



**RBC
Insurance**

BAGGAGE & PERSONAL EFFECTS

For Emergency Assistance:

Please contact Assured Assistance Inc. immediately at one of these numbers:

- 1-800-387-2487 (toll-free call from USA or Canada)
- 001-800-514-1890 (toll-free call from Mexico)
- 905-816-2561 (collect call from anywhere)
- 1-888-298-6340 (toll-free fax from the USA or Canada)
- 905-813-4719 (fax)

BAGGAGE & PERSONAL EFFECTS

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Summary of Insurance Coverage

Baggage & Personal Effects Insurance	
Risk:	Maximum Sums Available
Loss of, or Damage to, Baggage & Personal Effects	Up to the sum insured: \$1,000 ¹ , \$1,500 ¹ or \$2,000 ¹
Replacement of Travel Documents	\$200

¹ The maximum sum insured per person or per family does not exceed \$2,000 in total for all coverages issued by us. The maximum for any one item or set of items is \$500.

Definitions

The following are *our* definitions and apply when written in *italics* throughout this document.

Contamination - the poisoning of people by nuclear, chemical and/or biological substances which causes illness and/or death.

Departure point - the place *you* depart from on the first day of *your* intended travel period, as shown on *your insurance application*.

Effective date -

- a) The date on which *you* are scheduled to leave *your departure point*, as shown on *your insurance application*.
- b) for *Top-up* coverage:
 - 12:01 a.m. on the day following the date of expiry of *your* prior coverage; or
 - if *you* purchase *top-up* coverage for the beginning portion of *your* intended travel period, *your effective date* is set out in the point above, based on the coverage *you* purchase as *top-up*.

Expiry date - the date on which *your* coverage ends under this insurance, as shown on *your insurance application*.

Insurance application - the printed form, computer printout, invoice or document provided by *your* Travel Agent or through *your* online application, which confirms the insurance coverage *you* have purchased. The *insurance application* forms part of the insurance contract.

Period of insurance - the period of time between *your effective date* and *your return date*.

Professional - engaged in a specified activity as *your* main paid occupation.

Return date - the date on which *you* are scheduled to return to *your departure point*. This date is shown on *your insurance application*. If *you* purchase *top-up* coverage for the beginning portion of *your* intended travel period, *your return date* is 11:59 p.m. on the day before the *effective date* of *your* subsequent coverage.

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.

Top-up - the coverage *you* purchase from *us*:

- a) to add to *your* insurance beyond the duration covered under *your* Multi-Trip Annual Coverage; or
- b) before *your* date of departure from *your departure point*, to complement travel insurance coverage that is in effect through another insurer for a portion of *your trip* duration or value.

Travelling companion - the person who is sharing travel arrangements with *you*, to a maximum of three persons.

Trip - the period of time between leaving *your departure point* up to and including *your return date*.

Vehicle - a private passenger automobile, minivan, mobile home, camper truck or trailer home, which *you* use during *your trip* exclusively for the transportation of passengers other than for hire. It can be either owned by *you* or leased by *you* from a *commercial rental agency*.

We, us and **our** refer to RBC Insurance Company of Canada.

You, yourself and **your** refer to the person named as the insured on the *insurance application* when the required insurance premium has been paid before the *effective date*.

General Insurance Details

Your insurance coverage is subject to the terms set out in this document.

Who is eligible for coverage?

To be eligible for insurance coverage *you* must:

- be a Canadian resident;
- purchase coverage for a maximum of 183 days;
- purchase coverage through a Canadian Travel Agency appointed by RBC Insurance Company of Canada;
- purchase coverage for the full duration of *your trip*;
- purchase *your* coverage before *your effective date*.

How do *you* become insured?

You become insured and this policy becomes an insurance contract:

- when *you* are named on *your* completed *insurance application*;
- upon payment of the required premium on or before *your effective date*.

When does *your* insurance start and end?

Insurance starts on *your effective date*.

Insurance ends on the earliest of:

- a) the date of the cause of cancellation if *your trip* is cancelled before *your* date of departure from *your departure point*;
- b) the date *you* return to *your* province, territory or country of residence;
- c) midnight of *your return date*;
- d) midnight of *your expiry date*;
- e) 183 days after *your* date of departure from *your departure point*.

When does *your* coverage automatically extend?

- 1 If *you* cannot complete *your trip* by *your return date* because of the delay of a common carrier in which you are scheduled to travel, *your* coverage will automatically extend for the delay period to a maximum of 72 hours.
- 2 If *you* or *your travelling companion* are hospitalized on *your return date* or *expiry date*, *your* coverage will automatically extend for the period of hospitalization and up to an additional 5 days after discharge .
- 3 If *you* or *your travelling companion* are delayed beyond *your return date* because of a *medical condition* and are medically unable to travel, but are not hospitalized, *your* coverage will automatically extend for the delay period to a maximum of 5 days after *your return date*.
- 4 Regardless of the automatic extensions above, coverage will not continue beyond 365 days from *your* latest date of departure from *your departure point*.

What if *you* decide to extend *your trip*?

If *you* decide to extend *your trip*, any extension of *your* coverage is subject to the following conditions:

- 1 *You* must request the extension by contacting *your* Travel Agent before *your return date*.
- 2 *You* must pay the required additional premium before *your* original *return date*.
- 3 If the insurance for which *you* require the extension is not available for the duration that includes the total number of days of *your trip* and any optional extension(s), *your* coverage cannot be extended. Instead, *you* may be able to purchase a new policy under the coverage:
 - a) for which *you* are eligible; and
 - b) that is available for the duration that includes the period beginning with *your effective date* and ending at *your new return date*.

The terms, conditions and exclusions of the extension policy apply to *you* during the extension period.

What if *you* want to *top-up* another insurer's travel insurance?

If *you* are covered under another insurer's travel insurance, *you* may purchase *top-up* coverage from *your* Travel Agent only before *your* date of departure from *your departure point*, and:

- a) *you* must pay the required *top-up* premium before *your* date of departure from *your departure point*.
- b) the terms, conditions and exclusions of *our* policy issued as *top-up* apply to *you*.
- c) *you* cannot purchase an annual Coverage as *top-up*.

When can *your* premium be refunded?

- 1 All requests for premium refunds must be submitted to the Travel Agent from whom *you* purchased the insurance.
- 2 If *you* return to *your departure point* before *your return date*, the premium *you* paid for the unused days can be refunded, if *you*:
 - provide proof of *your* date of return; and
 - do not have a claim under the insurance.

However, a minimum premium may be retained.

Terrorism Coverage

Where an *act of terrorism* directly or indirectly causes a loss that would otherwise be payable under one of the covered risks in accordance with the terms and conditions of the policy, this insurance will provide coverage as follows:

- a) *We* will reimburse *you* up to a maximum of 100% of *your* eligible loss.
- b) The benefits payable in accordance with paragraph a) are in excess to all other potential sources of recovery, including but not limited to, alternative or replacement travel options offered by airlines, tour operators, cruiselines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only respond after *you* have exhausted all such other sources.

Baggage & Personal Effects Insurance

(Underwritten in Quebec by RBC General Insurance Company)

What risks are insured?

This policy covers direct physical loss of, or damage to, the baggage and personal effects *you* own and use during *your trip*.

What are the benefits?

1 Loss of or Damage to Baggage & Personal Effects

Reimbursement of *your* losses up to the sum insured shown in the *insurance application*, subject to a maximum of \$500 for any one item or set of items (items which are purchased for use together, and commonly used together).

2 Replacement of Travel Documents

Reimbursement of up to \$200 in total, towards the replacement expenses of one or more of the following documents: passport, driver's licence, birth certificate or travel visa, in the event any one of these is lost or stolen.

What is not covered?

This insurance does not cover:

- 1 Animals, perishables, bicycles except while checked as baggage with a common carrier, household effects and furnishings, artificial teeth and limbs, hearing aids, eye glasses, sunglasses, contact lenses, money, tickets, securities and documents, *professional* or occupational items, antiques and collector items, breakage of or damage to brittle or fragile articles, property illegally acquired, kept, stored or transported.
- 2 Any claim arising from loss:
 - a) caused by wear and tear, deterioration, defect or mechanical breakdown;
 - b) caused by *your* imprudent act or omission;
 - c) of articles specifically insured on a valued basis by another insurer while this insurance is in effect;
 - d) directly in consequence of war (declared or not), act of foreign enemies or rebellion;
 - e) caused by theft from an unattended *vehicle* unless the *vehicle* (including the *vehicle's* trunk) was securely locked and there were visible marks indicating that the theft occurred as a result of forcible entry.
- 3 Any loss, claim or expense of any kind caused directly or indirectly from ionising radiation or radioactive *contamination* from any nuclear fuel or waste which results from the burning of nuclear fuels; or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

What conditions apply?

- 1 The maximum sums available are shown in the Summary of Insurance coverage chart contained in this policy.
- 2 In the event of theft, burglary, robbery, malicious mischief, disappearance, loss or damage, of an item covered under this insurance, *you* must:
 - a) during *your period of insurance*, immediately notify and obtain corroborating documentary evidence from the police or, if the police are not available, the hotel manager, tour guide or transportation authorities;
 - b) promptly take all reasonable precautions to protect, save and/or recover the property; and
 - c) notify *us* immediately upon *your* return to *your departure point*.Failure to comply with this condition will invalidate any claim under this insurance.
- 3 If the insured property is under check of a common carrier and delivery is delayed, this insurance will continue until such property is delivered by the common carrier.
- 4 a) *We* are not liable beyond the actual cash value (original cost less deduction for depreciation), of the property, at the time of loss.
b) *We* have the option to repair or replace any damaged or lost property with other of similar kind, quality and value and to require submission of the property for appraisal of damage.
- 5 The maximum sum insured per person or per family does not exceed \$2,000 in total for all coverages in this and other Baggage & Personal Effects insurance issued by *us*.
- 6 If an article which is part of a set is lost or damaged, the measure of loss or damage to such article is a reasonable and fair proportion of the total value of the set, but not the total loss of or damage to the set.
- 7 This insurance is subject to the “*Terrorism Coverage*”, “*General Conditions*” and “*How Do You Submit a Claim?*” sections outlined in this policy.

General Conditions

- 1 If *you* fail to meet the eligibility conditions as outlined under “Who is eligible for coverage?” *your* insurance is void and *our* liability is limited to a refund of the premium paid.
- 2 When making a claim under this insurance, *you* must provide the applicable documents *we* require. Failure to provide the applicable documentation will invalidate *your* claim.
- 3 If *you* are eligible, from any other insurer, for benefits similar to the benefits provided under this insurance, the total benefits paid to *you* by all insurers cannot exceed the actual expense that *you* have incurred. *We* will coordinate the payment of benefits with all insurers from whom *you* are eligible for benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer.
- 4 If *you* are insured under more than one of *our* policies, the total amount paid to *you* cannot exceed the actual expense which *you* have incurred and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy.
- 5 Any of *our* policies are excess insurance and are the last payors. All other sources of recovery, indemnity payments or insurance coverage must be exhausted before any payments will be made under any of *our* policies.
- 6 You must repay to *us* any amount paid or authorized by *us* on *your* behalf if and when we determine that the amount is not payable under the terms of *your* policy.
- 7 If you incur expenses covered under this insurance due to the fault of a third party, *we* may take action against the party at fault. *You* agree to cooperate fully with *us* and to allow *us*, at *our* own expense, to bring a law suit in *your* name against the third party. If *you* recover against a third party, *you* agree to hold in trust sufficient funds to reimburse *us* for the amounts paid under the policy.
- 8 *We* will pay the expenses, covered under this insurance to *you* or to the provider of the service(s).
- 9 Payment, reimbursement and amounts shown throughout this contract are in Canadian dollars, unless otherwise stated. If currency conversion is necessary, *we* will use the exchange rate on the date the last service was rendered to *you*. This insurance will not pay for any interest.
- 10 *You* and *we* agree that all disputes, controversies or claims arising under this policy or otherwise in connection with this policy, whether of law or fact and of any nature whatsoever including, but not limited to, all disputes or controversies related to determinations made under the policy shall be decided by arbitration before a single arbitrator in the Canadian province or territory in which this policy was issued under the rules embodied in the arbitration legislation of the Canadian province or territory in which this policy was issued or, in the absence of such legislation, in the Commercial Arbitration Act, R.S.C. 1998, C.17 (second supp.), as amended. In any event,

any action or arbitration proceeding against *us* for the recovery of a claim under this policy shall not be commenced more than 1 year after the occurrence which gives rise to the claim. If, however, this limitation is invalid according to the laws of the province or territory where this policy was issued, *you* must commence *your* action or arbitration proceeding within the shortest time limit permitted by the laws of that province or territory. In addition, the venue of any action or arbitration proceeding shall only be in the province or territory where the policy was issued. *You, your* heirs and assigns consent to the transfer of any action or arbitration proceeding to the province or territory where the policy was issued and at a venue chosen by *us* and/or Assured Assistance Inc.

- 11 This contract is void in the case of fraud or attempted fraud by *you*, or if *you* conceal or misrepresent any material fact or circumstance concerning this insurance.
- 12 Throughout this document, any reference to age refers to *your* age on the date of *insurance application*.
- 13 *We* and *our* agents, Assured Assistance Inc. and their agents are not responsible for the availability, or quality of any transportation.
- 14 This document, including the *insurance application*, is the entire contract between *you* and *us*. Despite any other provision of this contract, this contract is subject to any applicable federal and provincial statutes concerning contracts of insurance.

How do *you* submit a claim?

- 1 When *you* call Assured Assistance Inc. at the time of an emergency, *you* are given all the information required to file a claim. Otherwise, please refer to the instructions below.
- 2 *You* must file *your* claim with *us* within 90 days of *your* return to *your* departure point.
- 3 If *you* need a Claim & Authorization form, please contact *our* Claims Department at:
 - a) If *you* do not reside in Quebec:
P.O. Box 97, Station A, Mississauga, Ontario, L5A 2Y9
905-816-2572 or 1-800-263-8944
 - b) If *you* reside in Quebec:
P.O. Box 11472, Station Centre Ville, Montreal, Quebec, H3C 5N2
514-748-2244 or 1-800-263-8944

We require the fully completed Claim & Authorization form, and where applicable:

- Proofs of loss/damage (copy of reports made to the authorities), proof of ownership and receipts for the items claimed, in the event of loss or damage.

FAILURE TO COMPLETE THE REQUIRED CLAIM & AUTHORIZATION FORM IN FULL WILL DELAY THE ASSESSMENT OF *YOUR* CLAIM.



**RBC Insurance Company of Canada and
Assured Assistance Inc.
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