

# RBC TRAVEL INSURANCE, AQUARIUS SCUBA, ROATAN, JAN.2010

## Types of Insurance Coverage:

**Deluxe Package Tour:** Provides coverage for cancellation and interruption, Subsistence allowance, transportation of deceased, out of country emergency medical, flight accident insurance, travel accident insurance and baggage and personal effects insurance. Cancellation coverage provides reimbursement to you of the expenses you actually incur as a result of one of the insured risks: prepaid travel arrangements – up to the sum insured for the non-refundable portion of your prepaid travel arrangements and the non-refundable unused portion of your prepaid travel arrangements. Transportation – the cost for economy class transportation by the most direct route to rejoin your tour, to your departure point or to your next destination (in and out bound). Please note that cancellation coverage in limited to risks such as emergency medical conditions, government travel advisories, limited changes in employment, delays and schedule changes of scheduled carriers, quarantines, jury duty and disaster to your home or place of business. IT DOES NOT COVER CHANGE OF MIND OR COMPLICATIONS ARISING FROM PRE-EXISTING MEDICAL CONDITIONS.

THIS INSURANCE MAY ONLY BE PURCHASED AT THE TIME OF INITIAL DEPOSIT

**Emergency Medical Insurance:** This insurance covers medical expenses related to the following when required as part of the emergency treatment and ordered by a licensed physician during your trip – emergency treatment (other than dental), air evacuation and decompression chamber coverage, service of a licensed private duty nurse while in hospital, X-rays, prescription drugs, ambulance, repatriation, return to departure point – if approved, subsistence allowance, return of vehicle and return of travelling companion.

PLEASE NOTE: This insurance only covers expenses in excess to those covered under your Canadian government health insurance plan and by any other insurance or benefit plan under which you are covered. This insurance is subject to a maximum of \$20,000.00 (CND) if you DO NOT have valid Canadian government health insurance plan coverage. In the event of an emergency YOU MUST CONTACT ASSURED ASSISTANCE INC. before seeking emergency treatment. This Insurance MAY NOT COVER PRE-EXISTING MEDICAL CONDITIONS.

THIS INSURANCE MAY BE PURCHASED ON ITS OWN ANY TIME PRIOR TO DEPARTURE

**Non – Medical Package Tour:** Designed for those who require the coverage of Deluxe Package Tour benefits without the Emergency Medical Insurance. MUST BE PURCHASED AT THE TIME OF DEPOSIT.

Cancellation and Interruption Insurance: Limited to the cancellation and interruption coverage only for all travel arrangements. Sum insured should be calculated to include extra cost of a one-way economy airfare home and the unused prepaid travel arrangements, where applicable. MUST BE PURCHASED AT THE TIME OF DEPOSIT.

NOTE: THIS IS A BRIEF SUMMARY ONLY OF OUR MOST COMMON TYPES OF INSURANCE PRODUCTS OFFERED BY RBC TRAVEL INSURANCE COMPANY, PLEASE REFER TO THE POLICY FOR SPECIFIC DETAILS WITH RESPECT TO DEFINITIONS, ELIGIBILITY, GENERAL CONDITIONS, BENEFITS, LIMITATIONS AND RESTRICTIONS.

<b>TYPE OF INSURANCE PACKAGE:</b>	<b>DURATION:</b>	<b>Up to 59 yrs.of age RATE:</b>
<u>DELUXE PACKAGE TOUR</u>	one week	\$141.48
<u>NON – MEDICAL PACKAGE TOUR</u>	one week	\$123.12
<u>MEDICAL ONLY</u>	one week	\$30.00

I want this travel insurance for \_\_\_\_\_

I DO NOT want this travel insurance, but I acknowledge that it was offered \_\_\_\_\_

I \_\_\_\_\_ acknowledge that the terms and conditions of reservation with respect to services offered, prices, changes, and cancellations have been explained to me.

\_\_\_\_\_  
Signature