

› RBC Travel Protection®

Assured Assistance Inc.

Giving your clients the assistance they need
when things don't go as planned

About RBC Insurance

At RBC Insurance, we provide a wide range of creditor, life, health, travel, home, auto and reinsurance products to clients throughout North America. As a leading provider of travel insurance and emergency assistance services, RBC Insurance has more than 40 years of professional experience and offers a wide range of travel insurance products and services through an extensive network of travel agencies to more than three million individual and corporate customers annually.

The U.S. travel insurance division of RBC Insurance, through its operating entity, RBC U.S. Insurance Services Inc., distributes comprehensive trip cancellation and interruption products as well as emergency medical and travel assistance services under the brand name RBC Travel Protection. RBC U.S. Insurance Services Inc. is an agent and administrator for RBC Travel Protection. Travel insurance is underwritten by American Bankers Insurance Company of Florida in all states where approved except Minnesota and by American Security Insurance Company in the state of Minnesota.

RBC U.S. Insurance Services Inc. is doing business as RBC U.S. Agency Services Inc. in the state of Michigan and LMC Insurance Marketing Corporation in California.



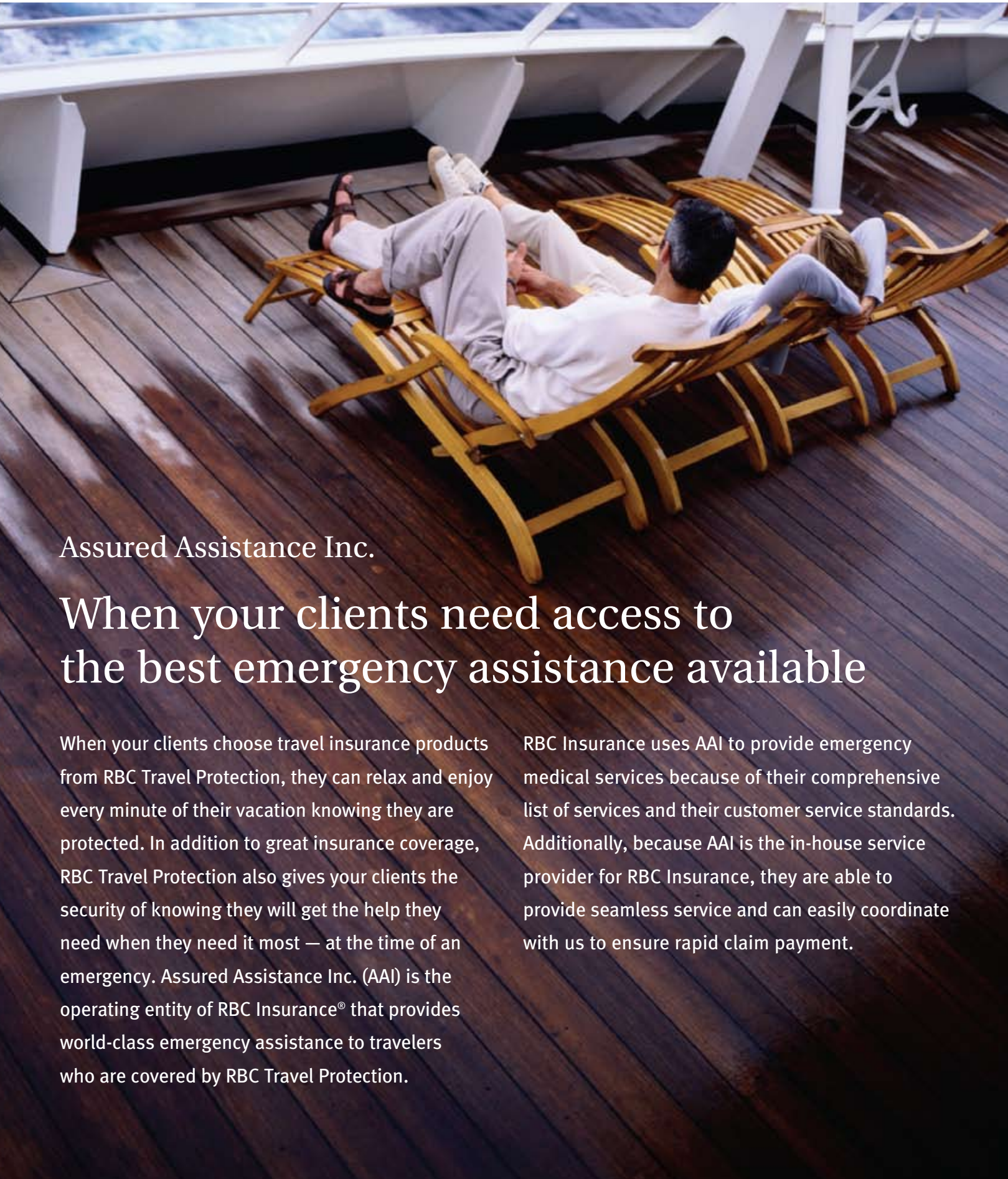
RBC Insurance®

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RBC Insurance®



Assured Assistance Inc.

When your clients need access to the best emergency assistance available

When your clients choose travel insurance products from RBC Travel Protection, they can relax and enjoy every minute of their vacation knowing they are protected. In addition to great insurance coverage, RBC Travel Protection also gives your clients the security of knowing they will get the help they need when they need it most — at the time of an emergency. Assured Assistance Inc. (AAI) is the operating entity of RBC Insurance® that provides world-class emergency assistance to travelers who are covered by RBC Travel Protection.

RBC Insurance uses AAI to provide emergency medical services because of their comprehensive list of services and their customer service standards. Additionally, because AAI is the in-house service provider for RBC Insurance, they are able to provide seamless service and can easily coordinate with us to ensure rapid claim payment.

AAI has an average Overall Quality of Service rating of 8 out of 10.



AAI is one of the largest emergency assistance companies in North America. They support millions of travelers and manage almost 400,000 calls from insured travelers every year.

AAI is there when your client has a travel emergency:

- › Calls to AAI will always be answered by a live voice 24 hours a day, seven days a week.
- › Calls won't be forwarded or transferred to an answering service, regardless of time zones.
- › Assistance will be provided by caring and experienced multilingual staff specialized in helping travelers with medical and travel emergencies.
- › AAI staff are selected based on experience, interpersonal skills and their ability to converse effectively, in almost any language, with people in distress.

AAI has worldwide resources when your client needs treatment:

- › AAI has the international network of support needed when dealing with a medical emergency wherever your clients travel.
- › Registered nurses and consulting physicians are available to provide in-depth expertise 24/7.
- › AAI has access to a worldwide network of health care providers. If a condition requires specialized treatment not available at a particular facility, AAI will arrange transportation to the closest facility that has the required treatment.

AAI makes it easy when your client has a claim:

- › AAI is part of the same organization as RBC Insurance. This ensures easy coordination, so we can efficiently settle your client's claim.
- › Claim payments are issued to your clients by RBC Insurance within 48 hours of proper documentation being provided.

AAI provides many services that go above and beyond:

- › Emergency medical assistance, which may include booking additional travel and accommodation
- › A proprietary medical network
- › Assistance with replacement of lost or stolen medication
- › Assistance with canceling lost credit cards
- › Assistance with lost tickets and luggage
- › Legal referrals
- › Consulate and embassy contacts
- › Interpretation services

When you recommend RBC Travel Protection to your clients, they can travel worry-free knowing they have access to exceptional emergency assistance provided by AAI — every time they travel, everywhere in the world.

AAI services are provided through experienced, highly trained professionals, efficient and carefully monitored systems and worldwide resources.