

Consent to Electronic Insurance Transaction

As you have chosen to purchase your insurance electronically, please confirm that you understand and agree to the following:

1. **Delivery of Disclosures.** You consent to receive the disclosures, including legal and regulatory information, that we are required to provide to you in connection with the purchase of insurance, and which are found in this document in electronic form on the screen of this electronic device.
2. **Electronic Signatures.** You will sign your name electronically on this document by selecting “Yes, I have read, understood and agree to be bound by the terms and conditions” and clicking “Complete Enrollment” and your electronic signature is legally binding.

This agreement is deemed to have been delivered to you when it is presented to you electronically during this signing session.

Personal Accident Insurance Terms and Conditions

What does Personal Accident Insurance cover?

If you choose coverage for yourself:

- **Accidental Death:** If you die within one (1) year directly from injuries caused only by an accident (other than an air travel accident), we will pay the Accidental Death benefit to your beneficiary. If you have not chosen a beneficiary, then the benefits go to your estate. As you are enrolling for coverage online, your beneficiary must be your “Estate”, please complete the beneficiary change form once you’ve received your fulfillment package in the mail and return it to us.
 - An “accident” means a violent, external incident that is sudden, involuntary and unforeseen, causing bodily injuries directly and independently of any other cause.
- **Air Travel Accident:** If you die within one (1) year directly from injuries caused only by an air travel accident, we will pay:
 - The Accidental Death benefit if you are a fare-paying passenger on a regularly scheduled commercial airline flight.
 - 50% of the Accidental Death benefit if you are a pilot, crewmember, or non-fare paying passenger on a regularly scheduled commercial airline flight.
 - **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.
 - **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 post-secondary institution within one year of your accident up to a maximum of 5% of the Accidental Death benefit or \$5,000, whichever is less, each year for up to five years.

If you choose coverage for yourself and your spouse:

- **Accidental Death:** If your spouse dies within one (1) year directly from injuries caused only by an accident (other than an air travel accident), we will pay your spouse’s Accidental Death benefit to you. If you die within one (1) year directly from injuries caused only by an accident (other than an air travel accident), we will pay the Accidental Death benefit to your beneficiary. If you have not chosen a beneficiary, then the benefits go to your estate. As you are enrolling for coverage online, your beneficiary must be your “Estate”, please complete the beneficiary change form once you’ve received your fulfillment package in the mail and return it to us.
 - An “accident” means a violent, external incident that is sudden, involuntary and unforeseen, causing bodily injuries directly and independently of any other cause.
- **Air Travel Accident:** If you or your spouse die within one (1) year directly from injuries caused only by an air travel accident, we will pay:
 - The Accidental Death benefit if you or your spouse is a fare-paying passenger on a regularly scheduled commercial airline flight.
 - 50% of the Accidental Death benefit if you or your spouse is a pilot, crewmember, or non-fare paying passenger on a regularly scheduled commercial airline flight.
 - **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.
 - **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 post-secondary institution within one year of your accident up to a maximum of 5% of the Accidental Death benefit or \$5,000, whichever is less, each year for up to five years.
 - **Spousal Job Training Benefit:** We will reimburse your spouse for eligible job training expenses, up to a maximum of 5% of the Accidental Death benefit or \$5,000, whichever is less, each year for up to three years. 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.

How much is the Accidental Death benefit?

The Accidental Death benefit is the amount you have elected and will be shown on your certificate of insurance. The Accidental Death benefit will be reduced by 50% when you reach age 70. If you have spousal coverage, your spouse’s Accidental Death benefit will also be reduced by 50% when your spouse reaches age 70.

What are the limitations and exclusions for Personal Accident Insurance?

Limitations and exclusions include:

- We will not pay a benefit if your death or your spouse's death results directly or indirectly from:
 - Suicide, attempted suicide or intentional self-injury
 - Committing or attempting to commit a criminal offense
 - An event of illness directly or indirectly related to being intoxicated due to the ingestion of alcohol or drugs
 - Natural causes, sickness or disease
 - Voluntary ingestion of poison, toxic substances or non-toxic substances or drugs, sedatives or narcotics, whether illicit or prescribed, or any voluntary inhalation of gas
 - Medical treatment or surgery, except if the medical treatment or surgery was needed because of an accident
 - War or insurrection
 - Use (or threat of use) of biological, chemical or nuclear weapons and / or devices
 - 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
 - An air travel accident, except if you or your spouse were a paying passenger on a regularly scheduled commercial airline flight

This is a summary only of the exclusions and limitations; please refer to the certificate of insurance for full details.

- To be eligible for benefits, coverage must have been in effect both at the time of the accident and at the time of death.

When does coverage start and stop?

After we process your enrolment form, you will receive a Certificate of Insurance. You will find your coverage effective date on this certificate.

Your coverage can end one of several ways:

- When you reach age 80 years old
- When you stop paying your premium
- When you are no longer eligible
- When you notify the insurer that you want to terminate your coverage
- When the Group Policy is terminated
- When you die

Note: When your coverage ends, any coverage for your spouse (if you have elected spousal coverage) also ends. Your spouse's coverage will also end when your spouse reaches age 80 or when your spouse is no longer eligible.

Am I eligible for coverage?

You are eligible for Personal Accident Insurance if you are:

- A current customer of any RBC® company, and
- Between the ages of 18 and 69, and
- A Canadian resident (resident in Canada for at least 6 months of each calendar year)

You may also enrol your spouse if he or she is between the ages of 18 and 69 and a Canadian resident. If you are not married, but have been living with your partner for at least one year, he or she can enrol for coverage under your plan.

How much will I pay for coverage?

Your monthly premium payment will be shown on your certificate of insurance.

Payment of the Accidental Death benefit

The Accidental Death benefit will be paid to your estate unless you have designated a different beneficiary in writing and sent notification to the insurer. Your spouse's beneficiary will be you or your estate.

Who is the insurer?

Coverage is provided under Group Policy number AC4140PH issued by RBC Life Insurance Company to Royal Bank of Canada. The insurer can be contacted by phone at 1-888-659-0199, or from Quebec at 1-888-659-0099.

This document is a summary of the key terms of the Group Policy and is not complete in detail. The terms of the Group Policy will govern your coverage.

COLLECTION AND USE OF PERSONAL INFORMATION

Collecting your personal information

We (RBC Life Insurance Company) may from time to time collect information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information related to or arising from your relationship with and through us;
- information you provide through the application and claim process for any of our insurance products and services; and
- information for the provision of products and services.

We may collect information from you, either directly or through representatives. We may collect and confirm this information during the course of our relationship. We may also obtain this information from a variety of sources including hospitals, doctors and other health care providers, the MIB, Inc., the government (including government health insurance plans) and other governmental agencies, other insurance companies, financial institutions, motor vehicle reports, and your employer.

Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to issue and maintain insurance products and services you may request;
- to evaluate insurance risk and manage claims;
- to better understand your insurance situation;
- to determine your eligibility for insurance products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us; and
- as required or permitted by law.

For these purposes, we may make this information available to our employees, our agents and service providers, and third parties, who are required to maintain the confidentiality of this information. If you are insured under a group insurance policy obtained through your employer, we may also share your information with your employer when necessary for the services we provide to you. Your health information will not be shared with your employer without your consent.

In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located. Third parties may include other insurance companies, the MIB, Inc. and financial institutions.

We may also use this information and share it with RBC® companies (i) to manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under “Other uses of your personal information” for the sole purpose of honouring your choices.

If we have your social insurance number, we may use it for tax related purposes and share it with the appropriate government agencies.

Please note that this paragraph is not applicable if this form is submitted by an independent representative or a representative that is attached to a firm other than RBC Insurance®.

Other uses of your personal information

- We may use this information to promote our products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

You may choose not to have this information shared or used for any of these “Other uses” by contacting us as set out below, and in this event, you will not be refused insurance products or services just for that reason. We will never use or share your health information for these purposes. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding “Other uses of your personal information”.

Your right to access your personal information

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in “Other uses of your personal information” you may do so now or at any time in the future by contacting us at:

**RBC Life Insurance Company
P.O. Box 515, Station A,
Mississauga, Ontario
L5A 4M3
Telephone: 1-800-663-0417
Facsimile: (905) 813-4816**

Our privacy policies

You may obtain more information about our privacy policies by asking for a copy of our “Financial fraud prevention and privacy protection” brochure, by calling us at the toll free number shown above or by visiting our web site at www.rbc.com/privacysecurity.