



RBC Insurance®

## Golf/Ski Upgrade

### 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)

**Golf/SkiUpgrade**

**What'sinside:**

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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.

## Golf/SkiUpgrade

This 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 Golf/Ski Upgrade rider premium for each individual trip *you* want to cover; and
- pay the required Golf/Ski Upgrade rider premium, before *your* date of departure from *your departure point*.

Note: Golf/Ski 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 coverage in which you paid the required 'Golf/Ski Upgrade' rider premium, it is hereby understood and agreed that the terms of *your* policy is amended as follows:

### 1. **Cancellation & Interruption Insurance:**

Cancellation & Interruption Insurance coverage under "What are the benefits?" and "When does the risk occur?" is hereby amended to include the following:

#### **Trip Interruption Benefit :**

Golf:

In the event *your trip* is interrupted due to a covered reason listed in *your* Package policy, this insurance will cover:

- a) up to \$100 per day/\$400 maximum for non-refundable booked green fees.

Ski:

In the event of ski lift closures due to avalanche or severe weather conditions , this insurance will cover:

- b) up to \$100 per day/\$400 maximum for non-refundable lift tickets

### 2. **Baggage & Personal Effects Insurance:**

Baggage & Personal Effects Insurance, under Benefit 3, Delay of Baggage & Personal Effects, is hereby amended to include the following:

#### **Baggage Delay Benefit:**

Golf:

In the event *your* golf clubs (which *you* own or use during *your trip*) are delayed by the common carrier for 12 hours or more, this insurance will cover:

- a) up to \$100 per day/\$400 maximum for the rental of golf clubs, and the purchase of reasonable golf accessories such as golf balls and tees.

Ski:

In the event your ski equipment (which you own or use during your trip) is delayed by the common carrier for 12 hours or more, this insurance will cover:

- b) up to \$100 per day/\$400 maximum for the rental of ski equipment, and the purchase of reasonable ski accessories.

Note: Ski equipment includes snowboards, skis, bindings, boots or poles,

**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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