



RBC Insurance®

Package Upgrade Rider

For Emergency Assistance:

Please contact Assured Assistance Inc. immediately at one of these numbers:

- 1-800-387-2487 (toll-free call from USA or Canada)
- 001-800-514-1890 (toll-free call from Mexico)
- 905-816-2561 (collect call from anywhere)
- 1-888-298-6340 (toll-free fax from the USA or Canada)
- 905-813-4719 (fax)

PackageUpgradeRider

What'sinside:

Package Upgrade 3

IMPORTANT NOTICE - PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that *you* read and understand *your* policy before *you* travel as *your* coverage may be subject to certain limitations or exclusions.
- A pre-existing exclusion applies to *medical conditions* and/or symptoms that existed prior to *your trip*. Check to see how this applies in *your* policy and how it relates to *your departure date*, date of purchase, or *effective date*.
- In the event of an accident, injury or sickness, *your* prior medical history may be reviewed when a claim is reported.
- *Your* policy provides travel assistance, *you* are required to notify Assured Assistance Inc. prior to emergency treatment. *Your* policy limits benefits should *you* not contact Assured Assistance immediately.

PLEASE READ *YOUR* POLICY CAREFULLY BEFORE *YOU* TRAVEL.

PackageUpgrade

This Package Upgrade rider is available to *you* if *you*:

- qualify for and have purchased any of our Package coverage Single Trip options; or qualify for and have purchased any of our Package coverage Multi-Trip Annual Plan options. *You* must pay the required Package Upgrade rider premium for each individual trip *you* want to cover; and
- pay the required Package Upgrade rider premium, before *your* date of departure from *your departure point*.

Note: Package Upgrade rider must be purchased in conjunction with *your* Package coverage. The Rider is not valid if purchased on its own.

For the purposes of *your* Package in which *you* paid the required 'Package Upgrade rider' premium, it is hereby understood and agreed that the terms of *your* policy are amended as follows:

1 **Transportation on Same Class Ticket Benefit**

If *you* are travelling on a *passenger plane* with a ticket or pass in which this insurance was purchased against, and *you* are eligible for benefit D, E or F under Cancellation & Interruption Insurance, this insurance will cover the extra cost of *your* same class transportation via the most cost effective route.

2 **Subsistence Allowance Benefit Increase**

Under *Emergency* Medical Insurance, the maximum sum payable under Subsistence Allowance, Benefit 8, is hereby increased to up to \$500 per day to a maximum of \$5,000. (not applicable to Non-Medical Package)

Under Cancellation & Interruption Insurance, the maximum sum payable under Subsistence Allowance:

- Benefit J, is hereby increased to up to a daily maximum of \$500, to a maximum of \$1,000; and
- Benefit K, is hereby increased to up to a daily maximum of \$500, to a maximum of \$5,000

3 **Entertainment Benefit**

If *you* are delayed, beyond *your* scheduled *return date*, from returning to *your departure point* due to one of the risks insured, we will reimburse *you* for the expenses *you* actually incur, up to \$100 for entertainment expenses for *you* to attend a ticketed event such as, but not limited to, a movie theatre, theatre, concert hall, opera or sporting event.

4 **Special Event Benefit**

The Special Event Benefit is available to *you* when the primary reason for *your trip* is to attend a wedding, sporting event, or conference, which cannot be delayed regardless of *you* being in attendance.

- a) If *your* departure from or return to *your departure point* is interrupted and *your* scheduled time of arrival is delayed for any reason beyond *your* control, *we* will reimburse *you* for the expenses *you* actually incur, up to \$600 for the additional transportation cost of an alternate route on a scheduled carrier, to *your* planned destination to allow *you* to arrive in time for the Special Event.
- b) The Special Event Benefit does not cover any expenses incurred directly or indirectly as a result of:
 - *your* failure to comply with normal check-in procedure of the travel supplier;
 - strike, hijack, riot or civil commotion; or
 - any extra costs that are not described in paragraph a) above, which *you* have incurred due to a missed connection, as a result of *your* delay.

5 **Increase Delay of Baggage & Personal Effects Benefit**

Under Baggage & Personal Effects Insurance, the maximum sum payable under Benefit 3, Delay of Baggage & Personal Effects, is hereby increased to up to \$750 for necessary toiletries and clothing (including formal wear) when *your* checked baggage is delayed by the carrier for 12 hours or more while en route and before returning to *your departure point*.

***Your* insurance coverage is subject to all other terms set out in this policy document.**



**RBC Insurance Company of Canada and
Assured Assistance Inc.
P.O. Box 97, Station A,
Mississauga, Ontario L5A 2Y9**

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