insurance automatically doubles the original <i>manufacturer's warranty</i> for up to a maximum of one (1) year.</li> <li>■ Remember to obtain a police, fire, homeowner insurance claim, or damage/loss report in the event of a claim as it is required to determine eligibility for benefits.</li> </ul> <p><b>IMPORTANT!</b></p> <p>Purchase Security Insurance coverage is excess insurance and we are the last payor. All other insurance sources of recovery and indemnity payments must be exhausted before any payments will be made under this coverage. For example, if you are covered under homeowners insurance, this insurance will cover the deductible only.</p> <p><b>Definitions</b></p> <p>Throughout this document, all <i>italicized</i> terms have the specific meaning explained below.</p> <p><b>Additional cardholder</b> means a <i>co-applicant</i> or an <i>authorized user</i>.</p> <p><b>Applicant</b> 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 <i>applicant</i> does not include an <i>additional cardholder</i>. An <i>applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Authorized user</b> means a person, other than the <i>applicant</i> and the <i>co-applicant</i>, to whom an RBC Royal Bank U.S. Dollar Visa Gold card has been issued at the request of the <i>applicant</i> or the <i>co-applicant</i>. An <i>authorized user</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Co-applicant</b> means a person who has signed and/or submitted an application for an RBC Royal Bank U.S. Dollar Visa Gold card as the <i>co-applicant</i> and to whom a card has been issued. A <i>co-applicant</i> must be a <i>permanent resident</i> of Canada.</p> <p><b>Covered person</b> means the <i>applicant</i> or <i>additional cardholder</i>. A <i>covered person</i> may be referred to as "you" or "your" or "yourself".</p> <p><b>Family member</b> means your spouse, parent, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother step-sister, legal guardian, or legal ward.</p> <p><b>Insured item</b> means an item (a pair or set being one item) of personal property (not purchased by or for use by a business for commercial purposes) or gift to a <i>family member</i> for which the full purchase price is charged to your RBC Royal Bank U.S. Dollar Visa Gold card and/or paid for by using Avion points.</p> <p><b>Manufacturer's warranty</b> means an expressly written warranty issued by the manufacturer of the <i>insured item</i> at the time of purchase. The <i>manufacturer's warranty</i> must be provided at no additional cost and be valid in Canada.</p> <p><b>Mysterious disappearance</b> means when the <i>insured item</i> in question cannot be located, and the circumstances of its disappearance cannot be explained and do not lend themselves to a reasonable inference that a covered loss occurred.</p> <p><b>Permanent resident</b> 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 and the Canadian Military need not satisfy this requirement.</p> <p><b>Spouse</b> means the person who is legally married to you, or has been living in a conjugal relationship with you for a continuous period of at least one year and who resides in the same household as you.</p> <p><b>We, us and our</b> refer to RBC Insurance Company of Canada and/or Allianz Global Assistance providing services under this Certificate of Insurance.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Purchase Security &amp; Extended Warranty Certificate of Insurance</b>	<p><b>When does coverage begin and end?</b></p> <p>These coverages are effective when you use your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards® points to purchase and pay in full for <i>personal property or gift(s)</i>. If the <i>personal property or gift(s)</i> is/are delivered to you or a <i>family member</i>, they must be received by you or the <i>family member</i> in good condition. If only a partial payment is made using RBC Rewards points, the entire balance of the <i>personal property or gift</i> must be paid using your RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</p> <p>Coverage ends, individually for the <i>applicant</i> and each <i>additional cardholder</i>, on the earliest of:</p> <ol style="list-style-type: none"> <li>1. The date your RBC Royal Bank U.S. Dollar Visa Gold account is cancelled; or</li> <li>2. The date your RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due. However coverage is automatically reinstated when your account is returned to good standing; or</li> <li>3. The date the group insurance policy is cancelled by the Insurer or Royal Bank. However, such cancellation of coverage shall not apply to <i>personal property or gifts</i> charged to your RBC Royal Bank U.S. Dollar Visa Gold card prior to the cancellation date of the group insurance policy; or</li> <li>4. The date Royal Bank receives written notice from you that you choose to cancel your RBC Royal Bank U.S. Dollar Visa Gold card.</li> </ol> <p><b>What is covered and what are the benefits?</b></p> <p><b>Purchase Security Insurance</b></p> <p><i>Personal property</i> and <i>gifts</i> purchased using your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points are insured against all risks of direct accidental physical loss or damage for ninety (90) days from the date of purchase.</p> <p>You are insured for loss or damage in an amount not exceeding the amount shown on your RBC Royal Bank U.S. Dollar Visa Gold sales draft. If you have purchased and paid for <i>personal property</i> and/or <i>gifts</i> using RBC Rewards points, you are insured for the amount of RBC Rewards points you redeemed to pay for your purchase.</p> <p>The maximum amount of coverage is \$50,000 (or the equivalent number of RBC Rewards points) per RBC Royal Bank U.S. Dollar Visa Gold account for each year, individually for each <i>applicant</i> and <i>additional cardholder</i>.</p> <p><b>Extended Warranty Insurance</b></p> <p>Extended Warranty Insurance automatically doubles the original manufacturer's warranty, up to a <b>maximum extension of one (1) year</b>. Your Extended Warranty Insurance starts immediately following the expiry of the original manufacturer's warranty, but in no event shall the combined Extended Warranty and original manufacturer's warranty exceed five (5) years. If you have a claim under this Certificate of Insurance, it will be reviewed according to the original manufacturer's warranty, which will outline all terms and conditions relating to your <i>personal property or gift</i>. The terms, conditions and exclusions of this Certificate of Insurance will govern in case of a conflict.</p> <p>Items covered by Extended Warranty Insurance must have been purchased using your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points. <i>Personal property</i> and <i>gifts</i> are included. The purchases can be made anywhere in the world. The original warranty must be valid in Canada.</p> <p>In the event your original manufacturer's warranty is no longer available due to the bankruptcy of the manufacturer, this insurance will provide coverage in place of the original manufacturer's warranty, to a maximum of one (1) year from the date of bankruptcy of the manufacturer.</p>	<p><b>When does coverage begin and end?</b></p> <p>These coverages are effective when you use your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points to purchase and pay in full for an <i>insured item</i>. If the <i>insured item</i> is delivered to you or a <i>family member</i>, it must be received and accepted by you or the <i>family member</i> in good condition. If only a partial payment is made using Avion points, the entire balance of the <i>insured item</i> must be paid using your RBC Royal Bank U.S. Dollar Visa Gold card in order to be covered.</p> <p>Coverage ends, individually for each covered person, on the earliest of:</p> <ol style="list-style-type: none"> <li>1. The date you or the Royal Bank cancels your RBC Royal Bank U.S. Dollar Visa Gold account; or</li> <li>2. The date your RBC Royal Bank U.S. Dollar Visa Gold account is sixty (60) days past due. However coverage is automatically reinstated when the account is returned to good standing; or</li> <li>3. The date the group insurance policy is cancelled by us or Royal Bank. However, such cancellation of coverage shall not apply to <i>insured items</i> charged to your RBC Royal Bank U.S. Dollar Visa Gold card prior to the cancellation date of the group insurance policy.</li> </ol> <p><b>What is covered and what are the benefits?</b></p> <p><b>Purchase Security Insurance</b></p> <p><i>Insured items</i> purchased using your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points are insured against risks of loss or accidental physical damage for ninety (90) days from the date of purchase.</p> <p><i>Insured items</i> you give as gifts to <i>family members</i> are covered under Purchase Security subject to compliance with the terms and conditions of this Certificate of Insurance.</p> <p>You are insured for loss or accidental physical damage to an <i>insured item</i> in an amount not exceeding the amount shown on your RBC Royal Bank U.S. Dollar Visa Gold credit card statement. If you have purchased and paid for an <i>insured item</i> using Avion points, you are insured for the amount of Avion points you redeemed to pay for your purchase. We have the sole option to replace or repair the <i>insured item</i> or reimburse you.</p> <p>The maximum amount of coverage is \$50,000 (or the equivalent number of Avion points) per RBC Royal Bank U.S. Dollar Visa Gold account for each calendar year.</p> <p><b>Extended Warranty Insurance</b></p> <p>Extended Warranty Insurance automatically doubles the original <i>manufacturer's warranty</i>, up to a maximum extension of one (1) year. Your Extended Warranty Insurance starts immediately following the expiry of the original <i>manufacturer's warranty</i>, but in no event shall the combined Extended Warranty and original <i>manufacturer's warranty</i> exceed five (5) years. If you have a claim under this Certificate of Insurance, it will be reviewed according to the original <i>manufacturer's warranty</i>, which will outline all terms and conditions relating to your <i>insured item</i>. The terms, conditions and exclusions of this Certificate of Insurance will govern in case of a conflict.</p> <p><i>Insured items</i> covered by Extended Warranty Insurance must have been purchased using your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points. The purchases can be made anywhere in the world. The original warranty must be valid in Canada.</p> <p>In the event your original <i>manufacturer's warranty</i> is no longer available due to the bankruptcy of the manufacturer, this insurance will provide coverage in place of the original <i>manufacturer's warranty</i>, to a maximum of one (1) year from the date of bankruptcy of the manufacturer.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Purchase Security &amp; Extended Warranty Certificate of Insurance</b>	<p style="text-align: center;"><b>What is not covered?</b></p> <p><b>Personal property and gift exclusions</b></p> <p>The Insurer will not pay for any expenses incurred directly or indirectly relating to:</p> <ol style="list-style-type: none"> <li>1. Living plants, animals, fish, or birds.</li> <li>2. Money, travellers cheques, bullion, stamps, tickets, tokens, evidence of title or any other negotiable item (including but not limited to gift cards and gift certificates).</li> <li>3. Jewellery, gems, watches and furs or garments trimmed with fur, if contained in baggage, unless such baggage is hand carried at all times by you, your travelling companion, or family member.</li> <li>4. Automobiles, watercraft, amphibious or air cushion vehicles, aircraft, spacecraft, trailers or outboard motors and other accessories attached to or mounted on such property or any motorized vehicles except motorized lawnmowers, other gardening equipment, snow-blowers or motorized wheelchairs for handicapped persons.</li> <li>5. Property illegally acquired, kept, stored or transported, or property seized or confiscated for breach of any law or by order of any public authority.</li> <li>6. Any and all business property and equipment intended for commercial use.</li> </ol> <p><b>General exclusions</b></p> <p>The Insurer will not pay for any expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li>1. <i>Mysterious disappearance of personal property or gifts</i>, or fraudulent acts by you or your family members.</li> <li>2. After an item is received in good condition, any wear and tear, gradual deterioration, latent defect or inherent vice, marring or scratching of any fragile or brittle article.</li> <li>3. Weather conditions and any natural disaster, including flood or earthquake.</li> <li>4. 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.</li> <li>5. Loss or damage resulting from intentional or criminal acts committed or attempted to be committed by you or your family members.</li> <li>6. Loss or damage caused by birds, vermin, rodents or insects.</li> <li>7. Loss or damage to sports equipment and goods where the loss or damage is due to the use thereof.</li> <li>8. Setting, expansion, contraction, bulging, buckling or cracking, dampness or dryness of atmosphere, changes of temperature, freezing, heating, evaporation, loss of weight, leakage of contents, exposure to light, contamination, change in color or texture or finish, rust or corrosion.</li> <li>9. Delay, loss of use, or consequential damages.</li> <li>10. Loss or damage to electrical appliances or devices of any kind (including wiring) when loss or damage is due to electrical currents artificially generated, including arcing, unless fire or explosion ensues and then only for such loss and damage.</li> <li>11. Loss or damage while undergoing any installation process or while being worked on, where damage results from such installation process or work.</li> </ol>	<p style="text-align: center;"><b>What is not covered?</b></p> <p><b>Insured item exclusions</b></p> <p>This insurance will not pay for any claim, damage, loss or expense for the following:</p> <ol style="list-style-type: none"> <li>1. Living plants, animals, fish, or birds.</li> <li>2. Consumable or perishable items.</li> <li>3. Money, travellers cheques, bullion, stamps, tickets, tokens, evidence of title or any other negotiable item (including but not limited to gift cards and gift certificates).</li> <li>4. Jewellery, gems, watches, furs, or garments trimmed with fur, while in baggage that was not hand carried at all times by you, your travelling companion, or your family member.</li> <li>5. Land or water based motorized vehicles, amphibious or air cushion vehicles, aircraft, drones, spacecraft, trailers or outboard motors and other accessories attached to or mounted on such property.</li> <li>6. An insured item which is delivered and received by you or your family member damaged.</li> <li>7. An insured item with a manufacturer's warranty not valid in Canada.</li> <li>8. An insured item with a lifetime warranty.</li> <li>9. Property illegally acquired, kept, stored or transported, or property seized or confiscated for breach of any law or by order of any public authority.</li> <li>10. Any and all business property and equipment intended for commercial use.</li> </ol> <p><b>General exclusions</b></p> <p>This insurance will not pay for any claim, damage, loss or expense incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> <li>1. <i>Mysterious disappearance of an insured item</i>.</li> <li>2. Fraud.</li> <li>3. Any wear and tear, gradual deterioration, latent defect or inherent vice, marring or scratching of any fragile or brittle article after an insured item is received in good condition.</li> <li>4. Weather conditions and any natural disaster, including flood or earthquake.</li> <li>5. An act of war whether declared or undeclared, rebellion, exposure to nuclear reaction or radiation, or radioactive biological or chemical contamination.</li> <li>6. You or your family member's involvement in the commission or attempted commission of a criminal offence or illegal act.</li> <li>7. Birds, vermin, rodents or insects.</li> <li>8. Damage to sports equipment and goods when being used for its intended purpose.</li> <li>9. Setting, expansion, contraction, bulging, buckling or cracking, dampness or dryness of atmosphere, changes of temperature, freezing, heating, evaporation, loss of weight, leakage of contents, exposure to light, contamination, change in color or texture or finish, rust or corrosion.</li> <li>10. Delay, loss of use, or consequential damages.</li> <li>11. Loss or damage to electrical appliances or devices of any kind (including wiring) when loss or damage is due to electrical currents artificially generated, including arcing, unless fire or explosion ensues and then only for such loss and damage.</li> <li>12. Insured items undergoing any installation process or while being worked on, where damage results from such installation process or work.</li> </ol>



## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Purchase Security &amp; Extended Warranty Certificate of Insurance</b>	<p style="text-align: center;"><b>What should you do if you have a claim?</b></p> <p>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.</p> <p>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.</p> <p>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) in the rest of Canada.</p> <p>For your claim to be reviewed, you must submit the following original documentation:</p> <ul style="list-style-type: none"> <li>■ The Insurer’s claim form containing the time, place, cause and amount of the loss or damage;</li> <li>■ A copy of the original merchant’s sales receipt;</li> <li>■ Your RBC Visa statement and/or receipt showing that the <i>personal property</i> or gift was paid in full using your RBC Royal Bank U.S. Dollar Visa Gold card and/or RBC Rewards points;</li> <li>■ The original manufacturer’s warranty (for Extended Warranty Insurance claims only).</li> </ul> <p>Depending on the nature of the claim, the Insurer will require you to obtain, at the time of the loss or damage, a police, fire, homeowner insurance claim or damage/loss report or any other report of the damage/loss sufficient to determine eligibility for benefits under this insurance.</p> <p>When an insured item forms part of a pair or set, the Insurer will reimburse the full purchase price of the pair or set provided that the items are unusable individually and cannot be replaced individually.</p> <p>Under Extended Warranty Insurance, prior to proceeding with any repair services, you must notify the Insurer and obtain approval of the repair services and the repair facility from the Insurer.</p> <p>For both Purchase Security and Extended Warranty Insurance, at the sole discretion of the Insurer, you may be required to send, at your expense, the damaged item on which a claim is based to an address designated by the Insurers.</p> <p>Submission of claims from all provinces must be made to the Claims Centre:</p> <p><b>RBC Insurance Company of Canada Claims Centre PO Box 97, Station A Mississauga, ON L5A 2Y9 1-800-533-2778</b></p> <p>You must submit the information required for your claim within ninety (90) days of the date of the loss or damage. 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 damage or your claim will not be reviewed.</p> <p><b>Other claim information</b></p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You or your heirs assign consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p>	<p style="text-align: center;"><b>What should you do if you have a claim?</b></p> <p>If you call us at the time of the loss as shown under “How to Obtain Assistance,” you will receive the necessary claims assistance.</p> <p>Note: A legal guardian must complete the claim process on behalf of a covered person under the age of eighteen (18) who resides in Quebec or under the age of sixteen (16) who resides in the rest of Canada.</p> <p>For your claim to be reviewed, you must submit the following original documentation:</p> <ul style="list-style-type: none"> <li>■ the claim form containing the time, place, cause and amount of the loss or damage. Please contact us to obtain a claim form.</li> <li>■ a copy of the original merchant’s sales receipt;</li> <li>■ your RBC Visa credit card statement and/or receipt showing that the insured item was paid in full using your RBC Royal Bank U.S. Dollar Visa Gold card and/or Avion points;</li> <li>■ confirmation of homeowners/tenants insurance deductible;</li> <li>■ a copy of the detailed police/loss report;</li> <li>■ if the item is repairable, provide a repair estimate;</li> <li>■ if the item is not repairable, please provide pictures;</li> <li>■ the original manufacturer’s warranty (for Extended Warranty Insurance claims only);</li> <li>■ a written estimate of the repair from an authorized dealer (for Extended Warranty Insurance claims only); and</li> <li>■ any additional documentation requested that is required to review the claim. Failure to provide the applicable documentation may result in the denial of your claim.</li> </ul> <p>Depending on the nature of the claim, you will be required to obtain, at the time of the loss or damage, a police, fire, homeowner insurance claim damage/loss report or any other report of the damage/loss sufficient to determine eligibility for benefits under this insurance.</p> <p>When an insured item forms part of a pair or set, we will reimburse the full purchase price of the pair or set provided that the insured items are unusable individually and cannot be replaced individually.</p> <p>Under Extended Warranty Insurance, prior to proceeding with any repair services, you must notify us and obtain approval of the repair services and the repair facility.</p> <p>For both Purchase Security and Extended Warranty Insurance, at our sole discretion, you may be required to send, at your expense, the damaged item on which a claim is based to an address designated by us.</p> <p>Submission of claims can be made to:</p> <p><b>RBC Insurance Company of Canada Claims c/o Allianz Global Assistance P.O. Box 277 Waterloo, ON N2J 4A4 1-800-464-3211</b></p> <p>You must provide notice of your claim within thirty (30) days of the date the claim arises.</p> <p>You must submit the information required for your claim within ninety (90) days of the date the claim arises. 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 the claim arises or such other time period as may be permitted by your applicable provincial/territorial legislation or your claim may not be reviewed.</p> <p>If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information.</p> <p><b>How to file a complaint?</b></p> <p>The complete process to file a complaint with RBC Insurance Company of Canada can be accessed on the RBC Insurance Company of Canada public website at <a href="http://www.rbcinsurance.com">www.rbcinsurance.com</a> under “Make a Complaint” at <a href="https://www.rbc.com/customercare/index.html">https://www.rbc.com/customercare/index.html</a>.</p> <p><b>Other claim information</b></p> <p>You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You, your heirs, and your assigns consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.</p>



## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<b>Purchase Security &amp; Extended Warranty Certificate of Insurance</b>	<p style="text-align: center;"><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>1. This insurance is classified as supplemental or excess, in that it covers expenses in excess of expenses payable by any other insurance plan.</li> <li>2. 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.</li> <li>3. 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.</li> <li>4. 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.</li> <li>5. The Insurer maintains the right to salvage any items being replaced including all attachments and accessories.</li> <li>6. You must repay the Insurer any amount paid or authorized by the Insurer on your behalf if and when the Insurer determines that the amount is not payable under the terms of this insurance.</li> <li>7. The Insurer will not be liable for more than the purchase price of the insured item(s) as recorded on the RBC Royal Bank U.S. Dollar Visa Gold sales draft. If you have purchased and paid for <i>personal property</i> and/or <i>gifts</i> using RBC Rewards points, the Insurer will not be liable for more than the amount of RBC Rewards points you redeemed to pay for your purchase. The Insurer has the sole option to replace or repair the insured item or reimburse you.</li> <li>8. A limit of \$10,000 per item applies to jewellery, gems, watches and furs or garments trimmed with fur, if these items are considered payable under the terms and conditions of this Certificate of Insurance.</li> <li>9. This protection shall only benefit you. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits. You shall not assign these benefits without prior written approval of the Insurer. The Insurer will permit you to transfer benefits on <i>gifts</i> as provided in this plan description and the Certificate of Insurance.</li> <li>10. You have the right to request a copy of the policy of group insurance.</li> <li>11. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol>	<p style="text-align: center;"><b>What other terms should you know about?</b></p> <ol style="list-style-type: none"> <li>1. If you incur expenses covered under this insurance due to the fault and/or negligence of a third party, we may take action against the third party. You agree to cooperate fully with us or our agents and to allow us or our agents, at our own expense, to bring a lawsuit in your name against a third party.</li> <li>2. 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.</li> <li>3. We may, at our discretion, void this insurance contract in the case of fraud or attempted fraud by you, your family or others acting on your behalf, or if you conceal or misrepresent any material fact or circumstance concerning this insurance contract.</li> <li>4. We maintain the right to salvage any items being replaced including all attachments and accessories.</li> <li>5. You must repay us any amount paid or authorized by us on your behalf if and when we determine that the amount is not payable under the terms of this insurance.</li> <li>6. We will not be liable for more than the purchase price of the <i>insured item(s)</i> as recorded on the RBC Royal Bank U.S. Dollar Visa Gold credit card statement. If you have purchased and paid for the <i>insured items</i> using Avion points, we will not be liable for more than the amount of the Avion points you redeemed to pay for your purchase.</li> <li>7. A limit of \$10,000 per item applies to jewellery, gems, watches and furs or garments trimmed with fur if these items are considered payable under the terms and conditions of this Certificate of Insurance.</li> <li>8. This insurance shall only benefit you. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits. You shall not assign these benefits without prior written approval from us. We will permit you to transfer benefits on <i>insured items</i> given as <i>gifts</i> to <i>family members</i> as provided in this plan description and the Certificate of Insurance.</li> <li>9. You have the right to request a copy of the policy of group insurance.</li> <li>10. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.</li> </ol>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Collection and Use of Personal Information</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Collection, Use and Sharing of Personal Information</b></p>	<p><b>Collecting your personal information</b></p> <p>We (RBC Insurance Company of Canada) may collect information about you, such as:</p> <ul style="list-style-type: none"> <li>information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;</li> <li>information you provide through the application and claims process for any of our insurance products and services; and</li> <li>information for the provision of insurance products and services.</li> </ul> <p>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.</p> <p><b>Using your personal information</b></p> <p>This information may be used for the following purposes:</p> <ul style="list-style-type: none"> <li>to verify your identity and investigate your personal background;</li> <li>to issue and maintain insurance products and services you may request;</li> <li>to evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses;</li> <li>to better understand your insurance situation;</li> <li>to determine your eligibility for insurance products and services we offer;</li> <li>to help us better understand the current and future needs of our clients;</li> <li>to communicate to you any benefit, feature and other information about products and services you have with us;</li> <li>to help us better manage our business and your relationship with us; and</li> <li>as required or permitted by law.</li> </ul> <p>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.</p> <p>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.</p> <p>Upon your request, we may give this information to other persons.</p> <p>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.</p>	<p><b>RBC Insurance Company of Canada Privacy Notice</b></p> <p><b>Collecting your personal information</b></p> <p>We (RBC Insurance Company of Canada) may collect information about you, such as:</p> <ul style="list-style-type: none"> <li>information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;</li> <li>information you provide through the application and claims process for any of our insurance products and services; and</li> <li>information for the provision of insurance products and services.</li> </ul> <p>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.</p> <p><b>Using your personal information</b></p> <p>This information may be used for the following purposes:</p> <ul style="list-style-type: none"> <li>to verify your identity and investigate your personal background;</li> <li>to issue and maintain insurance products and services you may request;</li> <li>to evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses;</li> <li>to better understand your insurance situation;</li> <li>to determine your eligibility for insurance products and services we offer;</li> <li>to help us better understand the current and future needs of our clients;</li> <li>to communicate to you any benefit, feature and other information about products and services you have with us;</li> <li>to help us better manage our business and your relationship with us; and</li> <li>as required or permitted by law.</li> </ul> <p>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.</p> <p>In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be shared 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.</p> <p>Your personal information may be transmitted through, stored or processed in jurisdictions other than where you are based, in which case the information is bound by the laws of these jurisdictions. If your personal information is transferred to a country/province other than your home jurisdiction, we will take measures to protect your personal information with appropriate contract clauses or other applicable safeguards.</p> <p>Upon your request, we may give this information to other persons.</p> <p>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.</p> <p>We may also use automated processing to make decisions about you, including underwriting and claims adjudication, where applicable.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Collection and Use of Personal Information</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Collection, Use and Sharing of Personal Information</b></p>	<p><b>Other uses of your personal information</b></p> <ul style="list-style-type: none"> <li>■ 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.</li> <li>■ 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.</li> <li>■ 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.</li> </ul> <p>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.</p> <p>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".</p> <p><b>Your right to access your personal information</b></p> <p>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:</p> <p><b>RBC Insurance Company of Canada</b>  <b>P.O. Box 97, Station A</b>  <b>Mississauga, Ontario L5A 2Y9</b></p> <p><b>Phone: 1-866-863-6970</b>  <b>Fax: 1-888-298-6262</b></p> <p><b>Our privacy policies</b></p> <p>You may obtain more information about our privacy policies by asking for a copy of our "Financial fraud prevention and privacy protection" brochure, by calling us at the toll free number shown above or by visiting our web site at <a href="http://www.rbc.com/privacysecurity">www.rbc.com/privacysecurity</a>.</p>	<p><b>Other uses of your personal information</b></p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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".</p> <p><b>Your right to access your personal information</b></p> <p>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 learn more about our use of automated processing, 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:</p> <p><b>RBC Insurance Company of Canada</b>  <b>P.O. Box 97, Station A</b>  <b>Mississauga, Ontario L5A 2Y9</b></p> <p><b>Phone: 1-866-863-6970</b>  <b>Fax: 1-888-298-6262</b></p> <p><b>Our Privacy Notices</b></p> <p>All collection, use, and sharing of your personal information will be in accordance with our Global Privacy Notice and Digital Channel Privacy (available at <a href="http://www.rbc.com/privacysecurity">www.rbc.com/privacysecurity</a>), which form part of these terms.</p>

## Changes to your Certificate of Insurance, as of November 1, 2023

Benefit	Before	After
<p><b>Collection and Use of Personal Information</b></p> <p><i>As of November 1, 2023:</i></p> <p><b>Collection, Use and Sharing of Personal Information</b></p>		<p><b>Aviva General Insurance Company of Canada Privacy Policy and Commitment to Protecting Your Privacy</b></p> <p>Aviva Canada Inc. and our member companies ("Aviva") are committed to protecting and keeping private our policyholders' Personal Information. Our Privacy Policy sets out details on the collection, retention, use and disclosure of Personal Information. All employees are required to comply with the Privacy Policy in the execution of their daily activities.</p> <p>At Aviva we identify to our customers the purpose for collecting their Personal Information at or prior to its actual collection. Our customers in turn must consent to its collection implicitly or expressly in order for us to use it for those purposes. We are committed to ensuring that the Personal Information collected on our customers is only used for the purpose for which it was originally intended.</p> <p>Aviva shall collect, retain, use and disclose your Personal Information in accordance with our Privacy Policy. If we require your Personal Information for any other purpose other than as identified in our Privacy Policy, Aviva will seek your consent prior to using it.</p> <p>We issue an insurance policy with the understanding that, in addition to providing your consent, you have obtained the consent from all persons named in your insurance policy for the collection, retention, use and disclosure of their Personal Information for the purposes we have identified.</p> <p><b>What we will NOT do with your information</b></p> <p>We <b>do not</b> sell customer information to anyone. Nor do we share customer information with organizations outside of our member companies that would use it to contact you about their own products or services.</p> <p><b>We strive to protect your personal information</b></p> <p>All employees, independent brokers, agents, suppliers, and others, as permitted by the criteria outlined in our Privacy Policy, who are granted access to customer records understand the importance of keeping this information protected and confidential. They are clearly advised they are to use the information only for the purposes intended.</p> <p>We've also established physical and systems safeguards, along with the proper processes, to protect customer information from unauthorized access or use.</p> <p>The member companies of Aviva Canada Inc. may internally share your Personal Information as permitted by the Privacy Policy. We may also use service providers located outside of Canada or related companies located outside of Canada to collect, use, retain or disclose your Personal Information as permitted by the criteria outlined in our Privacy Policy. In such circumstances, we will attempt to contractually protect your Personal Information; however, it may be subject to the laws of that jurisdiction and may be accessed by the courts, law enforcement and national security services of that jurisdiction.</p> <p><b>Your privacy choices</b></p> <p>You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer in writing. Please be aware that withdrawing your consent may prevent us from providing you with any requested product or service.</p> <p>We may amend our Privacy Policy from time to time. For a copy of our Privacy Policy or for more information about our Privacy Policy and procedures, our member companies or to view jurisdictions where your Personal Information may be collected, used, retained or disclosed, please visit our website at <a href="http://www.aviva.ca">www.aviva.ca</a>, or contact our Privacy Officer at:</p> <p><b>Aviva Canada Inc.</b>  <b>10 Aviva Way, Suite 100</b>  <b>Markham, ON L6G 0G1</b></p> <p><b>Phone: 1-844-398-2009</b>  <b>Fax: 416-755-4075</b>  <b>E-mail: <a href="mailto:privacyoffice.ca@aviva.com">privacyoffice.ca@aviva.com</a></b></p>



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