

RBC® ION+™ Visa‡  
Certificate of Insurance



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**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.



# Purchase Security & Extended Warranty Insurance Certificate of Insurance

## 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-1014457-A to Royal Bank of Canada (“Royal Bank”) to cover expenses incurred by *covered persons* relating to Purchase Security & Extended Warranty Insurance. 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:

1-800-533-2778 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 direct accidental physical loss or damage to *personal property* or *gifts* purchased with *your* RBC ION+ Visa 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 ION+ Visa 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*.

**Applicant** means a person who has signed and/or submitted an application as the primary cardholder for an RBC ION+ Visa 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 an RBC ION+ Visa 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 an RBC ION+ Visa 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.

**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.

**Gift** means tangible moveable property for the personal use of *your family member*.

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

**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 need not satisfy this requirement.

**Personal property** means tangible, moveable property for *your* personal use.

**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 ION+ Visa card and/or RBC Rewards points to purchase and pay in full for *personal property* or *gift(s)*. If the *personal property* or *gift(s)* are delivered to *you* or a *family member*, they must be received by *you* or the *family member* in good condition. If only a partial payment is made using RBC Rewards points, the entire balance of the *personal property* or *gift* must be paid using *your* RBC ION+ Visa 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 ION+ Visa account is cancelled; or
2. The date *your* RBC ION+ Visa 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 the Insurer or Royal Bank. However, such cancellation of coverage shall not apply to *personal property* or *gifts* charged to *your* RBC ION+ Visa 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 ION+ Visa.

## What is covered and what are the benefits?

### Purchase Security Insurance

*Personal property* and *gifts* purchased using *your* RBC ION+ Visa 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 ION+ Visa 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 ION+ Visa 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 ION+ Visa card and/or RBC Rewards points. Personal property and gifts* are included. 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?

### **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, 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).
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 lawnmowers, 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 as a result of:

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, marring 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 rebellion, voluntarily and knowingly exposing *yourself* to risk from an act of war (declared or not) or voluntarily participating in a riot or civil disorder.
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, evaporation, 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.

## What should you do if you have a claim?

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

If you do not call Assured Assistance, you must notify the Claims Centre of your claim within thirty (30) days of the date of the loss.

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

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

- The Insurer’s claim form containing the time, place, cause and amount of the loss or damage;
- A copy of the original merchant’s sales receipt;
- Your RBC Credit Card statement and/or receipt showing that the *personal property* or *gift* was paid in full using your RBC ION+ Visa card and/or RBC Rewards points;
- The original manufacturer’s warranty (for Extended Warranty Insurance claims only).

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

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

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

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

Submission of claims from all provinces must be made to the Claims Centre:

**RBC Insurance Company of Canada Claims Centre**  
**PO Box 97, Station A**  
**Mississauga, ON L5A 2Y9**  
**1-800-533-2778**

You must submit the information required for your claim within ninety (90) days of the date of the loss or damage. If it is not reasonably possible to provide such information within ninety (90) days, you must do so within one (1) year of the date of the loss or damage or your claim will not be reviewed.

### Other claim information

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

## What other terms should you know about?

1. This insurance is classified as supplemental or excess, in that it covers expenses in excess of expenses payable by any other insurance plan.
2. If you incur expenses covered under this insurance due to the fault and/or negligence of a third party, the Insurer may take action against the third party. You agree to cooperate fully with the Insurer or its agents and to allow the Insurer or its agents, at its/their own expense, to bring a lawsuit in your name against a third party.
3. All amounts are shown in Canadian dollars. If you have paid a covered expense, you will be reimbursed in Canadian currency at the prevailing rate of exchange quoted by Royal Bank on the date the last service was rendered to you. This insurance will not pay for any interest or any fluctuations in the exchange rate.
4. The Insurer may, at its discretion, void this insurance contract in the case of fraud or attempted fraud by you, or if you conceal or misrepresent any material fact or circumstance concerning this insurance contract.
5. The Insurer maintains the right to salvage any items being replaced including all attachments and accessories.
6. You must repay the Insurer any amount paid or authorized by the Insurer on your behalf if and when the Insurer determines that the amount is not payable under the terms of this insurance.
7. The Insurer will not be liable for more than the purchase price of the insured item(s) as recorded on the RBC ION+ Visa sales draft. If you have purchased and paid for *personal property* and/or *gifts* using RBC Rewards points, the Insurer will not be liable for more than the amount of RBC Rewards points you redeemed to pay for your purchase. The Insurer has the sole option to replace or repair the insured item or reimburse you.
8. A limit of \$10,000 per item applies to jewellery, gems, watches and furs or garments trimmed with fur, if these items are considered payable under the terms and conditions of this Certificate of Insurance.
9. This protection shall only benefit you. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits. You shall not assign these benefits without prior written approval of the Insurer. The Insurer will permit you to transfer benefits on *gifts* as provided in this plan description and the Certificate of Insurance.
10. You have the right to request a copy of the policy of group insurance.
11. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the *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” or “RBC Insurance”) in all provinces and territories, with the exception of Quebec, and Aviva General Insurance Company (“Insurer”) in Quebec have issued group insurance policy F-1999989-A to Royal Bank of Canada (“Royal Bank”) to cover expenses incurred by *covered persons* relating to *mobile devices*. All *covered persons* are clients of RBC Insurance. This Certificate of Insurance details 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:

1-800-533-2778 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* RBC ION+ Visa card and/or RBC Rewards points 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 the Insurer’s 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* RBC ION+ Visa 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 RBC ION+ Visa card.
- This insurance is considered supplementary, meaning that it is secondary to other insurance plans that *you* may have.
- There are other limitations and exclusions to the available coverage, and so it is important that *you* read the entire Certificate of Insurance.

## 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 an RBC ION+ Visa 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 an RBC ION+ Visa 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 an RBC ION+ Visa 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*”.

**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 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.

## 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* RBC ION+ Visa card and/or RBC Rewards points.

If only a partial payment is made using RBC Rewards points, the remaining balance of the *purchase price* must be paid with *your* RBC ION+ Visa card in order for the *mobile device* to be covered.

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

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* RBC ION+ Visa card for the entire duration of *your plan*.

Coverage ends individually for the *applicant* and each *additional cardholder* 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* RBC ION+ Visa card, if *you* are funding the cost of *your mobile device* through a *plan*;
3. The date *your* RBC ION+ Visa account is sixty (60) days past due. However coverage is automatically reinstated when *your* account is returned to good standing;
4. The date *your* RBC ION+ Visa account is cancelled; or
5. The date the group insurance policy is cancelled by the Insurer or Royal Bank. However, such cancellation of coverage shall not apply to a *mobile device* charged to *your* RBC ION+ Visa 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* RBC ION+ Visa card and/or RBC Rewards points is insured against all risks of accidental physical loss, *accidental damage*, or mechanical failure for two (2) years from the date of purchase.

The Insurer 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.

If you have purchased and paid for your mobile device using RBC Rewards points, you are insured for the amount of the RBC Rewards points you redeemed to pay for your mobile device less the depreciated value\* and applicable 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 the Insurer, 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 RBC ION+ Visa 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

The Insurer 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* which 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

The Insurer 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. Power surges, artificially generated electrical currents, or electrical irregularities.
5. Cosmetic damage that does not affect functionality.
6. Delay, loss of use, or incidental and consequential damages including bodily injury, loss of use, property, punitive and exemplary damages and legal fees.

## What should you do if you have a claim?

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

If *you* do not call Assured Assistance, *you* must notify the Claims Centre of *your* claim within thirty (30) days of the date of the loss.

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

Prior to proceeding with any action, repair services, or replacement of *your mobile device*, *you* must first obtain the Insurer's 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 Insurer's claim form containing the time, place, cause, and amount of the loss or damage;
- 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 RBC ION+ Visa card, the statement and/or receipt showing that the *mobile device* was paid in full with your RBC ION+ Visa card and/or RBC Rewards points;
- If your *mobile device* was funded through a *plan*, proof of uninterrupted monthly wireless bill payments made to your RBC ION+ Visa 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 the sole discretion of the Insurer, you may be required to send, at your expense, the damaged item on which a claim is based to an address designated by the Insurer.

Submission of claims from all provinces must be made to the Claims Centre:

**RBC Insurance Company of Canada**

**Canada Claims Centre**

**PO Box 97, Station A**

**Mississauga, ON L5A 2Y9**

**1-800-533-2778**

You must submit the information required for your claim within ninety (90) days of the date of the loss or damage. If it is not reasonably possible to provide such information within ninety (90) days, you must do so within one (1) year of the date of the loss or damage or your claim will not be reviewed.

**Other claim information**

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

**What other terms should you know about?**

1. This insurance is classified as supplemental or excess, in that it covers expenses in excess of expenses payable by any other insurance plan.
2. All amounts shown are in Canadian dollars and you will be reimbursed in Canadian currency. This insurance will not pay for any interest or any fluctuations in the exchange rate.
3. The Insurer may, at its 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 the Insurer any amount paid or authorized by the Insurer on your behalf if and when the Insurer determines that the amount is not payable under the terms of this insurance.
5. You may only commence a legal action in the province or territory where the Certificate of Insurance was issued. This protection shall only benefit you. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits.
6. You have the right to request a copy of the policy of group insurance.
7. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for

actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in *your* province of residence . For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

## Collection and use 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 disclosed in accordance with, the laws of the jurisdiction in which the service provider is located. Third parties may include other insurance companies, other financial institutions, health organizations and the government (including government health insurance plans) and governmental agencies.

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.

### **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 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 policies**

You may obtain more information about our privacy policies by asking for a copy of our “Financial fraud prevention and privacy protection” brochure, by calling us at the toll free number shown above or by visiting our website at [rbc.com/privacysecurity](http://rbc.com/privacysecurity).





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