



Medical Authorization Form

I/We authorize any health care professional, as well as any health or social service establishment, any insurance company, the Medical Information Bureau, financial institution, personal information agents or security agencies, my/our employer or any former employer and any public body holding personal information concerning me/us, particularly medical information, to supply this information to RBC Life Insurance Company and its reinsurers for the risk assessment or the investigation necessary for the study of any claim.

Such information will be provided for the following purposes: (a) assessment of insurance risk for underwriting purposes; (b) investigations necessary to adjudicate any claim or assess the validity of the policy as issued. For the same purposes, I/we authorize RBC Life Insurance Company, its reinsurers, and the Medical Information Bureau, to exchange the personal information contained in this application with other insurers, market intermediaries, financial institutions, and persons with whom I/we have indicated as references. I/We also authorize the Underwriting Department of RBC Insurance to release to my/our doctor(s) any medical results obtained as a result of my/our application for insurance for the purpose of assisting in explaining those results.

I/We authorize RBC Life Insurance Company, or its Reinsurer, to exchange the personal information contained in this application with other insurers, market intermediaries, financial institutions, or persons whom I/we have indicated as references and to inquire of them for the appraisal of the risk or in the event of a claim.

A photocopy of the signed authorization shall be as legally valid as the original.

Signed at _____ this _____ day of _____ 20 _____

Witness

Signature of Proposed Life Insured

In Alberta only: This authorization will be valid until revoked by written notice to RBC Life Insurance Company.

RBC Life Insurance Company

Calgary Office: 10655 Southport Road SW, Suite 600 Calgary Alberta T2W 4Y1~ 403-531-1764
Mississauga Office: 6880 Financial Drive, West Tower, Mississauga, Ontario, L5N 7Y5 ~ 905-606-1000

Your Privacy Matters To Us

At RBC Insurance[®], we're committed to protecting your privacy. We respect your privacy and want you to understand how we safeguard your personal information.

How we collect your information

We collect and keep information about you, which is needed to provide the products and services you request. We collect information from you, either directly or through our representatives. We may also need to collect information about you from sources such as hospitals, doctors and other health care providers, the Medical Information Bureau, the government (including government health insurance plans) and other governmental agencies, other insurance companies, financial institutions, motor vehicle reports, and your current and former employer.

How we use your information

We use your information to provide the products and services you request, which includes using it to evaluate insurance risk and manage claims. We may also share your information with others who work for companies under RBC Insurance or other RBC Financial Group[™] companies, or with third parties, when it is necessary for the services we provide to you. Third parties may include other insurance companies, the Medical Information Bureau, financial institutions, third party administrators, and any references you provide.

We may use your information internally, to prepare statistical reports that help us understand the needs of our customers and that help us understand and manage our business.

If you have given us your social insurance number, we will use it for taxation purposes and to help identify you with Citizenship and Immigration Canada, when necessary.

Please note that this paragraph is not applicable if this application is submitted by an independent representative or a representative that is attached to a firm other than RBC Insurance.

Other ways we may use your information

When you request products and services directly from a company under RBC Insurance, there are other ways we may use your information. For example, we may use or share some of your information to help you find out about other products and services from a company under RBC Insurance and other RBC Financial Group companies. However, we will never use or share your health information for these purposes. To better manage your relationship with other RBC Financial Group companies, and where the law allows us, we may consolidate the information we have about you with information held by the other companies.

If, at any time, you decide that you do not want us to use your information as described here, under "Other ways we may use your information", please let us know by calling us at 1-800-663-0417.

Your right to access your information

You have a right to access the personal information that we have about you in your file. If we have information that is not correct, you can have it corrected.

To access your information or to ask us to correct information, you can contact us at:

RBC Life Insurance Company

P.O. Box 515, Station A,

Mississauga, Ontario

L5A 4M3

Telephone: 1 800 663 0417

Facsimile: (905) 813 4816

If you would like more information about client privacy

RBC Financial Group publishes a brochure on client privacy. If you would like a copy of the brochure, you can contact us and we would be pleased to send one to you.