

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.

Royal RecoverAssist Terms and Conditions

What does Royal RecoverAssist cover?

Basic Coverage provides a daily benefit if you or your spouse (if you have elected spousal coverage) are hospitalized as a result of an **accidental bodily injury**.

An “accidental bodily injury” is an injury caused by external, violent and purely accidental means, independent of all other causes and occurring within 365 days of the accident while insured.

- The maximum number of days for which a daily benefit will be paid is 365 days per accidental bodily injury
- The daily benefit amount is the amount you have elected and will be shown on your certificate of insurance.
- The period of hospitalization for accidental bodily injury must be at least 24 hours for a daily benefit to be paid.
- The maximum possible benefit amount is \$146,000.

Enhanced Coverage provides a daily benefit if you or your spouse (if you have elected spousal coverage) are hospitalized as a result of an **accidental bodily injury or sickness**.

An “accidental bodily injury” is an injury caused by external, violent and purely accidental means, independent of all other causes and occurring within 365 days of the accident while insured.

A “sickness” is an illness or disease resulting in hospitalization while insured.

- The maximum number of days for which a daily benefit will be paid is 365 days per accidental bodily injury or sickness.
- The daily benefit amount is the amount you have elected and will be shown on your certificate of insurance.
- The period of hospitalization for accidental bodily injury must be at least 24 hours for a daily benefit to be paid.
- There is an elimination period of 3 days before benefits are paid if you are hospitalized as a result of sickness. This means that if you are hospitalized as a result of sickness for 3 days or less, no benefit will be paid.
- The maximum possible benefit amount is \$73,000.

What are the limitations and exclusions for Royal RecoverAssist?

Basic Coverage and **Enhanced Coverage** do not provide a benefit for hospitalization due directly or indirectly to any of the following:

- Suicide
- War
- Intoxication
- Voluntary ingestion of drugs or poison
- Committing or attempting to commit a criminal offence
- Participating in high-risk activities (such as scuba diving, skydiving, parachuting, rock or mountain climbing)
- Cosmetic surgery (unless it is due to an accidental injury)
- A daily benefit will also not be paid for hospitalization in a hospital outside of Canada or for hospital stays for the primary purpose of receiving rehabilitation or palliative care.

Basic Coverage does not provide a benefit for hospitalization due to sickness. In addition, **Enhanced Coverage** does not provide a benefit for hospitalization due to any of the following:

- Pre-Existing Condition or Sickness – a condition or sickness for which the insured person visited or consulted a doctor, had signs or symptoms, had tests done or received treatment during the 12 months immediately preceding the effective date of coverage or at any time when this coverage was not in force because it had lapsed. Any pre-existing condition or sickness will be covered after this coverage has been in force continuously for two years immediately prior to the date of hospitalization. **If you increase your coverage amount, a new Pre-Existing Condition or Sickness exclusion will apply on the amount of the increase and begin on the effective date of the increase in coverage.**

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

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 Royal RecoverAssist coverage ends on the earliest of the following dates:

- The 31st day after a premium is not paid;
- The date you are no longer a Canadian resident;
- The effective date of coverage following your 75th birthday;
- 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; or
- The date 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 75 or when your spouse is no longer eligible.

Am I eligible for coverage?

You are eligible for Royal RecoverAssist Basic or Enhanced Coverage 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 74 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?

The first month of coverage is provided by RBC Royal Bank at no cost to you. Thereafter, your monthly premium payment will be shown on your certificate of insurance.

Payment to your estate

All benefits will be paid to you if living. Otherwise they will be paid to your estate.

Misstatement of age

If the age of an insured person has been misstated, the difference between any benefits actually paid and the benefits that should have been paid will be determined by us, and payment will be made to the appropriate party. At this time, premiums will also be adjusted based on the actual age of the insured person.

Who is the insurer?

Coverage is provided under Group Policy number 910501 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.