



Cancellation Process

If you are not completely satisfied with the insurance purchased, you may cancel it within 10 days of purchase for a full refund.

You can send us a written request by completing the enclosed cancellation form. Please refer to the attached form for additional details.

If more than 10 days have passed, you can email us at LTDTop-up@rbc.com to speak to an advisor.

SCHEDULE 1

(s. 12)

NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A FIRM

Section 64 of the Insurers Act ([chapter A-32.1](#))

THE INSURERS ACT GIVES YOU IMPORTANT RIGHTS.

The Act allows you to cancel an insurance contract that you entered into without the intermediary of a representative within 10 days after receiving the policy, **without penalty**, unless the contract has expired at that time.

To cancel a contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Caution: You may lose advantageous conditions as a result of this insurance contract. Contact your insurer or consult your contract.

After that period expires, you may cancel the insurance at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT

To : RBC Life Insurance Company of Canada

(name of insurer)

P.O Box 97, Station A, Mississauga, ON, L5A 2Y9

(address of insurer)

Date : _____

(date of sending of notice)

Pursuant to section 64 of the Insurers Act, I hereby cancel insurance contract no.:

_____ (number of contract, if indicated)

Entered into on: _____

(date of signature of contract)

In: _____

(place of signature of contract)

(name of client)

(signature of client)