

Explore without hesitation

Youth/Student Group Program



RBC Insurance®



Youth/Student Group Program

Every year thousands of students expand their horizons by travelling across the country, the continent and sometimes the world. Travel insurance is an essential part of every trip and you can ensure they have the coverage they need with the RBC Insurance® Youth/Student Group program.

Our program is designed to provide comprehensive travel insurance protection for full time student groups and their chaperones. Coverage comes with a full range of benefits, including 24/7 global emergency assistance, baggage and personal effects insurance as well as upfront payment of eligible emergency medical expenses where possible so your group is not out-of-pocket.

Plus your group will be covered if the following student-specific events occur:

- › Being required to attend a University or College examination, during their travel period, when the examination date is set after their travel arrangements are booked.
- › Their failure of an examination, which requires them to re-sit the examination during their travel period.
- › A school board cancels a trip due to a teacher's labour strike; or determines there is a risk of harm to students during their trip when they are scheduled to travel to a specific region of a country during their travel period.

Cancellation & Interruption Insurance

Cancellation and Interruption Insurance is included when you purchase the RBC Insurance Youth Student Package Program.

Coverage Summary:

- › **Trip Cancellation** — when an insured risk causes you to cancel your trip before leaving your departure point.
- › **Trip Interruption** — when an insured risk occurs during your trip which causes the delay of your departure from your departure point; or when an insured risk occurs during your trip which causes an early return back to your departure point.
- › **Delayed Return** — when an insured risk occurs during your trip, and results in your being delayed, beyond your scheduled return date, from returning to your departure point.

To determine the benefit(s) available to you:

- a) identify the risk you have incurred under "What are you covered for?" in the following chart;
- b) determine when the risk occurs under "What are you eligible for?" in the following chart;

- c) find the letter corresponding to the benefit in the right-hand column of the following chart; and
- d) match your benefit under "What are the benefits?"

What coverage limitations apply?

When a cause of cancellation (the event or series of events that triggers one of the 45 risks insured) occurs before the date of departure from your departure point, you must:

- a) cancel your trip with the travel agent or the carrier immediately, but no later than the business day following the cause of cancellation; and
- b) advise us at the same time.

Our maximum liability is the amounts or portions indicated in your trip contract that are non-refundable at the time of the cause of cancellation or on the next business day.

WHAT ARE YOU COVERED FOR? (COVERED REASONS FOR YOUTH STUDENT GROUP PROGRAM)	WHAT ARE YOU ELIGIBLE FOR?		
	Trip Cancellation ¹	Trip Interruption	Delayed Return
MEDICAL CONDITION			
1. Your emergency medical condition.	A	C, D & J*, or C, E & J*, or C, F & J*	E & L*
2. The admission to a hospital following an emergency of a member of your immediate family (who is not at your destination), your business partner, key employee or caregiver.	A	C, E, J* and HolidaySure Plan	Not applicable
3. The emergency medical condition of a member of your immediate family (who is not at your destination), your business partner, key employee or caregiver.	A	C, E & J*	Not applicable
4. The admission to a hospital of your host at destination, following an emergency medical condition.	A	C, E & J*	Not applicable
5. The emergency medical condition of your travelling companion.	A or B	C, D & J*, or C, E & J*, or C, F and J*	E & L*
6. The emergency medical condition of your travelling companion's immediate family member, business partner, key employee or caregiver.	A or B	C, E & J*	Not applicable
7. The emergency medical condition of your immediate family member who is at your destination.	A	C, E & J*	E & L*
PREGNANCY AND ADOPTION			
8. Complications of a pregnancy arising in the first 31 weeks of pregnancy involving you, or a member of your immediate family. Note: the confirmation of a multiple pregnancy/ or the confirmation of a pregnancy as a result of fertility treatment are not considered complications of pregnancy.	A	C, E & J*	E & L*
9. Complications of a pregnancy arising in the first 31 weeks of pregnancy involving your travelling companion, or a member of immediate family of your travelling companion or travelling companion's spouse. Note: the confirmation of a multiple pregnancy/ or the confirmation of a pregnancy as a result of fertility treatment are not considered complications of pregnancy.	A or B	C, E & J*	E & L*
10. Your or your spouse's pregnancy being confirmed after your effective date, if your departure from your departure point is scheduled to take place in the 9 weeks before or after the expected date of delivery.	A	Not applicable	Not applicable
11. Your travelling companion's or your travelling companion's spouse's pregnancy being confirmed after your effective date, if your departure from your departure point is scheduled to take place in the 9 weeks before or after the expected date of delivery.	A or B	Not applicable	Not applicable

What are the benefits?

The following benefits are detailed in your policy and are referenced on the preceding Cancellation & Interruption Insurance chart.

Prepaid travel arrangements/Trip Cancellation

Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks up to the sum insured purchased for *Trip Cancellation* — Before departure to cover *your trip*:

- A** The non-refundable portion of *your* prepaid travel arrangements.
- B** The extra cost of the next occupancy charge, if *you* choose to travel as originally planned.

Note: Benefit A and B are not applicable if the sum insured for *Trip Cancellation* — Before departure is \$0.

Unused Portion of Prepaid travel arrangements/Trip Interruption

Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks:

- C** The non-refundable unused portion of *your* prepaid travel arrangements, excluding the cost of prepaid unused transportation back to *your departure point*.

Transportation

Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks up to the sum insured (*Trip Interruption* — After departure) for the extra cost of:

D *Your* economy class transportation via the most cost effective route to rejoin a tour or group.

E *Your* economy class transportation via the most cost effective route to *your departure point*.

Fly to Bedside or Funeral — Note: If *you* are required to interrupt *your trip* to attend a funeral, or travel to the bedside of a hospitalized *immediate family* member, business partner, *key employee* or *caregiver*, *you* have the option to purchase a ticket to the destination where the death or hospitalization has occurred. *You* will be reimbursed the cost of the ticket, up to the maximum amount of what it would have cost for one-way economy class transportation via the most cost effective route back to *your departure point*. (applicable to risk insured #2, #15, and #17)

▶ **This option is subject to the pre-authorization of Assured Assistance Inc.**

▶ This option can only be used once during *your period of insurance*.

▶ If *you* choose this option, it will replace benefit E.

▶ The Subsistence Allowance benefit is not applicable if *you* choose this option.

F *Your* economy class one-way airfare via the most cost effective route to *your next destination* (inbound and outbound).

Missed connection benefit

Reimbursement to *you* up to the sum insured for the lesser of the following, toward the expenses *you* actually incur as a result of risk insured #36 (*schedule change*).

- G** ▶ the change fee charged by the airline carrier(s) involved, when such an option is available to *you*; or
- ▶ up to \$1,000 for the extra cost of *your* one-way economy air fare via the most cost effective route to *your next destination* (inbound and outbound).

Cruise cancellation benefit

Reimbursement to *you* up to the sum insured for the lesser of the following, toward the expenses *you* actually incur as a result of risk insured #35 (cruise cancellation):

WHAT ARE YOU COVERED FOR? (COVERED REASONS FOR YOUTH STUDENT GROUP PROGRAM)

WHAT ARE YOU ELIGIBLE FOR?

	WHAT ARE YOU ELIGIBLE FOR?		
	Trip Cancellation ¹	Trip Interruption	Delayed Return
12. The legal adoption of a child by <i>you</i> , when the actual date of that adoption is scheduled to take place after <i>your effective date</i> and prior to or during <i>your trip</i> .	A	C, E & J*	Not applicable
13. The legal adoption of a child by <i>your travelling companion</i> , when the actual date of that adoption is scheduled to take place after <i>your effective date</i> and prior to or during <i>your trip</i> .	A or B	C, E & J*	Not applicable
DEATH			
14. <i>Your</i> death.	A	C&M or C&N or C&O	M or N or O
15. The death of <i>your immediate family</i> member or friend (who is not at <i>your destination</i>), <i>your</i> business partner, <i>key employee</i> or <i>caregiver</i> .	A	C, E, J* and HolidaySure Plan	Not applicable
16. The death of <i>your travelling companion</i> .	A or B	C, E & J*	E & L*
17. The death of <i>your travelling companion's immediate family</i> member, business partner, <i>key employee</i> or <i>caregiver</i> .	A or B	C, E & J*	Not applicable
18. The death of <i>your host</i> at destination, following an <i>emergency medical condition</i> .	A	C, E & J*	Not applicable
19. The death of <i>your immediate family</i> member or friend, who is at <i>your destination</i> .	A	C, E & J*	E & L*
GOVERNMENT ADVISORIES AND VISAS			
20. A written formal travel warning issued by the Department of Foreign Affairs and International Trade of the Canadian government after the purchase of <i>your</i> insurance, advising Canadians not to travel to a country, region or city originally ticketed for a period that includes <i>your trip</i> .	A	C, E & J*, or C, F & J*	Not applicable
21. The non-issuance of <i>your</i> travel visa (not an immigration or employment visa) or the rejection of <i>your</i> travel visa application (not an immigration or employment visa) for reasons beyond <i>your</i> control.	A	Not applicable	Not applicable
22. The non-issuance of <i>your travelling companion's</i> travel visa (not an immigration or employment visa) or the rejection of <i>your travelling companion's</i> travel visa application (not an immigration or employment visa) for reasons beyond <i>your travelling companion's</i> control.	A or B	Not applicable	Not applicable
EMPLOYMENT AND OCCUPATION			
23. A transfer by the employer with whom <i>you</i> , <i>your spouse</i> or <i>your parent/legal guardian</i> is employed on <i>your effective date</i> , which requires the relocation of <i>your</i> principal residence. (Please note-parent/legal guardian is applicable to Elementary or High School full-time students only).	A	C, E & J*	Not applicable
24. A transfer by the employer with whom <i>your travelling companion</i> is employed on <i>your effective date</i> , which requires the relocation of his/her principal residence.	A or B	C, E & J*	Not applicable
25. The involuntary loss of <i>your</i> , <i>your spouse</i> , or <i>your parent/legal guardian's</i> permanent employment (not contract employment) due to lay-off or dismissal without just cause. (Please note-parent/legal guardian is applicable to Elementary or High School full-time students only).	A	C, E & J*	Not applicable
26. The involuntary loss of <i>your travelling companion's</i> permanent employment (not contract employment) due to lay-off or dismissal without just cause.	A or B	C, E & J*	Not applicable
27. Cancellation of <i>your</i> or <i>your travelling companion's business meeting</i> beyond <i>your</i> or <i>your employer's</i> control or <i>your travelling companion's</i> or <i>your travelling companion's employer's</i> control.	A	C, E & J*	Not applicable
28. <i>Your</i> being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.	A	C, E & J*	Not applicable
29. <i>Your travelling companion</i> being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.	A or B	C, E & J*	Not applicable

H ▶ the change fee charged by the airline carrier(s) involved, when such an option is available to *you*; or
 ▶ up to \$1,000 for *your* non-refundable prepaid air fare, which joins to or departs from *your* cancelled sea/land arrangements and that is not part of *your* cruise package.

I ▶ the change fee charged by the airline carrier(s) involved, when such an option is available to *you*; or
 ▶ up to \$1,000 for the extra cost of *your* one-way economy air fare on a commercial flight via the most cost effective route to return *you* to *your* departure point.

Subsistence allowance

Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks:

J *your* commercial accommodations and meals, essential telephone calls, internet usage fees and taxi fares (or rental car in lieu of taxi fares), up to a daily maximum of:
 ▶ \$350, to a maximum total of \$700.

K *your* overnight commercial accommodations (if delayed for 6 hours or more and delay occurs overnight) and meals, essential telephone calls, internet usage fees

and taxi fares (or rental car in lieu of taxi fares), up to a daily maximum of:

▶ \$350, to a maximum total of \$700.

Note: This benefit can only be claimed if no other compensation was provided or offered by the delayed connecting carrier.

L *your* commercial accommodations and meals, essential telephone calls, internet usage fees, and taxi fares (or rental care in lieu of taxi fares), up to a daily maximum of
 ▶ \$350, to a maximum of \$3,500

Repatriation of *your* remains

Reimbursement of *your* expenses actually incurred as a result of one of the insured risks:

M The transportation of *your* remains in the common carrier's standard transportation container to *your* province or territory of residence, and up to \$5,000 for the preparation of *your* remains and for the cost of the common carrier's standard transportation container.

N The transportation of *your* remains to *your* province or territory of residence and up to \$5,000 for the cremation of *your* remains at the location where *your* death occurred.

O Up to \$5,000 for the preparation of *your* remains and the cost of a standard burial container and up to \$5,000 for the burial of *your* remains at the location where *your* death occurred.

HolidaySure Plan coupon

Upon *your* request, compensation to *you* in the form of a coupon of up to \$750 in value when *you* incur risk insured #2 or #15, and

- ▶ *you* miss at least 75% of *your* trip, as a result of the interruption of *your* travel plans;
- ▶ *you* use the coupon towards travel in the 180 days immediately following the date of *your* early return from *your* interrupted insured trip; and
- ▶ *you* use the coupon to purchase replacement travel through the travel agency that originally booked *your* interrupted insured travel plans, provided that it is not insolvent.

Failure to meet these conditions will make the HolidaySure Plan® benefit coverage null and void. *Your* original Youth Student Package coverage does not cover the replacement travel.

WHAT ARE <i>YOU</i> COVERED FOR? (COVERED REASONS FOR YOUTH STUDENT GROUP PROGRAM)	WHAT ARE <i>YOU</i> ELIGIBLE FOR?		
	Trip Cancellation†	Trip Interruption	Delayed Return
DELAYS AND SCHEDULE CHANGE			
30. Delay of <i>your</i> scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the trip, when <i>you</i> choose not to continue with <i>your</i> travel arrangements.	A	C, E & J*	Not applicable
31. Delay of <i>your</i> travelling companion's scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the trip, when <i>you</i> choose not to continue with <i>your</i> travel arrangements.	A	C, E & J*	Not applicable
32. Delay of <i>your</i> travelling companion's scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the trip, when <i>you</i> choose to continue with <i>your</i> travel arrangements.	B	B	Not applicable
33. Delay of a private automobile resulting from the mechanical failure of that automobile, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure, causing <i>you</i> to miss a connection or resulting in the interruption of <i>your</i> travel arrangements, provided the automobile was scheduled to arrive at the point of departure at least 2 hours before the scheduled time of departure.	Not applicable	C, F & J*	E & J*
34. Delay of <i>your</i> connecting carrier (<i>passenger plane</i> , ferry, cruise ship, bus, limousine, taxi or train), resulting from the mechanical failure of that carrier, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes or volcanic eruptions, unannounced strike, loss or theft of your passports, travel documents, or money, causing <i>you</i> to miss a connection or resulting in the interruption of <i>your</i> travel arrangements.	Not applicable	C, F & K	E & J*
35. The cancellation of <i>your</i> cruise: ▶ prior to <i>your</i> departure from <i>your</i> departure point, or ▶ after <i>your</i> departure from <i>your</i> departure point, 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, earthquakes or volcanic eruptions.	H	I	Not applicable
36. <i>Your</i> missed connection caused by the schedule change of the airline carrier that is providing transportation for a portion of <i>your</i> travels.	G & J	G & J	G & J
OTHER RISKS			
37. An event completely independent of any intentional or negligent act that renders <i>your</i> principal residence uninhabitable or place of business inoperative.	A	C, E & J*	Not applicable
38. An event completely independent of any intentional or negligent act that renders <i>your</i> travelling companion's principal residence uninhabitable or his/her place of business inoperative.	A or B	C, E & J*	Not applicable
39. The quarantine or hijacking of <i>you</i> , <i>your</i> spouse or <i>your</i> child.	A	C, E & J*	E & L*
40. The quarantine or hijacking of <i>your</i> travelling companion or <i>your</i> travelling companion's spouse or child.	A or B	C, E & J*	E & L*
41. <i>Your</i> , <i>your</i> spouse or <i>your</i> child being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, during <i>your</i> trip.	A	C, E & J*	Not applicable
42. <i>Your</i> travelling companion or <i>your</i> travelling companion's spouse or child being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, during <i>your</i> trip.	A or B	C, E & J*	Not applicable
43. <i>You</i> being required to attend a University or College examination, during <i>your</i> trip, when the examination date is set after <i>your</i> travel arrangements are booked.	A	Not applicable	Not applicable
44. <i>Your</i> failure of an examination, which requires <i>you</i> to re-sit the examination during <i>your</i> trip.	A	Not applicable	Not applicable
45. <i>Your</i> school board cancels <i>your</i> trip due to a teacher's labour strike; or determines there is a risk of harm to <i>you</i> during <i>your</i> trip when <i>you</i> are scheduled to travel to a specific region of a country during <i>your</i> trip.	A	Not applicable	Not applicable

† The shaded section does not apply to *you* if the sum insured prior to departure under *your* Package is \$0.

* a) When Benefits J and L are payable to *you*, the maximum payable in total may not exceed the amount specified for Benefit L.

b) Benefit J is available only in conjunction with Benefits D, E or F when no cost-effective and/or direct alternate transportation is available.

Pre-existing medical condition exclusions

The table below indicates which pre-existing medical condition exclusion applies to your insurance. For all terms, conditions, definitions and exclusions, please refer to your policy for complete details.

If you are covered under:	Medical Exclusion 1	Cancellation & Interruption Exclusion
Youth Student Group Program	✓	✓

DEFINITIONS

Stable: Any *medical condition* or related condition including any heart condition or any lung condition (whether or not the diagnosis has been determined) for which there have been:

- › No new treatment, new medical management, or new prescribed medication; and
- › No change in treatment, change in medical management, or *change in medication*; and
- › No new symptom or finding, more frequent symptom or finding, or more severe symptom or finding experienced; and
- › No new test results or test results showing a deterioration; and
- › No investigations or future investigations initiated, or recommended for *your* symptoms; and
- › No hospitalization or referral to a specialist (made or recommended).

Change in medication: The addition of any new *prescription drug*, the withdrawal of any *prescription drug*, an increase in the dose of any *prescription drug* or a decrease in the dose of a *prescription drug*.

Exceptions:

- › An adjustment in the dosage of insulin or Coumadin (Warfarin), if *you* are currently taking these drugs;
- › A change from a brand name drug to an equivalent generic drug of the same dosage.

MEDICAL EXCLUSION 1	CANCELLATION & INTERRUPTION EXCLUSION
<p>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> 1 <i>Your medical condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>you</i> depart on <i>your trip</i>, <i>your medical condition</i> or related condition has not been <i>stable</i>. 2 <i>Your heart condition</i> (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>you</i> depart on <i>your trip</i>: <ol style="list-style-type: none"> a) any heart condition has not been <i>stable</i>; or b) <i>you</i> have taken nitroglycerin more than once per week specifically for the relief of angina pain. 3 <i>Your lung condition</i> (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>you</i> depart on <i>your trip</i>: <ol style="list-style-type: none"> a) any lung condition has not been <i>stable</i>; or b) <i>you</i> have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition. 	<p>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</p> <ol style="list-style-type: none"> 1 Any <i>medical condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>your effective date</i>, the <i>medical condition</i> or related condition has not been <i>stable</i>. 2 Any heart condition (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>your effective date</i>: <ol style="list-style-type: none"> a) any heart condition has not been <i>stable</i>; or b) nitroglycerin is taken more than once per week specifically for the relief of angina pain. 3 Any lung condition (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>your effective date</i>: <ol style="list-style-type: none"> a) any lung condition has not been <i>stable</i>; or b) home oxygen or oral steroids (prednisone or prednisolone) are taken for any lung condition. Note: This pre-existing <i>medical condition</i> exclusion applies to <i>you</i> and <i>your family</i>.

Coverage overview

Coverage descriptions	Youth Student Program
Age eligibility	0 – 29
Single Trip Coverage – standard maximum <i>trip</i> duration in days	30
Chaperone Eligibility	Chaperones under the age of 65 are eligible for this plan and pay only the rate for age 17-29. This offer applies to one chaperone for 5 students.
Cancellation and Interruption Insurance	Maximum sums payable
<i>Trip</i> Cancellation – Before departure	Up to the sum insured
<i>Trip</i> Interruption – After departure	Economy class transportation: Unlimited
<i>Trip</i> Interruption – Unused portion of prepaid travel arrangements	Unlimited
Subsistence allowance	\$3,500
HolidaySure Plan coupon	\$750 Travel Coupon
Connection benefit	\$1,000
Emergency Medical Insurance	Maximum sums payable
Medical and other benefits ¹	Unlimited
Repatriation of remains	Transportation cost: Unlimited ⁶
<i>Emergency</i> dental ⁵	\$300 and/or accidental blow (<i>emergency</i> expenses)
Return to <i>trip</i> destination	One-way economy airfare
Return to <i>your</i> province or territory of residence	One-way economy airfare, or stretcher, or qualified medical attendant or air ambulance
<i>Emergency</i> services (chiropractor, physiotherapist, etc.)	\$300
Subsistence allowance	\$3,500
Baggage & Personal Effects Insurance	Maximum sums payable
Loss of or damage to baggage and personal effects ²	\$1,000
Delay of baggage and personal effects ³	\$400
Flight Accident Insurance	Principal sum
Death, double <i>dismemberment</i> , <i>loss of sight</i> of both eyes or complete irrecoverable loss of speech or hearing ⁴	\$100,000
Travel Accident Insurance	Principal sum
Death, double <i>dismemberment</i> , <i>loss of sight</i> of both eyes or complete irrecoverable loss of speech or hearing ⁴	\$50,000

Other available Insurance:

- | | | | |
|------------------------------|-------------------------------|------------------------------------|-------------------------|
| › Deluxe Package (ages 0-74) | › Classic Medical (ages 0-59) | › Non-Medical Package (ages 0-80+) | › Stand-alone coverages |
|------------------------------|-------------------------------|------------------------------------|-------------------------|

For all terms, conditions, definitions and exclusions, please refer to *your* policy for complete details.

¹ This insurance is subject to a maximum of \$20,000 if *you* do not have valid *government health insurance plan* coverage.

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

³ This insurance is available while en route and before returning to *your departure point*.

⁴ *You* are entitled to a maximum of the largest amount specified for one of these benefits.

⁵ Benefit is *emergency* dental expenses to repair or replace natural or permanently attached artificial teeth incurred during the *trip* and up to a maximum of \$1,500 for continued necessary treatment after returning to Canada.

⁶ Please see policy for limits on the transportation container, cremation and burial at location.



RBC Insurance®

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