

CLASSIC MEDICAL MULTI-TRIP ANNUAL PLAN

Emergency Medical Assistance

Wherever you go, Assured Assistance Inc. and PAY-ASSIST® are just a phone call away - 24 hours a day, 7 days a week.

If *you* require medical treatment during *your trip*, or for any other *emergency*, *you* must contact Assured Assistance Inc. immediately at one of these numbers:

- 1-800-387-2487 (toll-free call from the USA or Canada)
- 001-800-514-1890 (toll-free call from Mexico)
- 905-816-2561 (collect call from anywhere)
- 1-888-298-6340 (toll-free fax from the USA or Canada)
- 905-813-4719 (fax)

Claims Assistance

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:

P.O. Box 97

Station A, Mississauga, Ontario, L5A 2Y9

Outside of Quebec 905-816-2572 or 1-800-263-8944

Residents of Quebec 514 748-2244 or 1-800-263-8944

Or *you* can visit *our* website at <http://www.rbcinsurance.com/travel/travel-insurance-claims.html>, to obtain an *Emergency* Medical claim form.

CLASSICMEDICALMULTI-TRIPANNUALPLAN

What'sinside:

Summary of Insurance Coverage 3
Definitions 3
General Insurance Details 5
 Who is eligible for coverage? 5
 How do *you* become insured? 5
 When does *your* insurance start and end? 5
 When does *your* coverage automatically extend? 5
 What if *you* want to *top-up your* Classic Medical Multi-Trip annual coverage? 6
 What if *you* want to *top-up* travel insurance included with *your* credit card coverage? 6
 When can *your* premium be refunded? 6
Terrorism Coverage 6
Emergency Medical Insurance 6
General Conditions 9
How do *you* submit a claim? 10
What Assistance Services are available? 10
Emergency Assistance Services: 10

IMPORTANT NOTICE - PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that *you* read and understand *your* policy before *you* travel as *your* coverage may be subject to certain limitations or exclusions.
- A pre-existing exclusion applies to *medical conditions* and/or symptoms that existed prior to *your trip*. Check to see how this applies in *your* policy and how it relates to *your departure date*, date of purchase, or *effective date*.
- In the event of an accident, injury or sickness, *your* prior medical history may be reviewed when a claim is reported.
- *Your* policy provides travel assistance, *you* are required to notify Assured Assistance Inc. prior to *emergency treatment*. *Your* policy limits benefits should *you* not contact Assured Assistance immediately.

PLEASE READ *YOUR* POLICY CAREFULLY BEFORE *YOU* TRAVEL

Summary of Insurance Coverage

Classic Medical Multi-Trip Annual Plan	
	Maximum Sums Available
<i>Emergency Medical and other Benefits</i>	Unlimited ¹
<i>Hospital Allowance</i>	\$500
<i>Emergency Services (Chiropractor, Physiotherapist etc.)</i>	\$300
<i>Return to Trip destination</i>	One-way economy airfare
<i>Subsistence Allowance</i>	\$1,750
Repatriation of Remains * Please see policy for limits on the transportation container, cremation and burial at location	Transportation cost: Unlimited*
<i>Bedside Companion's travel to bedside</i>	Economy Airfare & \$500 subsistence
<i>Return to your province or territory of residence</i>	One-way Economy airfare, or stretcher, or qualified medical attendant or air ambulance
<i>Emergency Dental Treatment</i> ²	\$300 and/or accidental blow (<i>emergency expenses</i>)
<i>Return of Vehicle</i>	Reasonable costs
<i>Return of children</i>	One-way economy Airfare & escort if necessary
<i>Return of one travelling companion</i>	One-way economy airfare
<i>Return of dog or cat</i>	\$500
<i>Return of Excess Baggage</i>	\$500
<i>Domestic Services</i>	\$250

¹ This insurance is subject to a maximum of \$20,000 if you do not have valid *government health insurance plan* coverage.

² Benefit is *emergency dental expenses* to repair or replace natural or permanently attached artificial teeth incurred during the *trip* and up to a maximum of \$1500 for continued necessary treatment after returning to Canada

Definitions

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

Accidental bodily injury - bodily injury caused by an accident of external origin occurring during the *period of insurance* and being the direct and independent cause of the loss.

Bedside companion - a person of *your* choice who is required at *your* bedside while *you* are hospitalized during *your trip*.

Change in medication - the addition of any new *prescription drug*, the withdrawal of any *prescription drug*, an increase in the dose of any *prescription drug* or a decrease in the dose of a *prescription drug*.

Exceptions:

- an adjustment in the dosage of insulin or Coumadin (Warfarin), if *you* are currently taking these drugs;
- a change from a brand name drug to an equivalent generic drug of the same dosage.

Children - unmarried persons:

- under 21 years of age; or
- under 26 years of age if full-time students; or
- mentally or physically handicapped and over 20 years of age; and

who are *your* natural, adopted or step-children and are dependent on *you* for support.

Commercial rental agency - a car rental agency licensed under the law of its jurisdiction.

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.

Effective date -

a) for **Classic Medical Multi-Trip Annual Plan**:

subsequent to *your start up date*, the date on which *you* are scheduled to leave *your departure point*.

b) for **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 in the point above, based on the coverage *you* purchase as *top-up*. (not applicable if Classic Medical Multi-Trip Annual plan is purchased as *top-up* to *your* travel insurance included with *your* credit card coverage.

Emergency treatment - medical treatment or surgery for an *emergency*, that is required for the immediate relief of an acute symptom, or upon the advice of a licensed *physician* cannot be delayed until *you* return to *your* home country, and has to be received during *your trip* because *your medical condition* prevents *you* from returning to *your* home country. The treatment or surgery must be:

- a) ordered by or received from a licensed *physician* during *your trip*; or
- b) received in a *hospital* during *your trip*; or
- c) received from a licensed physiotherapist, chiropractor, chiropodist, podiatrist or osteopath, as a result of an *emergency* that occurs during *your trip*.

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

Family coverage - the coverage option that is available to *you* and *your children* under *our* Classic Medical Multi-Trip Annual Plan, when the required premium has been paid.

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

Hospital - an establishment that is licensed as an accredited *hospital*, is operated for the care and treatment of in-patients, has a Registered Nurse always on duty, and has a laboratory and an operating room on the premises or in facilities controlled by the establishment. *Hospital* does not mean any 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.

Immediate family - *spouse*, parent, legal guardian, legal ward, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece, nephew.

Infant - a person who was born before *your effective date*, is under 2 years of age, is *your immediate family* member and travels with *you* during *your trip*.

Insurance application/confirmation of coverage - the printed form, computer printout, invoice or document provided by *your* Travel Agent 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.

Medical condition - *accidental bodily injury* or sickness (or a condition related to that *accidental bodily injury* or sickness), including disease, acute psychoses and complications of pregnancy occurring within the first 31 weeks of pregnancy.

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*.

Mental or emotional disorders - emotional or anxiety states, situational crisis, anxiety or panic attacks, or other mental health disorders treated with minor tranquilizers or anti anxiety (anxiolytics) medication.

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*.

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

Physician - someone who is not *you* or a member of *your immediate family* who is licensed to prescribe drugs and administer medical treatment (within the scope of such licence) at the location where the treatment is provided. A *physician* does not include a naturopath, herbalist, chiropractor or homeopath.

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 -

- a) under Classic Medical Multi-Trip Annual Plan 11:59 p.m. on the last day of *your* purchased option (9, 16, 30, or 60 day option)
- b) If *you* purchase *top-up* coverage *your return date* is 11:59 p.m. on the last day of *your* extended coverage. (Note: if *you* purchased *your* Classic Medical Multi-Trip annual plan as *top-up* to *your* travel insurance included with *your* credit card coverage, the duration of *your top-up* coverage cannot exceed *your* purchased option (9, 16, 30 or 60 day option)

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 - any *medical condition* or related condition including any heart condition or any lung condition (whether or not the diagnosis has been determined) for which there have been:

- no new treatment, new medical management, or new prescribed medication; and
- no change in treatment, change in medical management, or *change in medication*; and
- no new symptom or finding, more frequent symptom or finding, or more severe symptom or finding experienced; and
- no new test results or test results showing a deterioration; and
- no investigations or future investigations initiated, or recommended for *your* symptoms; and
- no hospitalization or referral to a specialist (made or recommended).

Start-up date -

- the date of *your insurance application/confirmation of coverage*; or
- the date *you* designate as the date of *your* departure on *your first trip* under this insurance, as entered on *your insurance application/confirmation of coverage*. This date cannot be more than 180 days from the date of *your insurance application/confirmation of coverage*.

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 -

- a) the coverage *you* purchase from *us* to add to *your* insurance beyond the duration covered under *your* Multi-Trip Annual Coverage; or
- b) the Classic Medical Multi-Trip annual plan coverage *you* purchase from *us* to complement travel insurance included with *your* credit card coverage that is in effect for the initial portion of *your trip* duration.

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

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

Vehicle - a private passenger automobile, motorcycle, minivan, mobile home, camper truck or trailer home, which *you* use during *your trip* exclusively for the transportation of passengers other than for hire. It can be either owned by *you* or leased by *you* from a *commercial rental agency*.

You, yourself and your refer to:

- a) 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*; and
- b) *children*, when *family coverage* is applicable and in effect.

General Insurance Details

Your insurance coverage is subject to the terms set out in this document.

Who is eligible for coverage?

To be eligible for insurance coverage you must:

- be a Canadian resident;
- be under 60 years of age;
- be covered under *your government health insurance plan* for the full duration of *your trip*. This insurance is subject to a maximum of \$20,000 if *you* do not have valid *government health insurance plan* coverage at the time of claim;
- purchase *your* coverage before *your effective date*;
- if travelling for more than 183 days and to a maximum of 365 days, *top-up your* Multi-Trip Annual Coverage, provided that *you* are covered under *your government health insurance plan* for the full duration of *your trip* and *you* are:
- under 40 years of age; or
- 40 years of age or older and under 59 years of age, *you* have correctly answered the questions in the *medical questionnaire*, and as a result of *your* answers to the *medical questionnaire*, it is determined that *you* are eligible to purchase coverage for *trips* beyond 183 days.

In addition,

While you travel outside Canada

Coverage is limited to an eligible person who is travelling outside of Canada for any number of *trips* for a maximum of:

- 9 consecutive days outside of Canada if *you* have purchased the 9-Day option; or
- 16 consecutive days outside of Canada if *you* have purchased the 16-Day option; or
- 30 consecutive days outside of Canada if *you* have purchased the 30-Day option; or
- 60 consecutive days outside of Canada if *you* have purchased the 60-Day option.

The consecutive days for travel outside of Canada include *your* date of departure from Canada and the date *you* return to Canada. If *you* are travelling for more than 9 consecutive days under the 9-Day option, 16 consecutive days under the 16-Day option, 30 consecutive days under the 30-Day option or 60 consecutive days under the 60-Day option, *you* must *top-up* this coverage as outlined under "What if *you* want to *top-up your* coverage?" in this policy. **If *you* do not *top-up* this coverage for a *trip* that is longer than *your* 9-Day, 16-Day, 30-Day or 60-Day option, *you* will not have coverage for any claim incurred outside of *your period of insurance* during that *trip*.**

While you travel within Canada

Coverage is limited to an eligible person and provides coverage for unlimited travel while travelling within Canada but outside *your* province or territory of residence.

How do you become insured?

You become insured and this policy becomes an insurance contract:

- when *you* are named on *your* completed *insurance application/confirmation of coverage*;
- upon payment of the required premium on or before *your effective date*; and
- upon completion of the *medical questionnaire*, where applicable.

In addition, *your children* become insured under *your emergency* medical insurance contract when the required *family coverage* premium has been paid.

When does your insurance start and end?

Insurance starts on *your start-up date*.

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) the day before the one-year anniversary of *your start-up date*.

PLEASE NOTE:

If *you* are under 60 years of age on the day of the one-year anniversary of *your start-up date*, and *you* have paid the premium for Classic Medical Multi-Trip Annual Plan using *your* credit card, *you* will be issued a new policy for the next year, and the premium will be charged to *your* credit card unless:

- *you* notify *your* Travel Agent;
- *you* are no longer eligible to apply for Classic Medical Multi-Trip Annual Plan;
- Classic Medical Multi-Trip Annual Plan is no longer available;
- *you* are given 45 days notice by mail that the Insurer will not issue a new policy; or
- *your* credit card information on file is no longer valid.

If *you* do not pay using a credit card, *your* coverage terminates at the end of each 365 day period and *you* must apply for new coverage from *your* Travel Agent.

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 If *you* or *your travelling companion* are hospitalized on *your return date* or *expiry date*, *your* coverage will automatically extend for the period of hospitalization and up to an additional 5 days after discharge.
- 3 If *you* or *your travelling companion* are delayed beyond *your return date* because of a *medical condition* and are medically unable to travel, but are not hospitalized, *your* coverage will automatically extend for the delay period to a maximum of 5 days after *your return date*.
- 4 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 want to *top-up* your Classic Medical Multi-Trip annual coverage?

If you are travelling for more than 9 consecutive days under the 9-Day option, 16 consecutive days under the 16-Day option, 30 consecutive days under the 30-Day option or 60 consecutive days under the 60 Day option, you must *top-up* this coverage as outlined below.

If you want to *top-up* your coverage, you may purchase another policy from us under the insurance for which you are eligible, and that is available for the duration that includes the period beginning with your *effective date* and ending at your *new return date* for the additional number of days beyond the duration provided by your Multi-Trip Annual Coverage:

- a) before your *effective date*, you may contact your Travel Agent to purchase *top-up* coverage.
- b) after your *effective date* and if you have not had a *medical condition* during your *trip*, you must contact your Travel Agent before your scheduled *return date* to purchase *top-up* coverage.
- c) after your *effective date* and if you have had a *medical condition* during your *trip*, you must contact Assured Assistance Inc. before your scheduled *return date* to purchase *top-up* coverage. The issuance of the *top-up* policy is subject to the approval of Assured Assistance Inc.
- d) the terms, conditions and exclusions of our new policy issued as *top-up* apply to you.
- e) you must pay the required *top-up* premium on or before the *effective date* of the *top-up* period.

If you do not *top-up* this coverage for a *trip* that is longer than your 9-Day, 16-Day, 30-Day or 60-Day option, you will not have coverage for any claim at any time incurred outside of your *period of insurance* during that *trip*. If the policy you are purchasing as *top-up* requires you to complete a *medical questionnaire*, you must complete the *medical questionnaire* for that *top-up* coverage.

What if you want to *top-up* travel insurance included with your credit card coverage?

If you are covered under travel insurance included with your credit card coverage, you may purchase a Classic Medical Multi-Trip annual plan as *top-up* coverage for the additional number of days beyond the duration provided with your credit card coverage:

- a) You may contact your Travel Agent before your date of departure from your *departure point*.
- b) You must pay the required *top-up* premium for a 9-Day, 16-Day, 30-Day, or a 60-Day option, before your date of departure from your *departure point*.
- c) Your *top-up* coverage cannot exceed 9 consecutive days under the 9-Day option, 16 consecutive days under the 16-Day option, 30 consecutive days under the 30-Day option; or 60 consecutive days under the 60-Day option.
- d) The terms, conditions and exclusions of our policy issued as *top-up* apply to you.
- e) If the policy you are purchasing as *top-up* requires you to complete a *medical questionnaire*, you must complete the *medical questionnaire* for that *top-up* coverage.
- f) It is your responsibility to confirm *top-up* coverage is permitted on your existing travel insurance included with your credit card coverage.

When can your premium be refunded?

- 1 All requests for premium refunds must be submitted to the Travel Agent from whom you purchased the insurance.
- 2 The premium you paid can be refunded only before your *start-up date*.

Terrorism Coverage

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

- a) We will reimburse you up to a maximum of 100% of your eligible loss.
- b) The benefits payable in accordance with paragraph a), 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, cruiselines 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.

Emergency Medical Insurance

What must you do in a medical emergency?

You must contact Assured Assistance Inc. before seeking *emergency treatment*. In addition, all surgery and heart procedures, including heart catheterization, must be approved in advance by the medical advisors of Assured Assistance Inc. When you contact Assured Assistance Inc., they will refer you or may transfer you, when medically appropriate, to one of the accredited medical service providers within the *network*. Assured Assistance Inc. will also request for the medical service provider within the *network* to bill the medical expenses covered under this insurance directly to us instead of to you. Failure to call may result in reduced benefits.

Emergency Contact Numbers:

- 1-800-387-2487 (toll-free call from the USA or Canada)
- 001-800-514-1890 (toll-free call from Mexico)
- 905-816-2561 (collect call from anywhere)
- 1-888-298-6340 (toll-free fax from the USA or Canada)
- 905-813-4719 (fax)

What coverage limitations apply?

- 1 If you do not contact Assured Assistance Inc. at the time of your *medical emergency* or you choose to receive treatment from a medical service provider outside the *network*, you will be responsible for 30% of your medical expenses covered under this insurance and in excess of your medical expenses paid by your *government health insurance plan*. If your *medical condition* prevents you from calling Assured Assistance Inc. before seeking *emergency treatment*, you must call Assured Assistance Inc. as soon as medically possible. As an alternative, someone else (family member, friend, *hospital* or *physician's* office staff, etc.) may call on your behalf.
- 2 **This insurance is subject to a maximum of \$20,000 if you do not have valid *government health insurance plan* coverage at the time of claim.**

What risks are insured?

This insurance covers the reasonable and customary medical expenses you actually incur once you have left your *departure point* for necessary medical care or surgery, as part of the *emergency treatment* arising from a *medical condition*. This insurance only covers expenses in excess of those covered under your *government health insurance plan* and by any other insurance or benefit plan under which you are covered.

What are the benefits?

1 Unlimited emergency medical expenses

This insurance covers medical expenses related to the following when required as part of the *emergency treatment* and ordered by a licensed *physician* during *your trip*:

- a) *emergency treatment*, other than dental treatment;
- b) the services of a licensed private duty nurse while *you* are hospitalized;
- c) the lesser of the rental or purchase of a hospital-type bed, a wheelchair, brace, crutches and other medical appliances;
- d) diagnostic testing, when pre-authorized by Assured Assistance Inc.; and
- e) *prescription drugs*.

2 Hospital allowance

This insurance covers *your* reimbursement up to \$50 per day to a maximum of \$500, for *your* incidental *hospital* expenses (telephone calls, television rental), while *you* are hospitalized for at least 48 hours.

3 Other emergency services

This insurance covers expenses for *emergency treatment* by a licensed physiotherapist, chiropractor, chiropodist, podiatrist or osteopath, to a maximum of \$300 per profession.

4 Ground ambulance

This insurance covers *you* for local ground ambulance service to a *hospital*, *physician* or medical service provider in an *emergency*. We will pay for local taxi fare in lieu of local ground ambulance service, where an ambulance is medically required but not available.

5 Repatriation of your remains

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

- a) 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
- b) 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
- c) 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.
- d) If someone is legally required to identify *your* remains, this insurance covers the cost of a return economy air fare on a commercial flight via the most cost effective route and up to \$500 for commercial accommodations and meals for that person. That person is covered under the terms of *your* insurance during the period in which he/she is required to identify *your* remains, but for no longer than 3 business days.

6 Return to your province or territory of residence

If the *physician* treating *you* recommends to *us* in writing that *you* return to *your* province or territory of residence because of *your medical condition* in order to receive *emergency* medical attention, or if the medical advisors of Assured Assistance Inc. determine that *you* are able to and recommend that *you* return to *your* province or territory of residence following *your emergency treatment*, this insurance covers *you* for one or more of the following, when pre-authorized and arranged by Assured Assistance Inc., when medically essential:

- the extra cost of a one-way economy air fare on a commercial flight via the most cost effective route to *your* province or territory of residence to receive immediate *emergency* medical attention; or
- the cost of a stretcher fare on a commercial flight via the most cost effective route to *your* province or territory of residence, if a stretcher is medically necessary; and
- the cost of a return economy air fare on a commercial flight via the most cost effective route and the usual fees and expenses for a qualified medical attendant to accompany *you*, when the attendant is medically necessary or required by the airline; or
- the cost of air ambulance transportation if it is medically essential.

7 Return to your trip destination

a) This benefit is subject to the pre-authorization of Assured Assistance Inc.

- b) This insurance covers *you* for a one-way economy air fare on a commercial flight via the most cost effective route to *your* scheduled *trip* destination after *you* are returned to *your* province or territory of residence to receive immediate medical attention, provided *your* attending *physician* determines that *you* require no further medical attention for *your medical condition*. *Your trip* to return to *your* scheduled *trip* destination, must occur during *your period of insurance* originally provided by this benefit.
- c) This benefit can only be used once during *your trip*.
- d) Once *you* return to *your trip* destination, a recurrence of the initial *medical condition* or related condition will not be covered under this policy.
- e) When this benefit is provided to *you*, *your effective date* under this policy becomes the day *you* leave *your* province or territory of residence to return to *your trip* destination.

8 Subsistence allowance

a) This benefit is subject to the pre-authorization of Assured Assistance Inc.

- b) This insurance covers *your* reimbursement up to \$175 per day to a maximum of \$1,750, for *your* commercial accommodations and meals, essential telephone calls, internet usage fees, and taxi fares (or rental car in lieu of taxi fares), if, upon *physician's* advice:
 - *you*, or *your travelling companion*, are relocated to receive medical attention, for an *emergency medical condition* covered under this insurance; or
 - *you* are delayed beyond *your return date* in order to receive *emergency treatment* or because *your travelling companion* requires *emergency treatment*, for an *emergency medical condition* covered under this insurance.

9 Bedside companion's travel to your bedside

a) This benefit is subject to the pre-authorization of Assured Assistance Inc.

- b) If *you* are travelling alone and are hospitalized during *your trip*, then in the event a *bedside companion* is required, this insurance covers:
 - the cost of a return economy air fare on a commercial flight via the most cost effective route;
 - up to \$500 for commercial accommodations and meals for the *bedside companion*; and
 - *your bedside companion* is insured under the terms of *your* insurance during the period in which this person is required as *your bedside companion*.
- c) If *you* are over age 20 and physically or mentally handicapped, or under age 21 and dependant on *your bedside companion* for support, this insurance provides this benefit to *you* as soon as *you* are admitted to a *hospital*.

10 Emergency dental treatment

This insurance covers the following dental expenses when required as *emergency treatment* and ordered by or received from a licensed dentist:

- if you need dental treatment to repair or replace your natural or permanently attached artificial teeth because of an accidental blow to your face, you are covered for the *emergency* dental expenses you incur during your trip and you are also covered up to a maximum of \$1,500 to continue necessary treatment after your return to Canada. However, this treatment must be completed within 180 days after the accident.
- if you need other *emergency* dental treatment, you are covered for the *emergency* dental expenses you incur during your trip, up to a maximum of \$300, and the complete cost of *prescription drugs*.

11 Return of vehicle

If, as a result of a medical *emergency* during your trip, you are unable to return a *vehicle* to its point of origin, this insurance covers the reasonable costs for a commercial agency to return the *vehicle* to your residence or to a *commercial rental agency*, when pre-authorized by Assured Assistance Inc.

12 Return of children and escort for children to their province or territory of residence

If children insured under one of our *emergency* medical insurances travel with you or join you during your trip and you are hospitalized for more than 24 hours or you must return to Canada because of your *emergency medical condition* covered under this insurance, this insurance covers:

- a) the extra cost of a one-way economy air fare on a commercial flight via the most cost effective route for the return of those children to their province or territory of residence; and
- b) the cost of a return economy air fare via the most cost effective route on a commercial flight for an escort, if the airline requires that the children be escorted.

13 Return of travelling companion

a) This benefit is subject to the pre-authorization of Assured Assistance Inc.

- b) If you are travelling with a *travelling companion*, this insurance covers one *travelling companion* for the extra cost of a one-way economy air fare on a commercial flight via the most cost effective route to your province or territory of residence, if you must return to Canada to receive immediate medical attention because of a *medical condition* covered under this insurance.

14 Return of your dog or cat

a) This benefit is subject to the pre-authorization of Assured Assistance Inc.

- b) If your domestic dog(s) or cat(s) travel with you during your trip and you must return to Canada because of your *emergency medical condition* covered under this insurance, this insurance covers the cost of one-way transportation up to a maximum of \$500 to return your domestic dog(s) or cat(s) to your province or territory of residence.

15 Return of your excess baggage

a) This benefit is subject to the pre-authorization of Assured Assistance Inc.

- b) If you return to your province or territory of residence by air ambulance (pre-authorized by Assured Assistance Inc.) because of your *emergency medical condition*, this insurance covers the cost to return your excess baggage up to a maximum of \$500.

16 Domestic Services-

a) This benefit is subject to the pre-authorization of Assured Assistance Inc.

- b) If you return to your province or territory of residence by air ambulance (pre-authorized by Assured Assistance Inc.) because of your *emergency medical condition*, and your *medical condition* restricts your ability to perform domestic services, this insurance covers the cost of reasonable domestic services provided by a registered domestic service business up to a maximum of \$250. Benefit must be used within 30 days of your return to your province or territory of residence. Note: this benefit is applicable to your primary residence.

What is not covered?

I - Exclusion Related To Your Pre-Existing Medical Condition:

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

- 1 Your *medical condition* or related condition (whether or not the diagnosis has been determined), if at any time in the 90 days before you depart on your trip, your *medical condition* or related condition has not been *stable*.
- 2 Your heart condition (whether or not the diagnosis has been determined), if at any time in the 90 days before you depart on your trip:
 - 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.
- 3 Your lung condition (whether or not the diagnosis has been determined), if at any time in the 90 days before you depart on your trip:
 - a) any lung condition has not been *stable*; or
 - b) you have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.

II - General Exclusions

In addition to the exclusion outlined above under "I - Exclusion Related To Your Pre-Existing Medical Condition," this insurance does not cover any loss, claim or expense of any kind caused directly or indirectly from:

- 1 Any *medical condition* if any answer provided in your *medical questionnaire* is incorrect, in which case the policy is void and the premium paid is refundable at our option.
- 4 Your intentional self-inflicted injury, suicide or attempt to commit suicide (whether sane or insane).
- 5 Your commission of a criminal act or your direct or indirect attempt to commit a criminal act.
- 6 Any *medical condition* arising from, or in any way related to, your chronic use of alcohol or drugs whether prior to or during your trip.
- 7 Your abuse of medication, drug or alcohol or deliberate non-compliance with prescribed medical therapy or treatment whether prior to or during your trip.
- 8 Your mental or emotional disorders.
- 9 Any treatment that is not *emergency treatment*.
- 10 Your participation as a *professional* athlete in a sporting event including training or practice for the same.
- 11 Your participation in rock climbing or *mountain climbing*.
- 12 Your participation in a motorized race or motorized speed contest including training or practice for the same.
- 13 Any *medical condition* if you undertake your trip with the prior knowledge that you will require or seek treatment, surgery, investigations, palliative care or alternative therapy of any kind, regardless of whether the treatment, surgery, investigations, palliative care or alternative therapy is related in any way to the *medical condition*.
- 14 A *medical condition* for which future investigation or treatment (except routine monitoring) is planned before your *effective date*.
- 15 A *medical condition* for which it was reasonable to expect treatment or hospitalization during your trip.

- 16 a) Routine pre-natal care,
b) a child born during *your trip*,
c) in the 9 weeks before or after the expected date of delivery, complications of pregnancy and/or childbirth.
- 17 Symptoms which would have caused an ordinarily prudent person to seek treatment or medication in the 90 days before *your effective date*.
- 18 Treatment or surgery for a specific condition, or a related condition, which:
 - a) had caused *your physician* to advise *you* not to travel; or
 - b) *you* contracted in a country during *your trip* when, before *your effective date*, a written formal travel warning was issued by the Department of Foreign Affairs and International Trade of the Canadian government, advising Canadians not to travel to that country, region or city.
- 19 Any portion of the benefits that require prior authorization and arrangement by Assured Assistance Inc. if such benefits were not pre-authorized and arranged by Assured Assistance Inc.
- 20 Any *medical condition*, if the medical advisors of Assured Assistance Inc. recommend that *you* return to *your* country of residence following *your emergency treatment*, and *you* chose not to return.
- 21 War (declared or not), act of foreign enemies or rebellion.
- 22 Ionising radiation or radioactive *contamination* from any nuclear fuel or waste which results from the burning of nuclear fuels; or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
- 23 Any *medical condition* which first appeared, was diagnosed or received *emergency medical treatment* prior to the effective date of the insurance extension if the extension was purchased after the contracted date of departure.

What conditions apply?

- 1 By paying the premium for this insurance, *you* agree that *we* and Assured Assistance Inc. have:
 - a) *your* consent to verify *your* health card number and other information required to process *your* claim, with the relevant government and other authorities;
 - b) *your* authorization to *physicians, hospitals* and other medical providers to provide to *us* and Assured Assistance Inc. any and all information they have regarding *you*, while under observation or treatment, including *your* medical history, diagnoses and test results; and
 - c) *your* agreement to the disclosure of the information available under a) and b) above to other sources, as may be required for the processing of *your* claim for benefits obtainable from other sources.
- 2 This insurance is subject to the “Terrorism Coverage”, “General Conditions” and “How Do You Submit a Claim?” sections outlined in this policy.

General Conditions

- 1 If *you* fail to meet the eligibility conditions as outlined under “Who is eligible for coverage?” *your* insurance is void and *our* liability is limited to a refund of the premium paid.
- 2 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.
- 3 If *you* are eligible, from any other insurer, for benefits similar to the benefits provided under this insurance, the total benefits paid to *you* by all insurers cannot exceed the actual expense that *you* have incurred. *We* will coordinate the payment of benefits with all insurers from whom *you* are eligible for benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer.
- 4 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.
- 5 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.
- 6 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.
- 7 *You* must repay to *us* any amount paid or authorized by *us* on *your* behalf if and when *we* determine that the amount is not payable under the terms of *your* policy.
- 8 If *you* incur expenses covered under this insurance due to the fault of a third party, *we* may take action against the party at fault. *You* agree to cooperate fully with *us* and to allow *us*, at *our* own expense, to bring a law suit in *your* name against the third party. If *you* recover against a third party, *you* agree to hold in trust sufficient funds to reimburse *us* for the amounts paid under the policy.
- 9 *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*.
- 10 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.
- 11 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.
- 12 *You* and *we* agree that all disputes, controversies or claims arising under this policy or otherwise in connection with this policy, whether of law or fact and of any nature whatsoever including, but not limited to, all disputes or controversies related to determinations made under the policy shall be decided by arbitration before a single arbitrator in the Canadian province or territory in which this policy was issued under the rules embodied in the arbitration legislation of the Canadian province or territory in which this policy was issued or, in the absence of such legislation, in the Commercial Arbitration Act, R.S.C. 1985, C.17 (second supp.), as amended. In any event, any action or arbitration proceeding against *us* for the recovery of a claim under this policy shall not be commenced more than 1 year after the occurrence which gives rise to the claim. If, however, this limitation is invalid according to the laws of the province or territory where this policy was issued, *you* must commence *your* action or arbitration proceeding within the shortest time limit permitted by the laws of that province or territory. In addition, the venue of any action or arbitration proceeding shall only be in the province or territory where the policy was issued. *You, your* heirs and assigns consent

to the transfer of any action or arbitration proceeding to the province or territory where the policy was issued and at a venue chosen by us and/or Assured Assistance Inc.

- 13 This contract is void in the case of fraud or attempted fraud by *you*, or if *you* conceal or misrepresent any material fact or circumstance concerning this insurance.
- 14 Throughout this document, any reference to age refers to *your* age on the date of *insurance application/confirmation of coverage*.
- 15 *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.
- 16 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.

How do you submit a claim?

- 1 When *you* call Assured Assistance Inc. 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.
- 4 *You* must provide documentary evidence of *your* effective date.
- 5 If *you* need a Claim & Authorization form, please contact *our* Claims Department at:
P.O. Box 97, Station A, Mississauga, Ontario, L5A 2Y9
Outside of Quebec 905-816-2572 or 1-800-263-8944
Residents of Quebec 514 748-2244 or 1-800-263-8944
Or *you* can visit *our* website at <http://www.rbcinsurance.com/travel/travel-insurance-claims.html>, to obtain an *Emergency* Medical claim form or a Cancellation & Interruption claim form.

Emergency Medical Insurance

We require the fully completed Claim & Authorization form, and where applicable:

- *our* *medical questionnaire*.
 - original of all bills, invoices and receipts.
 - proof of payment by *your* *government health insurance plan* and payment from any other insurer or benefit plan.
 - the completed and signed Power of Attorney and Régie de l'assurance maladie du Québec forms, if *you* reside in the province of Quebec.
 - a complete diagnosis from the *physician(s)* and/or *hospital(s)* who provided the treatment, including, where applicable, written verification from the *physician* who treated *you* during *your* *trip* that the expenses were medically necessary.
- In addition, for accidental dental expenses, *we* require proof of the accident.

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

What Assistance Services are available?

Assured Assistance Inc (AAI) provides *Emergency* Assistance 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:

If *you* require medical treatment during *your* *trip*, or for any other *emergency*, *you* must contact Assured Assistance Inc. immediately at one of these numbers:

- 1-800-387-2487 (toll-free call from the USA or Canada)
- 001-800-514-1890 (toll-free call from Mexico)
- 905 816-2561 (collect call from anywhere)
- 1-888-298-6340 (toll-free fax from the USA or Canada)
- 905 813-4719 (fax)

The following assistance services are available to *you*:

1 Medical Assistance & Consultation

When you have a medical *emergency* and *you* call Assured Assistance Inc., whenever possible *you* will be directed to one or more recommended medical service providers near *you*. In addition, whenever possible, Assured Assistance Inc. will:

- provide confirmation of coverage and pay *your* eligible medical expenses directly to the recommended medical service provider;
- consult with *your* attending *physician* to monitor *your* care; and
- monitor the appropriateness, necessity and reasonableness of that care to ensure that *your* resulting eligible expenses will be covered by this insurance.

2 Pay Assistance

Whenever possible, the payment of the eligible medical services *you* receive will be co-ordinated through Assured Assistance Inc., communicated with *your* medical provider and billing arrangements will be discussed. Pay assistance may not be available from certain medical service providers for reasons beyond the control of Assured Assistance Inc. *You* may be required to make payment up-front or to leave a deposit. If *you* are required to make payment up-front or to leave a deposit, call Assured Assistance Inc. immediately.

3 Replacement Co-ordination

Whenever possible, Assured Assistance Inc. 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.



**RBC Insurance Company of Canada and
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