



Your Name

You pay each month

Your Personal Accident
Protection Number

Your Beneficiary

Your Personal Accident
Protection Coverage Begins

Your Accidental Death Benefit

Personal Accident Protection Certificate of Insurance

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.

IMPORTANT INFORMATION

Thank you for purchasing Personal Accident Protection. We are pleased to protect you in case you die from an accident.

This certificate is a valuable source of information about your Personal Accident Protection under group policy AC4140PH issued to Royal Bank of Canada. It describes the features, benefits, limitations and exclusions of your coverage. **Please keep it in a safe place.**

Definitions

In this certificate, the following words are defined as follows:

“**Accident**” means a violent, external incident that is sudden, involuntary and unforeseen, causing bodily injuries directly and independently of any other cause.

“**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 an accredited post-secondary institution.

“**We**,” “**us**” and “**our**” mean RBC Life Insurance Company.

“**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.

“**You**” and “**your**” mean the person who purchased the Personal Accident Protection.

WHO IS COVERED

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

- I am between the ages of 18 and 79 at the time of my application.
- I am a resident 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 on the front page of this certificate.

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 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 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.

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

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 of a 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. If we do not receive payment in full by the end of this grace period, coverage will automatically end on the last date a premium was due but remained unpaid.

Your initial payment is shown on the front 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 with respect to 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.
- 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.

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

Accidental Death benefit

If you die within one year 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 on the front page of this certificate.

If you die 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 and 50% of any inflation increase that you may be entitled to.

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

- 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 are a pilot, crew member or non-fare-paying passenger on a regularly scheduled commercial airline flight and 50% of any inflation increase that you may be entitled to.

In the event of Your accidental death and after we've paid the Accidental Death Benefit, we will also pay the following additional benefits: Education and Child Care.

Education benefit

We will reimburse money paid for tuition expenses for each dependent child under 23 years of age who is either a full-time student at an accredited post-secondary institution on the date of your accident, or has enrolled in an accredited postsecondary institution within one year of your accident. The dependent child must be younger than 23 years of age and a full-time student at an 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

We will reimburse money paid for child care expenses for each dependent child under 16 years of age to his/her legal guardian.

We will pay 2% of the Accidental Death benefit or \$2,000, whichever is less, each year, up to a maximum of five years or until the dependent child is 16 years of age, whichever is earlier.

For the Education benefits, we must receive a receipt for the expenses that meets our approval before we will reimburse money paid.

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.

The maximum number of times we will increase the original accidental death benefit due to inflation is 10 times.

WHEN WE DON'T PAY

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

1. **Sickness** - 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);
2. **High-risk activities** - including but not limited to participating in a contest of speed, riding or driving as a professional in any kind of race for prize money or profit, scuba diving, skydiving, parachuting, hang-gliding, rock or mountain climbing, bungee jumping;
3. **Self-injury** - intentional self-inflicted injury, suicide or attempted suicide;
4. **Intoxication** - 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;
5. **Drugs or Poison** - Any voluntary ingestion of poison, toxic substances or non-toxic substances or drugs, sedatives or narcotics, whether legal, illicit or prescribed, in such quantity that they become toxic; or any voluntary inhalation of gas;
6. **Criminal offence** - committing or attempting to commit a criminal offence, or committing or provoking an assault;
7. **War or insurrection** - declared or undeclared war, any act of war, riot, insurrection, or service in the armed forces of any country or international organization;
8. **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.

TO DESIGNATE A BENEFICIARY

To designate a beneficiary, please complete the beneficiary change form enclosed in this package. You must fully complete, sign and date the Beneficiary Change form and return it to us at:

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

We will change your beneficiary after we receive the completed 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.

TO MAKE CHANGES OR CANCEL YOUR INSURANCE

If you want to change the amount of your accidental death benefit, or update your personal information such as address, phone number or billing information, please contact us by telephone or in writing.

If you are not satisfied with your insurance you can cancel it at any time by contacting us. If you cancel your Personal Accident Protection within 30 days from the date your coverage began; we will refund any payments you have given us within that 30 days. Simply call or write to us by marking "CANCEL" on this certificate. Termination of coverage will be effective on the day before your next premium due date.

TO MAKE A CLAIM

To make a claim, the beneficiary can call us and we will explain the process and send the necessary claim forms.

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, or we may request additional information from your doctor or hospital.

LEGAL ACTION

No action at law or equity shall be brought to recover on this certificate or the Group Policy prior to the expiration of 60 days, after proof of loss has been filed with us in accordance with this certificate.

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.

HOW TO CONTACT US

You can contact us in writing at:

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

You can contact us by phone from Monday to Friday 8:00 a.m. to 8:00 p.m. EST

From Quebec: 1-888-659-0099
From elsewhere in Canada: 1-888-659-0199

Visit us at www.rbcinsurance.com

WHAT ELSE YOU NEED TO KNOW

Personal Accident Protection is provided under Group Policy AC4140PH (the "Group Policy"), issued by us to Royal Bank of Canada. This certificate is a summary of the Group Policy. If there are any discrepancies between the Group Policy and the 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.

An insured person can only be covered under one Personal Accident Protection certificate at a time under the Group Policy. If an insured person is covered simultaneously under more than one certificate, we will pay only the claim that is based on the first coverage issued by us as indicated by the effective date shown on each of the certificates. You cannot transfer your Personal Accident Protection to anyone else. This RBC Insurance® product is provided by RBC Life Insurance Company.

This certificate replaces any previous Personal Accident Protection certificate you may have received prior to this.

This certificate is amended to comply with all laws that are applicable in your province, whether such amendments are made in writing or not.