

TravelCare® Package Multi-Trip Annual Plan – Product Summary

Getting ready to travel? TravelCare® Package Multi-Trip Annual Plan is for travellers age 65 and older who want coverage for a trip outside of Canada. You can choose from a 9, 16 or 30 day plan. We have summarized the most important things to consider as you decide whether this is the best travel insurance product to meet your needs:

1. Who can be insured?
2. What information will I need to provide?
3. How much will I pay for insurance?
4. What is covered?
5. What is not covered?
6. Can I cancel my insurance?
7. How do I submit a claim?
8. What can I do if my claim is not approved?
9. How do I file a complaint?
10. How do I contact the insurer?
11. How do I contact the distributor?

You will also find at the end of this Product Summary a **Fact Sheet** informing you of your rights and a **Rescission Notice**.

*This document is only a Product Summary. It is not part of the insurance contract.
Please review the insurance document in its entirety for complete details of coverage:*

<https://www.rbcroyalbank.com/travel-insurance/pdf/rbc-travelcare-package-multi-trip-annual.pdf>



1. Who can be insured?

You can buy TravelCare® Package Multi-Trip Annual Plan if:

- You are a client of the RBC Companies or a spouse or child(ren) of a client
- You are a Canadian resident
- At the time of purchase, you are 65 years of age or older
- You have correctly completed the medical questionnaire if the non-refundable portion of your trip cost is more than \$15,000
- You are covered under your Government Health Insurance Plan (GHIP) during your whole trip. If you do not have valid GHIP, the insurance is subject to a maximum of \$20,000.

In addition, 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.

2. What information will I need to provide?

When you buy TravelCare® Package Multi-Trip Annual Plan, you will be asked specific details about your trip and you may also be asked to complete a medical questionnaire.

It is important to make sure you give complete and accurate information when purchasing your travel insurance and completing the medical questionnaire (when required). If any of the information is found to be incomplete or inaccurate, your coverage may be void and your claim may not be paid.

If your medical situation changes before you leave, contact us to ensure you are still eligible for coverage.

3. How much will I pay for insurance?

The amount you will pay for this insurance will be determined when you buy the product and will include any applicable taxes. This amount is fixed and will not change after purchase.

The amount you will pay will be based on your age and the chosen length for your annual plan (9, 16, or 30 days).

4. What is covered and coverage limits?

Below are a few examples of what you can expect from this coverage. Refer to the [insurance document](#) for full details.

Coverage and Situation	Examples of Benefits and Limits
Medical emergency during your trip	<ul style="list-style-type: none">• Hospital costs• Doctor fees• Prescription drugs• Cost of getting you and your travelling companion back home• Cost for a bedside companion Limits <ul style="list-style-type: none">• Coverage is unlimited• This insurance is subject to a maximum of \$20,000 if you do not have valid government health insurance plan coverage.• Certain benefits do have maximum amounts which are outlined in the section titled “What is Covered” in the certificate of insurance
Cancelling your trip because you or your family member is ill, injured or due to a death (up to \$1,500 per trip, up to a maximum of \$10,000 per year). Please refer to the “Covered Reasons” section of the Trip Cancellation, Trip Interruption insurance section in the insurance document for a full list of eligible reasons.	<ul style="list-style-type: none">• Travel expenses which are non-refundable Limits <ul style="list-style-type: none">• Unused pre-paid travel arrangements – Up to the maximum covered amount as indicated on your insurance application/ confirmation of coverage that you purchase to protect your trip amount.• Certain benefits do have maximum amounts which are outlined in the section titled “What are the Benefits” in the certificate of insurance

<p>Coming home either early or late because of illness, injury or death. Please refer to the “Covered Reasons” section of the Trip Cancellation, Trip Interruption insurance section in the insurance document for a full list of eligible reasons.</p>	<ul style="list-style-type: none"> • Extra costs to help you return home • Travel expenses you’ve paid for, but will no longer use <p>Limits</p> <ul style="list-style-type: none"> • Unused pre-paid travel arrangements – Up to the maximum covered amount as indicated on your insurance application/ confirmation of coverage that you purchase to protect your trip amount. • Certain benefits do have maximum amounts which are outlined in the section titled “What are the Benefits” in the certificate of insurance
<p>Loss, damage or 12 hour delay of your baggage or belongings</p>	<ul style="list-style-type: none"> • Repair or replacement up to the stated amount • Necessary toiletries and clothing up to the stated amount <p>Limits</p> <ul style="list-style-type: none"> • Maximum of \$2000.00 per person or per family • Baggage loss or damage – \$1000 • Baggage delay – \$400.00 • Certain benefits do have maximum amounts which are outlined in the section titled “What is Covered” in the certificate of insurance.
<p>Flight or travel accident</p>	<ul style="list-style-type: none"> • Maximum amounts listed in the insurance document for loss of life, speech, hearing, vision or loss of a limb <p>Limits</p> <ul style="list-style-type: none"> • Flight Accident – Principal sum \$100,000 • Travel Accident – Principal sum \$50,000 • Certain benefits do have maximum amounts which are outlined in the section titled “What is Covered” in the certificate of insurance.

5. What is not covered?

This insurance contains limitations, conditions and 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 purchase. Please review the following chart that outlines the pre-existing medical condition exclusion as it relates to the package you have qualified for – Gold, Silver or Bronze.

Note: Please refer to certificate for full details in regards to heart and lung pre-existing medical condition exclusions.

TravelCare – Gold Coverage	Exclusion 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.
TravelCare – Silver Coverage	Exclusion 2	Your medical condition or related condition (whether or not the diagnosis has been determined) if, at any time in the 180 days before you depart on your trip, your medical condition or related condition has not been stable.
TravelCare – Bronze Coverage	Exclusion 3	Your medical condition or related condition (whether or not the diagnosis has been determined) if, at any time in the 365 days before you depart on your trip, your medical condition or related condition has not been stable.

The above list summarizes some of the most common limitations, conditions and exclusions. Please refer to the Limitations, Conditions & Exclusions section for each coverage in the [insurance document](#) for full details.

6. Can I cancel my insurance?

You can cancel your insurance within 10 days of purchase for a full refund if you haven't left on your trip and have not submitted a claim by calling us at **1-800-565-3129**.

You can also send us a written request by completing the form (**Rescission Notice**) at the back of this Product Summary. This form must be sent by registered mail and received at the following address within 10 days of purchase:

RBC Insurance Company of Canada
c/o Allianz Global Assistance
P O Box 277
Waterloo, ON N2J 4A4

If more than 10 days have passed, call us to find out if you are eligible for a refund.

For more information on cancelling your insurance, please refer to the "Insurance Premium" section of the **insurance document**.

7. How do I submit a claim?

Dealing with an emergency medical issue while you are travelling or cancelling or interrupting a planned vacation can be stressful. We are here to help support you and make things as easy as possible. RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as "Allianz Global Assistance") as the provider of all assistance and claims services under the certificate of insurance.

To file a claim:

1. Call our claims department as soon as possible at **1-800-387-2487**.
2. Complete and send in all required documentation. We will guide you through the claims process and the documentation you need. What you need to make a claim depends on the type of coverage you have. In general, you will need to provide:
 - A completed claim form (if you cannot access the form online, we will send you one)
 - Documentation from your treating physician in the event of a medical claim
 - Receipts for travel arrangements and supporting documents confirming the reason you had to cancel your trip or return early

Here is more guidance to ensure you receive the maximum eligible reimbursement:

- Call your travel agent, airline, tour operator or carrier to cancel your trip no later than one business day after the cause of cancellation – and then call us.
- If you need emergency medical treatment during your trip, you must call us first at **1-800-387-2487** so that we can confirm your coverage and pre-approve the treatment. If you can't call because it is medically impossible, you (or someone on your behalf) must call us as soon as possible or you will be responsible for 30% of the medical expenses covered under the TravelCare® Package Multi-Trip Annual Plan.

Visit our website at <https://www.rbcroyalbank.com/travel-insurance/claims-service.html> to access the claims forms and for a full list of information required for each type of claim.

Time limits for making a claim:

For the following coverages, Out of Province/Country Emergency Medical Insurance, Cancellation & Interruption, Flight & Travel Accident, if you do not call us at the time you incur a claim, you must notify the Claims Centre of your claim within thirty (30) days of the date the claim arises.

You must submit the information required for your claim within ninety (90) days of the date the claim arises. If it is not reasonably possible to provide such information within ninety (90) days, you must do so within one (1) year of the date the claim arises or such other time period as may be permitted by your applicable provincial legislation or your claim may not be reviewed.

For Baggage & Personal Effects Insurance, you must provide written notice of your claim as soon as you become aware of the claim and deliver as soon as practicable the information required by the insurer to adjudicate the claim.

Time for Insurer to pay a claim:

If your claim is approved, payment will be issued within 60 days of receiving a completed claim package and necessary documents in support of your claim. If we deny your claim, we will explain our reason(s) to you in writing.

We will reimburse you in Canadian dollars.

8. What can I do if my claim is not approved?

If your claim is not approved and you disagree with our decision, you have the option to appeal. You can contact the RBC Client Complaints Appeal Office for assistance at:

ccao@rbc.com or 1-888-728-6666 or <https://www.rbcinsurance.com/contact-us/personal-insurance/index.html>

In order to submit the appeal, you will need to outline your concerns and resolution expectations. You will also need to send us the following:

- A copy of the final decision/proposal letter that you received
- Any new information or documentation that has not already been submitted to support your position

There is a limitation period for commencing an action in the Province of Quebec. If you decide to commence an action in court, we recommend you seek independent legal advice on your rights and the applicable limitation period. You may only commence a legal action in the province or territory where the insurance was issued.

9. How do I file a complaint?

The complete process to file a complaint with RBC Insurance Company of Canada can be accessed on the RBC Insurance Company of Canada public website at <https://www.rbcinsurance.com> under “Make a Complaint” at <https://www.rbc.com/customercare/index.html>.

10. How do I contact the insurer?

TravelCare® Package Multi-Trip Annual Plan is underwritten by RBC Insurance Company of Canada.

<p>RBC Insurance Company of Canada 6880 Financial Drive Mississauga, Ontario L5N 7Y5 Telephone: 1-800-387-4357 Website: rbcinsurance.com</p>

RBC Insurance Company of Canada is an Insurer registered with the Autorité des marchés financiers (AMF) under client registration number 2000671765*.

* Link to Autorité des marchés financiers (AMF) Insurers Register: [lautorite.qc.ca/en/general-public/registers/register-insurers-deposit-institutions-and-trust-companies](http://autorite.qc.ca/en/general-public/registers/register-insurers-deposit-institutions-and-trust-companies)

11. How do I contact the distributor?

Name of distributor:	Royal Bank of Canada
Toll free phone number:	1-800-565-3129
Address:	1 Place Ville Marie, Montreal, QC H3C 3B5
Website:	https://www.rbcroyalbank.com/travel-insurance/



Royal Bank

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Royal Bank of Canada

Name of insurer: RBC Insurance Company of Canada

Name of insurance product: TravelCare Package Multi-Trip Annual Plan



IT'S YOUR CHOICE

You are **never required** to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

SCHEDULE 5

(s. 31)

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, without penalty, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

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

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

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

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To : RBC Insurance Company of Canada

(name of insurer)

RBC Insurance Company of Canada, c/o Allianz Global Assistance, P O Box 277, Waterloo, ON N2J 4A4

(address of insurer)

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,
I hereby rescind insurance contract No.: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

(name of client)

x _____ (signature of client)