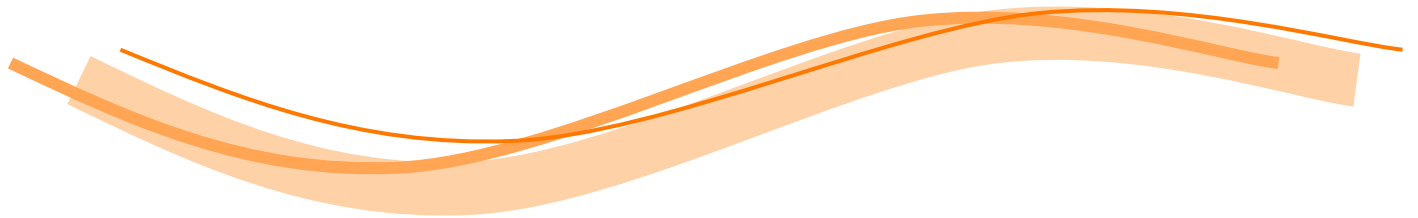




RBC TRAVEL INSURANCE





RBC TRAVEL INSURANCE	<p>Going to catch some sun? Apply protection.</p> <p>As the Canadian winter takes its grip we all dream of a vacation in the sun. Help remove the worry, and make sure your dream doesn't turn into the nightmare of travelling without travel insurance.</p> <p>These notes will answer your questions about what type of insurance to buy, the different kinds of policies that are available, how you can protect yourself against medical and other emergencies and the support that is available while you are travelling - both within Canada and overseas.</p> <p>With coverage from RBC Insurance, you can be taken care of with:</p> <ul style="list-style-type: none">• A toll-free number offering immediate multilingual emergency assistance, available 24/7.• Medical care that will help get you back on your feet as quickly as possible.• Coverage for Trip Cancellation, Trip Interruption and Baggage & Personal Effects.• Upfront payments for eligible emergency medical and hospital expenses whenever possible, so you won't pay out of pocket. <p>The cost of Travel Insurance from RBC Insurance is minimal compared to the risk of being faced with a medical emergency expense while away from home. Always ask your Travel Agent about Travel Insurance from RBC Insurance when you book. Click here: http://www.rbcroyalbank.com/RBC:TNrYsawWAA8AA2AaO6M/travelinsurance/travel-healthprotector-plans.html</p>
Why Travel Insurance?	<p>It's not a question of being able to afford travel insurance. It's more a question of can you afford to travel without it? When you're travelling, even a minor accident or sickness can become a major expense and inconvenience. So whether your plans include a trip outside your home province or territory, to the U.S. or to another continent, having travel insurance will go a long way toward ensuring you enjoy your time away.</p> <p>Government Health Insurance Plans Don't Cover Everything</p> <p>Anytime you leave Canada—even for a few hours—without travel medical insurance, you're taking a big risk. Like many Canadians, you might be surprised to know that when you travel outside Canada, you leave a large portion of your government health insurance plan (GHIP) behind.</p> <p>Government health insurance plans also typically cover only a limited portion of medical costs once you leave your home province or territory, even if you are still in Canada.</p>

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Plus, unlike a GHIP, a travel insurance plan can also offer benefits such as Baggage & Personal Effects Insurance, Flight & Travel Accident Insurance, and Trip Interruption/After Departure Insurance.

So, whether you're travelling out of the country, or just out of your own province, make sure you understand what you're covered for and that you have purchased supplemental travel insurance to fill any gaps. This includes reviewing what coverage, if any, is provided by a benefits plan you may have through your employer.

Credit Cards Don't Cover Everything

Some credit cards cover basic health insurance when you are travelling outside your province/territory of residence or Canada. However, there may be important distinctions between what Travel HealthProtector® insurance covers and what your credit card's insurance plan covers.

Before you take a trip, it's a good idea to review any coverage provided by your credit card(s) to decide whether you need additional insurance.

Coverage You Can Count On

In a world where anything can happen, Travel HealthProtector insurance is your ticket to safeguarding your trip. For instance, what if you had to Cope with an emergency in a foreign country?

You're on your dream vacation in a foreign country and chances are you may not speak the language. How would you get help during an emergency? Our multilingual coordinators understand your coverage and can help you find the care you need. Simply call us 24 hours a day, seven days a week, no matter where you are in the world.

Pay out-of-pocket for medical expenses? If you become sick or injured while travelling, your government health insurance plan would only cover a fraction of the medical costs.

Imagine a medical emergency that requires being taken by air ambulance to the nearest hospital. As you can see from the chart, treatment can easily run into the tens of thousands of dollars.

Emergency travel medical insurance can help cover these costs. Plus, RBC Royal Bank® offers up-front payment on claims whenever possible.

Suddenly rush home because of an emergency?

If you have to return home early, you could incur some serious expenses. Trip Interruption/After Departure Insurance can help reimburse you when your travel arrangements don't go according to plan.

Replace lost baggage or personal effects?

Don't let your vacation be ruined if your luggage or personal effects, such as a passport, become damaged or lost. Baggage & Personal Effects

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	<p>Insurance helps cover some of the replacement costs so you can get back to enjoying your trip.</p> <p>Buy travel insurance as though you're going to use it. No one takes a trip assuming the worst. But should something happen, it's good to know that you and the people you care about will be protected. An essential part of every trip, travel insurance is a small expense for a tremendous amount of confidence!</p>
<p>Average Cost for Treatment in Florida (\$CDN)</p>	<p>Fall resulting in head injury: Hospital: \$134,000 Physician: \$25,000 Air ambulance: \$20,000 Cardiac Case: \$194,000 (13-day admission with bypass) Broken leg: \$11,000</p>
<p>Did You Know?</p>	<ul style="list-style-type: none"> - When you leave Canada, you leave a large portion of your government health insurance plan behind. - Supplementary travel insurance is required when leaving your province of residence. - A hospital room in the U.S. can cost up to \$10,000 per day.
<p>Multi-Trip Annual and Single-Trip Plan Options</p>	<p>In addition to providing either Basic or Enhanced Coverage, Travel HealthProtector insurance also offers a Multi-Trip Annual Plan and Single-Trip Plan option. Each provides unique benefits depending on the length of your trip and the frequency of your travels:</p> <p>Multi-Trip Annual Plans provide substantial savings for anyone who makes frequent trips outside their home province, territory or Canada, including business travellers, students and cross-border shoppers. Coverage is provided for 15, 30 or 60 days, with no limits on the number of trips.</p> <p>Single-Trip Plans provide coverage for up to 183 days and are ideal for Snowbirds with a secondary residence outside Canada, anyone who needs the flexibility of a longer trip, or those who don't expect to travel outside their home province, territory or Canada more than once a year. Read more about Single-Trip Plans below.</p> <p>Multi-Trip Annual Plan If you travel more than once a year, a Multi-Trip Annual Plan could save you time and money. Travel insurance coverage is provided for 365 days, meaning you can take off at any time knowing you are protected. With a Multi-Trip Annual Plan, you choose a trip length that reflects the way you're most likely to travel in the coming year. Later, if you decide to take a trip that's longer, simply call 1-800-565-3129 to arrange the additional coverage you need.</p>

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<p>Benefits</p>	<p>Travel HealthProtector insurance provides quality coverage through the following benefits:</p> <p>The Basic Plan provides:</p> <ul style="list-style-type: none"> - Unlimited Emergency Medical Hospital Coverage - Emergency Dental Coverage - Emergency Medical Transportation - Other Professional Services - Companion Transportation - Subsistence Allowance - Emergency Message Centre - Return to your Trip Destination - Return of your Dog or Cat - Return of your Excess Baggage - Domestic Services <p>The Enhanced Plan provides:</p> <ul style="list-style-type: none"> - All of the Benefits of the Basic Plan PLUS - Trip Interruption/After Departure Insurance - Baggage & Personal Effects Insurance - Flight & Travel Accident Insurance
<p>Assistance Services</p>	<p>The following assistance services are available:</p> <p>Medical Assistance and Consultation When you have a medical emergency and you call the Assistance Centre, you will be directed to a medical service provider near you.</p> <p>Payment Assistance Whenever possible, the payment of eligible medical services you receive will be coordinated through the Assistance Centre, communicated with your medical provider and billing arrangements will be discussed.</p> <p>Emergency Message Centre In case of a medical emergency, the Assistance Centre will help exchange important messages with your family, business or physician.</p> <p>Replacement coordination for things like prescription eyeglasses or essential prescription medication.</p> <p>Assistance with arranging for: Emergency cash</p>

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	<p>Lost travel documents Legal referrals Bail bond transfers</p>
Contacts	<p>Emergency Assistance Centre To request medical assistance and consultation, payment assistance or to contact the Emergency Message Centre, at anytime call: 1-800-222-9978 (toll-free from U.S. or Canada) 001-800-514-1889 (toll-free from Mexico) 905-816-2562 (collect from anywhere) 1-888-298-6340 (toll-free fax from U.S. or Canada) 905-813-4719 (fax)</p> <p>How to make a claim:</p> <p>Emergency medical insurance claim: http://www.rbcroyalbank.com/RBC:TOa5s6wWAA8ADeCef0s/travelinsurance/emergency-medical-claim.html</p> <p>Trip cancellation insurance claim: http://www.rbcroyalbank.com/RBC:TOa5s6wWAA8ADeCef0s/travelinsurance/trip-cancel-claim.html</p> <p>Trip interruption insurance claim: http://www.rbcroyalbank.com/RBC:TOa5s6wWAA8ADeCef0s/travelinsurance/trip-interruption-claim.html</p> <p>For all other claims after you have returned home or to request a claim enquiry call: 1-800-565-3129 (toll-free from U.S. or Canada) 905-816-2577 (collect from anywhere)</p> <p>Enrollment Centre Use the following numbers to apply for Travel HealthProtector insurance, request an extension of coverage, top up your RBC Royal Bank credit card coverage (if applicable) or request a premium refund, from 6:00 a.m. to midnight ET, 7 days a week: 1-800-565-3129 (toll-free from U.S. or Canada) 905-816-2577 (collect from anywhere)</p>

Flight Centre	Flight Centre is one of the most respected names in travel retailing in Canada and their main street shop presence is second to none.
Flight Centre Limited	Flight Centre Limited was incorporated in 1982 in Brisbane, Australia

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	<p>and is a leading retailer of travel products and services for the leisure and corporate markets. In 1995 it became a publicly traded company listed on the Australian Stock Exchange (ASX:FLT). Twenty-eight years later, the company operates eleven retail, corporate and wholesale brands, internationally. The Flight Centre Brand network spans Australia, New Zealand, the United Kingdom, South Africa, India, Canada and the United States. With over 1700 shops in eight countries and a global staff of over 12,000 team members, they are the fastest growing travel retailer in the travel industry.</p>
Flight Centre Canada	<p>In February 2008, Flight Centre Ltd. acquired Liberty Travel, one of the United States' largest and most recognized travel agency groups. As a result of the integration, Flight Centre North America split its businesses into two separate entities: Flight Centre Canada and Liberty Travel USA. Flight Centre's presence in Canada includes more than 160 shops & businesses and over 1,000 staff across the country. Flight Centre Canada is headquartered in Vancouver and has locations throughout British Columbia, Alberta, Ontario and Nova Scotia. Its multi-channel distribution strategy sets it apart from competitors by offering its clients the choice of dealing with an agent either directly or in person, on the phone or online through its booking engines www.flightcentre.ca .</p> <p>Flight Centre has been rated one of Canada's Top 50 Employers to work for in Canada for the past 8 straight years, according to the Globe & Mail's Report on Business Magazine annual rankings.</p>
GoGo Worldwide Vacations	<p>Flight Centre's wholesale brand GOGO Worldwide Vacations supplies packages, accommodation, tours, cruises, rail travel and car rental to the company's shop network and is its largest global supplier of land product. GOGO Worldwide Vacations is a full service wholesaler, world-renowned for efficiently and cost-effectively providing services dedicated solely to the leisure travel market. Launched in 1999 as Infinity Holidays, GOGO Worldwide Vacations, has established offices throughout Canada, the United States, Australia, New Zealand, the United Kingdom and South Africa. The company's worldwide presence and global negotiation power means GOGO Worldwide Vacations is able to directly negotiate the largest volume discounts with suppliers, providing the leverage needed to offer our clients the best prices for travel packages in the industry.</p>
Special Offers	<p>Flight Centre always has a range of special deals that vary throughout the year. You can see what's hot each month on their home page at www.flightcentre.ca . This month (November 2010) it's Europe that's the focus of the deals, with up to \$500 off and discounts up to 20% from some European packages: http://www.flightcentre.ca/campaigns/europe</p>
Stores	<p>Flight Centre has 53 stores just in the Greater Toronto Area with many</p>

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	more elsewhere in Ontario, BC, Alberta and Nova Scotia; there's 160 in total in Canada.
Lowest Airfare Guarantee	Flight Centre go out of their way to find you the perfect trip at a great price. And with the passion and experience of over 8,000 consultants and support staff in nine countries around the world, it's no surprise that they stand behind the holiday you book. In fact, they will beat any airfare quote or you fly free. For the details of this guarantee go to: http://www.flightcentre.ca/lowestairfareguarantee-flyfree
Green Policy	In an effort to maintain their reputation as an industry leader in the marketplace, the company is dedicated to demonstrating its commitment to corporate social and environmental responsibility and has implemented two major environmental programs: a comprehensive Offsetting Policy and an Office Environmental Policy. Airline travel accounts for a significant amount of all greenhouse gas emissions and they recognize that the travel industry must be more accountable for the CO2 or greenhouse gas emissions associated with the business activities to remain an environmentally responsible corporation.
Contact	Call 1877-967-5302 or go to their website at www.flightcentre.ca
Prize Trip	A seven night, all-inclusive trip for two to the Ocean Breeze , Nuevo Vallarta in Mexico - courtesy of RBC Insurance, Flight Centre and Sunquest Vacations.

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HOTEL PRIZE PARTNER	Ocean Breeze Nuevo Vallarta Address: Ave Paseo de las moras S/N Fracc Náutico turístico, Nuevo Vallarta, Nayarit CP 63735 Mexico Tel: 877-7970658 TOLL FREE Canada Website: www.oceanbreezehotels.com/pages/nvallarta_location.htm
Location	On the beach in southern Riviera Nayarit on the Pacific Coast of Mexico. The hotel is 20 minutes from the airport and about half an hour to downtown Puerto Vallarta.
Facilities	<ul style="list-style-type: none"> - Heated pool during winter season - Sport and water activities daily - Travel Agency & Alamo Rent a Car - Supermarket - Self service laundry & drycleaner - Medical Assistance 24 hours - Money Exchange - Internet - Babysitter - Wedding Planner
Accommodation	<p>The resort has 180 rooms with 77 standard rooms and 103 family suites with maximum occupancy of 2 adults and 3 kids. There also 2 handicap rooms.</p> <p>Standard rooms: 1 Bedroom with 2 double beds, balcony with ocean or garden view, Bathroom with amenities, A/C, TV with satellite, phone with voice mail, safety deposit box, and hair dryer.</p> <p>Family suites: 1 Bedroom, with 1 king size bed, living room with 2 sofa beds, kitchenette</p>
Activities	<p>Golf Course: Built over the most dazzling vacation spots on Banderas Bay, it is part of a new project designed by the internationally recognized Nicklaus Design firm. The course currently boasts 9 fully operational holes due to the redesign of the back nine.</p> <p>Kids' Activities: Children get special treatment at the Ocean Breeze Nuevo Vallarta. The activities staff organizes days filled with fun, including drawing and handcrafts. Kids can make friends and enjoy the vacation of a lifetime.</p> <p>Weddings: Plan the wedding of your dreams at Ocean Breeze Nuevo Vallarta. Choose one of the gourmet restaurants for the reception, or take your wedding celebration straight to the golden sands of the beach. Ocean Breeze offers many services and amenities to ensure that your marriage takes place in the most beautiful setting possible. Experienced and dedicated staff will make sure every detail is anticipated and</p>

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	perfected.
Restaurants	<p>RESTAURANTE RUMM-BA: Enjoy Breakfast or dinner in a relaxed setting. Enjoy the beauty of Banderas Bay as you dine buffet-style, or a la carte. A casual, fun dining experience is always waiting at Rumm-ba.</p> <p>AQUA SNACK BAR: Acqua Snack Bar is a great place to stop for a drink and a snack while enjoying your day at the pool or in between activities. A full menu provides something healthy and tasty for everyone.</p> <p>BLUE NAUTIQUE & SPORTS BAR: Join the fun at Blue Nautique. Play a game of pool with friends or watch your favorite sports team on one of many TVs. Find night time fun in this upbeat lobby bar, while you enjoy a refreshing specialty cocktail and win at your favorite table game.</p> <p>POOL BAR: Located inside the Ocean Breeze hotel pool for a variety of cocktails, snacks, happy hour, and a great ambiance.</p>
Tour Operator	<p>The Ocean Breeze Nuevo Vallarta is only available in Canada with Sunquest Vacations. See their 2010-2011 Winter brochure pages 94 and 95 or go to their website at www.sunquest.ca Prices are from \$1247 to \$2357 per person per week including airfare from Toronto.</p>

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