About Your Travel Insurance:
This is your insurance policy, a contract detailing the terms and conditions of the insurance coverage(s) available. Refer to the insurance application/confirmation of coverage to view the coverages purchased. Keep it in a safe place and carry it with you when you travel.
IMPORTANT NOTICE – READ CAREFULLY BEFORE YOU TRAVEL

You have purchased a travel insurance policy – what’s next? We want you to understand (and it is in your best interests to know) what your policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your policy before you travel. Bolded and italicized terms are defined in your policy.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e. accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, you must meet all of the eligibility requirements.
- This insurance contains limitations and/or exclusions; e.g., medical conditions that are not stable, pregnancy, child born on trip, excessive use of alcohol, high risk activities.
- This insurance may not cover claims related to pre-existing medical conditions, whether disclosed or not at time of policy purchase.
- In the event of a claim your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, your policy will be voidable.

IT IS YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE. IF YOU HAVE QUESTIONS, CALL 1-800-387-2487, visit our website at www.rbcinsurance.com or contact us at P.O. Box 97, Station A, Mississauga, Ontario L5A 2Y9.

What the Provincial Regulators want you to know:

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.
What to do if you need help on your trip

Call Assured Assistance Inc. (AAI) – 24/7 Help Wherever You Roam.

Assured Assistance Inc. (AAI) is the travel assistance company that operates on behalf of RBC Insurance®. They provide our world-class emergency travel assistance.

Please call 1-800-387-2487 toll-free from the U.S. and Canada or (905) 816-2561 collect from anywhere in the world. (Note: If international operator assistance is required; please confirm how to call collect to Canada from your destination before leaving.)

Get the PATH App. Download the free RBC Insurance PATH app for quick, easy access to emergency assistance anywhere you travel.

Get it from the Apple Store or Google Play.

What Assistance Services are available?

AAI provides Emergency Assistance and Concierge Services leveraging our travel assistance coordinators, travel professionals and call centre infrastructure teams. Behind the scenes our medical assistance team is ready to provide their expertise if required.

Emergency Assistance Services

The following assistance services are available to you:

Replacement Co-ordination
Whenever possible, we will help co-ordinate the replacement of your prescription eyeglasses or essential prescription medication in the event these items need to be replaced during your trip. This insurance does not cover the actual cost to replace your prescription eyeglasses or essential prescription medication.

How do I make a claim?

If you need a Claim & Authorization form to submit a new claim, or you want status on an existing claim, please contact our Claims Department at:

905-816-2572 or 1-800-263-8944

Address:
P.O. Box 97
Station A, Mississauga, Ontario, L5A 2Y9

You can visit our website at http://www.rbcinsurance.com/travel/travel-insurance-claims.html to obtain a Cancellation & Interruption claim form.
Eligibility

To be eligible for insurance coverage you must:

- purchase coverage for a maximum of 365 days;
- be living in Canada, travelling through Canada or visiting Canada during your trip;
- have correctly completed the medical questionnaire if the non-refundable and/or non-transferable portion exceeds $15,000.

When does your coverage start?
Insurance starts on your effective date.

When does your coverage end?
Insurance ends on the earliest of:

a. the date of the cause of cancellation if your trip is cancelled before your date of departure from your departure point;

b. the date you return to your province, territory or country of residence;

c. midnight of your return date;

d. midnight of your expiry date;

e. 365 days after your date of departure from your departure point.

10 Day Free Look

If you are not completely satisfied with this travel insurance, you may cancel it within 10 days of purchase for a full refund, provided you have not left on your trip and have not experienced an event that would cause you to submit a claim. Refunds after the 10 day may not be permitted.

What is Covered?

Before you leave:
Trip Cancellation – when a covered reason causes you to cancel your trip before leaving your departure point.

After you leave:
Trip Interruption – when a covered reason occurs during your trip which causes the delay of your departure from your departure point; or when a covered reason occurs during your trip which causes an early or late return back to your departure point.

Delays:
Transportation Delay – when your transportation carrier is delayed due to a covered reason which causes you to miss a connection or resulting in the interruption of your travel arrangements.

What is not Covered?

It is really important to read your insurance coverage before you travel. There are exclusions and limitations that apply to your coverage. Not every situation or loss is covered. We only cover claims that meet the terms and conditions as we outline in this document.

IMPORTANT

If you have any questions about your travel insurance coverage, please visit our website or call us.
## Summary of Travel Insurance Coverage

<table>
<thead>
<tr>
<th>Cancellation &amp; Interruption Insurance</th>
<th>Maximum Sums Included</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Trip</strong> Cancellation – Before Departure</td>
<td>Up to the maximum covered amount as indicated on your insurance application/confirmation of coverage</td>
</tr>
</tbody>
</table>
| **Trip** Interruption – After Departure Transportation | Option 1  
Unused Portion of Pre-paid Travel Arrangements – Up to maximum covered amount for **Trip** Cancellation-Before Departure |
| **Trip** Interruption – After Departure Unused Portion of Pre-paid Travel Arrangements | Option 2  
Combined maximum up to $1500 |
| **Trip** Interruption – After Departure Transportation | Option 3  
Combined maximum up to $800 |
| Unused Portion of Pre-paid Travel Arrangements | Transportation Delay | Up to $350 |
| **Emergency** Assistance | Included |
Definitions
When reading your insurance coverage, you will notice that certain words are bolded and italicized. Please review the “Definitions” section located on the last few pages of this insurance document.

General Conditions
There are general conditions that apply to all coverages and they can be found on last few pages of this insurance document.

Trip Cancellation, Trip Interruption Insurance

Description of Coverage:
This insurance covers you up to the amount of insurance coverage you purchased for losses incurred should a Covered Reason prevent you from travelling as planned.

When does Coverage apply?

Trip Cancellation – Before you Leave:
- when a covered reason causes you to cancel your trip before leaving your departure point.
  (Coverage is not applicable if the sum insured prior to departure under your insurance is $0.)

Trip Interruption – After you Leave:
- when a covered reason occurs during your trip which causes the delay of your departure from your departure point; or when a covered reason occurs during your trip which causes an early return back to your departure point.

Delayed Return – After you Leave:
- when a covered reason occurs during your trip and results in you being delayed, beyond your scheduled return date, from returning to your departure point.

IMPORTANT
When a cause of cancellation (the event that triggers one of the covered reasons) occurs before the date of departure from your departure point, you must:

- cancel your trip with the travel agent, airline, tour company or the carrier immediately, but no later than the business day following the cause of cancellation; and
- advise us at the same time.

Our maximum liability is the amounts or portions indicated in your trip contract that are non-refundable and/or non-transferable at the time of the cause of cancellation or on the next business day.

Note: Any voucher or future travel credit that is available to you from a travel supplier will be considered a refund and your claim will not be covered under this insurance.
Covered Reasons

Emergency Medical Condition or Death:

For Covered Reasons 1 to 5 “you” or “your” applies to you or your travelling companion.

1 Your emergency medical condition or death.

2 The emergency medical condition or death of:
   a Your immediate family member,
   b Your caregiver, key employee or business partner.

3 The death or admission to a hospital of your host at destination following an emergency medical condition.

4 The death of your friend.

5 The quarantine or hijacking of you, your spouse or your child.

What are you eligible for: (Covered Reasons 1 to 5)

<table>
<thead>
<tr>
<th>Covered Reasons 1 to 5:</th>
<th>Trip Cancellation</th>
<th>Trip Interruption</th>
<th>Delayed Return</th>
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<tr>
<td>BENEFIT(S)</td>
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<td>a) or b)</td>
<td>c), d) &amp; g), or c), e) &amp; g)</td>
<td>d), f)</td>
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</table>

Review your benefit(s) under the “What are the Benefits?” section.

Pregnancy & Adoption:

For Covered Reason 6 “you” applies to you, your spouse, your travelling companion, your travelling companion’s spouse, your immediate family member or your travelling companion’s immediate family member.

6 Your complications of a pregnancy arising in the first 31 weeks of pregnancy. Note: the confirmation of a multiple pregnancy/or the confirmation of a pregnancy as a result of fertility treatment are not considered complications of pregnancy.

What are you eligible for: (Covered Reason 6)

<table>
<thead>
<tr>
<th>Covered Reason 6:</th>
<th>Trip Cancellation</th>
<th>Trip Interruption</th>
<th>Delayed Return</th>
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<tr>
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<td>d), f)</td>
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</table>

Review your benefit(s) under the “What are the Benefits?” section.
For Covered Reasons 7 and 8 “your” applies to you, your spouse, your travelling companion, your travelling companion’s spouse.

7  Your pregnancy being confirmed after your effective date, if your departure from your departure point is scheduled to take place in the 9 weeks before or after the expected date of delivery.

What are you eligible for: (Covered Reason 7)

<table>
<thead>
<tr>
<th>Covered Reason 7:</th>
<th>Trip Cancellation</th>
<th>Trip Interruption</th>
<th>Delayed Return</th>
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<td>BENEFIT(S)</td>
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<tr>
<td>a) or b)</td>
<td>not applicable</td>
<td>not applicable</td>
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</table>

Review your benefit(s) under the “What are the Benefits?” section.

8  The legal adoption of a child, when the actual date of that adoption is scheduled to take place after your effective date and prior to, or during, your trip.

What are you eligible for: (Covered Reason 8)

<table>
<thead>
<tr>
<th>Covered Reason 8</th>
<th>Trip Cancellation</th>
<th>Trip Interruption</th>
<th>Delayed Return</th>
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<tbody>
<tr>
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<td>not applicable</td>
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</tbody>
</table>

Review your benefit(s) under the “What are the Benefits?” section.

Work or Occupation:
For Covered Reasons 9 to 12 “your” applies to you, your spouse, your travelling companion.

9  A transfer by your employer with whom you or your spouse is employed on your effective date which requires the relocation of your principal residence (not applicable to self-employed people).

10 The involuntary loss of your permanent employment (not contract employment) due to lay-off or dismissal without just cause.

11 Cancellation of your business meeting beyond your or your employer’s control.

12 Your being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.

What are you eligible for: (Covered Reasons 9 to 12)

<table>
<thead>
<tr>
<th>Covered Reasons 9 to 12:</th>
<th>Trip Cancellation</th>
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<td>not applicable</td>
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</tbody>
</table>

Review your benefit(s) under the “What are the Benefits?” section.
**Government Travel Warning or Visas:**
For Covered Reason 13 “your” applies to you.

13 The Government of Canada issues an “Avoid Non – Essential Travel” or an “Avoid All Travel” travel advisory after you purchase your insurance advising or recommending that Canadian residents should not visit a destination included in your trip.

**What are you eligible for: (Covered Reason 13)**

<table>
<thead>
<tr>
<th>Covered Reason 13:</th>
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<tbody>
<tr>
<td><strong>Trip Cancellation</strong></td>
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<td>a)</td>
<td>c), d) &amp; g), or c), e) &amp; g)</td>
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</tbody>
</table>

Review your benefit(s) under the “What are the Benefits?” section.

For Covered Reason 14 “your” applies to you or your travelling companion.

14 The non-issuance of your travel visa (not an immigration or employment visa) or the rejection of your travel visa application (not an immigration or employment visa) for reasons beyond your control.

**What are you eligible for: (Covered Reason 14)**

<table>
<thead>
<tr>
<th>Covered Reason 14:</th>
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<tbody>
<tr>
<td><strong>Trip Cancellation</strong></td>
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<tr>
<td>a) or b)</td>
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</tbody>
</table>

Review your benefit(s) under the “What are the Benefits?” section.

**Other:**
For Covered Reasons 15 and 16 “your” applies to you or your travelling companion.

15 An event completely independent of any intentional or negligent act that renders your principal residence uninhabitable or the business that you own inoperative.

16 Your, your spouse or your child being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding during your trip.

**What are you eligible for: (Covered Reasons 15 to 16)**

<table>
<thead>
<tr>
<th>Covered Reasons 15 to 16:</th>
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<tbody>
<tr>
<td><strong>Trip Cancellation</strong></td>
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</table>

Review your benefit(s) under the “What are the Benefits?” section.
Transportation Delays:
For Covered Reason 17 “your” applies to you.

17  A missed departure or the delay of your connecting transportation due to the following events:
- mechanical failure of that transportation
- a traffic accident
- an emergency police-directed road closure
- weather conditions, earthquakes, volcanic eruptions
- unannounced strike
- loss or theft of your passports, travel documents, or money

Transportation for covered reason #17 refers to a passenger plane, ferry, cruise ship, bus, limousine, taxi, ride sharing, private automobile or train.

**IMPORTANT**
- Your travel plans must include enough time to meet the travel supplier’s check-in procedure.
- Any amount payable will be reduced by any amount recoverable from another source (including but not limited to alternatives or replacement travel options offered by airlines, tour operators, cruise lines and other carriers) for the same cause.

What are you eligible for: (Covered Reason 17)

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<thead>
<tr>
<th>Covered Reason 17:</th>
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<tbody>
<tr>
<td>Trip Cancellation</td>
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</tr>
<tr>
<td>not applicable</td>
<td>c), e), h)</td>
<td>d), g)</td>
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</tbody>
</table>

Review your benefit(s) under the “What are the Benefits?” section.

For Covered Reason 18 “your” applies to you and your travelling companion.

18  Delay of your scheduled carrier due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the trip, when you choose not to continue with your travel arrangements.

Note: If you choose to continue on with the trip, only Benefit b) applies.

What are you eligible for: (Covered Reason 18)

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<tr>
<th>Covered Reason 18:</th>
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<tbody>
<tr>
<td>Trip Cancellation</td>
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</table>

Review your benefit(s) under the “What are the Benefits?” section.
What are the Benefits?

Trip Cancellation – Before you Leave: (up to the maximum covered amount purchased)

If your trip is cancelled before you leave as a result of a Covered Reason, benefits are payable for:

a. The non-refundable and/or non-transferable portion of your prepaid travel arrangements.

b. The extra cost of the next occupancy charge if you choose to travel as originally planned.

Note: Any voucher or future travel credit that is available to you from a travel supplier will be considered a refund and your claim will not be covered under this insurance.

Transportation:

d. Your economy class transportation via the most cost effective route to your departure point.

IMPORTANT

Fly to Bedside or Funeral — Note: If you are required to interrupt your trip to attend a funeral, or travel to the bedside of a hospitalized immediate family member, business partner, key employee or caregiver, you have the option to purchase a ticket to the destination where the death or hospitalization has occurred. You will be reimbursed the cost of the ticket, up to the maximum amount of what it would have cost for one-way economy class transportation via the most cost effective route back to your departure point. (applicable to covered reason #2)

- This option is subject to the pre-authorization of Assured Assistance Inc.
- This option can only be used once during your period of insurance.
- If you choose this option, it will replace benefit d).
- The Out of Pocket Expenses benefit is not applicable if you choose this option.

e. Your economy class one-way air fare via the most cost effective route to your next destination (inbound and outbound) or to rejoin a tour or group.

Out of Pocket Expenses:

f. Your commercial accommodations and meals, essential telephone calls, internet usage fees, and taxi fares (ride sharing or rental car in lieu of taxi fares), up to a daily maximum of:

- $175, to a maximum total of $1750.

g. Your commercial accommodations and meals, essential telephone calls, internet usage fees, and taxi fares (ride sharing or rental car in lieu of taxi fares), up to a daily maximum of:

IMPORTANT

Benefit a) or b) are not applicable if the maximum amount purchased for Trip Cancellation – Before Departure is $0.

Benefit c) is not applicable if the maximum amount purchased for Trip Cancellation – Before Departure is $0.
Transportation Delay Benefit:

As a result of covered reason #17, reimbursement to **you**, up to a daily maximum of $175 to a total of $350:

- for **your** overnight commercial accommodations (if delayed for 6 hours or more and delay occurs overnight); and
- meals, essential telephone calls, internet usage fees, taxi fares (ride sharing or rental car in lieu of taxi fares).

**IMPORTANT**

This benefit can only be claimed if no other compensation was provided or offered by the delayed transportation.

Repatriation of **your** remains Benefit:

If, during **your trip**, **you** die from a **medical condition** covered under this insurance, the insurance covers:

- the transportation of **your** remains in the common carrier’s standard transportation container to **your** province or territory of residence, and up to $5,000 for the preparation of **your** remains and for the cost of the common carrier’s standard transportation container; or

- the transportation of **your** remains to **your** province or territory of residence and up to $5,000 for the cremation of **your** remains at the location where **your** death occurred; or

- up to $5,000 for the preparation of **your** remains and the cost of a standard burial container and up to $5,000 for the burial of **your** remains at the location where **your** death occurred.
Limitations, Conditions & Exclusions

What Conditions Apply?

1  It is a condition of any transportation and out of pocket expense benefit under this insurance that travel must be undertaken on the earliest of:
   a  the date when your travel is medically possible; and
   b  within 10 days following your originally scheduled return date if your delay is not the result of hospitalization; or
   c  within 30 days following your originally scheduled return date if your delay is the result of hospitalization, when the benefit is payable because of a medical condition covered under one of the covered reasons.

2  This insurance is subject to the “Terrorism Coverage”, “General Conditions” and “How Do You Submit a Claim?” sections outlined in this insurance document.

What is Not Covered

Pre-existing Medical Condition Exclusions:

1  **Pre-Existing Medical Condition Exclusion:**
   (Applicable if the non-refundable and/or non-transferable portion of your pre-paid travel arrangements does not exceed $15,000.)

   When reading the Pre-existing Medical Condition exclusions, please review the definition of stable.

   This exclusion applies to you, your spouse, your dependent children whether or not they are travelling with you. It also applies to your parents and your siblings who live in the same home, whether or not they are travelling with you.

   We will not pay for any expenses incurred directly or indirectly as a result of:
   i  Your/their medical condition or related condition (whether or not the diagnosis has been determined) if at any time in the 90 days before your effective date, the medical condition or related condition has not been stable.
   ii  Any heart condition (whether or not the diagnosis has been determined) if at any

   IMPORTANT

   If the non-refundable and/or non-transferable portion of your pre-paid travel arrangements exceeds $15,000, you must complete the medical questionnaire. The pre-existing medical condition exclusion is based on the category you qualify for (Gold, Silver or Bronze). Exclusion # 3 also applies to all categories.

   **Gold**

   This insurance does not pay for any expenses incurred directly or indirectly as a result of:
   i  Your medical condition or related condition (whether or not the diagnosis has been determined) if at any time in the 90 days before your effective date, your medical condition or related condition has not been stable.
   ii  Your heart condition (whether or not the diagnosis has been determined) if at any
time in the 90 days before your effective date:

a any heart condition has not been stable; or

b you have taken nitroglycerin more than once per week specifically for the relief of angina pain.

iii Your lung condition (whether or not the diagnosis has been determined) if at any time in the 90 days before your effective date:

a any lung condition has not been stable; or

b you have been treated with or prescribed home oxygen (on a regular basis or on an as needed basis) or treated with or prescribed oral steroids (prednisone or prednisolone) for any lung condition.

Silver
This insurance does not pay for any expenses incurred directly or indirectly as a result of:

i Your medical condition or related condition (whether or not the diagnosis has been determined) if at any time in the 180 days before your effective date, your medical condition or related condition has not been stable.

ii Your heart condition (whether or not the diagnosis has been determined) if at any time in the 180 days before your effective date:

a any heart condition has not been stable; or

b you have taken nitroglycerin more than once per week specifically for the relief of angina pain.

iii Your lung condition (whether or not the diagnosis has been determined) if at any time in the 180 days before your effective date:

a any lung condition has not been stable; or

b you have been treated with or prescribed home oxygen (on a regular basis or on an as needed basis) or treated with or prescribed oral steroids (prednisone or prednisolone) for any lung condition.

Bronze
This insurance does not pay for any expenses incurred directly or indirectly as a result of:

i Your medical condition or related condition (whether or not the diagnosis has been determined) if at any time in the 365 days before your effective date, your medical condition or related condition has not been stable.

ii Your heart condition (whether or not the diagnosis has been determined) if at any time in the 365 days before your effective date:

a any heart condition has not been stable; or

b you have taken nitroglycerin more than once per week specifically for the relief of angina pain.

iii Your lung condition (whether or not the diagnosis has been determined) if at any time in the 365 days before your effective date:

a any lung condition has not been stable; or

b you have been treated with or prescribed home oxygen (on a regular basis or on an as needed basis) or treated with or prescribed oral steroids (prednisone or prednisolone) for any lung condition.

3 Pre-Existing Medical Condition Exclusion:
(Applicable if the non-refundable and/or non-transferable portion of your pre-paid travel arrangements exceeds $15,000.)

This insurance does not pay for any expenses incurred directly or indirectly as a result of:

i Your immediate family member or your travelling companion’s medical condition or related condition (whether or not the
diagnosis has been determined) if at any time in the 90 days before your effective date, your immediate family member or your travelling companion’s medical condition or related condition has not been stable.

ii Your immediate family member or your travelling companion’s heart condition (whether or not the diagnosis has been determined) if at any time in the 90 days before your effective date:

a any heart condition has not been stable; or

b your immediate family member or your travelling companion have taken nitroglycerin more than once per week specifically for the relief of angina pain.

iii Your immediate family member or your travelling companion’s lung condition (whether or not the diagnosis has been determined) if at any time in the 90 days before your effective date:

a any lung condition has not been stable; or

b your immediate family member or your travelling companion have been treated with or prescribed home oxygen (on a regular or on an as needed basis) or treated with or prescribed oral steroids (prednisone or prednisolone) for any lung condition.

General Exclusions
In addition to the exclusion outlined above under “Pre-Existing Medical Condition Exclusions,” this insurance does not cover any loss, claim or expense of any kind caused directly or indirectly by:

a Any known or anticipated event, occurrence, circumstance, or medical condition which you were aware of on or before your effective date, and which you knew might be cause for cancellation, interruption or delay of your trip.

b A trip undertaken to visit or attend an ill person when the medical condition or death of that person is the cause of the claim.

c Pre-paid travel arrangements for which an insurance premium was not paid.

d Your self-inflicted injury, suicide or attempt to commit suicide.

e Claim that results from or is related to your involvement in the commission or attempted commission of a criminal offence or illegal act.

f Any medical condition, including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs or other intoxicants whether prior to or during your trip.

g Any medical condition arising during your trip from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.

h Any medical condition that is the result of you not following treatment as prescribed to you, including prescribed or over-the-counter medication.

i Any claim related to routine pre-natal or post-natal care, or

Any claim related to your child born during the trip, or

Any claim related to pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.

j A trip made for the purpose of obtaining a diagnosis, treatment, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.

k Your participation in rock climbing or mountain climbing.

l The non-issuance of a travel visa due to late visa application.

m Your refused entry at customs, border crossing, or security checkpoint for any reason.
The schedule change of a medical test or surgery that was originally scheduled before your period of insurance.

Your medical condition if any answer provided in the medical questionnaire, when applicable, is incorrect, in which case the insurance is void and the premium paid is refundable at our option.

Any claim related to:
- an act of war whether declared or undeclared;
- rebellion;
- exposure to nuclear reaction or radiation;
- radioactive, biological or chemical contamination.

Any expenses resulting from orbital space flights, sub-orbital space flights and space tourism.

Coronavirus disease (COVID-19);
Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
any mutation or variation of SARS-CoV-2 or COVID-19;
and/or fear or threat of any of the above.

Any covered reason if a voucher or future travel credit has been made available to you by a travel supplier whether it is accepted by you or not. A voucher or future travel credit will be considered to be a refund for the purposes of this insurance.

**Terrorism Coverage**

Where an act of terrorism directly or indirectly causes a loss that would otherwise be payable under one of the covered reasons in accordance with the terms and conditions of this insurance, this insurance will provide coverage as follows:

1. **We** will, for Cancellation & Interruption claims, except in the case of catastrophic event, reimburse you up to a maximum of 100% of your eligible loss.

2. **We** will, for Cancellation & Interruption claims resulting in a catastrophic event, and subject to the limits described in paragraph 6), reimburse you up to a maximum of 50% of your eligible loss.

3. For all other classes of insurance, we will reimburse you up to a maximum of 100% of your eligible loss.

4. The benefits payable in accordance with paragraphs 2), 3) and 4) are in excess to all other potential sources of recovery, including but not limited to, alternative or replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only respond after you have exhausted all such other sources.

5. The benefits payable in accordance with paragraph 3) shall be paid out of a fund and, where total claims exceed fund limits, eligible claims shall be reduced on a pro rata basis so that the maximum payment out of the fund for all policy holders shall be CDN$5,000,000 per act of terrorism or series of acts of terrorism occurring within a 72-hour period. The total maximum payment out of the fund for all policy holders shall be CDN$10,000,000 per calendar year regardless of the number of acts of terrorism. If, in our judgment, the total of all payable claims for all policy holders under one or more acts of terrorism may exceed the applicable fund maximum limits, your prorated claim will be paid after the end of the calendar year.

**How to Become Insured, Extend or Modify Your Insurance**

**How do you become insured?**

You become insured and this Insurance document becomes an insurance contract:

- Your name is on the insurance application/confirmation of coverage.
- The required premium has been paid on or before your effective date.
- You have completed the medical questionnaire if required.
When does your coverage automatically extend?

1. If you cannot complete your trip by your return date because of the delay of a common carrier in which you are scheduled to travel, your coverage will automatically extend for the delay period to a maximum of 72 hours.

2. Regardless of the automatic extensions above, coverage will not continue beyond 365 days from your latest date of departure from your departure point.

What if you decide to extend your trip?

If you decide to extend your trip, any extension of your coverage is subject to the following conditions:

1. a. If you have not had a medical condition under your existing coverage under any of our insurances, you must request the extension by contacting us before your return date.

   b. If you have had a medical condition under your existing coverage under any of our insurances, you must request the extension by contacting Assured Assistance Inc. before your return date, and the extension is subject to the approval of Assured Assistance Inc.

2. You must pay the required additional premium before your original return date.

3. If the insurance for which you require the extension is not available for the duration that includes the total number of days of your trip and any optional extension(s), your coverage cannot be extended. Instead, you may be able to purchase a new policy under the coverage:

   a. for which you are eligible; and

   b. that is available for the duration that includes the period beginning with your effective date and ending at your new return date.

4. Any extension of your coverage is subject to our approval and we reserve the right to decline the request.

The terms, conditions and exclusions of the extension policy apply to you during the extension period.

Topping Up another travel insurance coverage

If you are covered under another travel insurance coverage, you may purchase top-up coverage from us only before your date of departure from your departure point, and:

a. You must pay the required top-up premium before your date of departure from your departure point.

b. The terms, conditions and exclusions of our policy issued as top-up apply to you.

c. You cannot purchase an annual coverage to top-up a single trip (if you have travel insurance included with your credit card coverage, you can purchase an annual coverage as top-up).

d. Any top-up coverage is subject to our approval and we reserve the right to decline the request.
Insurance Premium

About Your Premium

- The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates in effect.
- Premium rates and coverage terms and conditions are subject to change without prior notice.
- Coverage will be null and void if credit card charges are invalid, or if no proof of your payment exists.

When can your premium be refunded?

If you are not completely satisfied with this travel insurance, you may cancel it within 10 days of purchase for a full refund, provided you have not left on your trip and have not experienced an event that would cause you to submit a claim. Refunds after the 10 day will not be permitted unless:

- the supplier (tour operator, airline, etc.) cancels your trip and all penalties are waived; or
- the supplier (tour operator, airline, etc.) changes the travel dates and you are unable to travel on these dates and all penalties are waived; or
- you cancel your trip before any cancellation penalties are in effect.

Contract or Coverage Termination by Us

1. This policy is issued on the basis of information in your application or provided in connection with your application (including answers to the medical questionnaire, if required). When completing the application and answering the medical questions, your answers must be complete and accurate. In the event of a claim, we will review your medical history. If any of your answers are found to be incomplete or inaccurate:
   - your coverage will be void
   - which means your claim will not be paid

2. If you fail to meet the eligibility conditions as outlined under “Eligibility”, your insurance is void and our liability is limited to a refund of the premium paid.

3. You must repay us any amount paid or authorized by us on your behalf if we determine that the amount is not payable under your policy.

4. This contract is void if a trip is made for the purpose of obtaining a diagnosis, treatment, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.
How to Submit a Claim

How to Submit a Claim
1 When you call us at the time of an emergency, you are given all the information required to file a claim. Otherwise, please refer to the instructions below.
2 We do not cover fees charged for completing a medical certificate.
3 You must file your claim with us within 90 days of your return to your departure point.
   - If you need a Claim & Authorization form, please contact our Claims Department at 1-800-387-2487 toll-free from the U.S. and Canada, or (905) 816-2561.
   - Or you can visit our website at http://www.rbcinsurance.com/travelinsurance to obtain a Cancellation & Interruption claim form.
   - Our address: P.O. Box 97, Station A, Mississauga, Ontario, L5A 2Y9

Information Required for each type of Claim
If you are making a Trip Cancellation or Trip Interruption Insurance claim:
We require the fully completed Claim & Authorization form, and where applicable:
   - A medical document, fully completed by the legally qualified physician in active personal attendance and in the locality where the medical condition occurred stating the reason why travel was not recommended, the diagnosis and all dates of treatment.
   - Written evidence of the covered reason which was the cause of the cancellation, interruption or delay.
   - Tour operator terms and conditions.
   - Complete original unused transportation tickets, vouchers, cruise shore excursions or special ticket events.
   - All receipts for the prepaid land arrangements and/or out of pocket expenses.
   - Original passenger receipts for new tickets.
   - Reports from the police or local authorities documenting the cause of the missed connection.
   - Detailed invoices and/or receipts from the service provider(s).

FAILURE TO COMPLETE THE REQUIRED CLAIM & AUTHORIZATION FORM IN FULL WILL DELAY THE ASSESSMENT OF YOUR CLAIM.
IMPORTANT

To save you time, we’ve made it easier to submit your trip cancellation and trip interruption claims online.

Sign in to Online Insurance:

From the Policy Summary screen, find your travel policy/certificate number
Click on “Open a Claim” to get started
Please make sure to have all your supporting documents available when you open a claim online.

What can you expect from us when making a claim

1  When making a claim under this insurance, you must provide the applicable documents we require. Failure to provide the applicable documentation will invalidate your claim.

2  We will pay the expenses, other than for loss of life, covered under this insurance to you or to the provider of the service(s). Any sum payable for loss of life will be payable to your estate unless otherwise specified in your insurance application/confirmation of coverage.

3  Payment, reimbursement and amounts shown throughout this contract are in Canadian dollars, unless otherwise stated. If currency conversion is necessary, we will use the exchange rate on the date the last service was rendered to you. This insurance will not pay for any interest.

4  You must repay us any amount paid or authorized by us on your behalf if we determine that the amount is not payable under your policy.

5  During the processing of a claim under this insurance, we may require you to undergo a medical examination by one or more physicians selected by us and at our expense.

Option to appeal if you do not agree with partial payment or denial

If you have not been able to resolve your concern with us and you have received a letter stating our final decision/proposal, you can contact the RBC Insurance Customer Care Assurance office for assistance. This office can offer a fair and objective review of both parties’ positions without bias and provide a final report of its findings/recommendations.

What You Will Need:

- Provide a written statement of your outstanding concerns and your resolution expectations.
- Provide a copy of the RBC Insurance business division final decision/proposal letter.
- Provide any new information or documentation not already submitted to support your position.

Please contact:

RBC Insurance Services Inc.
Customer Care Assurance
PO Box 213, Station A
Mississauga, Ontario L5A 4N9

Contact us online
https://www.rbcinsurance.com/cgi-bin/contact_us.cgi?form=feedback
Call 1-888-728-6666
Fax 1-888-844-3331
General Conditions

1 Throughout this document, any reference to age refers to your age on the date of insurance application/confirmation of coverage.

2 We and our agents, Assured Assistance Inc. and their agents are not responsible for the availability, quality or results of any medical treatment or of any transportation or of your failure to obtain medical treatment.

3 This document, including the insurance application/confirmation of coverage and, when applicable, the medical questionnaire, is the entire contract between you and us. Despite any other provision of this contract, this contract is subject to any applicable federal and provincial statutes concerning contracts of insurance.

4 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.

5 You may only commence a legal action in the province or territory where the policy was issued. You or your heirs assign consent to the transfer of any legal action to the province or territory where the policy was issued.

Access to Care

We will assist you to access care whenever possible; however, we are not responsible for the quality of care you receive.

Misrepresentation

1 This policy is issued on the basis of information in your application or provided in connection with your application (including answers to the medical questionnaire, if required). When completing the application and answering the medical questions, your answers must be complete and accurate. In the event of a claim, we will review your medical history. If any of your answers are found to be incomplete or inaccurate:

- your coverage will be void
- which means your claim will not be paid

2 You must be accurate and complete in your dealings with us at all times.

3 We will not pay a claim if you, any person insured under this policy or anyone acting on your behalf attempt to deceive us or makes a fraudulent, false or exaggerated statement or claim.

Co-ordination of Benefits

If you are eligible for benefits, similar to the benefits provided under this insurance, the total benefits paid to you by all insurers cannot exceed the actual incurred expense.

We will coordinate the payment of benefits from all insurers with whom you are eligible, to the maximum of the largest amount specified by each insurer.

1 In the case of out-of-country/province health care coverage:

a if you are retired and your former employer provides to you, under an extended health insurance plan, a lifetime maximum coverage of:

- $50,000 or less, we will not coordinate payment with such coverage;
more than $50,000, we will coordinate payment with such coverage only in excess of $50,000; in accordance with the coordinating coverage guidelines issued by the Canadian Life and Health Insurance Association.

b if you are actively employed and your current employer provides to you, under a group health insurance plan, a lifetime maximum coverage of:

- $50,000 or less, we will not coordinate payment with such coverage;
- more than $50,000, we will coordinate payment with such coverage only in excess of $50,000.

2 If you are insured under more than one of our policies, the total amount paid to you cannot exceed the actual expense which you have incurred, and the maximum you are entitled to is the largest amount specified for the benefit in any one policy.

3 Any of our policies are excess insurance and are the last payors. All other sources of recovery, indemnity payments or insurance coverage must be exhausted before any payments will be made under any of our policies.

4 These conditions are not applicable to benefits payable under Flight & Travel Accident Insurance.

Right to be Reimbursed (Subrogation) and Third Party Recovery

As a condition to receiving benefits under this policy, you agree that if you have a claim or right of action against any person, company or organization for the loss or expenses for which under this policy we have made payment, you shall, if requested by us, assign and transfer such claim or right of action to us. You agree that you will do nothing to prejudice our rights to recover, and you will cooperate fully with us and to allow us, at our own expense, to bring a law suit in your name against the third party.

In the event that you institute a demand or action in connection with the losses or expenses for which under this policy we have made payment, you agree to:

1. Immediately notify us of this claim and provide the name and address of the lawyer or firm pursuing this action on your behalf;

2. Advise the lawyer or firm acting on your behalf about our right to be reimbursed under this policy, and instruct any such lawyer or firm acting on your behalf to include as part of your action all amounts paid by us under this policy;

3. Keep us informed on the status of your legal action and to provide us, free of charge with such reports as we may reasonably require and details of any settlement negotiations; and

4. Reimburse us for all emergency medical, hospital, and related costs paid under the policy from any amounts you receive from a third party responsible (in whole or in part) for your injury or sickness whether such amounts are paid under a judgment or settlement agreement.
Definitions

The following are our definitions and apply when bolded and written in italics throughout this document.

Business meeting – a meeting, trade show, training course, or convention scheduled before your effective date between companies with unrelated ownership, pertaining to your full-time occupation or profession and that is the sole purpose of your trip. Legal proceedings are not considered to be a business meeting.

Caregiver – the permanent, full-time person entrusted with the well-being of your dependant(s) and whose absence cannot reasonably be replaced.

Catastrophic event – total eligible Cancellation & Interruption Insurance claims arising directly or indirectly from an act of terrorism, or series of acts of terrorism, occurring within a 72-hour period that exceed $1,000,000.

Children – dependent unmarried persons, who are your natural, adopted or step-children, and are:

a. under 21 years of age; or
b. under 26 years of age if full-time students; or
c. your child of any age who is mentally or physically disabled.

Contamination – the poisoning of people by nuclear, chemical and/or biological substances which causes illness and/or death.

Departure point – the place you depart from on the first day of your intended travel period, as shown on your trip itinerary insured by us.

Dismemberment – actual severance through or above your wrist or ankle joint.

Effective date – your effective date is shown on your insurance application/confirmation of coverage:

Cancellation & Interruption coverage:

- the date and time the required premium is paid.

Top-up coverage:

- 12:01 a.m. on the day following the date of expiry of your prior coverage; or
- if you purchase top-up coverage for the beginning portion of your intended travel period, your effective date is set out above based on the coverage you purchase as top-up.

Emergency – A sudden and unforeseen medical condition that requires immediate treatment. An emergency no longer exists when the evidence reviewed by Assured Assistance Inc. indicates that no further treatment is required at destination or you are able to return to your province/territory of residence for further treatment.

Expiry date – the date on which your coverage ends under this insurance, as shown on your insurance application/confirmation of coverage.

Government health insurance plan – the health insurance coverage that Canadian provincial and territorial governments provide for their residents.

Hospital – An institution that is licensed as an accredited hospital that is staffed and operated for the care and treatment of in-patients and out-patients. Treatment must be supervised by physicians and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment. A hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.


Insurance application/confirmation of coverage – the document provided by us or through your online application which confirms the insurance coverage you have purchased. The insurance application/confirmation of coverage forms part of the insurance contract.
Key employee – an employee whose continued presence is critical to the ongoing affairs of the business during your absence.

Medical condition – Any disease, illness or injury (including symptoms of undiagnosed conditions).

Medical questionnaire – the form that contains questions that must be answered correctly at the time of insurance application/confirmation of coverage, and that, once completed and signed, forms part of the insurance contract. Your medical condition at the time of completion of the medical questionnaire determines the terms of coverage and/or the premium that apply to you. You must complete the medical questionnaire for Cancellation & Interruption coverage, if the non-refundable and/or non-transferable portion of your prepaid travel arrangements exceeds $15,000.

Mountain climbing – the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.

Network – the hospitals, physicians and other medical service providers recognized by us at the time of the emergency.

Passenger plane – a certified multi-engined transportation aircraft provided by a regularly scheduled airline on any regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board or Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

Period of insurance – the period of time between your effective date and your return date.

Physician – A person who is not you or a member of your immediate family or your traveling companion, licensed in the jurisdiction where the services are provided, to prescribe and administer medical treatment.

Pre-existing Medical Condition – Any medical condition that exists prior to your effective date.

Prescription drug – drug or medicine that can only be issued upon the prescription of a licensed physician or dentist and is dispensed by a licensed pharmacist. Prescription drug does not mean such drug or medicine when you need (or renew) them to continue to stabilize a condition which you had before your trip, or a chronic condition.

Professional – engaged in a specified activity as your main paid occupation.

Return date – the date on which you are scheduled to return to your departure point. This date is shown on your insurance application/confirmation of coverage.

If you purchase top-up coverage for the beginning portion of your intended travel period, your return date is 11:59 p.m. on the day before the effective date of your subsequent coverage.

Spouse – the person who is legally married to you, or has been living in a conjugal relationship with you for a continuous period of at least one year and who resides in the same household as you.

Stable – A medical condition is considered stable when all of the following statements are true:

- there has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment), and
- there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug, and
- the medical condition has not become worse, and
- there has not been any new, more frequent or more severe symptoms, and
- there has been no hospitalization or referral to a specialist, and
- there have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and
- there is no planned or pending treatment.
All of the above conditions must be met for a medical condition to be considered stable.

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.

Top-up – the coverage you purchase from us:

a to add to your insurance beyond the duration covered under your Multi-Trip Annual Coverage; or

b before your date of departure from your departure point to complement travel insurance coverage that is in effect through another program or policy of insurance for a portion of your trip duration or value.

Travelling companion – the person who is sharing travel arrangements with you, to a maximum of three persons.

Treat, Treated, Treatment – A procedure prescribed, performed or recommended by a physician for a medical condition. This includes but is not limited to prescribed medication, investigative testing and surgery.

Trip – the period of time between leaving your departure point up to and including your return date.

Unannounced Strike – means any sudden or spontaneous work stoppage (whether or not organized or sanctioned by a labour union) which:

a is not announced in any media, and

b causes the delay of your departure and/or arrival of a common carrier (such as a passenger plane, ferry, cruise ship, bus, limousine, taxi or train).

We, us and our refer to RBC Insurance Company of Canada and Assured Assistance Inc.

You, and your refer to the person named as the insured on the insurance application/confirmation of coverage when the required insurance premium has been paid before the effective date.