

Travel Insurance

# Test your trip Be sure it's secure

Protect what matters most with  
RBC Insurance



FIRST > FOR YOU™



**RBC**  
Insurance

## Are you ready for your trip? Take a moment to consider the possibilities

- 1) If we have to extend our trip due to a family illness that prevents us from travelling, our hotel and meal expenses will be reimbursed.  
 TRUE     FALSE
- 2) If my luggage was delayed, I could manage at my destination for more than half a day.  
 TRUE     FALSE
- 3) If I become ill or injured while travelling, my government health insurance plan will cover my emergency medical expenses including these:
  - › Ambulance services
  - › X-rays
  - › Wheelchairs and crutches
  - › Prescription drugs TRUE     FALSE
- 4) In an emergency, I have to pay up front for my covered medical expenses.  
 TRUE     FALSE
- 5) My credit card provides 24/7 worldwide emergency medical assistance and cancellation, interruption and delay protection for up to 42 possible situations.  
 TRUE     FALSE

Answers on the back cover

## Estimate your travel investment and the costs you'd have to cover if something went wrong

- 1) How much would I lose if I cut my trip short?  
\$ \_\_\_\_\_
- 2) How much would I have to pay for toiletries and other necessities if my luggage doesn't arrive?  
\$ \_\_\_\_\_
- 3) How much would it cost for an air ambulance home?  
\$ \_\_\_\_\_
- 4) How much would a family member have to pay to come to my bedside if I were hospitalized for several days?  
\$ \_\_\_\_\_
- 5) How much would my credit card reimburse me for upfront medical costs?  
\$ \_\_\_\_\_

Answers on the back cover

It's easy to protect yourself from these expenses and travel with confidence. Just take travel insurance along.

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## Travel with confidence

### Are you ready for your trip?

We understand that when you're travelling, you don't want to worry about a thing. But events happen, even to the well-prepared travellers. You may have to cancel your trip at the last minute to tend to a family emergency. You may need medical assistance when you're away. Your baggage may go missing, or there may be damage to your personal property. You just never know.

### You're not completely ready for your trip if you haven't:

- › Protected your travel investment from unforeseen emergencies with trip cancellation & interruption insurance
- › Protected yourself with emergency medical insurance you can count on, no matter where in the world you're travelling
- › Protected your valuables with baggage and personal effects insurance

### Choose the protection that's right for you

There are several different types of travel insurance that can be purchased individually or as part of a package. They're each designed to protect your travel investment and ensure you travel with confidence.

## Protection from a company that Canadians trust

RBC Insurance® has been providing travel insurance coverage to Canadian travellers for more than 40 years. Over three million individual and corporate customers a year trust us for their vacation and business trip insurance needs. We are Canada's travel insurance leader because of our comprehensive travel insurance coverage options and exceptional customer care:

- › 24-hour access to a global network of healthcare professionals and experienced, multilingual emergency co-ordinators.
- › Customized, easy-to-follow policy information, tailored specifically to your insurance purchase and delivered directly to you by mail and/or e-mail.
- › The expertise and experience to handle every travel emergency no matter where you travel globally.
- › A wide range of travel packages to select from including annual and age-specific medical coverage options.

## Important information you need to know

We want to make sure all our clients are fully informed and understand the associated limitations and exclusions related to their travel insurance purchase. As with any purchase decision, there are things that you should know before you buy.

### Here are some tips to keep in mind when purchasing travel insurance:

- › Please read your policy information carefully. The full policy is available for your review on our website [www.rbcinsurance.com/travel](http://www.rbcinsurance.com/travel).
- › Review and understand all relevant policy exclusions and limitations: pre-existing medical conditions, alcohol abuse, non-emergency treatment and criminal acts.
- › If you have a pre-existing medical condition or questions about your health, please refer to your policy for more information — particularly the policy definition of *stable*.
- › Make sure the insurance coverage you purchase covers the full duration of your trip. Ask your agent about top-up options.

This brochure is not an insurance policy. Please refer to the travel policy for detailed information on the risks insured and the benefits, conditions, limitations and exclusions that may apply to you.

Helping travellers understand what they need to know about travel insurance is a priority for RBC Insurance and all our appointed agents.

## Deluxe and TravelCare Packages

### Comprehensive coverage for travellers of all ages

#### Deluxe Package options

- › Single Trip Package Coverage, for travellers under 75 years of age

#### TravelCare Package options

- › Single Trip Package Coverage, for travellers 75 years of age or older

The Deluxe Package and the TravelCare Packages are highly recommended by travellers and insurance representatives alike. These are the most comprehensive packages, providing coverage for a broad range of travel emergencies. Features include:

- › Unlimited benefits for emergency medical expenses
- › A subsistence allowance, if you need to extend your stay
- › Trip Interruption insurance when purchased in a package provides protection for 42 specified situations that could stop you from travelling as planned
- › Baggage & Personal Effects insurance in the event that your personal effects are lost, damaged, or delayed
- › Flight Accident Insurance
- › Travel Accident Insurance

## Deluxe and TravelCare Packages

### Multi-Trip Annual package coverage

- › These packages are for frequent travellers who make several trips a year out of their home province or outside of Canada.
- › They provide insurance for an unlimited number of trips within a 12-month period.
- › Options for trip lengths of 9 days, 16 days, 30 days or 60 days are available.
- › You can purchase top-up coverage on any option.

### Travel emergencies can happen to anyone — young or old.

Recently, a 24-year-old man was involved in a motor vehicle accident while touring in Europe. He suffered a fractured spine and broken ribs. His travel insurance covered up-front payment for all his emergency medical expenses. There was also a contribution toward meals, accommodation, taxis and phone bills for his travelling companion, who spent extra time in Europe at his bedside. In addition, his companion's medical insurance was extended, at no cost, for the extra time he stayed with the insured.

His insurance cost: . . . . . \$83.00

His total claim amount: . . . . . \$67,503.00

What GHIP\* paid: . . . . . \$4,400.00

What we paid: . . . . . \$63,103.00

\* Government Health Insurance Plan

## Non-Medical Package

The Non-Medical Package protects your travel investment with these important features:

- › Trip cancellation and interruption insurance
- › Baggage and personal effects insurance in case your personal effects are lost, damaged or delayed
- › Flight accident insurance
- › Travel accident insurance

### Trip interruption insurance reimburses you when your travel arrangements don't go according to plan

If you have to go home prematurely, or if you're delayed in returning home, you could incur some serious expenses. Our trip interruption insurance protects you for up to 42 specified situations that could stop you from travelling as planned. And if you have to stay longer because of a covered emergency, your extra expenses will also be covered as defined in your policy. It is strongly recommended that this insurance is purchased at the time you book your trip.

**Note:** The Non-Medical Package does not provide coverage for emergency medical treatment. Make sure you discuss all your coverage needs with your agent.

## Non-Medical Package

### How trip interruption insurance saved these travellers thousands of dollars

Recently, a couple was on their honeymoon in St. Maarten in the Caribbean. Unfortunately their trip was cut short when the bride's mother suddenly passed away. Their RBC Insurance trip interruption coverage paid for their early return airfare of \$2,269.

### Travel tip

Use your carry-on bag to pack valuables and prescription medication. There's less of a chance of these getting lost, and the medication won't be harmed due to temperature change.



### Did you know...?

When you leave Canada, you leave up to 90% of your government health insurance plan behind.

## Travel Within Canada Package

Even when you're travelling within Canada, emergencies can happen. Government health plans can exclude or limit the payments for emergency medical expenses incurred while you're away from your home.\*

Make sure you are always covered in Canada for these associated costs:

- › Ambulance services (ground or air)
- › X-rays
- › Prescription drugs
- › Wheelchair, brace, crutches
- › Emergency dental treatment
- › Return of vehicle to residence or commercial rental agency
- › Transportation of a bedside companion if you're hospitalized for several days
- › And more...

### Comprehensive Coverage

Here are just some of the services the Travel Within Canada Package covers:

- › Medical emergencies not covered by your government health insurance plan
- › Trip interruption expenses
- › Loss or damage to your personal property such as your luggage or video camera

\* If you are travelling within your province or territory of residence, your trip must be more than 500 km by car or 100 km by air, train or bus from your home to be eligible.

## Classic Medical

### Medical coverage for travellers under 60

Classic Medical Insurance provides unlimited emergency medical care provided the condition you are seeking treatment for was stable (as defined in the policy) in the 90 days before you leave on the trip. This coverage can also arrange to have the costs paid directly, so that you don't have any upfront out-of-pocket expenses.

### Classic Medical options

- › Single-trip coverage
- › Multi-trip Annual coverage

### Multi-Trip Annual Coverage

- › This coverage is for frequent travellers who make several trips a year out of province or outside of Canada.
- › It provides an unlimited number of trips within a 12-month period.
- › Options for trip lengths of 9 days, 16 days, 30 days and 60 days are available.
- › You can top up your coverage if you travel longer than the covered days on your annual plan.
- › It provides coverage for unlimited travel (regardless of the length of your trip) when you travel within Canada but outside of your home province or territory.

## TravelCare Plans

### Medical coverage for travellers 60 or over

There are five plans, each with unlimited coverage for emergency medical expenses (e.g. ambulance, hospital, physician, medication). You'll need to accurately fill out a medical questionnaire to see which plan to buy: HealthSelect®, Gold, Silver Plus, Silver or Bronze.

#### TravelCare medical options

- › Single trip coverage
- › Multi-trip annual coverage

#### Multi-Trip Annual Coverage

- › Multi-trip annual coverage is for frequent travellers who make several trips a year out of province or outside of Canada.
- › It provides insurance for an unlimited number of trips within a 12-month period.
- › Options for trip lengths of 9 days, 16 days, 30 days or 60 days are available.
- › You can top up coverage on any option.
- › It provides coverage for unlimited travel (regardless of the length of your trip) when you travel within Canada but outside of your home province or territory.

**Note:** Pre-existing medical conditions (i.e. conditions you had prior to departure) may not be covered. Please read the policy for detailed information on the risks insured, and the benefits, conditions, limitations and exclusions that may apply to you.

## Visitors to Canada Plan

Visitors to Canada is a unique plan for friends or family members (84 years of age and younger) coming to visit, new immigrants waiting for government health insurance plan coverage, visitors travelling on a work permit or student visa or Canadians ineligible for health plan coverage.

There are three plan options with varying emergency medical and travel accident insurance benefits:

### Standard Visitors Plan I

- › \$25,000 of emergency medical insurance

### Standard Visitors Plan II

- › \$50,000 of emergency medical insurance

### Deluxe Visitors Plan

- › \$150,000 of emergency medical insurance
- › \$25,000 of travel accident insurance



## We're ready to help — any time, anywhere

### Coverage you can depend on

Be sure the right professional help is there if you need it. If something happens while you're away, you want to be able to trust your travel insurance to provide the following:

- › A 24/7 toll-free help line with access to health care professionals and emergency assistance, no matter where you are
- › Personal attention and a positive, caring experience
- › Multilingual co-ordinators who understand your coverage and can refer you to the medical care facility you need
- › Delivering messages to your family, physician, employer or anyone you wish to reach in the event of a travel emergency
- › Co-ordination of payments with your government health insurance plan so you avoid red tape
- › Upfront payment on covered expenses whenever possible
- › Settlement of claims within seven business days of receipt of all documentation required

Travel insurance is now an essential part of every trip. Be sure you're protected from unforeseen expenses and have the backing of a global assistance network that can handle any travel emergency.

## Protection for specific situations

### Cancellation and Interruption

This insurance protects you from the costs that arise when a sickness, injury or other unexpected situation causes you to cancel your trip or disrupt your travel plans.

### Flight and Travel Accident

Flight and Travel Accident insurance covers you for death, dismemberment, loss of sight in both eyes or complete and irrecoverable loss of speech or hearing due to an accident during your trip. For Flight Accident coverage the accident must occur on a scheduled flight, while on airport premises, or while travelling on scheduled helicopter shuttles, airport buses or limousines that have been authorized by the carrier or airport authority.

### Baggage and Personal Effects

This insurance provides protection from the loss of or damage to your baggage and personal effects caused by theft, burglary, fire or transportation hazards anywhere in the world. Coverage also provides reimbursement for necessary toiletries and clothing when your baggage is delayed.\*

### Rental Car Physical Damage

This insurance provides up to \$50,000 in benefits for loss or damage to a car you rent worldwide for 60 consecutive days or less.\*

\* Some limitations apply. Please refer to the travel insurance policy for full details. Also inquire about our additional benefits riders for coverage over and above our packages.

## Frequently asked questions

- Q. Will the policy cover me for all my medical expenses until I return home?
- A. The policy is designed to cover you for all emergency care while travelling. For example, if you fall and break your leg at your destination point, the initial emergency treatment will be covered. However, ongoing routine management care will not be covered.
- Q. My new fitness regime is really paying off – I had my yearly physical and my doctor decreased my heart medication. I am booking a business trip soon. Should I have concerns about coverage?
- A. Yes. The insurance coverage excludes pre-existing medical conditions that aren't *stable*. A change in medication, either increase or decrease in the dosage, discontinuation or how often you take the medication or the type of medication means the medical condition is not *stable*.
- Q. I've had a recurring pain for weeks. My doctor said it's probably not serious, but she'd like to run some tests. I have to book my flight now. Will the insurance cover me if I need to cancel?
- A. No. The insurance excludes medical conditions and/or symptoms which are under investigation whether or not a diagnosis has been determined. Please refer to your policy for more information, and in particular, the policy definition of *stable*.
- Q. Do you offer special family prices for your coverage?
- A. Yes. You can purchase emergency medical family coverage. This means your children are insured when they travel with you or join you during your trip. Ask your agent to review the family coverage qualifications with you. You can also view the full policy on our website.
- Q. We booked our cruise for next year and are entitled to a full refund in the event we have to cancel. The cancellation penalties come into effect about two months prior to our departure. What's the point in buying insurance now?
- A. We strongly recommend that you purchase your insurance when you make your initial deposit because it protects you from the moment the policy is issued. If you wait and purchase your policy at the time the penalties come into play, you run the risk that a medical condition might not be considered stable if you were having symptoms or investigations within the 90 days prior to purchasing the policy.
- Q. What happens if I am unable to obtain the appropriate report to substantiate my baggage claim?
- A. As an insured you are required to make every effort to obtain proper substantiation as outlined in the policy. If the required supporting documentation is not provided it may result in a non-payment of the claim. We will review all relevant circumstances, especially those outside your immediate control and evaluate each case on its merits.

Please visit [www.rbcinsurance.com/travel](http://www.rbcinsurance.com/travel) to download full policy information and relevant travel claim forms.

**If you are on your trip and need assistance, please call our 24-hour help-line as soon as possible:**

<b>1-800-387-2487</b>	(toll-free from the U.S. or Canada)
<b>001-800-514-1890</b>	(toll-free from Mexico)
<b>905-816-2561</b>	(collect from anywhere)
<b>1-888-298-6340</b>	(toll-free fax from the U.S. or Canada)
<b>905-813-4719</b>	(fax)

#### Answers to page 2:

1. False 2. True or False, depending on your situation. 3. False. 4. True. 5. Most often false. Check with credit card provider.

#### Answer to page 3:

When trips don't go as planned, there's always a risk of losing your travel investment. The amount depends on your unique circumstances. To get a precise figure, ask your travel agent to calculate the potential costs.

### About RBC Insurance

RBC Insurance, through its operating entities, including RBC Insurance Company of Canada, Assured Assistance Inc. and The Liberty Marketing Corporation, provides a wide range of creditor, life, health, travel, home, auto and reinsurance products to more than five million North American clients. RBC Insurance is the leading provider of travel insurance and emergency assistance services in Canada and has also expanded into the U.S. travel insurance market. Its travel insurance operations draw on more than 40 years of professional experience and provide a wide range of products and services through a network of over 4,000 travel agencies, as well as over the Internet and through bank channels, to more than three million individual and corporate customers annually. For more information, please visit [www.rbcinsurance.com](http://www.rbcinsurance.com).



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