

# Your Personal Accident Protection Certificate of Insurance

## COMPLIMENTARY COVERAGE

Thank you for requesting complimentary 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 the following dates:

- 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 age 80;
- The date we stop offering it because the Group Policy providing this coverage has been cancelled;
- 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; or 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.

**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.**

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## Definitions

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

- An accident means a violent, external incident that is sudden, involuntary and unforeseen, causing bodily injuries directly and independently of any other cause.
- 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.
- Your spouse’s beneficiary will be you or your estate.

## WHAT YOU PAY

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

## 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 or your spouse is intoxicated due to the voluntary ingestion of drugs;
- War or 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, unless you were or your spouse was a 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. 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 AC4138PH ("the Group Policy"), issued by us to Royal Bank of Canada. This certificate is a summary of that Group Policy and describes the Personal Accident Protection you have enrolled for as an eligible customer of Royal Bank of Canada or any of its subsidiaries. It is complimentary to you. 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 AC4138PH, as either an insured or a covered spouse.

You cannot transfer your Personal Accident Protection to anyone else.

This certificate replaces any previous Personal Accident Protection certificate you may have received under Group Policy AC4138PH.

Sample



Insurance

Underwritten by RBC Life Insurance Company

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