

WHAT ARE YOU COVERED FOR?	WHAT ARE YOU ELIGIBLE FOR?		
	Trip Cancellation ¹	Trip Interruption	Trip Delay
MEDICAL CONDITION			
1. You are experiencing an emergency medical condition.	A	C and D, or C and E, or C and F	E and J ²
2. An immediate family member, business partner, key employee or caregiver, who is not at your destination, is admitted to the hospital due to an emergency.	A	C and E	Not applicable
3. An immediate family member, business partner, key employee or caregiver, who is not at your destination, experiences an emergency medical condition.	A	C and E	Not applicable
4. The host of your destination experiences an emergency medical condition and is admitted to the hospital.	A	C and E	Not applicable
5. Your travel companion experiences an emergency medical condition.	A or B	C and D, or C and E, or C and F	E and J ²
6. Your travel companion's immediate family member, business partner, key employee or caregiver experiences an emergency medical condition.	A or B	C and E	Not applicable
7. Your immediate family member at your destination experiences an emergency medical condition.	A	C and E	E and J ²
PREGNANCY AND ADOPTION			
8. You, or a member of your immediate family, experiences complications from pregnancy. It must occur within the first 31 weeks of pregnancy.	A	C and E	E and J ²
9. Your travel companion, a member of their immediate family, or their spouse, has complications from their pregnancy. It must occur within the first 31 weeks of pregnancy.	A or B	C and E	E and J ²
10.You or your spouse becomes pregnant (after your travel arrangements are booked) and the expected delivery date is within nine weeks either before or after your planned departure date.	A	Not applicable	Not applicable
11.Your travel companion or your travel companion's spouse becomes pregnant (after your travel arrangements are booked) and the expected delivery date is within nine weeks either before or after your planned departure date.	A or B	Not applicable	Not applicable
12.You are legally adopting a child and find out that the set date of adoption is scheduled to take place during your travel period.	A	C and E	Not applicable
13.Your travel companion is legally adopting a child and finds out that the set date of adoption is scheduled to take place during your travel period.	A or B	C and E	Not applicable
DEATH			
14.Your death.	A	C and L, or C and M, or C and N	L, or M, or N
15.The death of your immediate family member or friend (who is not at your destination), your business partner, key employee or caregiver.	A	C and E	Not applicable
16.The death of your travel companion.	A or B	C and E	E and J ²
17.The death of your travel companion's immediate family member, business partner, key employee or caregiver.	A or B	C and E	Not applicable
18.The death of the host at your destination, following an emergency medical condition.	A	C and E	Not applicable
19.The death of your immediate family member or friend, who is with you at your destination.	A	C and E	E and J ²
GOVERNMENT ADVISORIES			
20. For the Deluxe Package and Freedom Package only: ² › The act of terrorism occurs after the purchase of your insurance; › The act of terrorism occurs within a foreign city that you are originally ticketed to arrive in during your travel period; › You are scheduled to arrive within 30 days following the act of terrorism within that foreign city; and › There has not been a documented or reported incident of terrorism for the country, city or region in the 183 days prior to the purchase of your insurance. The act of terrorism must be documented by the United States Department of State or reported by the major print media (such as Associated Press, The Wall Street Journal or Reuters News Service).	A	C, E and I ² , or C, F and I ²	Not applicable

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EMPLOYMENT AND OCCUPATION			
21.You or your spouse is transferred by their employer, which requires the relocation of your principal residence during the time you were planning to travel.	A	C and E	Not applicable
22.A transfer by the employer with whom their travel companion is employed, which requires the relocation of their principal residence during the time you were planning to travel.	A or B	C and E	Not applicable
23.You or your spouse is laid off or terminated from your place of employment, where you or your spouse has been employed at least five consecutive years. The termination or layoff must be after your effective date.	A	C and E	Not applicable
24.Your travel companion is terminated or laid off from their place of employment, where they have been employed at least five consecutive years. The termination or layoff must occur after your effective date.	A or B	C and E	Not applicable
25.You are on Active Military Duty in the United States Armed Forces and your personal leave is revoked within 10 days prior to your departure date. The revocation must be in writing by your superior officer. It cannot be due to war-related situations, invocation of the War Power Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action.	A	C and E	Not applicable
26.Your travel companion is on Active Military Duty in the United States Armed Forces and their personal leave is revoked within 10 days prior to your departure date. The revocation must be in writing by their superior officer. It cannot be due to war-related situations, invocation of the War Power Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action.	A or B	C and E	Not applicable
27.The personal reassignment (whether temporary or permanent) of you or your spouse within 10 days prior to your departure date, provided you or your spouse is on Active Military Duty in the United States Armed Forces.	A	C and E	Not applicable
DELAYS AND CRUISE CANCELLATION			
28.Delay of your trip due to unannounced strikes, natural disasters or weather conditions, resulting in the complete cessation of services by an airline, tour operator, wholesaler or cruise line, which forms part of your trip. You must be delayed for at least six consecutive hours.	A	C, E and I ²	Not applicable
29.Your travel arrangements are interrupted because the private automobile you have arranged to get you to your connection has experienced mechanical failure, weather conditions, a traffic accident, or an emergency police-directed road closure. You must have arranged for it to get you to your connection at least two hours in advance of the departure time.	Not applicable	C, F and I ²	E and J ²
30.Under the Deluxe Package or Freedom Package, the cancellation of your cruise: <ul style="list-style-type: none">Prior to your departure from your departure point; orAfter your departure from your departure point, but prior to the departure of the cruise ship; due to the mechanical failure, grounding or quarantine of the cruise ship, or the repositioning of the cruise ship due to weather conditions.	G	H	Not applicable
31.Under the Deluxe Package or Freedom Package, you missed your connection due to a schedule change of the airline that is providing transportation for part of your trip.	O	K and O	K and O
OTHER RISKS			
32.A natural disaster that leaves your principal residence uninhabitable or your place of business inoperative.	A	C and E	Not applicable
33.A natural disaster that leaves your travel companion's principal residence uninhabitable or place of business inoperative.	A or B	C and E	Not applicable
34.You are quarantined or hijacked.	A	C, E and I ²	E and J ²
35.Your travel companion is quarantined or hijacked.	A or B	C, E and I ²	E and J ²
36.During your travel period, you are a) called for jury duty, b) subpoenaed as a witness, or c) required to appear as a defendant in a civil suit.	A	C and E	not applicable
37.During your travel period, your travel companion is a) called for jury duty, b) subpoenaed as a witness, or c) required to appear as a defendant in a civil suit.	A or B	C and E	not applicable
38.Under the Deluxe Package or Freedom Package, the unforeseen financial default or bankruptcy of any tour operator, cruise line or airline carrier whose services or products form all or part of your trip. You must have purchased this insurance within 15 calendar days from the time you made an initial trip deposit.	A	C, E and I ²	E and J ²

¹ The section does not apply to you if the sum insured prior to departure under your package is \$0.

² When benefits I and J are payable to you, the maximum payable in total may not exceed the amount specified for benefit J. Benefit I is available only in conjunction with benefits D, E or F when no cost-effective and/or direct alternate transportation is available.

WHAT ARE TRIP CANCELLATION, INTERRUPTION AND DELAY?

Trip Cancellation — When the covered risk occurs before the travel period.
Trip Interruption — When the covered risk occurs during the travel period.
Trip Delay — When the covered risk occurs during the travel period and results in the trip being extended beyond the scheduled return date and prevents a return to the original departure point.

WHAT ARE THE BENEFITS?

- Prepaid travel arrangements**

Your expenses will be reimbursed up to the amount specified in the Schedule of Benefits, for:

 - A** The non-refundable portion of your prepaid travel arrangements.
 - B** The extra occupancy charge, if you choose to travel as originally planned.
 - C** The non-refundable unused portion of your prepaid travel arrangements, excluding the cost of prepaid unused transportation back to your departure point.
- Transportation**

Your expenses will be reimbursed for the amount specified in the Schedule of Benefits, for:

 - D** Your economy class transportation by the most cost-effective route to rejoin your tour or group.
 - E** Your economy class transportation by the most cost-effective route back to your departure point.
 - F** Your one-way economy airfare by the most cost-effective route to your next destination (in- and outbound).
- Cruise Cancellation Benefit**

For the Deluxe Package or Freedom Package, you will be reimbursed for some of the expenses you incur, as a result of risk #30 (cruise cancellation). You will be reimbursed up to the amount specified in the Schedule of Benefits, for the lesser of the following:

 - G** The change fee charged by the airline carrier(s) involved, when this option is available to you; or your non-refundable prepaid airfare that is not part of your cruise package.
 - H** The change fee charged by the airline carrier(s) involved, when this option is available to you; or the extra cost of your one-way economy airfare on a commercial flight by the most cost-effective route that will get you back to your departure point.
- Subsistence Allowance (travel delay)**

If you contacted and have been pre-approved by Assured Assistance Inc., you will be reimbursed for the expenses you incur, up to the amount specified in the Schedule of Benefits, for:

 - I** Trip interruption — Your commercial accommodations and meals, essential telephone calls and taxi fares.
 - J** Trip delay — Your commercial accommodations and meals, essential telephone calls and taxi fares.
 - K** Missed connection (risk #31 — described in the adjacent table) — Your commercial accommodations and meals, essential telephone calls and taxi fares.
- Repatriation of your remains**

You will be reimbursed for expenses you incur, up to the amount specified in the Schedule of Benefits, for:

 - L** The preparation of your remains, the cost of the common carrier's standard transportation container, and the transportation of your remains back to your departure point.
 - M** The cremation of your remains at the location where your death occurred and the transportation of your remains back to your departure point.
 - N** The preparation of your remains, the cost of a standard burial container, and the burial of your remains at the location where your death occurred.
- Connection Benefit**

You will be reimbursed, up to the sum insured for the lesser of the following, toward the expenses you are faced with as a result of risk #31 (missed connection — described in the adjacent table), for:

 - O** The change fee charged by the airline carrier(s) involved, when this option is available to you; or up to the amount specified in the Schedule of Benefits, for the extra cost of your one-way economy airfare by the most cost-effective route to your next destination (in- and outbound).

Helping you understand Cancellation and Interruption insurance

What packages or plans include this insurance?

If you purchase the following packages or plan, you will be protected with Cancellation and Interruption insurance:

- › Deluxe Package
- › Freedom Package
- › Cancellation and Interruption Plan

State variations for the Schedule of Benefits

Please read the attached Schedule of Benefits carefully if your client resides in any of the following states:

Alaska, California, Connecticut, Florida, Idaho, Illinois, Indiana, Kansas, Louisiana, Montana, Nevada, New Hampshire, North Carolina, Oklahoma, Oregon, Pennsylvania, Washington, West Virginia and Wisconsin.

The following summary outlines some of the state-specific changes as required by individual state Departments of Insurance that apply to your clients, based on their state of residency. All amendments have been incorporated into the state-specific policies that are sent to your clients. Please ensure you are familiar with the policy details or ask your business development manager for a complete summary.

A. The Flight Accident and Travel Accident section of the Schedule of Benefits is amended below and applies to your clients who reside in the following states:

Alaska, California, Connecticut, Florida, Idaho, Illinois, Indiana, Kansas, Louisiana, Montana, Nevada, New Hampshire, North Carolina, Oklahoma, Oregon, Pennsylvania, Washington, West Virginia and Wisconsin.

Flight Accident and Travel Accident		Deluxe Package	Freedom Package
Death, double dismemberment, loss of sight in both eyes or complete and irrecoverable loss of speech or hearing ¹		As set out below, up to a combined maximum of \$5,000	As set out below, up to a combined maximum of \$5,000
	\$5,000		\$5,000
Single dismemberment and loss of sight in one eye ¹	\$5,000		\$5,000
Single dismemberment or loss of sight in one eye ¹	\$2,500		\$2,500

¹ You are entitled to a maximum of the largest amount specified for one of these benefits.

B. Terrorism coverage

Terrorism coverage in the Cancellation and Interruption section of the policy has been deleted by the state Department of Insurance for the following states:

Florida, Illinois, Louisiana, North Carolina and Wisconsin.

C. Rental Car Physical Damage

The Department of Insurance in North Carolina, Oregon, and Texas has removed the Rental Car Physical Damage coverage for residents of those states.

Schedule of Benefits¹

Coverages	Deluxe Package	Freedom Package	Cancellation and Interruption Plan
BENEFITS	MAXIMUM SUMS PAYABLE		
Assistance Services	INCLUDED	INCLUDED	INCLUDED
Pre-existing medical condition exclusion waiver	AVAILABLE	AVAILABLE	NOT AVAILABLE
Cancellation and Interruption Expenses			
Trip Cancellation (before departure)			
› Prepaid Travel Arrangements	Up to the SUM INSURED	Up to the SUM INSURED	Up to the SUM INSURED
› Transportation			
Trip Interruption (after departure)		Up to 100% of the SUM INSURED (minimum \$500)	Up to 100% of the SUM INSURED (minimum \$500)
› Prepaid Travel Arrangements	UNLIMITED (except under \$0 before departure) ²		
› Transportation			
› Cruise Cancellation Benefit	\$1,000	\$1,000	NOT AVAILABLE
Trip Interruption (after departure)	\$200/day	\$150/day	\$150/day
› Subsistence Allowance (travel delay)	(maximum \$1,000)	(maximum \$750)	(maximum \$750)
Missed Connection	\$150/day	\$150/day	
› Subsistence Allowance	(maximum \$450)	(maximum \$450)	NOT AVAILABLE
Connection Benefit	\$1,000	\$1,000	NOT AVAILABLE
Trip Delay	\$200/day	\$150/day	\$150/day
› Subsistence Allowance (travel delay)	(maximum \$1,000)	(maximum \$750)	(maximum \$750)
Repatriation of your remains			
› Preparation of remains	\$3,000	\$3,000	\$3,000
Repatriation of your remains			
› Cremation or burial of remains	\$2,000	\$2,000	\$2,000
Terrorism coverage	INCLUDED	INCLUDED	NOT INCLUDED
Financial Default coverage	INCLUDED	INCLUDED	NOT INCLUDED
Emergency Medical Expenses	As set out below up to a combined maximum of \$50,000	As set out below up to a combined maximum of \$30,000	NOT AVAILABLE
Emergency Medical Expenses	\$50,000	\$30,000	-
Other Emergency Services	\$250/profession	\$250/profession	-
Ambulance	\$50,000	\$30,000	-
Subsistence Allowance (travel delay)	\$200/day (maximum \$1,000)	\$150/day (maximum \$750)	-
Emergency Dental Treatment	Expenses during trip (maximum \$500)	Expenses during trip (maximum \$500)	-
Return of Vehicle	Maximum \$1,000	Maximum \$1,000	-
Emergency Medical Transportation	Up to a combined maximum of \$1,000,000	Up to a combined maximum of \$500,000	NOT AVAILABLE
Bedside Companion's	\$200/day	\$200/day	-
Subsistence Allowance	(maximum \$600)	(maximum \$600)	-
Return of children and escort for children to their departure point	\$1,000,000	\$500,000	-
Repatriation of your remains			-
› Preparation of remains	\$3,000	\$3,000	-
Repatriation of your remains			-
› Cremation or burial of remains	\$2,000	\$2,000	-
Baggage and Personal Effects	As set out below	As set out below	NOT AVAILABLE
Loss of or damage to Baggage and Personal Effects	\$1,500 ³	\$1,000 ³	-
Replacement of Travel Documents	\$100	\$100	-
Delay of Baggage and Personal Effects	\$150/day (maximum \$450)	\$100/day (maximum \$300)	-
Unauthorized use of credit cards	\$100	\$100	-
Administrative fees	\$100	\$100	-
Flight Accident and Travel Accident	As set out below up to a combined maximum of \$50,000	As set out below up to a combined maximum of \$25,000	NOT AVAILABLE
Death, double dismemberment, loss of sight in both eyes or complete and irrecoverable loss of speech or hearing ⁴	\$50,000	\$25,000	-
Single dismemberment and loss of sight in one eye ⁴	\$50,000	\$25,000	-
Single dismemberment or loss of sight in one eye ⁴	\$25,000	\$12,500	-
Rental Car Physical Damage	Up to a combined maximum of \$25,000	NOT AVAILABLE	NOT AVAILABLE

¹ State variations for the Schedule of Benefits, please refer to the next page. ² The maximum is up to \$500 if the SUM INSURED for "Trip Cancellation – Before Departure" is \$0. ³ The maximum for any one item or set of items is \$500.

⁴ You are entitled to a maximum of the largest amount specified for one of these benefits.

This chart is provided to confirm the maximum sums payable for the coverage purchased. Other benefits may be available. For complete information on risks insured, benefits, conditions, limitations and exclusions, please see the policy for details.

Use this chart to easily and quickly identify the risk and the associated coverage.



About RBC Insurance

At RBC Insurance®, we provide a wide range of creditor, life, health, travel, home, auto and reinsurance products to clients throughout North America.

As a leading provider of travel insurance and emergency assistance services, RBC Insurance has more than 35 years of professional experience and offers a wide range of travel insurance products and services through an extensive network of travel agencies to more than three million individual and corporate customers annually.

The U.S. travel insurance division of RBC Insurance, through its operating entity, The Liberty Marketing Corporation, distributes comprehensive trip cancellation and interruption products as well as emergency medical and travel assistance services under the brand name RBC Travel Protection.

The Liberty Marketing Corporation is an agent and administrator for RBC Travel Protection. Travel insurance is underwritten by American Bankers Insurance Company of Florida in all states where approved except Minnesota and by American Security Insurance Company in the state of Minnesota.

The Liberty Marketing Corporation is doing business as:

LMC Insurance Marketing Corporation in CA
LMC Marketing Corporation in CO, MA and MN
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RBC Travel Protection® — Cancellation and Interruption Insurance

