

Product Summary of Insurance Coverages with the RBC® Commercial Cards

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Embedded Insurance Coverage

Product Summary of Travel Insurance Coverages with the RBC® Commercial Avion® Visa‡ Card

What is the purpose of this document?

This document is a summary of the most important things you should know as they relate to the insurance coverages included with the RBC Commercial Avion Visa card. It has been provided to help you decide if these coverages meet your needs. This is not a Certificate of Insurance. For complete details of the insurance coverages included with the RBC Commercial Avion Visa card, please review the Certificate of Insurance in its entirety found on the RBC Insurance® website under Information for Quebec Residents, rbcinsurance.com/travel-insurance/distributor/travel-insurance-policies-and-quebec-documents.html.

Travel insurance coverages underwritten by RBC Insurance Company of Canada

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Is there a cost for these coverages?

There may be an annual fee or costs associated with the RBC Commercial Avion Visa card; however, there are no premiums, other fees or expenses that will be charged to any covered person for the insurance coverages described in this Product Summary as they are included with the RBC Commercial Avion Visa card.

Travel insurance coverages included that are underwritten by RBC Insurance Company of Canada

Trip Cancellation & Trip Interruption Insurance

Trip Cancellation & Trip Interruption Insurance provides benefits in the event your trip is cancelled, interrupted or delayed due to a covered reason, including but not limited to those listed below, whenever your pre-paid travel arrangements are paid in full with your RBC Commercial Avion Visa credit card and/or Avion points. The maximum amount covered under Trip Cancellation Insurance for each covered person is \$1,500 per trip. The maximum amount covered under Trip Interruption Insurance for each covered person is \$5,000 per trip.

Benefits

Below are a few examples of what you can expect from the Trip Cancellation & Trip Interruption Insurance benefits included with the RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Cancelling your trip because you or your family member is ill, is injured or due to a death. Please refer to the “What is covered and what are the benefits” section of the Trip Cancellation & Trip Interruption Insurance section in the Certificate of Insurance for a full list of covered reasons.	<ul style="list-style-type: none">▪ Travel expenses that are non-refundable up to the coverage limit
Interrupting your trip to return home earlier or later than planned due to an illness, injury or death. Please refer to the “What is covered and what are the benefits” section of the Trip Cancellation & Trip Interruption Insurance section in the Certificate of Insurance for a full list of covered reasons.	<ul style="list-style-type: none">▪ Extra costs to help you return home and/or▪ Travel expenses you've paid for but will no longer use, up to the coverage limit

Limitations of coverage, What is not covered and General exclusions

Trip Cancellation & Trip Interruption Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common limitations and exclusions. Please refer to the “Other claim information”, “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Trip Cancellation & Trip Interruption Insurance.

When a cause of cancellation occurs (the event that triggers one of the covered reasons) before your departure date, you must call your travel agent, airline, tour operator or carrier to cancel your trip no later than one business day after the cause of cancellation – and then call us.

The maximum eligible reimbursement is the amount(s) or portion(s) indicated on your invoice that is non-refundable at the time of the cause of cancellation or on the next business day.

Examples of What is not covered and General exclusions	
<ul style="list-style-type: none">▪ Pre-existing medical conditions that are not stable▪ Pregnancy	<ul style="list-style-type: none">▪ Child born on trip▪ Travel advisories

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder's spouse;
- the cardholder's dependent child who travels with or joins the cardholder and/or the cardholder's spouse on the same trip;
- an employee of the Company travelling for business purposes: and/or
- dependent children 16-25 years of age who are eligible for this insurance when travelling without the cardholder or the cardholder's spouse.

When does the insurance coverage begin and end?

Coverage starts on the date and time of purchase of prepaid travel, accommodations and recreation arrangements and before any cancellation penalties have been incurred, provided you pay the entire cost with your RBC Commercial Avion Visa card and/or Avion points.

Examples of when coverage ends:

- Midnight of the date and time you are scheduled to return to the province or territory you departed from on your first day of your intended trip
- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Travel Accident Insurance

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 when you have paid for your trip on a common carrier in full with your RBC Commercial Avion Visa card and/or Avion points prior to commencing your trip.

Benefits

Below are a few examples of what you can expect from the Travel Accident Insurance benefits included with an RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Example of a covered reason	Examples of benefits
Coverage for an accidental injury or death while travelling on a common carrier	<ul style="list-style-type: none">▪ Maximum amounts listed in the Certificate of Insurance for loss of life, speech, hearing, vision or a limb

Limitations of coverage, What is not covered and General exclusions

Travel Accident Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common limitations and exclusions. Please refer to the "Limitations", "What is not covered" and "General exclusions" sections of the [Certificate of Insurance](#) for full details on Travel Accident Insurance.

Examples of What is not covered and General exclusions	
<ul style="list-style-type: none">▪ Self-inflicted harm	<ul style="list-style-type: none">▪ Chronic use or abuse of alcohol or drugs

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder's spouse;
- the cardholder's dependent child who travels with or joins the cardholder and/or the cardholder's spouse on the same trip; and/or
- an employee of the Company travelling for business purposes

When does the insurance coverage begin and end?

Coverage begins on the date you leave your province or territory of residence for travel outside your Canadian province or territory of residence on a common carrier, the fare for which was paid in full with the RBC Commercial Avion Visa card and/or with Avion points.

Examples of when coverage ends individually for the cardholder and each covered person:

- The date the Policy is cancelled by us 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
- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Flight Delay Insurance

This insurance covers up to \$250 maximum per day, per covered person for the reasonable and necessary expenses incurred as a result of a Missed Connection, Denied Boarding or Delayed Flight Departure when the full cost of your airline ticket issued by an air carrier is paid for with your RBC Commercial Avion Visa card and/or Avion points.

Benefits

Below are a few examples of what you can expect from the Flight Delay Insurance benefits included with the RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Example of a covered reason	Examples of benefits
Missed connection due to a transportation delay of four (4) hours or more	<ul style="list-style-type: none"> ▪ Reasonable and necessary expenses ▪ Hotel accommodation ▪ Magazine, paperback book and other such small items ▪ Essential toiletries

What is not covered and General exclusions

Flight Delay Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Flight Delay Insurance.

Examples of What is not covered and General exclusions
<ul style="list-style-type: none"> ▪ Insufficient amount of time for connecting flights according to air carrier recommendations ▪ Any losses incurred at the final destination of the return portion of your trip

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder’s spouse;
- the cardholder’s dependent child who travels with or joins the cardholder and/or the cardholder’s spouse on the same trip; and/or
- an employee of the Company travelling for business purposes

When does the insurance coverage begin and end?

Coverage begins four (4) hours after a Missed Connection, Delayed Flight Departure or Denied Boarding when no alternative transportation is made available.

Examples of when coverage ends individually for the cardholder and each covered person:

- Forty-eight (48) hours after the arrival of your flight at the scheduled flight destination
- The date that you arrive at the final destination on the return portion of your trip, whichever occurs first
- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Hotel/Motel Burglary Insurance

This insurance provides coverage, up to a maximum of \$2,500 per burglary occurrence, for the damage to or the loss of your personal property resulting from the burglary of your hotel room, motel room or cruise cabin when you are a registered guest, provided that the accommodations are paid for in full with your RBC Commercial Avion Visa card and/or Avion points.

Benefits

Below is an example of what you can expect from the Hotel/Motel Burglary Insurance benefits included with an RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Example of a covered reason	Example of benefits
Covers for loss or stolen personal property as a result of a burglary	<ul style="list-style-type: none"> ▪ Repair/replacement of your personal property up to the stated amount in the Certificate of Insurance

What is not covered and General exclusions

Hotel/Motel Burglary Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Hotel/Motel Burglary Insurance.

Note: Burglary is defined as the loss of or damage to your personal property as a result of wrongful entry into your hotel room, motel room or cruise cabin for which there are visible signs of force made by tools, explosives, electricity or chemicals.

Examples of What is not covered and General exclusions
<ul style="list-style-type: none"> ▪ The loss of cash or travellers cheques ▪ Failure to take reasonable precautions to keep your personal property safe or secure your room

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder’s spouse;
- the cardholder’s dependent child who travels with or joins the cardholder and/or the cardholder’s spouse on the same trip; and/or
- an employee of the Company travelling for business purposes.

When does the insurance coverage begin and end?

Coverage begins when you check into your hotel room, motel room or cruise cabin.

Examples of when coverage ends individually for the cardholder and each covered person:

- At the time you check out of your hotel room, motel room or cruise cabin
- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Delayed Baggage Insurance

This insurance covers up to \$500 maximum for the emergency purchases you incur per any one (1) occurrence due to the loss or delay of your checked luggage. The overall maximum for all covered persons is \$2,500 per occurrence when the full cost of your airline ticket issued by an air carrier is paid for with your RBC Commercial Avion Visa card and/or Avion points.

Benefits

Below are a few examples of what you can expect from the Delayed Baggage Insurance benefits included with the RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Loss or delay of your checked luggage by four (4) hours	<ul style="list-style-type: none">▪ Necessary toiletries▪ Essential clothing

What is not covered and General exclusions

Delayed Baggage Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Delayed Baggage Insurance.

Examples of What is not covered and General exclusions
<ul style="list-style-type: none">▪ Purchases made after your luggage has been returned to you▪ Any losses incurred at the final destination of the return portion of your trip

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder’s spouse;
- the cardholder’s dependent child who travels with or joins the cardholder and/or the cardholder’s spouse on the same trip; and/or
- an employee of the Company travelling for business purposes.

When does the insurance coverage begin and end?

Coverage begins four (4) hours after the arrival of your flight at the scheduled flight destination, when the luggage you checked with the air carrier is lost or delayed.

Examples of when coverage ends individually for the cardholder and each covered person; on the earliest of the following:

- The date and time that your luggage is returned to you
- Four (4) days after the arrival of your flight at the scheduled flight destination
- The date that you arrive at the final destination on the return portion of your trip
- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Lost or Stolen Baggage Insurance

This insurance covers up to \$1,000 maximum for any one occurrence for all covered persons combined. Coverage is for loss or damage to owned baggage and personal effects used for the personal use of the covered person while in transit, as checked-in baggage or carried on board the air carrier, when the full cost of the airline ticket is paid for with your RBC Commercial Avion Visa card and/or Avion points.

Benefits

Below is an example of what you can expect from the Lost or Stolen Baggage Insurance benefits included with an RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Example of benefit
Loss or damage of your checked-in luggage	<ul style="list-style-type: none">▪ Cost or replacement cost of item

What is not covered and General exclusions

Lost or Stolen Baggage Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General Exclusions” sections of the [Certificate of Insurance](#) for full details on Lost or Stolen Baggage Insurance.

The maximum payable for any one occurrence is up to \$1,000 for all covered persons combined.

Of the \$1,000, jewellery and golf clubs (including golf bags) are each limited to \$500 per occurrence.

Examples of What is not covered and General exclusions

- Animals, perishables, bicycles except while checked as baggage with a common carrier, household effects and furnishings, artificial teeth and limbs, hearing aids, eye glasses, sunglasses, contact lenses, money, tickets, securities and documents, professional or occupational items, antiques and collector items, breakage of or damage to brittle or fragile articles, property illegally acquired, kept, stored or transported.

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder's spouse;
- the cardholder's dependent child who travels with or joins the cardholder and/or the cardholder's spouse on the same trip; and/or
- an employee of the Company travelling for business purposes.

When does the insurance coverage begin and end?

Coverage begins when the luggage you had checked or carried on board with the air carrier is lost, damaged or stolen.

Examples of when coverage ends individually for the cardholder and each covered person. On the earliest for the following:

- When such checked-in baggage has been unloaded and placed in the airport terminal's baggage pick-up area for retrieval by the covered person, and for carry-on baggage when the covered person leaves the aircraft
- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Can I cancel my insurance?

As the insurance coverages are not purchased separately and are included with an RBC Commercial Avion Visa card, they cannot be cancelled and/or refunded. If you choose to cancel your credit card, the coverages will terminate at the same time.

How do I submit a claim?

To file a claim

1. Call our claims department at **1-800-533-2778**. If you call us at the time of the loss, you will receive the necessary claims assistance.
2. Complete and send in all required documentation. What you need to make a claim depends on the type of claim you have incurred. Refer to the "What should you do if you have a claim" section for each insurance coverage in the [Certificate of Insurance](#) for a full list of documents required for each type of claim.

Time limits for making a claim

You must provide notice of your claim within thirty (30) days of the date the claim arises.

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.

Time for Insurer to pay a claim

If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information.

You will be reimbursed in Canadian dollars.

Misrepresentation and concealment

It is important to make sure you give complete and accurate information when submitting a claim. Failure to do so may result in the cancellation of the insurance and denial of the claim.

What can I do if my claim is not approved?

If your claim is not approved and you disagree with our decision, you have the option to appeal. You can contact the RBC Client Complaints Appeal Office for assistance at:

- ccao@rbc.com or 1-888-728-6666 or
- rbcinsurance.com/contact-us/personal-insurance/index.html

In order to submit the appeal, you will need to outline your concerns and resolution expectations. You will also need to send us the following:

- A copy of the final decision/proposal letter that you received
- Any new information or documentation that has not already been submitted to support your position

There is a limitation period for commencing an action in the Province of Quebec. If you decide to commence an action in court, we recommend you seek independent legal advice on your rights and the applicable limitation period. You may only commence a legal action in the province or territory where the Certificate of Insurance was issued.

How do I file a complaint?

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 rbcinsurance.com under “Make a Complaint” at rbc.com/customercare/index.html.

How do I contact the Insurer or the distributor?

The insurance coverages included with an RBC Commercial Avion Visa card are underwritten by RBC Insurance Company of Canada. The RBC Commercial Avion Visa card is distributed by Royal Bank of Canada.

Insurer: RBC Insurance Company of Canada

P.O. Box 97, Station A, Mississauga, ON, L5A 2Y9

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Montréal (Québec) H3C 5N2
Telephone: 1-800-387-4357
Website: rbcinsurance.com

RBC Insurance Company of Canada is an Insurer registered with the Autorité des marchés financiers (AMF) under client registration number 2000671765.*

* Link to Autorité des marchés financiers (AMF) Insurers Register:

lautorite.qc.ca/en/general-public/registers/register-insurers-deposit-institutions-and-trust-companies/

Distributor: Royal Bank of Canada

Royal Bank Plaza, P.O. Box 1, Toronto, ON M5J 2J5
Telephone: 1-800-769-2540
Website: rbc.com

Embedded Insurance Coverage

Product Summary of Credit Card and Debit Card Insurance Coverages with the RBC® Commercial Avion® Visa‡ Card

What is the purpose of this document?

This document is a summary of the most important things you should know as they relate to the insurance coverages included with the RBC Commercial Avion Visa credit card.

It has been provided to help you decide if these coverages meet your needs. This is not a Certificate of Insurance. For complete details of the insurance coverages included with the RBC Commercial Avion Visa credit card, please review the Certificate of Insurance in its entirety found on the RBC Insurance® website under Information for Quebec Residents, rbcinsurance.com/travel-insurance/distributor/travel-insurance-policies-and-quebec-documents.html.

Credit card and debit card insurance coverages underwritten by RBC Insurance

Company of Canada

- **Mobile Device Insurance** Page 9
- **Purchase Security & Extended Warranty Insurance** Page 10

Is there a cost for these coverages?

There may be an annual fee or costs associated with the RBC Commercial Avion Visa card; however, there are no premiums, other fees or expenses that will be charged to any covered person for the insurance coverages described in this Product Summary as they are included with the RBC Commercial Avion Visa card.

Credit card and debit card insurance coverages underwritten by RBC Insurance Company of Canada

Mobile Device Insurance

Provides up to \$2,000 of coverage for all risks of accidental physical loss, accidental damage or mechanical failure for two (2) years from the date of purchase when a mobile device is purchased in full using your RBC Commercial Avion Visa card and/or Avion points.

Benefits

Below is an example of what you can expect from the Mobile Device Insurance benefits included with the RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Mobile device is lost, stolen or damaged	<ul style="list-style-type: none">▪ Cost to repair or replace your mobile device, up to the stated amount in the Certificate of Insurance

Limitations of coverage, What is not covered and General exclusions

Mobile Device Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common limitations and exclusions. Please refer to the “Limitations and exclusions”, “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Mobile Device Insurance.

Examples of What is not covered and General exclusions	
<ul style="list-style-type: none">▪ Accessories▪ Batteries	<ul style="list-style-type: none">▪ A device that has been previously used, previously owned or refurbished▪ Cosmetic damage that does not affect functionality

This coverage is limited to two (2) claims in any consecutive 12 month period, and four (4) claims during any consecutive 48 month period. This limitation applies even if you have one or more RBC Commercial Avion Visa cards.

Who can be insured?

Coverage is available for a covered person who is a permanent resident of Canada and is the cardholder.

When does the insurance coverage begin and end?

This coverage begins ninety-one (91) days from the date you purchase the mobile device.

Examples of when coverage ends for the cardholder:

- Two (2) years from the date of purchase of your mobile device
- The date one (1) monthly wireless bill payment is not charged to your RBC Commercial Avion Visa card, if you are funding the cost of your mobile device through a plan
- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Purchase Security & Extended Warranty Insurance

Purchase Security Insurance provides coverage against risks of direct accidental physical loss or damage, for ninety (90) days from the date of purchase, to insured items purchased in full using an RBC Commercial Avion Visa card and/or Avion points.

Extended Warranty Insurance automatically doubles the original manufacturer's warranty, up to a maximum extension of one (1) year. Items covered by Extended Warranty Insurance must have been purchased in full using an RBC Commercial Avion Visa card and/or Avion points.

Benefits

Below are a few examples of what you can expect from the Purchase Security & Extended Warranty Insurance benefits included with the RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Purchase Security Insurance Insured items that are stolen	<ul style="list-style-type: none">▪ Cost to replace insured items in an amount not exceeding the amount shown on your RBC Commercial Avion Visa credit card statement
Extended Warranty Insurance Damage caused to insured items after original warranty has expired	<ul style="list-style-type: none">▪ Cost to repair or replace insured items according to the original manufacturer warranty in an amount not exceeding the amount shown on your RBC Commercial Avion Visa credit card statement

Limitations of coverage, What is not covered and General exclusions

Purchase Security & Extended Warranty Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common limitations and exclusions. Please refer to the "What is not covered" and "General exclusions" sections of the [Certificate of Insurance](#) for full details on Purchase Security & Extended Warranty Insurance.

The maximum amount of coverage is \$50,000, or the equivalent number of Avion points, per RBC Commercial Avion Visa card per year.

Purchase Security is classified as supplemental insurance, in that it covers expenses in excess of expenses payable by any other insurance plan. For example, if you are covered under business insurance, this insurance will cover the deductible only.

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.

Examples of What is not covered and General exclusions	
<ul style="list-style-type: none">▪ Living plants, animals, fish or birds▪ Mysterious disappearance of an insured item or fraudulent acts by you	<ul style="list-style-type: none">▪ 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

Who can be insured?

Coverage is available for a covered person who is a permanent resident of Canada and is a cardholder.

When does the insurance coverage begin and end?

Coverage starts on the date when the insured item is paid for in full with an RBC Commercial Avion Visa card and/or Avion points.

Example of when coverage ends:

- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Can I cancel my insurance?

As the insurance coverages are not purchased separately and are included with an RBC Commercial Avion Visa card, they cannot be cancelled and/or refunded. If you choose to cancel your credit card, the coverages will terminate at the same time.

How do I submit a claim?

To file a claim

1. Call our claims department at **1-800-533-2778**. If you call us at the time of the loss, you will receive the necessary claims assistance.
2. Complete and send in all required documentation. What you need to make a claim depends on the type of claim you have incurred. Refer to the "What should you do if you have a claim" section for each insurance coverage in the [Certificate of Insurance](#) for a full list of documents required for each type of claim.

Time limits for making a claim

You must provide notice of your claim within thirty (30) days of the date the claim arises.

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.

Time for Insurer to pay a claim

If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information.

You will be reimbursed in Canadian dollars.

Misrepresentation and concealment

It is important to make sure you give complete and accurate information when submitting a claim. Failure to do so may result in the cancellation of the insurance and denial of the claim.

What can I do if my claim is not approved?

If your claim is not approved and you disagree with our decision, you have the option to appeal. You can contact the RBC Client Complaints Appeal Office for assistance at:

- ccao@rbc.com or 1-888-728-6666 or
- rbcinsurance.com/contact-us/personal-insurance/index.html

In order to submit the appeal, you will need to outline your concerns and resolution expectations. You will also need to send us the following:

- A copy of the final decision/proposal letter that you received
- Any new information or documentation that has not already been submitted to support your position

There is a limitation period for commencing an action in the Province of Quebec. If you decide to commence an action in court, we recommend you seek independent legal advice on your rights and the applicable limitation period. You may only commence a legal action in the province or territory where the Certificate of Insurance was issued.

How do I file a complaint?

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 rbcinsurance.com under “Make a Complaint” at rbc.com/customercare/index.html.

How do I contact the Insurer or the distributor?

The insurance coverages included with an RBC Commercial Avion Visa card are underwritten by RBC Insurance Company of Canada. The RBC Commercial Avion Visa card is distributed by Royal Bank of Canada.

Insurer: RBC Insurance Company of Canada

P.O. Box 97, Station A, Mississauga, ON, L5A 2Y9

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Montréal (Québec) H3C 5N2
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Website: rbcinsurance.com

RBC Insurance Company of Canada is an Insurer registered with the Autorité des marchés financiers (AMF) under client registration number 2000671765.*

* Link to Autorité des marchés financiers (AMF) Insurers Register:

lautorite.qc.ca/en/general-public/registers/register-insurers-deposit-institutions-and-trust-companies/

Distributor: Royal Bank of Canada

Royal Bank Plaza, P.O. Box 1, Toronto, ON M5J 2J5
Telephone: 1-800-769-2540
Website: rbc.com

Embedded Insurance Coverage

Product Summary of Credit Card and Debit Card Insurance with the RBC® Commercial Avion® Visa‡ Card



What is the purpose of this document?

This document is a summary of the most important things you should know as they relate to the Auto Rental Collision/Loss Damage Waiver Insurance included with the RBC Commercial Avion Visa card. It has been provided to help you decide if this coverage meets your needs. This is not a Certificate of Insurance. For complete details of the insurance coverage included with the RBC Commercial Avion Visa card, please review the Certificate of Insurance in its entirety found on the RBC Insurance® website under Information for Quebec Residents, rbcinsurance.com/travel-insurance/distributor/travel-insurance-policies-and-quebec-documents.html, or on the Aviva website at aviva.ca/en/find-insurance/travel-insurance/quebec-travel-insurance-by-rbc-policy-docs – Learn more.

Is there a cost for these coverages?

There may be an annual fee or costs associated with the RBC Commercial Avion Visa card; however, there are no premiums, other fees or expenses that will be charged to any covered person for the insurance coverages described in this Product Summary as they are included with the RBC Commercial Avion Visa card.

Credit card and debit card insurance coverage underwritten by Aviva General Insurance Company, a subsidiary of Aviva Canada Inc.

Auto Rental Collision/Loss Damage Waiver Insurance

This insurance provides coverage for you and/or a rental agency for loss/damages, up to the actual cash value of the damaged or stolen rental vehicle, as well as valid rental agency towing and loss of use charges when the conditions described in this [Certificate of Insurance](#) are met and the entire cost of the rental vehicle is paid for using your RBC Commercial Avion Visa card and/or Avion points.

Benefits

Below are a few examples of what you can expect from the Auto Rental Collision/Loss Damage Waiver Insurance benefits included with the RBC Commercial Avion Visa card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Loss or damage to your rental car	<ul style="list-style-type: none">Cost of damages or loss of rental vehicleValid rental agency towing chargesLoss of use charges

Limitations of coverage, What is not covered and General exclusions

Auto Rental Collision/Loss Damage Waiver Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Auto Rental Collision/Loss Damage Waiver Insurance.

Examples of What is not covered and General exclusions	
<ul style="list-style-type: none">Personal injury to yourself or another personDamage to another vehicle	<ul style="list-style-type: none">Damage to property other than the rental vehicleVehicles listed in the Certificate of Insurance as not covered

This coverage does not 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.

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.

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder, the cardholder’s spouse or an employee of the Company travelling for business purposes who presents in person at the rental agency, signs the rental contract and takes possession of the rental vehicle; or
- you and all drivers who are permitted by you to operate the rental vehicle must qualify under and follow the terms of the rental agreement and must be legally licensed and permitted to operate the rental vehicle by themselves under the laws of the jurisdiction in which the rental vehicle shall be used.

When does the insurance coverage begin and end?

Upon taking possession of the rental vehicle, coverage begins when:

- you present in person at the rental agency, initiate the rental transaction with your RBC Commercial Avion Visa card by booking or reserving the rental vehicle with that card, and provide your RBC Commercial Avion Visa card for authorization before you take possession of the rental vehicle, indicating the entire cost of the rental, including all applicable taxes and fees, from the rental agency is to be charged to your RBC Commercial Avion Visa card. You may use your Avion points to pay for the entire cost of the rental, including all applicable taxes and fees, from a rental agency. 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 Commercial Avion Visa card in order to be covered;
- you use your RBC Commercial Avion Visa card to fully pay for a car sharing rental vehicle;
- you decline the rental agency's CDW option or similar coverage offered by the rental agency on the rental agreement. If there is no space on the vehicle rental agreement 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 rental agency's CDW or similar provision.

Examples of when coverage ends individually for each covered person:

On the earliest of the following:

- The date and time the rental agency reassumes control of the rental vehicle
- The date upon which your rental vehicle is not within the coverage period
- The date you or the Royal Bank cancels your RBC Commercial Avion Visa account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Can I cancel my insurance?

As this insurance coverage is not purchased separately and is included with the RBC Commercial Avion Visa card, this is not a coverage that can be cancelled and/or refunded. If you choose to cancel your credit card, the coverage will terminate at the same time.

How do I submit a claim?

To file a claim

1. In the event of the loss of/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. The representative will answer your questions and send you a letter outlining what documents are required to review your claim.
2. You must notify the rental agency and the Insurer to obtain consent prior to completing any repairs on your own.
3. Complete and send in all required documentation. Refer to the "What should you do if you have a claim" section of the [Certificate of Insurance](#) for a full list of documents required.

Time limits for making a claim

You must call the Insurer within forty-eight (48) hours of the loss/damage having occurred. Your claim must be submitted with as much documentation within forty-five (45) days of discovering the loss/damage. You will need to provide all required documentation within ninety (90) days of the date of loss or damage.

Once you report the 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 for a claim or any part of a claim that is completely substantiated as required by the Insurer within six (6) months of the date of loss/damage.

Time for Insurer to pay a claim

Under normal circumstances, the claim will be reviewed within fifteen (15) days after the Insurer 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.

You will be reimbursed in Canadian dollars.

Misrepresentation and concealment

It is important to make sure you give complete and accurate information when submitting a claim. Failure to do so may result in the cancellation of the insurance and denial of the claim.

What can I do if my claim is not approved?

If your claim has not been approved and you wish to appeal, you must advise your adjuster. Your adjuster will prepare and escalate your claim to our internal Customer Care Team. The Customer Care Team will then review the claim in detail and contact you within 24-48 business hours.

There is a limitation period for commencing an action in the Province of Quebec. If you decide to commence an action in court, we recommend you seek independent legal advice on your rights and the applicable limitation period. You may only commence a legal action in the province or territory where the Certificate of Insurance was issued.

How do I file a complaint?

The complete process to file a complaint with Aviva can be accessed at aviva.ca/en/about-aviva/contact-us/customer-concerns-and-complaints/.

How do I contact the Insurer?

Auto Rental Collision/Loss Damage Insurance is underwritten by Aviva General Insurance Company, a subsidiary of Aviva Canada Inc. The RBC Commercial Avion Visa card is distributed by Royal Bank of Canada.

Aviva General Insurance Company

10 Aviva Way, Suite 100, Markham, L6G 0G1

Telephone: **1-855-603-5568**

Website: aviva.ca

Aviva General Insurance Company is an Insurer registered with the Autorité des marchés financiers (AMF) under client registration number 2000465701.*

* Link to Autorité des marchés financiers (AMF) Insurers Register:

lautorite.qc.ca/en/general-public/registers/register-insurers-deposit-institutions-and-trust-companies

How do I contact the distributor?

Royal Bank of Canada

Royal Bank Plaza, P.O. Box 1, Toronto, ON M5J 2J5

Telephone: **1-800-769-2540**

Website: rbc.com

Embedded Insurance Coverage

Product Summary of Travel Insurance Coverages with the Commercial Basic and Commercial USD Cards

What is the purpose of this document?

This document is a summary of the most important things you should know as they relate to the insurance coverages included with the RBC Commercial Basic or Commercial USD card. It has been provided to help you decide if these coverages meet your needs. This is not a Certificate of Insurance. For complete details of the insurance coverages included with the Commercial Basic or Commercial USD card, please review the Certificate of Insurance in its entirety found on the RBC Insurance® website under Information for Quebec Residents, rbcsurance.com/travel-insurance/distributor/travel-insurance-policies-and-quebec-documents.html.

Travel insurance coverages underwritten by RBC Insurance Company of Canada

- **Travel Accident Insurance** [Page 15](#)
- **Flight Delay Insurance** [Page 16](#)
- **Hotel/Motel Burglary Insurance** [Page 16](#)
- **Delayed Baggage Insurance** [Page 17](#)
- **Lost or Stolen Baggage Insurance** [Page 17](#)

Is there a cost for these coverages?

There may be an annual fee or costs associated with the RBC Commercial Basic or Commercial USD card; however, there are no premiums, other fees or expenses that will be charged to any covered person for the insurance coverages described in this Product Summary as they are included with the RBC Commercial Basic or Commercial USD card.

Travel insurance coverages included that are underwritten by RBC Insurance Company of Canada

Travel Accident Insurance

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 \$375,000 CAD when you have paid for your trip on a common carrier in full with your RBC Commercial Basic or Commercial USD card and/or Avion® points prior to commencing your trip.

Benefits

Below are a few examples of what you can expect from the Travel Accident Insurance benefits included with an RBC Commercial Basic or Commercial USD card. Refer to the [Certificate of Insurance](#) for full details.

Example of a covered reason	Examples of benefits
Coverage for an accidental injury or death while travelling on a common carrier	▪ Maximum amounts listed in the Certificate of Insurance for loss of life, speech, hearing, vision or a limb

Limitations of coverage, What is not covered and General exclusions

Travel Accident Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common limitations and exclusions. Please refer to the “Limitations”, “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Travel Accident Insurance.

Examples of What is not covered and General exclusions	
▪ Self-inflicted harm	▪ Chronic use or abuse of alcohol or drugs

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder’s spouse;
- the cardholder’s dependent child who travels with or joins the cardholder and/or the cardholder’s spouse on the same trip; and/or
- an employee of the Company travelling for business purposes.

When does the insurance coverage begin and end?

Coverage begins on the date you leave your province or territory of residence for travel outside your Canadian province or territory of residence on a common carrier, the fare for which was paid in full with the RBC Commercial Basic or Commercial USD card and/or with Avion points.

Examples of when coverage ends individually for the cardholder and each covered person:

- The date the Policy is cancelled by us 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
- The date you or the Royal Bank cancels your RBC Commercial Basic or Commercial USD account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Flight Delay Insurance

This insurance covers up to \$250 maximum per day, per covered person for the reasonable and necessary expenses incurred as a result of a Missed Connection, Denied Boarding or Delayed Flight Departure when the full cost of your airline ticket issued by an air carrier is paid for with your RBC Commercial Basic or Commercial USD card and/or Avion points.

Benefits

Below are a few examples of what you can expect from the Flight Delay Insurance benefits included with the RBC Commercial Basic or Commercial USD card. Refer to the [Certificate of Insurance](#) for full details.

Example of a covered reason	Examples of benefits
Missed connection due to a transportation delay of four (4) hours or more	<ul style="list-style-type: none">Reasonable and necessary expensesHotel accommodationMagazine, paperback book and other such small itemsEssential toiletries

What is not covered and General exclusions

Flight Delay Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Flight Delay Insurance.

Examples of What is not covered and General exclusions
<ul style="list-style-type: none">Insufficient amount of time for connecting flights according to air carrier recommendationsAny losses incurred at the final destination of the return portion of your trip

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder’s spouse;
- the cardholder’s dependent child who travels with or joins the cardholder and/or the cardholder’s spouse on the same trip; and/or
- an employee of the Company travelling for business purposes.

When does the insurance coverage begin and end?

Coverage begins four (4) hours after a Missed Connection, Delayed Flight Departure or Denied Boarding when no alternative transportation is made available.

Examples of when coverage ends individually for the cardholder and each covered person:

- Forty-eight (48) hours after the arrival of your flight at the scheduled flight destination
- The date that you arrive at the final destination on the return portion of your trip, whichever occurs first
- The date you or the Royal Bank cancels your RBC Commercial Basic or Commercial USD account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Hotel/Motel Burglary Insurance

This insurance provides coverage, up to a maximum of \$2,500 per burglary occurrence, for the damage to or the loss of your personal property resulting from the burglary of your hotel room, motel room or cruise cabin when you are a registered guest, provided that the accommodations are paid for in full with your RBC Commercial Basic or Commercial USD card and/or Avion points.

Benefits

Below is an example of what you can expect from the Hotel/Motel Burglary Insurance benefits included with an RBC Commercial Basic or Commercial USD card. Refer to the [Certificate of Insurance](#) for full details.

Example of a covered reason	Example of benefits
Covers for loss or stolen personal property as a result of a burglary	<ul style="list-style-type: none">Repair/replacement of your personal property up to the stated amount in the Certificate of Insurance

What is not covered and General exclusions

Hotel/Motel Burglary Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Hotel/Motel Burglary Insurance.

Note: Burglary is defined as the loss of or damage to your personal property as a result of wrongful entry into your hotel room, motel room or cruise cabin for which there are visible signs of force made by tools, explosives, electricity or chemicals.

Examples of What is not covered and General exclusions
<ul style="list-style-type: none">The loss of cash or travellers chequesFailure to take reasonable precautions to keep your personal property safe or secure your room

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder’s spouse;
- the cardholder’s dependent child who travels with or joins the cardholder and/or the cardholder’s spouse on the same trip; and/or
- an employee of the Company travelling for business purposes.

When does the insurance coverage begin and end?

Coverage begins when you check into your hotel room, motel room or cruise cabin.

Examples of when coverage ends individually for the cardholder and each covered person:

- At the time you check out of your hotel room, motel room or cruise cabin
- The date you or the Royal Bank cancels your RBC Commercial Basic or Commercial USD account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Delayed Baggage Insurance

This insurance covers up to \$500 maximum for the emergency purchases you incur per any one (1) occurrence due to the loss or delay of your checked luggage. The overall maximum for all covered persons is \$2,500 per occurrence when the full cost of your airline ticket issued by an air carrier is paid for with your RBC Commercial Basic or Commercial USD card and/or Avion points.

Benefits

Below are a few examples of what you can expect from the Delayed Baggage Insurance benefits included with the RBC Commercial Basic or Commercial USD card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Loss or delay of your checked luggage by four (4) hours	<ul style="list-style-type: none">▪ Necessary toiletries▪ Essential clothing

What is not covered and General exclusions

Delayed Baggage Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Delayed Baggage Insurance.

Examples of What is not covered and General exclusions
<ul style="list-style-type: none">▪ Purchases made after your luggage has been returned to you▪ Any losses incurred at the final destination of the return portion of your trip

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder’s spouse;
- the cardholder’s dependent child who travels with or joins the cardholder and/or the cardholder’s spouse on the same trip; and/or
- an employee of the Company travelling for business purposes.

When does the insurance coverage begin and end?

Coverage begins four (4) hours after the arrival of your flight at the scheduled flight destination, when the luggage you checked with the air carrier is lost or delayed.

Examples of when coverage ends individually for the cardholder and each covered person; on the earliest of the following:

- The date and time that your luggage is returned to you
- Four (4) days after the arrival of your flight at the scheduled flight destination
- The date that you arrive at the final destination on the return portion of your trip
- The date you or the Royal Bank cancels your RBC Commercial Basic or Commercial USD account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Lost or Stolen Baggage Insurance

This insurance covers up to \$1,000 maximum for any one occurrence for all covered persons combined. Coverage is for loss or damage to owned baggage and personal effects used for the personal use of the covered person while in transit, as checked-in baggage or carried on board the air carrier, when the full cost of the airline ticket is paid for with your RBC Commercial Basic or Commercial USD card and/or Avion points.

Benefits

Below is an example of what you can expect from the Lost or Stolen Baggage Insurance benefits included with an RBC Commercial Basic or Commercial USD card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Example of benefit
Loss or damage of your checked-in luggage	<ul style="list-style-type: none">▪ Cost or replacement cost of item

What is not covered and General exclusions

Lost or Stolen Baggage Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General Exclusions” sections of the [Certificate of Insurance](#) for full details on Lost or Stolen Baggage Insurance.

The maximum payable for any one occurrence is up to \$1,000 for all covered persons combined.

Of the \$1,000, jewellery and golf clubs (including golf bags) are each limited to \$500 per occurrence.

Examples of What is not covered and General exclusions

- Animals, perishables, bicycles except while checked as baggage with a common carrier, household effects and furnishings, artificial teeth and limbs, hearing aids, eye glasses, sunglasses, contact lenses, money, tickets, securities and documents, professional or occupational items, antiques and collector items, breakage of or damage to brittle or fragile articles, property illegally acquired, kept, stored or transported.

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder;
- the cardholder's spouse;
- the cardholder's dependent child who travels with or joins the cardholder and/or the cardholder's spouse on the same trip; and/or
- an employee of the Company travelling for business purposes.

When does the insurance coverage begin and end?

Coverage begins when the luggage you had checked or carried on board with the air carrier is lost, damaged or stolen.

Examples of when coverage ends individually for the cardholder and each covered person. On the earliest for the following:

- When such checked-in baggage has been unloaded and placed in the airport terminal's baggage pick-up area for retrieval by the covered person, and for carry-on baggage when the covered person leaves the aircraft
- The date you or the Royal Bank cancels your RBC Commercial Basic or Commercial USD account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Can I cancel my insurance?

As the insurance coverages are not purchased separately and are included with an RBC Commercial Basic or Commercial USD card, they cannot be cancelled and/or refunded. If you choose to cancel your credit card, the coverages will terminate at the same time.

How do I submit a claim?

To file a claim

1. Call our claims department at **1-800-533-2778**. If you call us at the time of the loss, you will receive the necessary claims assistance.
2. Complete and send in all required documentation. What you need to make a claim depends on the type of claim you have incurred. Refer to the "What should you do if you have a claim" section for each insurance coverage in the [Certificate of Insurance](#) for a full list of documents required for each type of claim.

Time limits for making a claim

You must provide notice of your claim within thirty (30) days of the date the claim arises.

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.

Time for Insurer to pay a claim

If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information.

You will be reimbursed in Canadian dollars.

Misrepresentation and concealment

It is important to make sure you give complete and accurate information when submitting a claim. Failure to do so may result in the cancellation of the insurance and denial of the claim.

What can I do if my claim is not approved?

If your claim is not approved and you disagree with our decision, you have the option to appeal. You can contact the RBC Client Complaints Appeal Office for assistance at:

- ccao@rbc.com or 1-888-728-6666 or
- rbcinsurance.com/contact-us/personal-insurance/index.html

In order to submit the appeal, you will need to outline your concerns and resolution expectations. You will also need to send us the following:

- A copy of the final decision/proposal letter that you received
- Any new information or documentation that has not already been submitted to support your position

There is a limitation period for commencing an action in the Province of Quebec. If you decide to commence an action in court, we recommend you seek independent legal advice on your rights and the applicable limitation period. You may only commence a legal action in the province or territory where the Certificate of Insurance was issued.

How do I file a complaint?

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 rbcinsurance.com under “Make a Complaint” at rbc.com/customercare/index.html.

How do I contact the Insurer or the distributor?

The insurance coverages included with an RBC Commercial Basic or Commercial USD card are underwritten by RBC Insurance Company of Canada. The RBC Commercial Basic and the Commercial USD card is distributed by Royal Bank of Canada.

Insurer: RBC Insurance Company of Canada

P.O. Box 97, Station A, Mississauga, ON, L5A 2Y9

Bureau régional du Québec

C.P. 11472, succursale Centre-ville,

Montréal (Québec) H3C 5N2

Telephone: 1-800-387-4357

Website: rbcinsurance.com

RBC Insurance Company of Canada is an Insurer registered with the Autorité des marchés financiers (AMF) under client registration number 2000671765.*

* Link to Autorité des marchés financiers (AMF) Insurers Register:

lautorite.qc.ca/en/general-public/registers/register-insurers-deposit-institutions-and-trust-companies/

Distributor: Royal Bank of Canada

Royal Bank Plaza, P.O. Box 1, Toronto, ON M5J 2J5

Telephone: 1-800-769-2540

Website: rbc.com

Embedded Insurance Coverage

Product Summary of Credit Card and Debit Card Insurance Coverage with the RBC® Commercial Basic or Commercial USD Card

What is the purpose of this document?

This document is a summary of the most important things you should know as they relate to the insurance coverages included with the RBC Commercial Basic or Commercial USD credit card. It has been provided to help you decide if these coverages meet your needs. This is not a Certificate of Insurance. For complete details of the insurance coverages included with the RBC Commercial Basic or Commercial USD credit card, please review the Certificate of Insurance in its entirety found on the RBC Insurance® website under Information for Quebec Residents, rbcsurance.com/travel-insurance/distributor/travel-insurance-policies-and-quebec-documents.html.

Credit card and debit card insurance coverages underwritten by RBC Insurance Company of Canada

- Purchase Security & Extended Warranty Insurance

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Is there a cost for these coverages?

There may be an annual fee or costs associated with the RBC Commercial Basic or Commercial USD card; however, there are no premiums, other fees or expenses that will be charged to any covered person for the insurance coverages described in this Product Summary as they are included with the RBC Commercial Basic or Commercial USD card.

Credit card and debit card insurance coverages underwritten by RBC Insurance Company of Canada

Purchase Security & Extended Warranty Insurance

Purchase Security Insurance provides coverage against risks of direct accidental physical loss or damage, for ninety (90) days from the date of purchase, to insured items purchased in full using an RBC Commercial Basic or Commercial USD card and/or Avion® points.

Extended Warranty Insurance automatically doubles the original manufacturer's warranty, up to a maximum extension of one (1) year. Items covered by Extended Warranty Insurance must have been purchased in full using an RBC Commercial Basic or Commercial USD card and/or Avion points.

Benefits

Below are a few examples of what you can expect from the Purchase Security & Extended Warranty Insurance benefits included with the RBC Commercial Basic or Commercial USD card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Purchase Security Insurance Insured items that are stolen	<ul style="list-style-type: none">▪ Cost to replace insured items in an amount not exceeding the amount shown on your RBC Commercial Basic or Commercial USD credit card statement
Extended Warranty Insurance Damage caused to insured items after original warranty has expired	<ul style="list-style-type: none">▪ Cost to repair or replace insured items according to the original manufacturer warranty in an amount not exceeding the amount shown on your RBC Commercial Basic or Commercial USD credit card statement

Limitations of coverage, What is not covered and General exclusions

Purchase Security & Extended Warranty Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common limitations and exclusions. Please refer to the "What is not covered" and "General exclusions" sections of the [Certificate of Insurance](#) for full details on Purchase Security & Extended Warranty Insurance.

The maximum amount of coverage is \$50,000, or the equivalent number of Avion points, per RBC Commercial Basic or Commercial USD card per year. Purchase Security is classified as supplemental insurance, in that it covers expenses in excess of expenses payable by any other insurance plan. For example, if you are covered under business insurance, this insurance will cover the deductible only.

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.

Examples of What is not covered and General exclusions	
<ul style="list-style-type: none">▪ Living plants, animals, fish or birds▪ Mysterious disappearance of an insured item or fraudulent acts by you	<ul style="list-style-type: none">▪ 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

Who can be insured?

Coverage is available for a covered person who is a permanent resident of Canada and is a cardholder.

When does the insurance coverage begin and end?

Coverage starts on the date when the insured item is paid for in full with an RBC Commercial Basic or Commercial USD card and/or Avion points.

Example of when coverage ends:

- The date you or the Royal Bank cancels your RBC Commercial Basic or Commercial USD account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Can I cancel my insurance?

As the insurance coverages are not purchased separately and are included with an RBC Commercial Basic or Commercial USD card, they cannot be cancelled and/or refunded. If you choose to cancel your credit card, the coverages will terminate at the same time.

How do I submit a claim?

To file a claim

1. Call our claims department at **1-800-533-2778**. If you call us at the time of the loss, you will receive the necessary claims assistance.
2. Complete and send in all required documentation. What you need to make a claim depends on the type of claim you have incurred. Refer to the “What should you do if you have a claim” section for each insurance coverage in the [Certificate of Insurance](#) for a full list of documents required for each type of claim.

Time limits for making a claim

You must provide notice of your claim within thirty (30) days of the date the claim arises.

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.

Time for Insurer to pay a claim

If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information. For the Commercial Basic card, you will be reimbursed in Canadian dollars. For the Commercial USD card, you will be reimbursed in US dollars.

Misrepresentation and concealment

It is important to make sure you give complete and accurate information when submitting a claim. Failure to do so may result in the cancellation of the insurance and denial of the claim.

What can I do if my claim is not approved?

If your claim is not approved and you disagree with our decision, you have the option to appeal. You can contact the RBC Client Complaints Appeal Office for assistance at:

- ccao@rbc.com or **1-888-728-6666** or
- rbcinsurance.com/contact-us/personal-insurance/index.html

In order to submit the appeal, you will need to outline your concerns and resolution expectations. You will also need to send us the following:

- A copy of the final decision/proposal letter that you received
- Any new information or documentation that has not already been submitted to support your position

There is a limitation period for commencing an action in the Province of Quebec. If you decide to commence an action in court, we recommend you seek independent legal advice on your rights and the applicable limitation period. You may only commence a legal action in the province or territory where the Certificate of Insurance was issued.

How do I file a complaint?

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 rbcinsurance.com under “Make a Complaint” at rbc.com/customer-care/index.html.

How do I contact the Insurer or the distributor?

The insurance coverage included with an RBC Commercial Basic or Commercial USD card is underwritten by RBC Insurance Company of Canada. The RBC Commercial Basic and the Commercial USD card is distributed by Royal Bank of Canada.

Insurer: RBC Insurance Company of Canada

P.O. Box 97, Station A, Mississauga, ON, L5A 2Y9

Bureau régional du Québec

C.P. 11472, succursale Centre-ville,

Montréal (Québec) H3C 5N2

Telephone: 1-800-387-4357

Website: rbcinsurance.com

RBC Insurance Company of Canada is an Insurer registered with the Autorité des marchés financiers (AMF) under client registration number 2000671765.*

* Link to Autorité des marchés financiers (AMF) Insurers Register:

lautorite.qc.ca/en/general-public/registers/register-insurers-deposit-institutions-and-trust-companies/

Distributor: Royal Bank of Canada

Royal Bank Plaza, P.O. Box 1, Toronto, ON M5J 2J5

Telephone: 1-800-769-2540

Website: rbc.com



What is the purpose of this document?

This document is a summary of the most important things you should know as they relate to the Auto Rental Collision/Loss Damage Waiver Insurance included with the RBC Commercial Basic or Commercial USD card. It has been provided to help you decide if this coverage meets your needs. This is not a Certificate of Insurance. For complete details of the insurance coverage included with the RBC Commercial Basic or Commercial USD card, please review the Certificate of Insurance in its entirety found on the RBC Insurance® website under Information for Quebec Residents, rbcinsurance.com/travel-insurance/distributor/travel-insurance-policies-and-quebec-documents.html, or on the Aviva website at aviva.ca/en/find-insurance/travel-insurance/quebec-travel-insurance-by-rbc-policy-docs – Learn more.

Is there a cost for these coverages?

There may be an annual fee or costs associated with the RBC Commercial Basic or Commercial USD card; however, there are no premiums, other fees or expenses that will be charged to any covered person for the insurance coverages described in this Product Summary as they are included with the RBC Commercial Basic or Commercial USD card.

Credit card and debit card insurance coverage underwritten by Aviva General Insurance Company, a subsidiary of Aviva Canada Inc.

Auto Rental Collision/Loss Damage Waiver Insurance

This insurance provides coverage for you and/or a rental agency for loss/damages, up to the actual cash value of the damaged or stolen rental vehicle, as well as valid rental agency towing and loss of use charges when the conditions described in this [Certificate of Insurance](#) are met and the entire cost of the rental vehicle is paid for using your RBC Commercial Basic or Commercial USD card and/or Avion® points.

Benefits

Below are a few examples of what you can expect from the Auto Rental Collision/Loss Damage Waiver Insurance benefits included with the RBC Commercial Basic or Commercial USD card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Loss or damage to your rental car	<ul style="list-style-type: none"> ▪ Cost of damages or loss of rental vehicle ▪ Valid rental agency towing charges ▪ Loss of use charges

Limitations of coverage, What is not covered and General exclusions

Auto Rental Collision/Loss Damage Waiver Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common exclusions. Please refer to the “What is not covered” and “General exclusions” sections of the [Certificate of Insurance](#) for full details on Auto Rental Collision/Loss Damage Waiver Insurance.

Examples of What is not covered and General exclusions	
<ul style="list-style-type: none"> ▪ Personal injury to yourself or another person ▪ Damage to another vehicle 	<ul style="list-style-type: none"> ▪ Damage to property other than the rental vehicle ▪ Vehicles listed in the Certificate of Insurance as not covered

This coverage does not 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.

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.

Who can be insured?

Coverage is available for the following covered persons who are permanent residents of Canada and are either:

- the cardholder, the cardholder’s spouse, or an employee of the Company travelling for business purposes who presents in person at the rental agency, signs the rental contract and takes possession of the rental vehicle; or
- you and all drivers who are permitted by you to operate the rental vehicle must qualify under and follow the terms of the rental agreement and must be legally licensed and permitted to operate the rental vehicle by themselves under the laws of the jurisdiction in which the rental vehicle shall be used.

When does the insurance coverage begin and end?

Upon taking possession of the rental vehicle, coverage begins when:

- you present in person at the rental agency, initiate the rental transaction with your RBC Commercial Basic or Commercial USD card by booking or reserving the rental vehicle with that card, and provide your RBC Commercial Basic or Commercial USD card for authorization before you take possession of the rental vehicle, indicating the entire cost of the rental, including all applicable taxes and fees, from the rental agency is to be charged to your RBC Commercial Basic or Commercial USD card. You may use your Avion points to pay for the entire cost of the rental, including all applicable taxes and fees, from a rental agency. 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 Commercial Basic or Commercial USD card in order to be covered;
- you use your RBC Commercial Basic or Commercial USD card to fully pay for a car sharing rental vehicle;
- you decline the rental agency's CDW option or similar coverage offered by the rental agency on the rental agreement. If there is no space on the vehicle rental agreement 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 rental agency's CDW or similar provision.

Examples of when coverage ends individually for each covered person:

On the earliest of the following:

- The date and time the rental agency reassumes control of the rental vehicle
- The date upon which your rental vehicle is not within the coverage period
- The date you or the Royal Bank cancels your RBC Commercial Basic or Commercial USD account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Can I cancel my insurance?

As this insurance coverage is not purchased separately and is included with the RBC Commercial Basic or Commercial USD card, this is not a coverage that can be cancelled and/or refunded. If you choose to cancel your credit card, the coverage will terminate at the same time.

How do I submit a claim?

To file a claim

1. In the event of the loss of/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. The representative will answer your questions and send you a letter outlining what documents are required to review your claim.
2. You must notify the rental agency and the Insurer to obtain consent prior to completing any repairs on your own.
3. Complete and send in all required documentation. Refer to the "What should you do if you have a claim" section of the [Certificate of Insurance](#) for a full list of documents required.

Time limits for making a claim

You must call the Insurer within forty-eight (48) hours of the loss/damage having occurred. Your claim must be submitted with as much documentation within forty-five (45) days of discovering the loss/damage. You will need to provide all required documentation within ninety (90) days of the date of loss or damage.

Once you report the 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 for a claim or any part of a claim that is completely substantiated as required by the Insurer within six (6) months of the date of loss/damage.

Time for Insurer to pay a claim

Under normal circumstances, the claim will be reviewed within fifteen (15) days after the Insurer 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. You will be reimbursed in Canadian dollars.

Misrepresentation and concealment

It is important to make sure you give complete and accurate information when submitting a claim. Failure to do so may result in the cancellation of the insurance and denial of the claim.

What can I do if my claim is not approved?

If your claim has not been approved and you wish to appeal, you must advise your adjuster. Your adjuster will prepare and escalate your claim to our internal Customer Care Team. The Customer Care Team will then review the claim in detail and contact you within 24-48 business hours.

There is a limitation period for commencing an action in the Province of Quebec. If you decide to commence an action in court, we recommend you seek independent legal advice on your rights and the applicable limitation period. You may only commence a legal action in the province or territory where the Certificate of Insurance was issued.

How do I file a complaint?

The complete process to file a complaint with Aviva can be accessed at aviva.ca/en/about-aviva/contact-us/customer-concerns-and-complaints/.

How do I contact the Insurer?

Auto Rental Collision/Loss Damage Insurance is underwritten by Aviva General Insurance Company, a subsidiary of Aviva Canada Inc. The RBC Commercial Basic and the Commercial USD card is distributed by Royal Bank of Canada.

Aviva General Insurance Company

10 Aviva Way, Suite 100, Markham, L6G 0G1

Telephone: **1-855-603-5568**

Website: aviva.ca

Aviva General Insurance Company is an Insurer registered with the Autorité des marchés financiers (AMF) under client registration number 2000465701.*

* Link to Autorité des marchés financiers (AMF) Insurers Register:

lautorite.qc.ca/en/general-public/registers/register-insurers-deposit-institutions-and-trust-companies

How do I contact the distributor?

Royal Bank of Canada

Royal Bank Plaza, P.O. Box 1, Toronto, ON M5J 2J5

Telephone: **1-800-769-2540**

Website: rbc.com

Product Summary of Credit Card and Debit Card Insurance with the RBC Commercial Cashback Credit Card

What is the purpose of this document?

This document is a summary of the most important things you should know as they relate to the insurance coverage included with the RBC® Commercial Cashback credit card:

It has been provided to help you decide if this coverage meets your needs.

This is not a Certificate of Insurance. For complete details of the insurance coverage included with the RBC Commercial Cashback credit card, please review the Certificate of Insurance in its entirety found on the RBC Insurance® website under Information for Quebec Residents, [rbcinsurance.com/travel-insurance/distributor/travel-insurance-policies-and-quebec-documents.html](https://www.rbcinsurance.com/travel-insurance/distributor/travel-insurance-policies-and-quebec-documents.html).

Credit card and debit card insurance coverage underwritten by RBC Insurance Company of Canada

- Purchase Security & Extended Warranty Insurance

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Royal Bank

Is there a cost for these coverages?

There may be an annual fee or costs associated with the RBC Commercial Cashback credit card; however, there are no premiums, other fees or expenses that will be charged to any covered person for the insurance coverage described in this Product Summary as it is included with the RBC Commercial Cashback credit card.

Credit card and debit card insurance coverage underwritten by RBC Insurance Company of Canada

Purchase Security & Extended Warranty Insurance

Purchase Security Insurance provides coverage against risks of direct accidental physical loss or damage, for ninety (90) days from the date of purchase, to insured items purchased in full using an RBC Commercial Cashback credit card and/or Avion® points.

Extended Warranty Insurance automatically doubles the original manufacturer's warranty, up to a maximum extension of one (1) year. Items covered by Extended Warranty Insurance must have been purchased in full using an RBC Commercial Cashback credit card and/or Avion points.

Benefits

Below are a few examples of what you can expect from the Purchase Security & Extended Warranty Insurance benefits included with an RBC Commercial Cashback credit card. Refer to the [Certificate of Insurance](#) for full details.

Examples of a covered reason	Examples of benefits
Purchase Security Insurance Insured items that are stolen	<ul style="list-style-type: none">Cost to replace insured items in an amount not exceeding the amount shown on your RBC Commercial credit card statement
Extended Warranty Insurance Damage caused to insured items after original warranty has expired	<ul style="list-style-type: none">Cost to repair or replace insured items according to the original manufacturer warranty in an amount not exceeding the amount shown on your RBC Commercial credit card statement

Limitations of coverage, What is not covered and General exclusions

Purchase Security & Extended Warranty Insurance contains provisions that may limit or exclude coverage. The list below summarizes some of the most common limitations and exclusions. Please refer to the "What is not covered" and "General exclusions" sections of the [Certificate of Insurance](#) for full details on Purchase Security & Extended Warranty Insurance.

The maximum amount of coverage is \$50,000, or the equivalent number of Avion points, per RBC Commercial Cashback credit card per year.

Purchase Security is classified as supplemental insurance, in that it covers expenses in excess of expenses payable by any other insurance plan. For example, if you are covered under business insurance, this insurance will cover the deductible only.

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.

Examples of What is not covered and General exclusions

- Living plants, animals, fish or birds
- Mysterious disappearance of an insured item or fraudulent acts by you
- 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

Who can be insured?

Coverage is available for covered persons who are permanent residents of Canada and are a cardholder.

When does the insurance coverage begin and end?

Coverage starts on the date when the insured item is paid for in full with an RBC Commercial Cashback credit card and/or Avion points.

Example of when coverage ends:

- The date you or the Royal Bank cancels your RBC Commercial Cashback credit card account

For additional details on when coverage begins and ends, please refer to the [Certificate of Insurance](#).

Can I cancel my insurance?

As the insurance coverage is not purchased separately and is included with an RBC Commercial Cashback credit card, this is not a coverage that can be cancelled and/or refunded. If you choose to cancel your credit card, the coverage will terminate at the same time.

How do I submit a claim?

To file a claim

1. Call our claims department at **1-800-533-2778**. If you call us at the time of the loss, you will receive the necessary claims assistance.
2. Complete and send in all required documentation. Refer to the “What should you do if you have a claim” section of the [Certificate of Insurance](#) for a full list of documents required for the claim.

Time limits for making a claim

You must provide notice of your claim within thirty (30) days of the date the claim arises.

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.

Time for Insurer to pay a claim

If your claim is approved, payment will be made within sixty (60) days of receipt of all of the required information.

You will be reimbursed in Canadian dollars.

Misrepresentation and concealment

It is important to make sure you give complete and accurate information when submitting a claim. Failure to do so may result in cancellation of the insurance and denial of the claim.

What can I do if my claim is not approved?

If your claim is not approved and you disagree with our decision, you have the option to appeal. You can contact the RBC Client Complaints Appeal Office for assistance at:

- ccao@rbc.com or **1-888-728-6666** or
- rbcinsurance.com/contact-us/personal-insurance/index.html

In order to submit the appeal, you will need to outline your concerns and resolution expectations. You will also need to send us:

- A copy of the final decision/proposal letter that you received
- Any new information or documentation that has not already been submitted to support your position

There is a limitation period for commencing an action in the Province of Quebec. If you decide to commence an action in court, we recommend you seek independent legal advice on your rights and the applicable limitation period. You may only commence a legal action in the province or territory where the Certificate of Insurance was issued.

How do I file a complaint?

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 rbcinsurance.com under “Make a Complaint” at rbc.com/customer-care/index.html.

How do I contact the Insurer or distributor?

The insurance coverage included with an RBC Commercial Cashback credit card is underwritten by RBC Insurance Company of Canada. An RBC Commercial Cashback credit card is distributed by Royal Bank of Canada.

Insurer: RBC Insurance Company of Canada

P.O. Box 97, Station A, Mississauga, ON, L5A 2Y9

Bureau régional du Québec
C.P. 11472, succursale Centre-ville,
Montréal (Québec) H3C 5N2
Telephone: **1-800-387-4357**
Website: rbcinsurance.com

RBC Insurance Company of Canada is an Insurer registered with the Autorité des marchés financiers (AMF) under client registration number 2000671765.*

* Link to Autorité des marchés financiers (AMF) Insurers Register:
autorite.qc.ca/en/general-public/register/register-insurers-deposit-institutions-and-trust-companies/

Distributor: Royal Bank of Canada

Royal Bank Plaza, P.O. Box 1, Toronto, ON M5J 2J5
Telephone: **1-800-769-2540**
Website: rbc.com



Royal Bank