

Deluxe Package

In addition to the benefit amounts on the SCHEDULE OF BENEFITS on page 1, Deluxe Package includes the following features:

Assistance Services

Assured Assistance Inc. is a multilingual worldwide emergency medical assistance company which acts on behalf of The Liberty Marketing Corporation. They can be reached 24 hours a day, 7 days a week in the event of an emergency, or in the event your client needs assistance with medical, transportation, personal and legal services, or travel advice.

Pre-Existing Medical Condition Exclusions

IN ADDITION TO THE "GENERAL EXCLUSIONS" OUTLINED IN THE POLICY, THE FOLLOWING PRE-EXISTING MEDICAL CONDITION EXCLUSIONS APPLY TO YOUR CLIENT AND ANY MEMBER OF YOUR CLIENT'S IMMEDIATE FAMILY:

This insurance does not pay for any expenses incurred directly or indirectly as a result of:

- 1 a medical condition or related condition, if at any time in the 90 days before your client's effective date, that medical condition or related condition has not been stable⁺;
- 2 a medical condition for which future investigation or treatment (except routine monitoring) is planned before your client's effective date;
- 3 a medical condition for which it was reasonable to expect treatment or hospitalization during your client's trip;
- 4 symptoms which would have caused an ordinarily prudent person to seek treatment or medication in the 90 days before your client's effective date; or
- 5 treatment or surgery for a specific condition, or a related condition, which caused your client's doctor to advise your client not to travel.

⁺ stable means any medical condition or related condition (including any heart condition or any lung condition) for which there have been:

- no new treatment or new prescribed medication; and
- no changes in treatment or change in prescribed medication (including the amount of medication to be taken, how often it is to be taken, the type of medication or change in treatment frequency or type); and
- no new symptom, more frequent symptom or more severe symptom experienced; and
- no test result showing a deterioration; and
- no hospitalization or referral to a specialist (made or recommended) or the results of further investigations not yet completed, for that medical condition or related condition (including any heart condition or any lung condition).

Pre-existing medical condition exclusion waiver

The exclusions related to any pre-existing medical condition will be waived if:

- insurance was purchased within 7 calendar days of the time of initial trip payment;
- the non-refundable portion of prepaid travel arrangements does not exceed \$10,000; and
- the client is under 65 years of age and medically able to travel at the time this insurance was purchased.

Cancellation & Interruption Insurance

Designed to protect your clients' travel investment, this insurance protects your client from the costs that arise when a sickness, an injury and many other unexpected situations disrupt your clients' travel plans. Before departure, it covers the non-refundable cancellation penalties that may be charged by the airline or tour operator. After departure, it covers the costs associated with an early or delayed return.

Terrorism Coverage

This package provides trip cancellation or trip interruption coverage, due to an act of terrorism which occurs after the purchase of the insurance, within the foreign city originally ticketed for a period that includes the travel period, and which your clients are scheduled to arrive within 30 days following the incident. The act of terrorism must be documented by the United States Department of State or reported by the major print media (such as Associated Press, The Wall Street Journal or Reuters News Service).

Financial Default Coverage

This package provides trip cancellation, trip interruption or trip delay coverage, due to unforeseen financial default or bankruptcy of a tour operator, cruise line or airline carrier whose services or products form all or part of the trip, provided this insurance was purchased within 7 calendar days of the time of initial trip deposit.

For any benefit to be payable under financial default coverage, at the time of application, the travel supplier must not be on our list of suppliers for which we will not provide coverage and the financial default must not have occurred within 7 calendar days from the date this insurance was purchased. A list of all travel suppliers for which we will not provide coverage is available:

- by calling us toll-free at 1-866-307-5757; or
- by visiting our web site at www.rbctravelprotection.com

Cruise Cancellation Coverage

The cancellation of your clients' cruise prior to departure or after departure (but prior to the departure of the cruise ship), due to the mechanical failure, grounding or quarantine of the cruise ship, or the repositioning of the cruise ship due to weather conditions.

Emergency Medical Expenses

This insurance provides coverage for the eligible emergency medical expenses that your clients incur while away from home, and that exceed the benefits provided by private coverages.

Emergency Medical Transportation

This insurance provides coverage for the eligible emergency medical transportation that your clients incur while away from home, and that exceed the benefits provided by private coverages.

Baggage & Personal Effects

This insurance provides protection from loss or damage to personal effects caused by theft, burglary, and fire or transportation hazards, anywhere in the world.

Flight & Travel Accident

Flight Accident insurance covers your clients for death, dismemberment, loss of sight in one or both eyes or complete and irrecoverable loss of speech or hearing, while on airport premises, traveling on scheduled helicopter shuttles, and in airport buses and limousines that have been authorized by the carrier or airport authority, as well as during the scheduled flight.

Travel Accident insurance covers your clients for accidental death, dismemberment, loss of sight in one or both eyes or complete and irrecoverable loss of speech or hearing, while on a covered trip.

Rental Car Physical Damage

This package offers worldwide coverage and provides up to \$25,000 collision damage insurance. In the event of an accident or damage to your clients' rental vehicle, they simply call Assured Assistance Inc., as detailed in the policy booklet provided.