



RBC Insurance

Voluntary AD&D Insurance
Monthly Premium Statement
Self-Accounting Calculations

Policy Holder: _____

Pay Centre: _____

Policy N°: _____

For the Month of: _____

EMPLOYEE ONLY PLAN

Table with 8 columns: Province, Number of Employees, Volume of Insurance, Rate (per \$1,000), Premium, Adjustment (+/-), Sales Tax, Total. Rows include Ontario, Quebec, Manitoba, Alberta, B.C., Sask., Nfld., P.E.I., N.B., N.S., Yukon, N.W.T., Nunavut, and U.S.A.

EMPLOYEE & FAMILY PLAN

Table with 8 columns: Province, Number of Employees, Volume of Insurance, Rate (per \$1,000), Premium, Adjustment (+/-), Sales Tax, Total. Rows include Ontario, Quebec, Manitoba, Alberta, B.C., Sask., Nfld., P.E.I., N.B., N.S., Yukon, N.W.T., Nunavut, and U.S.A.

* Please remit all applicable retail sales taxes with premium.

** Remit all sales taxes to applicable province.

Cheque Enclosed for: _____

Empty rectangular box for stamp or signature.

Prepared by: _____

Date: _____

COLLECTION AND USE OF PERSONAL INFORMATION

Collecting personal information

We (RBC Life Insurance Company) may from time to time collect information about the employer and the employees (collectively “clients”) such as:

- information establishing identity (for example, name, address, phone number, date of birth, etc.) and personal background;
- information related to or arising from the relationship with and through us;
- information provided through the application and claim process for any insurance products and services; and
- information for the provision of products and services.

We may collect information from the employer or the employee, either directly or through 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 MIB, Inc. the government (including government health insurance plans) and other governmental agencies, other insurance companies, financial institutions and motor vehicle reports. Health information will not be shared with the employer without the consent of the employee.

Using personal information

This information may be used from time to time for the following purposes:

- to verify the identity and investigate the background of the employer and employee;
- to issue and maintain insurance products and services that may be requested;
- to evaluate insurance risk and manage claims;
- to better understand the insurance situation of our clients;
- to determine eligibility for RBC Insurance® products and services;
- to help us better understand the current and future needs of our clients;
- to communicate to our clients any benefit, feature and other information about RBC® products and services maintained with us;
- to help us better manage our business and the relationship with our clients; and
- as required or permitted by law.

For these purposes, we may make this information available to our employees, our agents and service providers, and third parties, who are required to maintain the confidentiality of this information. If you are insured under a group insurance policy obtained through your employer, we may also share your information with your employer when necessary for the services we provide to you. Your health information will not be shared with your employer without your consent.

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, the MIB, Inc., and financial institutions.

We may also use this information and share it with RBC companies (i) to manage our risks and operations and those of RBC companies and (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.

If we have a client’s social insurance number, we may use it for tax related purposes and share it with the appropriate government agencies.

Right to access of personal information

Our clients may obtain access to the information we hold about them 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 or to ask questions about our privacy policies, the employee may do so now or at any time in the future by contacting us at:

RBC Life Insurance Company
P.O. Box 515, Station A,
Mississauga, Ontario
L5A 4M3
Telephone: 1-800-663-0417
Facsimile: 905-813-4816

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 web site at www.rbc.com/privacysecurity.