

# Your Personal Accident Protection Certificate of Insurance

Thank you for purchasing Personal Accident Protection for yourself and your spouse. We are pleased to protect you and your family in case you or your spouse dies from an accident.

This certificate is a valuable source of information about your Personal Accident Protection. Please keep it in a safe place.

In this certificate, “we,” “us” and “our” mean RBC Life Insurance Company. “You” and “your” mean the person who requested this Personal Accident Protection. “Your spouse” means the person who you are legally married to or who you live with in a relationship of a conjugal nature and who is publicly recognized as your spouse and whose name is shown in the column to the left.

To be eligible for Personal Accident Protection, you provided a response of “YES” to the following eligibility statements:

- My spouse and I are between the ages of 18 and 79.
- My spouse and I are residents of Canada for at least six months of each calendar year.
- I am a customer of Royal Bank of Canada or any of its subsidiaries.

## WHEN YOUR INSURANCE COVERAGE BEGINS

Your Personal Accident Protection is effective on the date shown in the column to the left. Your spouse's insurance is also effective on this date.

## WHEN YOUR INSURANCE COVERAGE ENDS

Your Personal Accident Protection ends on the earliest of any of the following dates:

- The 31st day after a premium is not paid;
- The date you are no longer a customer of Royal Bank of Canada or any of its subsidiaries;
- The date you are no longer a Canadian resident;
- The date you reach 80;
- The date we stop offering it because the group policy providing this coverage has been cancelled;
- The date you notify us by telephone or in writing that you want to terminate coverage. In this case, termination will be effective on the day before your next premium due date;
- The date you die.

Your spouse's insurance ends on the earliest of the following dates: the date your spouse reaches age 80; the date your spouse is no longer a Canadian resident; the date your insurance ends.

If we stop offering Personal Accident Protection to customers, we will send you written notice at least 60 days before your insurance ends.

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

## Definitions

This certificate uses the following definitions for “accident,” “beneficiary,” “spouse’s beneficiary” and “dependent child”:

- An accident means a violent, external incident that is sudden, involuntary and unforeseen, causing bodily injuries directly and independently of any other cause.

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- Your beneficiary is the person who will receive the money from your Personal Accident Protection when you die and the claim is payable. Your beneficiary will be your estate, unless you have designated a different one in writing and sent that notice to us.

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- Your spouse’s beneficiary will be you or your estate.

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- A dependent child is your child who lives with you and is dependent on you for support and maintenance. Your child must be a resident of Canada, and be under 19 years of age or under 23 years of age and a full-time student at a fully accredited post-secondary institution.

## WHAT YOU PAY

You must pay for the Personal Accident Protection coverage monthly — either by pre-authorized payment or by credit card — on the date your payment is due. Your bank account must be at a financial institution and your credit card must be the type approved by us. If your bank account or credit card information changes, you must notify us immediately. Failure to do so may result in termination of your coverage.

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

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

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

RBC Life Insurance Company (RBC Life) is authorized to make scheduled monthly withdrawals to pay the premium in accordance with the premium set out in this certificate, including the initial premium, against the account at the financial institution below or any other financial institution that you may later designate.

Financial Institution: Your RBC Direct Deposit Account  
Type of Pre-Authorized Debit (PAD): Personal

The PAD Agreement will terminate in respect of this certificate upon 10 days written notice by RBC Life or by you. You may obtain further information on your right to cancel a PAD agreement by visiting the Canadian Payments Association website at [www.cdnpay.ca](http://www.cdnpay.ca).

In the event that a PAD is disputed, the Payor(s) agrees to contact RBC Life. For recourse purposes, this PAD is considered a personal PAD.

You have certain recourse rights if any debits do not comply with the Agreement. For example, you have the right to receive reimbursement for any PAD that is not authorized or is not consistent with the PAD Agreement. To obtain more information on recourse rights, you may contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

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

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

## WHAT WE PAY

Your Personal Accident Protection includes four benefits: Accidental Death, Education, Child Care and Job Training.

## Accidental Death benefit

If, within one year, you die directly from injuries caused only by an accident, we will pay the Accidental Death benefit to your beneficiary, if there is one; if not, then we will pay it to your estate. The amount of your Accidental Death benefit is shown in the left-hand column on the first page under “Your Accidental Death benefit.”

If your spouse dies within one year directly from injuries caused only by an accident, we will pay your spouse's Accidental Death benefit to you.

If, within one year, you or your spouse dies directly from injuries caused only by an air travel accident, we will pay as follows:

- We will pay the Accidental Death benefit if you or your spouse is a fare-paying passenger on a regularly scheduled commercial airline flight;
- We will pay only 50% of the Accidental Death benefit if you or your spouse is a pilot, crew member or non-fare-paying passenger on a regularly scheduled commercial airline flight.

If you or your spouse dies within one year directly from injuries caused by an accident after you have reached age 70, we will pay only 50% of the Accidental Death benefit.

## Education benefit

After we have paid your Accidental Death benefit, we will pay a portion of the tuition expenses for each dependent child who is either a full-time student at a fully accredited post-secondary institution on the date of your accident or has enrolled in a post-secondary institution within one year of your accident. The dependent child must be younger than 23 years of age and a full-time student at a fully accredited post-secondary institution to receive the benefit.

We will reimburse money paid for tuition expenses up to a maximum of 5% of the Accidental Death benefit or \$5,000, whichever is less, each year for up to five years.

We will pay this benefit to either:

- The dependent child if he/she has reached legal age; or
- The dependent child's legal guardian if he/she is a minor.

## Child care benefit

After we have paid your Accidental Death benefit, if your dependent child is under 16 years of age, we will pay to your dependent child's legal guardian 2% of the Accidental Death benefit or \$2,000, whichever is less. We will pay this benefit each year, up to a maximum of five years or until the dependent child is 16 years of age, whichever is earlier.

## Spousal job training benefit

After we have paid your Accidental Death benefit, we will reimburse your spouse for eligible job training expenses. Each year for up to three years, we will reimburse money paid for job training expenses, up to a maximum of 5% of the Accidental Death benefit or \$5,000, whichever is less. Your spouse must apply for the training courses within 12 months of your death, and the training courses must be with an accredited occupational training program.

For the Education and Spousal Job Training benefits, we must receive a receipt for the expenses that meets our approval before we will reimburse money paid. In addition, these benefits

and the Child Care benefits are part of your Accidental Death coverage only and not your spouse's Accidental Death coverage.

## WE TAKE INFLATION INTO ACCOUNT

If the amount of your Personal Accident Protection does not change for two consecutive years, we will increase the original amount of the Accidental Death benefit by 5% at the end of that two-year period. We will continue to increase the original amount of Accidental Death benefit by 5% every two years as long as the amount of the benefit has not changed for two consecutive years.

For example, if your Accidental Death benefit is \$100,000 and does not change in a two-year period, we will increase your benefit by \$5,000 to \$105,000 at the end of the first two years. If, after two more years, you have not increased your Accidental Death benefit, we will increase it by another \$5,000 to \$110,000.

If you increase your Personal Accident Protection, we will increase the Accidental Death benefit by 5% after your new benefit has not changed for two consecutive years.

## WHEN WE DON'T PAY

We will not pay the Accidental Death benefit if your death or your spouse's death results directly or indirectly from any of the following:

- Sickness, disease, natural causes (regardless of how acquired) or medical or surgical treatment (except where this treatment is rendered necessary because of bodily injury caused by accident within the scope of this insurance and within 365 days of the accident);
- Any voluntary ingestion of poison, toxic substances or non-toxic substances or drugs, sedatives or narcotics, whether illicit or prescribed, in such quantity that they become toxic; or any voluntary inhalation of gas;
- Any event or illness directly or indirectly related to the ingestion of alcohol, while the concentration of alcohol exceeds 80 milligrams of alcohol in 100 milliliters of blood or while you are intoxicated due to the voluntary ingestion of drugs;
- War or any act of war, declared or undeclared;
- Use (or threat of use) of biological, chemical or nuclear weapons and/or devices;
- Riots or civil commotions;
- The commission or attempted commission of a criminal offense;
- Riding or driving as a professional in any kind of race for prize money or profit;
- Intentional self-injury, suicide or attempted suicide, whether sane or insane;
- Dangerous sports such as, but not limited to, scuba diving, bungee jumping, sky diving or parachuting; and
- An air travel accident under the following conditions:
  - We will pay the Accidental Death benefit if you are a fare-paying passenger on a regularly scheduled commercial airline flight;
  - We will pay only 50% of the Accidental Death benefit if you or your spouse are a pilot, crew member or non-fare-paying passenger on a regularly scheduled commercial airline flight.

## TO MAKE CHANGES

If you want to change your beneficiary, please call us at 1-800-845-9750, Monday to Friday, 8:00 a.m. to 8:00 p.m., EST, and we will send you a Beneficiary Change form. You must fully complete, sign and date the Beneficiary Change form and return it to us at the following mailing address:

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

We will change your beneficiary after we receive the form.

If we pay your Accidental Death benefit before we receive a completed Beneficiary Change form at the above address, we will not pay the Accidental Death benefit again to the new beneficiary.

If you want to change the amount of your Personal Accident Protection or ask us about other changes, please call us at 1-800-845-9750, Monday to Friday, 8:00 a.m. to 8:00 p.m., EST. We may request some additional information from you.

## TO CANCEL YOUR INSURANCE COVERAGE

If, for any reason, you are not satisfied with your Personal Accident Protection, you can cancel it up to 30 days from the date it began. We will refund any payments you have given us within that 30 days. Simply write "CANCEL" on this certificate and return it to us at the following mailing address:

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

If you want to cancel it at any other time, write to us at the above address or call us at 1-800-845-9750, Monday to Friday, 8:00 a.m. to 8:00 p.m., EST.

## TO MAKE A CLAIM

To make a claim, the beneficiary can call us at 1-800-845-9750, Monday to Friday, 8:00 a.m. to 8:00 p.m., EST. We will help the beneficiary understand the process and send any forms we need completed.

We must receive the completed forms and proof of death within 90 days of the date of death. Otherwise, we may not pay any benefits. If, however, it is not possible to provide the proof of death within 90 days, the beneficiary has up to one year to submit the proof.

If we feel that we don't have enough information about the claim, we may order an autopsy, where the law allows us.

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

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

## WHAT ELSE YOU NEED TO KNOW

This RBC Insurance® product is provided by RBC Life Insurance Company.

Personal Accident Protection is provided to you under Group Policy AC4140PH ("the Group Policy"), issued by us to Royal Bank of Canada. This certificate is a summary of the Group Policy and describes the Personal Accident Protection you have purchased as an eligible customer of Royal Bank of Canada or any of its subsidiaries. If there are any discrepancies between the Group Policy and the information in this certificate, the Group Policy will prevail. If you or a claimant under the certificate would like a copy of the Group Policy, your Certificate of Insurance or your proof of enrollment, please contact us at 1-800-845-9750, Monday to Friday, 8:00 a.m. to 8:00 p.m., EST.

You can only be covered under one Personal Accident Protection certificate at a time under Group Policy AC4140PH, either as an insured or as a covered spouse.

You cannot transfer your Personal Accident Protection to anyone else.

This certificate replaces any previous Personal Accident Protection certificates you may have received under Group Policy AC4140PH.



Insurance

Underwritten by RBC Life Insurance Company

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