



Your Name

You pay \$ each month plus  
\$ Provincial Sales Tax  
Total Withdrawal \$

Your date of birth

Your spouse's name

Your and Your Spouse's Daily Benefit  
You  
Spouse

Your Royal RecoverAssist<sup>®</sup>  
Number

Your Royal RecoverAssist<sup>®</sup>  
Coverage Begins

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## Royal RecoverAssist<sup>®</sup> Certificate of Insurance

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### FOR ACCIDENTAL BODILY INJURY AND SICKNESS HOSPITALIZATION

This policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

#### IMPORTANT INFORMATION

Thank you for purchasing Royal RecoverAssist Hospital Cash Insurance. We are pleased to protect you in case an Injury or Sickness requires you to be hospitalized. This certificate is an important source of information about your Royal RecoverAssist coverage under group insurance policy 910501 issued to Royal Bank of Canada. It describes the features, benefits, limitations and exclusions of your coverage. **Please keep this certificate in a safe place.**

#### Definitions

In this certificate, the following words are defined as follows:

**“Accidental bodily injury”** refers to an injury caused by external, violent and purely accidental means, independent of all other causes and occurring within 365 days of the accident while insured.

**“Doctor”** refers to a person who is a medical practitioner, legally licensed to practice medicine by the licensing authority of the jurisdiction in which they practice, and whose legal and professional standing is equivalent to that of a doctor of medicine (MD) licensed in Canada. It does not include an insured person, their legal or common-law spouse, parents, step-parents, grandparents, in-laws, natural, adopted or step-children, grandchildren, brothers or sisters.

**“Hospital”** refers to an institution in Canada that is licensed as a hospital, is open 24 hours a day, treats sick and injured people on an in-patient, outpatient and emergency basis and has organized facilities for diagnosis and major surgery. It does not include any establishment that is used primarily as a clinic, extended or palliative care facility, rehabilitation facility, convalescent, rest or nursing home, home for the aged, custodial or education care, health spa, addiction treatment centre. It also does not include any institution that is not operated under the supervision of a staff of doctors.

**“Insured Person”** refers to you and your spouse for whom you are paying a premium.

**“Period of Hospitalization”** refers to a single uninterrupted period of time in a hospital.

**“Premium Payment Date”** refers to the date your payment is due.

**“Sickness”** refers to illness or disease resulting in hospitalization while insured.

**“Treatment”** refers to medical advice, consultation, care, treatment and service provided by a doctor.

**“We”, “us” and “our”** mean RBC Life Insurance Company.

**“You” and “your”** means the person who purchased the Royal RecoverAssist<sup>®</sup> coverage.

**“Your Spouse”** means the person you are legally married to or who you live with in a relationship of a conjugal nature and who is publicly recognized as your spouse and whose name is shown in this certificate.

## WHO IS COVERED

To be eligible for Royal RecoverAssist<sup>®</sup>, you provided a response of “YES” to the following eligibility statements:

- You are a customer of Royal Bank of Canada or any of its subsidiaries;
- You are between the ages of 18 and 69 inclusive at the time of your application, and if you elected spousal coverage, your spouse is between the ages of 18 and 74 inclusive;
- You and your spouse (if spousal coverage is elected) are between the ages of 18 and 74 inclusive while you are covered; and
- You and your spouse (if spousal coverage is elected) are residents of Canada for at least six months of each calendar year.

## WHEN YOUR INSURANCE BEGINS

Your insurance begins on the date indicated on the front page of this certificate. This is your “effective date.” Your spouse’s coverage also begins on this date if they were enrolled at the same time you were. If you enrol a spouse at a later date, their coverage will begin the day you make your first payment of premium for their coverage.

## WHEN YOUR INSURANCE ENDS

Your Royal RecoverAssist<sup>®</sup> coverage ends on the earliest of the following dates:

- The 31st day after a premium is not paid;
- The date you are no longer a Canadian resident;
- The effective date of coverage following your 75th birthday;
- The date we stop offering it because the group policy providing this coverage has been cancelled;
- The date you notify us by telephone or in writing that you want to terminate coverage. In this case, termination will be effective on the day before your next premium due date; or
- The date you die.

If you have elected spousal coverage, your spouse’s coverage ends on the earliest of these events:

- The date your spouse reaches age 75;
- The date your spouse is no longer a Canadian resident; or
- The date your insurance ends.

If we stop offering Royal RecoverAssist<sup>®</sup> to customers, we will send you written notice at least 60 days before your insurance ends.

## WHAT YOU PAY

The first month of coverage is provided by RBC Royal Bank at no cost to you. Thereafter, you must pay for the Royal RecoverAssist<sup>®</sup> coverage monthly — either by pre-authorized payment or by credit card — on the date your payment is due. Your bank account must be at a financial institution and your credit card must be of a type approved by us. If your bank account or credit card information changes, you must notify us immediately. Failure to do so may result in termination of your coverage.

There is a grace period during which coverage will continue for 60 days beyond the last date a payment has been made. Coverage will automatically end on the last date a payment has been made if we do not receive payment in full by the end of this grace period.

Your initial payment is shown on the front page of this certificate (and subsequent amendments) under the heading “What You Pay”.

### If you pay by Pre-Authorized Debit, you agree that:

- RBC Life Insurance Company (RBC Life) is authorized to make scheduled monthly withdrawals to pay the premium in accordance with the premium set out in this certificate, including the initial premium against the account at the financial institution below or any other financial institution that you may later designate.
- Financial Institution: Your RBC Direct Deposit Account  
Type of Pre-Authorized Debit (PAD): Personal
- The PAD Agreement will terminate with respect to this certificate upon 10 days written notice by RBC Life or by you. You may obtain further information on your right to cancel a PAD agreement by visiting the Canadian Payments Association website at [www.cdnpay.ca](http://www.cdnpay.ca).
- In the event that a PAD is disputed, the Payor(s) agrees to contact RBC Life. For recourse purposes, this PAD is considered a personal PAD.
- You have certain recourse rights if any debits do not comply with the Agreement. For example, you have the right to receive reimbursement for any PAD that is not authorized or is not consistent with the PAD Agreement. To obtain more information on recourse rights, you may contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

## IF WE CHANGE THE TERMS AND CONDITIONS OF THIS INSURANCE, INCLUDING YOUR MONTHLY PAYMENTS

We may need to change the terms and conditions of this insurance and/or the amount that you and all others insured under Royal RecoverAssist<sup>®</sup> pay each month for this insurance. However, we will send you written notice at least 60 days before we change the terms and conditions of this insurance and/or increase your monthly payment with the details, including the amount of the new payment, if it has changed, and the date the changes take effect.

## WHAT WE PAY

Under this certificate, all insured persons listed on the front page of this certificate are covered for both accidental bodily injury and sickness resulting in hospitalization. Subject to the exclusions and limitations outlined in this certificate, you will be paid a daily benefit when an insured person is in a Canadian hospital receiving treatment for an accidental bodily injury or sickness that occurred on or after the insured person's effective date of coverage.

If the insured person is hospitalized due to an accidental bodily injury, a daily benefit will be paid for each full day they are hospitalized and charged for a full day's room and board, provided the period of hospitalization is at least 24 hours. Any time spent in the Emergency Department while awaiting admission as an inpatient to the hospital will be included in the period of hospitalization even if no charges are incurred for room and board for that period of time.

If an insured person is hospitalized due to a sickness, the daily benefit will be paid for each full day they are hospitalized and charged for a full day's room and board, provided the period of hospitalization is at least three consecutive days. Any time spent in the Emergency Department while awaiting admission as an inpatient to the hospital will be included in the period of hospitalization even if no charges are incurred for room and board for that period of time.

The maximum number of days for which a daily benefit will be paid is 365 days of hospitalization per accidental bodily injury or sickness, whether accrued in one period of hospitalization or several.

If an insured person is hospitalized on more than one occasion (for the same injury or sickness, or from other problems related to the injury or sickness), the maximum benefit period will be reset to 365 days, but only if 183 consecutive days have elapsed between periods of hospitalization.

The daily benefit amounts are listed on the first page of this certificate.

## WHEN WE DON'T PAY

A daily benefit will not be paid if hospitalization was caused, directly or indirectly, by one or more of the following:

1. **Pre-Existing Condition or Sickness** — a condition or sickness for which the insured person visited or consulted a doctor, had signs or symptoms, had tests done or received treatment during the 12 months immediately preceding the effective date of coverage or at any time when this coverage was not in force because it had lapsed. Any pre-existing condition or sickness will be covered after this coverage has been in force continuously for two years immediately prior to the date of hospitalization. **If you increase your coverage amount, a new Pre-Existing Condition or Sickness exclusion will apply on the amount of the increase and begin on the effective date of the increase in coverage.**
2. **Self-injury** — Intentional self-injury, suicide or attempted suicide;
3. **Intoxication** — any event or illness directly or indirectly related to the ingestion of alcohol, where the concentration of alcohol exceeds 80 milligrams of alcohol in 100 millilitres of blood, or while intoxicated due to the voluntary ingestion of drugs;
4. **Drugs or poison** — any voluntary ingestion of poison, toxic substances or non-toxic substances, or drugs, sedatives or narcotics, whether legal, illicit or prescribed, in such quantity that they become toxic, or voluntary inhalation of gas;
5. **Cosmetic surgery** — cosmetic treatment or cosmetic surgery, except when necessary due to accidental bodily injury;
6. **High-risk activities** — including but not limited to participating in a contest of speed, scuba diving, skydiving, parachuting, hang-gliding, rock or mountain climbing, bungee jumping, or a flight accident, except when travelling as a passenger on a commercially licensed airline;
7. **Criminal offence** — committing or attempting to commit a criminal offence, or committing or provoking an assault;
8. **War or insurrection** — declared or undeclared war, any act of war, riot or insurrection, or service in the armed forces of any country or international organization;
9. **Terrorism or act of terrorism** — an act, including but not limited to the use of force or violence and/or the threat thereof, including hijacking or kidnapping, of an individual or group in order to intimidate or terrorize any government, group, association or the general public, for religious, political or ideological reasons or ends, and does not include any act of war (whether declared or not), act of foreign enemies or rebellion.

**A daily benefit will not be paid for hospitalization in a hospital outside of Canada or for hospital stays for the primary purpose of receiving rehabilitation or palliative care.**

## **TO MAKE A CLAIM**

To make a claim, call us. We will explain the process and send the necessary claim forms.

We must receive a completed proof of loss form within 90 days from the loss for which you are claiming. If it is not reasonably possible to provide the proof of loss to us within this time frame, you have up to one year to submit it. If we feel that we don't have enough information about the claim, we may request additional information from your doctor or hospital.

Doctors acting on our behalf have the right to examine an insured person whenever and as often as may reasonably be required while a claim is pending.

## **GENERAL PROVISIONS**

### **Payment to your estate**

All benefits will be paid to you if living. Otherwise they will be paid to your estate.

### **Misstatement of age**

If the age of an insured person has been misstated, the difference between any benefits actually paid and the benefits that should have been paid will be determined by us, and payment will be made to the appropriate party. At this time, premiums will also be adjusted based on the actual age of the insured person.

### **Smoking status**

Smoking status is important for determining you and your spouse's daily benefit. The daily benefit is reduced by 20% if the insured person is a smoker. An insured person will be considered a non-smoker if in the 12 months immediately preceding the period of hospitalization for which a claim has been approved, and for which we have received a statement to that effect, the insured person has not used any form of: tobacco, other than 1 large cigar per month; betel nuts or leaves more than once per month; e-cigarettes; water-pipes; nicotine products; or smoking cessation products.

The smoking status of you and your spouse is based on the information given when you applied for coverage. If the smoking status of you or your spouse changes, you must inform us immediately. A misstatement of smoking status is considered to be fraud.

## **TO MAKE CHANGES OR CANCEL YOUR INSURANCE**

If you want to change the amount of your insurance coverage or update your name, address, date of birth, billing information etc., please contact us by telephone or in writing.

If you are not satisfied with your insurance you can cancel it at any time by contacting us by telephone or in writing. Termination of coverage will be effective on the day before your next premium due date.

## **HOW TO CONTACT US**

You can contact us in writing at:

RBC Life Insurance Company  
P.O. Box 247, Station A  
Mississauga, ON L5A 3A1

You can contact us by phone from Monday to Friday 8:00 a.m. to 8:00 p.m. EST

From Quebec: 1-888-659-0099  
From elsewhere in Canada: 1-888-659-0199

Visit us at [www.rbcinsurance.com](http://www.rbcinsurance.com)

## LEGAL ACTION

No action at law or equity shall be brought to recover on this certificate or the Group Policy prior to the expiration of 60 days, after proof of loss has been filed with us in accordance with this certificate.

If we decide not to pay any benefits, the beneficiary may start legal action to seek the benefits we didn't pay. The limitation period within which the beneficiary must start legal action varies depending on the province in which you reside.

- Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation in your province of residence. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

## WHAT ELSE YOU NEED TO KNOW

Royal RecoverAssist<sup>®</sup> is provided under Group Policy 910501 (the "Group Policy"), issued by us to Royal Bank of Canada. This certificate is a summary of the Group Policy. If there are any discrepancies between the Group Policy and the certificate, the Group Policy will prevail.

If you or a claimant under the certificate would like a copy of the Group Policy, your Certificate of Insurance or your proof of enrollment, please contact us.

An insured person can only be covered under one Royal RecoverAssist<sup>®</sup> certificate at a time under the Group Policy. If an insured person is covered simultaneously under more than one certificate, we will pay only the claim that is based on the first coverage issued by us as indicated by the effective date shown on each of the certificates. You cannot transfer your Royal RecoverAssist<sup>®</sup> to anyone else. This RBC Insurance<sup>®</sup> product is provided by RBC Life Insurance Company.

This certificate replaces any previous Royal RecoverAssist<sup>®</sup> certificate you may have received prior to this.

This certificate is amended to comply with all laws that are applicable in your province, whether such amendments are made in writing or not.