RBC® Credit Card Purchase Security & Extended Warranty
Certificate of Insurance

IMPORTANT — PLEASE READ: This Certificate of Insurance is a valuable source of information and contains provisions that may limit or exclude coverage. Please read this Certificate of Insurance and keep it in a safe place.

INTRODUCTION
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-101457-A to Royal Bank of Canada (“Royal Bank”) to cover expenses incurred by covered persons relating to Purchase Security & Extended Warranty. All covered persons are clients of the Insurer. This Certificate of Insurance summarizes the provisions of this group insurance policy.

HOW TO OBTAIN ASSISTANCE
If you require assistance or have questions about your coverage, you can contact Assured Assistance Inc. (“Assured Assistance”) by calling: 1-800-551-4607 toll-free from the US & Canada or 905-416-2833 collect from anywhere in the world.

HELPFUL INFORMATION
ABOUT PURCHASE SECURITY & EXTENDED WARRANTY INSURANCE
- Purchase Security Insurance provides coverage for direct accidental physical loss or damage to personal property or gifts purchased with your RBC credit 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 credit card per year.
- Extended Warranty Insurance automatically doubles the original manufacturer’s warranty up to a maximum of one (1) year.
- 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.
- 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.
- It is important that you read and understand your Certificate of Insurance as your coverage is subject to certain limitations or exclusions.

DEFINITIONS
Throughout this document, all italicized terms have the specific meaning explained below.

Additional cardholder means a co-applicant or an authorized user.
- An applicant means a person who has signed and/ or submitted an application as the primary cardholder for an RBC credit card, to whom a card has been issued and whose name the card account is established. An applicant does not include an additional cardholder. An applicant must be a permanent resident of Canada.

Authorized user means a person, other than the applicant and the co-applicant, to whom an RBC 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.

Co-applicant means a person who has signed and/or submitted an application as the co-applicant 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.

Covered person means the applicant or additional cardholder. A covered person may be referred to as "you" or "your" or "yourself." The family members of an applicant or additional cardholder are not eligible for this insurance.


Gift means tangible, moveable property for your personal use.

Mysterious disappearance means the disappearance of personal property or a gift in an unexplained manner.

Property illegally acquired, kept, stored or transported, or property seized or confiscated for breach of any law or by order of any public authority.

Spouse means the person who is legally married to you, or has been living in a conjugal relationship with you and residing in the same household as you for a continuous period of at least one (1) year.

WHEN DOES COVERAGE BEGIN AND END?
These coverages are effective when you use your RBC credit card and/or RBC Rewards® points to purchase and pay in full for personal property or gifts. If the personal property or gifts are delivered to you or a family member, they must be received by you or the family member and paid for. Only if a partial payment is made using RBC Rewards points, the entire balance of the personal property or gift must be paid using your RBC credit card in order to be covered.

Coverage ends, individually for the applicant and each additional cardholder, on the earliest of:
- 1. The date your RBC credit card account is cancelled; or
- 2. The date your RBC credit card account is sixty (60) days past due; or
- 3. The date the group insurance policy is cancelled by the Insurer or Royal Bank. However, such cancellation of coverage shall not apply to personal property or gifts charged to your RBC credit card prior to the cancellation date of the group insurance policy; or
- 4. The date Royal Bank receives written notice from you that you choose to cancel your RBC credit card.

WHAT IS COVERED AND WHAT ARE THE BENEFITS?
PURCHASE SECURITY INSURANCE
Personal property and gifts purchased using your RBC credit 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. You are insured for loss or damage in an amount not exceeding the amount shown on your RBC credit card sales draft. If you have purchased and paid for personal property and/or gifts using RBC Rewards® points, you are insured for the amount of RBC Rewards® points you redeemed to pay for your purchase.

The maximum amount of coverage is $50,000, or the equivalent number of RBC Rewards points per RBC credit card account for each year, individually for the applicant and each additional cardholder.

EXTENDED WARRANTY INSURANCE
Extended Warranty Insurance automatically doubles the original manufacturer’s warranty, up to a maximum extension of one (1) year.

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 personal property or gift. The terms, conditions and exclusions of this Certificate of Insurance will govern in case of a conflict.

Items covered by Extended Warranty Insurance must have been purchased using your RBC credit card and/or RBC Rewards® points.

WHAT IS NOT COVERED?
PERSONAL PROPERTY AND GIFT EXCLUSIONS
The Insurer will not pay for any expenses incurred directly or indirectly relating to:

1. Living plants, animals, fish, or birds.
2. Money, travelers cheques, bullion, stamps, tickets, tokens, evidence of title or any other negotiable item (including but not limited to gift cards and gift certificates).
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.
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 inliners, other gardening equipment, snow-blowers or motorized wheelchairs for handicapped persons.
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.
6. Any and all business property and equipment intended for commercial use.

GENERAL EXCLUSIONS
The Insurer will not pay for any expenses incurred directly or indirectly relating to:

1. Mysterious disappearance of personal property or gifts, or fraudulent acts by you or your family members.
2. After an item is received in good condition, any wear and tear, gradual deterioration, latent defect, or inherent vice, marred or scratching of any fragile or brittle article.
3. Weather conditions and any natural disaster, including flood or earthquake.
4. An act of foreign enemies or war, or the effect of any act of war declared or not, including any act of war while you are fighting or defending yourself.
5. Loss or damage resulting from intentional or criminal acts committed or attempted to be committed by you or your family members.
6. Loss or damage caused by birds, vermin, rodents or insects.
7. Loss or damage to sports equipment and goods where the loss or damage is due to the use thereof.
8. Setting, expansion, contraction, bulging, buckling or cracking, dampness or dryness of atmosphere, changes of temperature, freezing, heating, preparation, loss of weight, leakage of contents, exposure to light, contamination, change in color or texture or finish, rust or corrosion.
9. Delay, loss of use, or consequential damages.
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.
11. Loss or damage while undergoing any installation process or while being worked on, where damage results from such installation process or work.
Insurance, at the sole discretion of the Insurer, For both Purchase Security and Extended Warranty Insurer and obtain approval of the repair services and proceeding with any repair services, or set provided that the items are unusable individually When an insured item forms part of a pair or set, the insurance sufficient to determine eligibility for benefits under this insurance.

1. This insurance is classified as supplemental or insurance contract.
2. If 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.
3. All amounts shown in Canadian dollars. If you have paid a covered expense, you will be reimbursed in Canadian currency at the prevailing exchange rate.

The Insurer, 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.

For these purposes, we may make this information available to our employees and our shareholders. Insurers and other third parties, who are required to maintain the confidentiality of this information. In the event that personal information 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 information is located. Third parties may include other insurance companies, other financial institutions, health organizations and the government (including government health insurance programs and governmental agencies). Upon your request, we may give this information to other persons.

We may also use this information and share it with RBC companies (i) to maintain the accuracy of the information and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities that 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.

YOU MAY ALSO COMMUNICATE WITH RBC COMPANIES THROUGH THE FOLLOWING CONTACTS:

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

Phone: 1-888-863-8970
Fax: 1-888-298-6262

OUR PRIVACY POLICIES

You may obtain more information about our privacy policies by visiting our website: www.rbc.com/privacysecurity.