

More Rewards[‡]
RBC[®] Visa Infinite[‡]
Certificate of Insurance



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IMPORTANT — PLEASE READ: These Certificates of Insurance are a valuable source of information and contain provisions that may limit or exclude coverage. Please read these Certificates of Insurance and keep them in a safe place.

Purchase Security & Extended Warranty Insurance Certificate of Insurance

Introduction

RBC Insurance Company of Canada (the “Insurer”) has issued group insurance policy U-1014457-A to Royal Bank of Canada (“Royal Bank”) to cover losses incurred by *covered persons* relating to Purchase Security & Extended Warranty. All *covered persons* are clients of RBC Insurance Company of Canada. This Certificate of Insurance contains the terms and conditions of this group insurance policy.

How to obtain assistance

RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as “Allianz Global Assistance”) as the provider of all assistance and claims services under this Certificate of Insurance.

If you require assistance or have questions about *your* coverage, you can contact us by calling:

1-800-533-2778 toll-free from the US & Canada or
905-816-2581 collect from anywhere in the world.

Helpful information about Purchase Security & Extended Warranty Insurance

- Purchase Security Insurance provides coverage for loss or accidental physical damage to *insured items* purchased with *your* More Rewards RBC Visa Infinite card for ninety (90) days from the date of purchase. The maximum amount of coverage is \$50,000 per More Rewards RBC Visa Infinite card per calendar 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.

IMPORTANT!

Purchase Security Insurance coverage is excess insurance and we are the last payor. All other insurance sources of recovery and indemnity payments must be exhausted before any payments will be made under this coverage. For example, if you are covered under homeowners insurance, this insurance will cover the deductible only.

Definitions

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

Additional cardholder means a *co-applicant* or an *authorized user*.

Applicant means a person who has signed and/or submitted an application as the primary cardholder for a More Rewards RBC Visa Infinite card, to whom a card has been issued and in whose name the card account is established. An *applicant* does not include an *additional cardholder*. An *applicant* must be a *permanent resident* of Canada.

Authorized user means a person, other than the *applicant* and the *co-applicant*, to whom a More Rewards RBC Visa Infinite 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 for a More Rewards RBC Visa Infinite 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 an *additional cardholder*. A *covered person* may be referred to as “you” or “your” or “yourself”.

Family member means *your spouse*, parent, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, legal guardian, or legal ward.

Insured item means an item (a pair or set being one item) of personal property (not purchased by or for use by a business for commercial purposes) or gift to a *family member* for which the full purchase price is charged to *your* More Rewards RBC Visa Infinite card.

Manufacturer's warranty means an expressly written warranty issued by the manufacturer of the *insured item* at the time of purchase. The *manufacturer's warranty* must be provided at no additional cost and be valid in Canada.

Mysterious disappearance means when the *insured item* in question cannot be located, and the circumstances of its disappearance cannot be explained and do not lend themselves to a reasonable inference that a covered loss occurred.

Permanent resident means a person who resides in Canada for at least six (6) months of the year. However, individuals otherwise eligible for coverage who are members of the Canadian Foreign Service and the Canadian Military need not satisfy this requirement.

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

We, us and our refer to RBC Insurance Company of Canada and/or Allianz Global Assistance providing services under this Certificate of Insurance.

When does coverage begin and end?

These coverages are effective when you use your More Rewards RBC Visa Infinite card to purchase and pay in full for an *insured item*. If the *insured item* is delivered to you or a *family member*, it must be received and accepted by you or the *family member* in good condition.

Coverage ends, individually for each covered person, on the earliest of:

1. The date you or the Royal Bank cancels your More Rewards RBC Visa Infinite account; or
2. The date your More Rewards RBC Visa Infinite account is sixty (60) days past due. However coverage is automatically reinstated when the account is returned to good standing; or
3. The date the group insurance policy is cancelled by us or Royal Bank. However, such cancellation of coverage shall not apply to *insured items* charged to your More Rewards RBC Visa Infinite card prior to the cancellation date of the group insurance policy.

What is covered and what are the benefits?

Purchase Security Insurance

Insured items purchased using your More Rewards RBC Visa Infinite card are insured against risks of loss or accidental physical damage for ninety (90) days from the date of purchase.

Insured items you give as gifts to *family members* are covered under Purchase Security subject to compliance with the terms and conditions of this Certificate of Insurance.

You are insured for accidental physical loss or damage in an amount not exceeding the amount shown on your More Rewards RBC Visa Infinite credit card statement. We have the sole option to replace or repair the *insured item* or reimburse you.

The maximum amount of coverage is \$50,000 per More Rewards RBC Visa Infinite account for each calendar 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 *insured item*. The terms, conditions and exclusions of this Certificate of Insurance will govern in the case of a conflict.

Insured items covered by Extended Warranty Insurance must have been purchased using your More Rewards RBC Visa Infinite card. The purchases can be made anywhere in the world. The original warranty must be valid in Canada.

In the event your original *manufacturer's warranty* is no longer available due to the bankruptcy of the manufacturer, this insurance will provide coverage in place of the original *manufacturer's warranty*, to a maximum of one (1) year from the date of bankruptcy of the manufacturer.

What is not covered?

Insured item and gift exclusions

This insurance will not pay for any claim, damage, loss or expense for the following:

1. Living plants, animals, fish, or birds.
2. Consumable or perishable items.
3. Money, traveller's cheques, bullion, stamps, tickets, tokens, evidence of title or any other negotiable item (including but not limited to gift cards and gift certificates).
4. Jewellery, gems, watches, furs, or garments trimmed with fur, while in baggage that was not hand carried at all times by you, your travelling companion, or your family member.
5. Land or water based motorized vehicles, amphibious or air cushion vehicles, aircraft, drones, spacecraft, trailers or outboard motors and other accessories attached to or mounted on such property.
6. An *insured item* which is delivered and received by you or your family member damaged.
7. An *insured item* with a *manufacturer's warranty* not valid in Canada.
8. An *insured item* with a lifetime warranty.
9. Property illegally acquired, kept, stored or transported, or property seized or confiscated for breach of any law or by order of any public authority.
10. Any and all business property and equipment intended for commercial use.

General exclusions

This insurance will not pay for any claim, damage, loss or expense incurred directly or indirectly as a result of:

1. *Mysterious disappearance of an insured item.*
2. Fraud.
3. Any wear and tear, gradual deterioration, latent defect or inherent vice, marring or scratching of any fragile or brittle article after an *insured item* is received in good condition.
4. Weather conditions and any natural disaster, including flood or earthquake.
5. An act of war whether declared or undeclared, rebellion, exposure to nuclear reaction or radiation, or radioactive biological or chemical contamination.
6. *Your or your family member's* involvement in the commission or attempted commission of a criminal offence or illegal act.
7. Birds, vermin, rodents or insects.
8. Damage to sports equipment and goods when being used for its intended purpose.
9. Setting, expansion, contraction, bulging, buckling or cracking, dampness or dryness of atmosphere, changes of temperature, freezing, heating, evaporation, loss of weight, leakage of contents, exposure to light, contamination, change in color or texture or finish, rust or corrosion.
10. Delay, loss of use, or consequential damages.
11. Loss or damage to electrical appliances or devices of any kind (including wiring) when loss or damage is due to electrical currents artificially generated, including arcing, unless fire or explosion ensues and then only for such loss and damage.
12. *Insured items* undergoing any installation process or while being worked on, where damage results from such installation process or work.

What should you do if you have a claim?

If you call us at the time of the loss as shown under "How to Obtain Assistance," you will receive the necessary claims assistance.

Note: A legal guardian must complete the claim process on behalf of a covered person under the age of eighteen (18) who resides in Quebec or under the age of sixteen (16) who resides in the rest of Canada.

For your claim to be reviewed, you must submit the following original documentation:

- the claim form containing the time, place, cause and amount of the loss or damage. Please contact us to obtain a claim form;
- a copy of the original merchant's sales receipt;
- your RBC Visa statement and/or receipt showing that the *insured item* was paid in full using your More Rewards RBC Visa Infinite card;
- confirmation of homeowners/tenants insurance deductible;
- a copy of the detailed police/loss report;
- if the item is repairable, provide a repair estimate;

- if the item is not repairable, please provide pictures;
- the original *manufacturer's warranty* (for Extended Warranty Insurance claims only);
- a written estimate of the repair from an authorized dealer (for Extended Warranty Insurance claims only); and
- any additional documentation requested that is required to review the claim. Failure to provide the applicable documentation may result in the denial of *your* claim.

Depending on the nature of the claim, *you* will be required to obtain, at the time of the loss or damage, a police, fire, homeowner insurance claim damage/loss report or any other report of the damage/loss sufficient to determine eligibility for benefits under this insurance.

When an *insured item* forms part of a pair or set, we will reimburse the full purchase price of the pair or set provided that the items are unusable individually and cannot be replaced individually.

Under Extended Warranty Insurance, prior to proceeding with any repair services, *you* must notify us and obtain approval of the repair services and the repair facility.

For both Purchase Security and Extended Warranty Insurance, at *our* sole discretion, *you* may be required to send, at *your* expense, the damaged item on which a claim is based, to an address designated by us.

Submission of claims can be made to:

RBC Insurance Company of Canada Claims
c/o Allianz Global Assistance
P.O. Box 277
Waterloo, ON N2J 4A4
1-800-464-3211

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.

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

How to 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 www.rbcinsurance.com under "Make a Complaint" at <https://www.rbc.com/customercare/index.html>.

Other claim information

You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. *You, your heirs, and your assigns* consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.

What other terms should you know about?

1. If *you* incur expenses covered under this insurance due to the fault and/or negligence of a third party, we may take action against the third party. *You* agree to cooperate fully with us or *our* agents and to allow us or *our* agents, at *our* own expense, to bring a lawsuit in *your* name against a third party.
2. All payments shall be payable in the lawful currency of Canada. All benefit limits indicated are in Canadian currency. This insurance will not pay for any interest or any fluctuations in the exchange rate.
3. We may, at *our* discretion, void this insurance contract in the case of fraud or attempted fraud by *you, your family* or others acting on *your* behalf, or if *you* conceal or misrepresent any material fact or circumstance concerning this insurance contract.
4. We maintain the right to salvage any items being replaced including all attachments and accessories.
5. *You* must repay us any amount paid or authorized by us on *your* behalf if and when we determine that the amount is not payable under the terms of this insurance.
6. We will not be liable for more than the purchase price of the *insured item(s)* as recorded on the More Rewards RBC Visa Infinite credit card statement.
7. A limit of \$10,000 per item applies to jewellery, gems, watches and furs or garments trimmed with fur if these items are considered payable under the terms and conditions of this Certificate of Insurance.

8. This insurance shall only benefit *you*. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits. *You* shall not assign these benefits without prior written approval from *us*. We will permit *you* to transfer benefits on *insured items* given as gifts to *family members* as provided in this plan description and the Certificate of Insurance.
9. *You* have the right to request a copy of the policy of group insurance.
10. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in *your* province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Mobile Device Insurance Certificate of Insurance

Introduction

RBC Insurance Company of Canada (“Insurer”) has issued group insurance policy F-1999989-A to Royal Bank of Canada (“Royal Bank”) to cover losses incurred by *covered persons* relating to *mobile devices*. All *covered persons* are clients of RBC Insurance Company of Canada. This Certificate of Insurance contains the terms and conditions of this group insurance policy.

How to obtain assistance

RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as “Allianz Global Assistance”) as the provider of all assistance and claims services under this Certificate of Insurance.

If *you* require assistance or have questions about *your* coverage, *you* can contact *us* by calling:

1-800-533-2778 toll-free from the US & Canada or
905-816-2581 collect from anywhere in the world

Helpful information about Mobile Device Insurance

- Mobile Device Insurance provides coverage of up to \$1,000 in the event *your mobile device* purchased with *your* More Rewards RBC Visa Infinite card is lost, is stolen, suffers *accidental damage* or experiences mechanical failure.
- Prior to proceeding with any action, repair services, or replacement of *your mobile device*, *you* must first obtain *our* approval. Failure to do so will make *your* claim ineligible.
- In the event of loss or theft of *your mobile device*, *you* must notify *your provider* to suspend *your* wireless services within 48 hours of the date of loss. In addition, in the event of theft, *you* must also notify the police on the day of loss.
- Coverage under this policy is for two (2) years beginning from the date of purchase of the *mobile device* with *your* More Rewards RBC Visa Infinite card.
- This coverage is limited to 1 claim in any consecutive 12 month period, and 2 claims during any consecutive 48 month period. This limitation applies even if *you* have one or more More Rewards RBC Visa Infinite cards.
- This insurance is considered supplementary, meaning that it is secondary to other insurance plans that *you* may have.

Definitions

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

Accidental damage means damage caused by an unexpected and unintentional external event, such as drops, cracks and spills that occur during normal use of the *mobile device*.

Additional cardholder means a *co-applicant* or an *authorized user*.

Applicant means a person who has signed and/or submitted an application as the primary cardholder for a More Rewards RBC Visa Infinite card, to whom a card has been issued and in whose name the card account is established. An *applicant* does not include an *additional cardholder*. An *applicant* must be a *permanent resident* of Canada.

Authorized user means a person, other than the *applicant* and the *co-applicant*, to whom a More Rewards RBC Visa Infinite 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 for a More Rewards RBC Visa Infinite 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 an *additional cardholder*. A *covered person* may be referred to as “*you*” or “*your*” or “*yourself*”.

Mobile device means a new cellular phone, smartphone or tablet (portable single-panel touchscreen computer) which has internet and/or wireless communication capabilities, and which has been purchased for personal use.

Permanent resident means a person who resides in Canada for at least six (6) months of the year. However, individuals otherwise eligible for coverage who are members of the Canadian Foreign Service and Canadian Military need not satisfy this requirement.

Plan means a fixed-term contract offered by a wireless service provider.

Provider means a Canadian wireless service provider.

Purchase price means the full cost of the *mobile device* including any applicable taxes less any costs or fees associated with the *mobile device* purchased such as insurance premium, customs duty, delivery and transportation costs or similar costs or fees.

We, us and our refer to RBC Insurance Company of Canada and/or Allianz Global Assistance providing services under this Certificate of Insurance.

When does coverage begin and end?

This coverage begins ninety-one (91) days from the date *you* purchase and pay in full the *purchase price* of the *mobile device* with *your* More Rewards RBC Visa Infinite card.

If the *mobile device* is equipped with cellular data technology, *you* must activate *your mobile device* with a *provider*; or

If *you* funded the *purchase price* of *your mobile device* through a *plan*, *you* must charge all of *your provider's* monthly wireless bill payments to *your* More Rewards RBC Visa Infinite card for the entire duration of *your plan*.

Coverage ends individually for each *covered person* on the earliest of:

1. Two (2) years from the date of purchase of *your mobile device*;
2. The date one monthly wireless bill payment was not charged to *your* More Rewards RBC Visa Infinite card, if *you* are funding the cost of *your mobile device* through a *plan*;
3. The date *your* More Rewards RBC Visa Infinite account is sixty (60) days past due. However coverage is automatically reinstated when *your* account is returned to good standing;
4. The date *you* or the Royal Bank cancels *your* More Rewards RBC Visa Infinite account; or
5. The date the group insurance policy is cancelled by *us* or Royal Bank. However, such cancellation of coverage shall not apply to a *mobile device* charged to *your* More Rewards RBC Visa Infinite card prior to the cancellation date of the group insurance policy.

What is covered and what are the benefits?

A *mobile device* purchased using *your* More Rewards RBC Visa Infinite card is insured against all risks of accidental physical loss, *accidental damage*, or mechanical failure for two (2) years from the date of purchase.

We will reimburse *you* the lesser of the repair or replacement cost of *your mobile device* not exceeding the depreciated value* at the date of loss, and less the deductible* to a maximum of \$1,000 per claim, and subject to the limitations and exclusions below.

This coverage is limited to one (1) claim in any twelve (12) consecutive month period, and two (2) claims in any forty-eight (48) consecutive month period. This limitation applies even if the *applicant* or *additional cardholder* has one or more RBC credit cards offering similar or comparable coverage.

How *your* benefit amount will be calculated

* A depreciation rate of 2% is applied for each completed month following the date of purchase, and that percentage is then deducted from the *purchase price* of the *mobile device*. Thereafter, a deductible of 10% of the calculated depreciation amount is applied.

Example: If you purchase a new *mobile device* for a purchase price of \$900 on November 1 and file a claim on May 22 of the following year, the maximum reimbursement will be calculated as follows:

1. Calculation of the depreciated value of *your mobile device*:

Purchase price		\$900.00
Less depreciation cost	<u>– \$108.00 (2% x 6 months x \$900)</u>	
Depreciated value		\$792.00

2. Calculation of the maximum reimbursement:

Depreciated value		\$792.00
Less deductible	<u>– \$79.20</u>	
Maximum reimbursement		\$712.80

In the event you file a valid repair claim and the total cost of repair is \$600, including applicable taxes, upon approval of *your claim*, the maximum reimbursement available to you will be \$600.

In the event *your mobile device* is lost or stolen and, upon approval of *your claim*, you purchase a replacement *mobile device* for a price of \$800 including applicable taxes, the maximum reimbursement available to you will be \$712.80.

A replacement *mobile device* must be of the same make and model as the original *mobile device*, or in the event the same make and model is not available, of like kind and quality with comparable features and functionality as the original *mobile device*.

Payment of benefits

On approval of *your claim* by us, you can proceed with the repair or replacement of *your mobile device*. Benefits payable under this coverage will be paid upon receipt of evidence that the repair or replacement cost has been charged to *your* More Rewards RBC Visa Infinite card.

What is not covered?

This coverage complements but does not replace the manufacturer's warranty or warranty obligations. This coverage does, however, provide certain additional benefits for which the manufacturer may not provide coverage. Parts and service covered by the manufacturer's warranty and warranty obligations are the responsibility of the manufacturer only.

Limitations and exclusions

This insurance will not pay for any of the following:

1. Accessories, whether included with *your mobile device* in the original manufacturer's package or purchased separately.
2. Batteries.
3. A *mobile device* that has been purchased for business use or resale.
4. A *mobile device* that has been previously used, previously owned, or refurbished.
5. A *mobile device* that has been modified from its original state.
6. A *mobile device* being shipped, until it is received and accepted by you in new and undamaged condition.
7. A *mobile device* stolen from baggage, unless such baggage is hand-carried under the personal supervision of the covered person or the covered person's travelling companion with the covered person's knowledge.

General exclusions

This insurance will not pay for any of the following:

1. Intentional loss and/or damage to *your mobile device*, and/or fraudulent acts by you or your family members.
2. *Mobile devices* that are damaged due to misuse or lack of care, any normal wear and tear, gradual deterioration, latent defect or inherent vice, or improper installation.
3. *Mobile devices* lost or damaged during a natural disaster, including flood or earthquake.
4. *Mobile devices* that are damaged by power surges, artificially generated electrical currents, or electrical irregularities.
5. *Mobile devices* that are damaged by cosmetic damage that does not affect functionality.

6. Delay, loss of use, or incidental and consequential damages including bodily injury, property, punitive and exemplary damages and legal fees.

What should you do if you have a claim?

If you call us at the time of the loss as shown under “How to Obtain Assistance,” you will receive the necessary claims assistance.

Note: A legal guardian must complete the claim process on behalf of a covered person under the age of eighteen (18) who resides in Quebec or under the age of sixteen (16) who resides in the rest of Canada.

Prior to proceeding with any action, repair services, or replacement of your mobile device, you must first obtain our approval. Failure to do so will make your claim ineligible.

In the event of a loss or theft of your mobile device, you must notify your provider to suspend your wireless services within 48 hours of the date of loss. In addition, in the event of theft, you must also notify the police on the day of loss.

For your claim to be reviewed, you must submit the following original documentation:

- the claim form containing the time, place, cause, and amount of the loss or damage. Please contact us to obtain a claim form;
- a copy of the written repair estimate (for mechanical failure and accidental damage claims);
- a police, fire, insurance claim or loss report or other report of the occurrence of the loss sufficient for the determination of eligibility for the benefits of this policy;
- a copy of the original merchant’s sales receipt for the mobile device;
- if you charged the full purchase price of the mobile device on your More Rewards RBC Visa Infinite card, the statement and/or receipt showing that the mobile device was paid in full with your More Rewards RBC Visa Infinite card;
- if your mobile device was funded through a plan, proof of uninterrupted monthly wireless bill payments made to your More Rewards RBC Visa Infinite card for up to 12 months immediately preceding the date of loss;
- the date and time you notified your provider of the loss or theft; and
- a copy of the original manufacturer’s warranty (for mechanical failure claims).

For mechanical failure and accidental damage claims, you must obtain a written estimate of the cost to repair your mobile device by a repair facility authorized by the original mobile device manufacturer. At our sole discretion, you may be required to send, at your expense, the damaged item on which a claim is based to an address designated by us.

Submission of claims can be made to:

RBC Insurance Company of Canada Claims

c/o Allianz Global Assistance

P.O. Box 277

Waterloo, ON N2J 4A4

1-800-464-3211

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.

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

How to 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 www.rbcinsurance.com under “Make a Complaint” at <https://www.rbc.com/customer-care/index.html>.

Other claim information

You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. You, your heirs, and your assigns consent to the transfer of any legal action to the province or territory where the Certificate of Insurance was issued.

What other terms should you know about?

1. All other insurance sources of recovery and indemnity payments must be exhausted before any payments will be made under this coverage.
2. All payments shall be payable in the lawful currency of Canada. All benefit limits indicated are in Canadian currency. This insurance will not pay for any interest or any fluctuations in the exchange rate.
3. We may, at our discretion, void this insurance contract in the case of fraud or attempted fraud by you, your family or others acting on your behalf, or if you conceal or misrepresent any material fact or circumstance concerning this insurance.
4. You must repay us any amount paid or authorized by us on your behalf if and when we determine that the amount is not payable under the terms of this insurance.
5. You have the right to request a copy of the policy of group insurance.
6. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

COLLECTION, USE AND SHARING OF PERSONAL INFORMATION

Collecting your personal information

We (RBC Insurance Company of Canada) may collect information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information you provide through the application and claims process for any of our insurance products and services; and
- information for the provision of insurance products and services.

We may collect information from you, either directly or through our representatives. We may collect and confirm this information during the course of our relationship. We may also obtain this information from a variety of sources including hospitals, doctors and other health care providers, the government (including government health insurance plans) and governmental agencies, other insurance companies, travel suppliers, law enforcement authorities, private investigators, your family and friends, and any references you provide.

Using your personal information

This information may be used for the following purposes:

- to verify your identity and investigate your personal background;
- to issue and maintain insurance products and services you may request;
- to evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses;
- to better understand your insurance situation;
- to determine your eligibility for insurance products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us; and
- as required or permitted by law.

For these purposes, we may make this information available to our employees, our agents, service providers and other third parties, who are required to maintain the confidentiality of this information.

In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be shared in accordance with, the laws of the jurisdiction in which the service provider is located. Third parties may include other insurance companies, other financial institutions, health organizations and the government (including government health insurance plans) and governmental agencies.

Your personal information may be transmitted through, stored or processed in jurisdictions other than where you are based, in which case the information is bound by the laws of these jurisdictions. If your personal information is transferred to a country/province other than your home jurisdiction, we will take measures to protect your personal information with appropriate contract clauses or other applicable safeguards.

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 manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under "*Other uses of your personal information*" for the sole purpose of honouring your choices.

We may also use automated processing to make decisions about you, including underwriting and claims adjudication, where applicable.

Other uses of your personal information

We may use this information to promote our insurance products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.

We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.

If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

You may choose not to have this information shared or used for any of these "Other uses" by contacting us as set out below, and in this event, you will not be refused insurance products or services just for that reason. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding "Other uses of your personal information."

Your right to access your personal information

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to learn more about our use of automated processing, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in "Other uses of your personal information," you may do so now or at any time in the future by contacting us at:

RBC Insurance Company of Canada

P.O. Box 97, Station A

Mississauga, Ontario L5A 2Y9

Phone: 1-866-863-6970

Fax: 1-888-298-6262

Our Privacy Notices

All collection, use, and sharing of your personal information will be in accordance with our Global Privacy Notice and Digital Channel Privacy (available at www.rbc.com/privacysecurity), which form part of these terms.



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