



Critical Illness Insurance Plan Product Summary



Insurance

The Critical Illness Insurance Plan offered by RBC Insurance® pays an agreed-on benefit amount if you are diagnosed with most cancers, a heart attack or a stroke. Facing a critical illness can be one of the most difficult challenges in life. There is so much to consider, from finding proper care to meeting your family’s day-to-day needs. Critical illness insurance is designed to help you when you need it most.

This document summarizes some of the most important things to consider as you decide whether this insurance product meets your needs.

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This Product Summary provides an overview of our Critical Illness Insurance Plan. It is not part of the policy contract. For full product details and definitions, please review the [policy contract](#).

Throughout this document, the use of “you” or “your” refers to the person insured by the policy.

1. How can critical illness insurance help me?

Critical illness insurance will pay you an agreed-on benefit amount if you are diagnosed with a covered serious illness. The types of illnesses covered under critical illness insurance differ across products and insurance providers, but usually cancer, heart attack and stroke are included.

The money can be used in any way you choose. Some examples are:
To maintain financial stability
<ul style="list-style-type: none"> – Pay bills, mortgage or loan payments and other living expenses – Keep a business going; pay business expenses or hire staff – Protect or grow savings for retirement, education, etc.
To support treatment and recovery
<ul style="list-style-type: none"> – Make changes to a home or vehicle or other changes that accommodate special needs – Pay for specialized medical treatment, out-of-country treatment or treatments not covered by the government – Pay for service to help in recovery, such as post-surgery care or rehabilitation services
To take time off work
<ul style="list-style-type: none"> – Focus on yourself – Spend time with loved ones – Travel

Critical illness insurance may be right for you if you:

- worry about how you would pay your bills or save for the future if you became critically ill
- would want to take time off work to spend with loved ones while you were critically ill
- want additional funds to cover unplanned costs that resulted from being critically ill
- want access to specialized medical support services if you became critically ill (as offered for free by RBC Insurance) or
- do not have or qualify for insurance that replaces your income if you cannot work due to an illness

Get trusted guidance from a licensed insurance advisor who will help you make the best choice. They will also support you through the application process. To apply for critical illness insurance, you will need to complete an application form, which will include questions about you and your medical history.

- Your occupation, financial situation and activities help us understand the coverage that is right for you.
- Your health experiences and those of your family members are strong indicators of the health risks you may face.

There are some limitations to the coverage (including a survival period after diagnosis) and when benefits will be paid. Be sure to review Section 3.4 below for details.

2. Why should I choose RBC Insurance's Critical Illness Insurance Plan?

Help protect your lifestyle with RBC Insurance's Critical Illness Insurance Plan.

- Provides affordable, financial protection for three common critical illnesses.
- Choose from four benefit amounts and apply for the one that meets your needs.
- The coverage will renew automatically every 10 years until age 65. You will not need to submit new medical information.
- The cost for each 10-year period will increase and be outlined in your policy contract.
- The cost may be further increased within each 10-year period, but only if there is an increase in the risk of illness for an entire group of policyholders sharing similar characteristics. Your policy will not be singled out for an increase. If the price is changing, we will notify the policy owners.
- This plan also includes access to valuable medical assistance services to help you through your diagnosis and recovery.
- This policy is not cancellable by RBC Insurance.

2.1 Get affordable financial protection

Pick the benefit amount to fit the budget. With the Critical Illness Insurance Plan, the benefit amount options are \$10,000, \$25,000, \$50,000 or \$75,000.

The cost of the insurance will depend on:

- Your age, gender and smoking status
- Your health and medical history
- The approved amount of coverage

You can apply for this coverage between the ages of 18 and 50.

It is important to provide complete and accurate information when buying critical illness insurance. If any of the information is found to be incomplete or inaccurate, the coverage may be void and a claim may not be paid.

Your advisor will help you consider optional coverage and complete the application. Our Critical Illness Insurance Plan offers optional coverage to get a refund if you die while the policy is active. If this happens, we will refund the cost of insurance for this policy to the policy owner or the policy owner's estate. The cost of insurance will be calculated as the total amount paid by the policy owner for the duration of the policy, without interest.



Insurance coverage will start on the effective date approved for your policy provided that:

- The policy has been delivered to you and
- Any requirements defined when the policy was delivered have been completed, and
- The information included with your application has not changed

This policy will end on the earliest of:

- The date the full benefit amount is paid
- The policy anniversary date in the year you turn 65
- The date we receive a policy cancellation request from the policy owner (see section 4.2 below on cancel the insurance policy)
- 31 days after one of the scheduled payments for the policy remains unpaid
- The date of your death

2.2 Get coverage for three very common critical illnesses

With RBC Insurance's Critical Illness Insurance Plan, you may qualify for the full benefit amount if you are diagnosed by a medical specialist with:

- Cancer – excluding early stage breast, prostate and skin cancers, non-melanoma skin cancer, and all stage 0 cancers
- Heart attack or
- Stroke

Detailed explanations of covered illnesses and the requirements that must be evaluated to confirm the diagnosis are included in the policy contract.

In addition, you may qualify for 10% of the benefit amount the first time you are diagnosed with:

- Early breast cancer
- Early prostate cancer or
- Early skin cancer

If you require a coronary angioplasty, you may also qualify for 10% of the benefit amount.

In all cases, to qualify for the benefit amount, you must complete the survival period that is defined for each condition. Information on survival periods is in Section 3.1 below.

2.3 Get free access to valuable medical support services

RBC Insurance's Critical Illness Insurance Plan also offers valuable assistance services, which provide resources and support to help you through the entire process and keep you focused on your recovery. These services include:

Teladoc Medical Experts[‡] service: Offers access to health care resources, specialists and world renowned experts who will review your medical records to confirm your diagnosis.

“The Healing Journey” program: Provides support to help you deal with the stress associated with a critical illness.

3. How do I make a claim?

3.1 Qualify to receive the benefit amount

RBC Insurance will pay the critical illness benefit if:

- You are diagnosed with, or have surgery for, one of the covered critical illnesses listed in Section 2.2 above. The contract outlines the requirements that must be evaluated to confirm the diagnosis – including specific tests or symptoms and required timelines.

and

- After diagnosis, you complete the 30-day survival period.

3.2 Submit a claim

Dealing with a critical illness can be stressful. We are here to help support you and make things as easy as possible.

If you receive a diagnosis of a critical illness covered within the policy, you should notify RBC Insurance in writing within 90 days of your diagnosis. We understand that given the diagnosis, this may not always be easy. You may submit your claim form up to one year after diagnosis.

To start your claim, contact RBC Insurance at **1-877-519-9501** or **intake@rbc.com**. We will provide claim forms for you and your medical specialist to complete. There may be times when we need more information to support your claim. In that case, we will contact both you and your medical specialist.



3.3 Receive the benefit amount

When the claim is approved, RBC Insurance will pay you the benefit amount unless the policy owner has declared that someone else should receive it. Payment will be made within 60 days of receiving your completed claim forms and all the information we requested from your medical specialist.

3.4 Situations where a claim may not be approved

There are certain situations where we will not pay benefits, provide services or waive monthly payments. This includes situations where a critical illness occurs as a result of:

- Intoxication by drugs, alcohol or otherwise
- Abuse of prescription or non-prescription drugs or alcohol, or other substance abuse
- A suicide attempt or other intentionally self-inflicted harm
- An act of declared or undeclared war, riot, insurrection or public disturbance or
- Committing or attempting to commit a criminal offence

We will not pay benefits for a covered critical illness if that critical illness was excluded at the time your policy was approved. If this is the case, we will list that critical illness by name in an endorsement or amendment to your policy contract that you sign at the time you buy your policy.

Coverage for cancers does not begin until 90 days after the policy becomes effective. In the policy these 90 days are called a moratorium period. During those 90 days, if you have signs, symptoms or investigations that lead to a diagnosis of cancer, your policy will not provide coverage for any form of cancer. A similar moratorium period will apply if the policy ends and is then reactivated.

Please refer to the policy contract Exclusions and Limitations section for full details.

3.5 Appeal the decision if your claim is not approved

If your claim is not approved, we will call you to explain and provide our reasons to you in writing.

If you disagree with our decision, you have the option to appeal. You can submit the request directly to your claim specialist or email the claims intake team at intake@rbc.com. An independent appeals team within RBC Insurance will review your claim with the new information.

You will need to submit your appeal in writing within 90 days from the day we sent the written explanation of why your claim was not approved. You will need to outline your concerns and resolution expectations. You will also need to send us any new information or documentation to support your position. This could include:

- Physician's office notes
- Specialists' consultation reports or detailed narratives
- Results of any investigative procedures

There is a time limit for starting a legal action. The time limit varies by province and will depend on where you live. If you want to start an action in court, we recommend you seek independent legal advice on your rights and the applicable time limit.



4. How do I contact RBC Insurance?

4.1 Ask about an existing policy

RBC Insurance's Critical Illness Insurance Plan is underwritten by RBC Life Insurance Company. Once the policy is active, you can contact us:



1-888-604-3434



RBC Life Insurance Company, P.O. Box 515, Station A, Mississauga, ON, L5A 4M3



rbcinsurance.com

You can also contact your insurance advisor at any time about RBC Insurance's Critical Illness Insurance Plan.

4.2 Cancel the insurance policy

The policy owner can cancel the policy at any time.

In the first 10 days after the policy is delivered to the policy owner, they can cancel the policy and receive a full refund. The policy must be returned to their insurance advisor with written instructions to cancel the policy by midnight on the 10th day.

After 10 days, the policy owner can cancel the policy by contacting their insurance advisor or the RBC Life Insurance Client Service team at 1-888-604-3434 to get the cancellation forms. Once the forms have been completed and signed, they can be submitted to either the advisor or the Client Service team to be processed. The policy owner may also send a signed letter to RBC Insurance with directions to cancel the policy.

For more information on cancelling the insurance policy, please refer to the Premium Provisions and Termination of coverage sections of the policy contract.

4.3 Make a complaint

At RBC Insurance, we are committed to helping resolve any complaints in a timely manner. We encourage you to collect all the relevant information and contact us through one of the following methods:



1-800-461-1413



feedback@rbcinsurance.com

The complete process to file a complaint can be accessed at rbc.com/customercare.

Thank you for considering RBC Insurance and our
Critical Illness Insurance Plan. If you have any
questions, please speak to your insurance advisor.



Insurance

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