

# 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 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.

### When does the risk occur?

- › **Trip Cancellation** — when the risk occurs BEFORE *your* trip.
- › **Trip Interruption** — when the risk occurs DURING *your* trip.
- › **Trip Delay** — when the risk occurs during *your* trip, and results in *you* 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 <sup>1</sup>	Trip Interruption	Trip Delay
<b>MEDICAL CONDITION</b>			
1. <i>Your</i> emergency medical condition.	A	C, D & J*, or C, E & J*, or C, F & J*	E, & K*
2. The admission to a <i>hospital</i> following an emergency of a member of <i>your</i> immediate family (who is not at <i>your</i> destination), <i>your</i> business partner, <i>key</i> employee or caregiver.	A	C, E, J* and HolidaySure Plan®	Not applicable
3. The emergency medical condition of a member of <i>your</i> immediate family (who is not at <i>your</i> destination), <i>your</i> business partner, <i>key</i> employee or caregiver.	A	C, E & J*	Not applicable
4. The admission to a <i>hospital</i> of <i>your</i> host at destination, following an emergency medical condition.	A	C, E & J*	Not applicable
5. The emergency medical condition of <i>your</i> travelling companion.	A or B	C, D & J*, or C, E & J*, or C, F and J*	E, & K*
6. The emergency medical condition of <i>your</i> 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 <i>your</i> immediate family member who is at <i>your</i> destination.	A	C, E & J*	E, & K*
<b>PREGNANCY AND ADOPTION</b>			
8. Complications of a pregnancy arising in the first 31 weeks of pregnancy involving <i>you</i> , or a member of <i>your</i> immediate family.	A	C, E & J*	E, & K*
9. Complications of a pregnancy arising in the first 31 weeks of pregnancy involving <i>your</i> travelling companion, or a member of immediate family of <i>your</i> travelling companion or travelling companion's spouse.	A or B	C, E & J*	E, & K*
10. <i>Your</i> or <i>your</i> spouse's pregnancy being diagnosed after <i>your</i> travel arrangements are booked, if <i>your</i> departure from <i>your</i> 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. <i>Your</i> travelling companion's or <i>your</i> travelling companion's spouse's pregnancy being diagnosed after <i>your</i> travel arrangements are booked, if <i>your</i> departure from <i>your</i> 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

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

- 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.
- 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 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.
- 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):

- 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.

WHAT ARE YOU COVERED FOR? ( COVERED REASONS FOR YOUTH STUDENT GROUP PROGRAM )	WHAT ARE YOU ELIGIBLE FOR?		
	Trip Cancellation <sup>†</sup>	Trip Interruption	Trip Delay
12. The legal adoption of a child by <i>you</i> , when the actual date of that adoption is scheduled to take place during <i>your</i> trip.	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 during <i>your</i> trip.	A or B	C, E & J*	Not applicable
<b>DEATH</b>			
14. <i>Your</i> death.	A	C & L, or C & M, or C & N	L, or M, or N
15. The death of <i>your immediate family</i> member or friend (who is not at <i>your</i> destination), <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, & K*
17. The death of <i>your travelling companion's</i> immediate family 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</i> host at destination, following an <i>emergency medical condition</i> .	A	C, E & J*	Not applicable
19. The death of <i>your immediate family member</i> or friend, who is at <i>your</i> destination.	A	C, E & J*	E, & K*
<b>GOVERNMENT ADVISORIES AND VISAS</b>			
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</i> trip.	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
<b>EMPLOYMENT AND OCCUPATION</b>			
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

- 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 and taxi fares, up to a daily maximum of:
  - > \$350, to a maximum total of \$700.
- K your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of:
  - > \$350, to a maximum total of \$3,500.

#### Repatriation of your remains

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

- L The transportation of your remains in the common carrier's standard transportation container to your departure point, and up to \$3,000 for the preparation of your remains and for the cost of the common carrier's standard transportation container.
- M The transportation of your remains to your departure point and up to \$2,000 for the cremation of your remains at the location where your death occurred.
- N Up to \$3,000 for the preparation of your remains and the cost of a standard burial container and up to \$2,000 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 YOU COVERED FOR? ( COVERED REASONS FOR YOUTH STUDENT GROUP PROGRAM )	WHAT ARE YOU ELIGIBLE FOR?		
	Trip Cancellation†	Trip Interruption	Trip Delay
<b>DELAYS AND SCHEDULE CHANGE</b>			
30. Delay of your scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the trip, when you choose not to continue with your travel arrangements.	A	C, E & J*	Not applicable
31. Delay of your travelling companion's scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the trip, when you choose not to continue with your travel arrangements.	A	C, E & J*	Not applicable
32. Delay of your travelling companion's scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the trip, when you choose to continue with your 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 you to miss a connection or resulting in the interruption of your 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 your connecting carrier (passenger plane, 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, causing you to miss a connection or resulting in the interruption of your travel arrangements.	Not applicable	C, F & J*	E & J*
35. The cancellation of your cruise: <ul style="list-style-type: none"> <li>&gt; prior to your departure from your departure point, or</li> <li>&gt; after your departure from your 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</li> </ul>	H	I	Not applicable
36. Your missed connection caused by the schedule change of the airline carrier that is providing transportation for a portion of your travels.	G & J	G & J	G & J
<b>OTHER RISKS</b>			
37. An event completely independent of any intentional or negligent act that renders your 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 your 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 you, your spouse or your child.	A	C, E & J*	E, & K*
40. The quarantine or hijacking of your travelling companion or your travelling companion's spouse or child.	A or B	C, E & J*	E, & K*
41. You, your spouse or your 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 your trip.	A	C, E & J*	Not applicable
42. Your travelling companion or your 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 your trip.	A or B	C, E & J*	Not applicable
43. You being required to attend a University or College examination, during your trip, when the examination date is set after your travel arrangements are booked.	A	Not applicable	Not applicable
44. Your failure of an examination, which requires you to re-sit the examination during your trip.	A	Not applicable	Not applicable
45. Your school board cancels your trip due to a teacher's labour strike; or determines there is a risk of harm to you during your trip when you are scheduled to travel to a specific region of a country during your 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 K are payable to you, the maximum payable in total may not exceed the amount specified for Benefit K.

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) 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 their 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 they're 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 C&I EXCLUSION
<p><b>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</b></p> <ol style="list-style-type: none"> <li><b>1</b> <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>.</li> <li><b>2</b> <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"> <li>a) any heart condition has not been stable; or</li> <li>b) <i>you</i> have taken nitroglycerin more than once per week specifically for the relief of angina pain.</li> </ol> </li> <li><b>3</b> <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"> <li>a) any lung condition has not been stable; or</li> <li>b) <i>you</i> have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.</li> </ol> </li> </ol>	<p><b>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</b></p> <ol style="list-style-type: none"> <li><b>1</b> <i>Your or your spouse's medical condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 90 days before your effective date, <i>your or your spouse's medical condition</i> or related condition has not been <i>stable</i>.</li> <li><b>2</b> <i>Your or your spouse's heart condition</i> (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"> <li>a) any heart condition has not been stable; or</li> <li>b) <i>you or your spouse</i> has taken nitroglycerin more than once per week specifically for the relief of angina pain.</li> </ol> </li> <li><b>3</b> <i>Your or your spouse's lung condition</i> (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"> <li>a) any lung condition has not been <i>stable</i>; or</li> <li>b) <i>you or your spouse</i> has been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.</li> </ol> </li> </ol>

# Coverage overview

Coverage descriptions	Youth Student Program
Age eligibility	0 – 29
Single Trip Coverage — standard maximum trip duration in days	30
Chaperone Eligibility	Chaperones under the age of 60 are eligible for this plan and pay only the rate for age 17-29. This offer applies to one chaperone for 5 students.
<b>Cancellation and Interruption Insurance</b>	<b>Maximum sums payable</b>
Before departure	Up to \$4,000
After departure	Unlimited
Subsistence allowance	\$3,500
HolidaySure Plan®	\$750 Travel Coupon
Connection benefit	Available
<b>Emergency Medical Insurance</b>	<b>Maximum sums payable</b>
Medical and other benefits <sup>1</sup>	Unlimited
Repatriation of deceased	Transportation cost: Unlimited <sup>6</sup>
Emergency dental <sup>2</sup>	\$300 and/or accidental blow (emergency expenses)
Return to trip destination	One-way economy airfare
Return to departure point	One-way economy airfare, or stretcher, or qualified medical attendant or air ambulance
Emergency services (chiropractor, physiotherapist, etc.)	\$300
Subsistence allowance	\$3,500
<b>Baggage &amp; Personal Effects Insurance</b>	<b>Maximum sums payable</b>
Loss of or damage to baggage and personal effects <sup>2</sup>	\$1,000
Delay of baggage and personal effects <sup>3</sup>	\$400
<b>Flight Accident Insurance</b>	<b>Principal sum</b>
Death, double dismemberment, loss of sight of both eyes or complete irrecoverable loss of speech or hearing <sup>4</sup>	\$100,000
<b>Travel Accident Insurance</b>	<b>Principal sum</b>
Death, double dismemberment, loss of sight of both eyes or complete irrecoverable loss of speech or hearing <sup>4</sup>	\$50,000

Other available Insurance:			
› Deluxe Package (ages 0-74)	› Classic Medical (ages 0-59)	› Non-Medical Package (ages 0-84)	› Stand-alone coverages

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

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

<sup>2</sup> 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.

<sup>3</sup> This insurance is available while en route and before returning to your departure point.

<sup>4</sup> You are entitled to a maximum of the largest amount specified for one of these benefits.

<sup>5</sup> 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.

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



RBC Insurance®

Underwritten by RBC Insurance Company of Canada. In Quebec, certain coverages underwritten by RBC General Insurance Company of Canada.

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