



191 Castor Street, P.O. 337, Russell, Ontario K4R 1E1

24 hour service: 1-800-718-1785 or (613) 445-3682

Fax: (613) 445-2682

E-mail: tours@perspectives-edu.com

Web Site: www.perspectives-edu.com

RBC Insurance Packages – Frequently Asked Questions

1. What types of insurance are there?

1. Cancellation Insurance: For risks that occur before the trip begins
2. Interruption Insurance: For risks that occur during the trip
3. Medical Insurance - Out of province & within your province if more than 500kms by car or 100kms by bus or train from your home: For emergency medical situations that occur during the trip.

2. What is covered by these insurances?

Cancellation Insurance:

For risks that occur before the trip begins, such as emergency medical conditions, pregnancy and adoption, death, government advisories and visas, specific employment and occupation circumstances, specific delays and schedule changes and other risks such as quarantine and hijacking. These conditions are outlined by RBC Insurance at the following website www.rbcinsurance.com/travel/travel-insurance-policy.html or by calling 1-800-387-4357.

Interruption Insurance:

For risks that occur during the trip such as emergency medical conditions, pregnancy and adoption, death, government advisories and visas, specific employment and occupation circumstances, specific delays and schedule changes and other risks such as quarantine and hijacking. These conditions are outlined by RBC Insurance at the following website www.rbcinsurance.com/travel/travel-insurance-policy.html or by calling 1-800-387-4357.

Medical Insurance:

For emergency medical situations that occur during the trip such as emergency treatment by a licensed physician, hospital allowance, ground transportation by ambulance and other emergency treatments by licensed physicians or licensed medical practitioners. These conditions are outlined by RBC Insurance at the following website www.rbcinsurance.com/travel/travel-insurance-policy.html or by calling 1-800-387-4357.

3. What is NOT covered by these insurances?

Cancellation & Interruption Insurance:

Cancellation of the trip due to poor behaviour, low marks, unwillingness to travel at the last moment, scheduling conflicts due to sports tournaments or other engagements.

Medical Insurance:

1. For general medical situations:

The insurance will not cover expenses that are not emergency treatments. For a full list of items that this may include, please consult the RBC website at: www.rbcinsurance.com/travel/travel-insurance-policy.html.

2. For pre-existing medical conditions:

This insurance will not pay for any expenses incurred directly or indirectly as a result of a medical condition or related condition that has not been stable in the 90 days before the trip, including but not restricted to, heart and lung conditions. For full information, please consult the RBC website at www.rbcinsurance.com/travel/travel-insurance-policy.html.

4. How do I purchase insurance for my child for their school trip?

Please do the following to ensure that your child is insured:

1. Fill in the Perspectives Registration form completely, including your child's date of birth – very important!
2. Ensure the section entitled 'I wish to purchase insurance' is signed.
3. Provide a cheque payable to Perspectives to the teacher organizing the school trip. The teacher will forward the information to Perspectives.

5. How much does the RBC Insurance option cost?

Insurance prices are indicated on the Perspectives Registration form and on the itinerary for your child's school trip. For any questions, please contact the organizing teacher or the Perspectives office at 1-800-718-1785.

6. Must I purchase travel insurance for my child's school trip?

Perspectives offers RBC Insurance as an option for parents to purchase for their child while the child is on tour.

Parents may have private insurance for their family that will cover their child while on tour even when the parent is not travelling with the child. Please be sure to check with your insurance company and/or credit card company for full details regarding coverage.

NOTE: Please check with the organizing teacher as some schools or school boards may require that all students purchase insurance in order to travel.

7. How do I make a claim with RBC Insurance?

When you submit a claim, RBC Insurance will process your claim and provide you with a refund for the full amount. They will then in turn work with OHIP to have themselves reimbursed. There is no need for you to make a claim to both RBC Insurance and OHIP; RBC Insurance handles the OHIP portion.

Please use the 'Claim and Authorization Form' which can be found at the back of the policy booklet or on the website: <http://www.rbcinsurance.com/travel/travel-insurance-claims.html>. Please make your claim within 90 days of your return to your departure point.

Emergency Medical insurance claim:

1. Complete and sign the Claim and Authorization Form . Mail the form, along with all applicable documents outlined below, to the claims office:


RBC Insurance Company of Canada
P.O. Box 97, Station A
Mississauga, Ontario L5A 2Y9

2. Attach all original itemized bills and receipts to support your claim.
3. Attach any medical records you may have been given at the time of treatment. For hospitalization claims, we require a complete copy of your medical records from the treatment facility.
4. For Multi-Trip Annual plans, attach proof of both departure from and return to your province of residence. The type of proof depends on whether you traveled via airline or car.
5. For hospitalization claims, we will require a complete copy of your medical records from the treating facility.

For full details, consult RBC Insurance policy information at
www.rbcinsurance.com/travel/travel-insurance-policy.html.
or call 1-800-387-4357 for customer service


Trip cancellation insurance claim:

Once you've let us and your travel agent know, you'll need to complete the following steps:

1. Complete and sign the Claim and Authorization Form . Mail the form, along with all applicable documents outlined below, to the claims office:

RBC Insurance Company of Canada
P.O. Box 97, Station A
Mississauga, Ontario L5A 2Y9
2. If the cancellation is due to an injury or sickness of yourself, an immediate family member or your traveling companion, you must have a Medical Certificate fully completed by the treating physician. The physician who fills out the form must be the same one who treated the sick or injured person.
3. Submit an itemized copy of your invoice, providing a breakdown of the cost of your trip including airfare, hotel, taxes, service fees, and anything else. You'll need to provide proof of payment for each item.
4. Attach original unused airline ticket(s) and any other original travel documents. If you received a refund from your travel agent or travel supplier, you'll need to provide a copy of the statement or refund.
5. If canceling for non-medical reasons, you'll need to provide substantiated evidence. This could be a copy of subpoena for court/jury duty, a letter from your employer, a report from your airline/cruise, or a death certificate.

Trip Interruption insurance claim:

1. Complete and sign the Claim and Authorization Form . Mail the form, along with all applicable documents outlined below, to the claims office:

RBC Insurance Company of Canada
P.O. Box 97, Station A
Mississauga, Ontario L5A 2Y9
2. If the interruption is due to an injury or sickness of yourself, an immediate family member or your traveling companion, you must have a Medical Certificate fully completed by the treating physician. The physician who fills out the form must be the same one who treated the sick or injured person.
3. Submit an itemized copy of your invoice, providing a breakdown of the cost of your trip including airfare, hotel, taxes, service fees, and anything else. You'll need to provide proof of payment for each item.
4. Attach original unused airline ticket(s) along with the new return tickets you purchased. If you paid a change fee, you'll need to include the original receipts for this cost.
5. If canceling for non-medical reasons, you'll need to provide substantiated evidence. This could be a copy of subpoena for court/jury duty, a letter from your employer, a report from your airline/cruise, or a death certificate.

For full details, consult RBC Insurance policy information at
www.rbcinsurance.com/travel/travel-insurance-policy.html.
or call 1-800-387-4357 for customer service

6. If you incurred additional expenses as a result of one of the insured risks, you'll need to submit original receipts for all additional costs such as hotel accommodations, meals, essential telephone calls, or taxi fares.

Phone numbers for RBC Insurance claims customer service:

Travel Insurance Emergency Contact Numbers:

1-800-387-2487 (from Canada or the U.S.)

905-816-2561 (collect call from anywhere)

Travel Insurance Claims Contact Numbers:

1-800-263-8944 (toll-free call from Canada or the U.S.)

905-816-2572 (collect call from anywhere)

8. How do I make a claim with OHIP?

Most of your Ontario health coverage benefits can be used across Canada. The province or territory you are visiting will usually bill Ontario directly. If you have to pay for health services you receive in another part of Canada, you can submit your receipts to your local ministry office to be considered for reimbursement. **NOTE:** Prescription drugs from pharmacies, home care services, ambulance services and long-term care services provided in other provinces and territories are NOT covered.

In Quebec, you may have to pay for physician services and then submit your receipt to your local ministry office for payment.

If you have purchased supplementary insurance, check with your insurance carrier about how you should submit your bills.

Otherwise, it is required that you send your itemized bill to your nearest OHIP office within 12 months of receiving treatment. With your bill, please send :

- ♣ an original, detailed statement, itemized on a fee-for-service basis
- ♣ your original receipt for payment
- ♣ your name and current Ontario address
- ♣ your health number
- ♣ a completed Out of Province/Out of Country Claims Submission (form 0951-84)

To avoid delays, do not hold your bills and receipts until you return to Ontario. Mail them to your insurance carrier or the ministry as soon as you receive them.

Customer Service information:

The ministry **INFOLine:** 1-866-532-3161

(Toll-free in Ontario only)

TTY 1-800-387-5559

Hours of operation : 8:30am - 5:00pm

OHIP Website – for forms, Ministry Office listings and further information:

http://www.health.gov.on.ca/english/public/program/ohip/ohip_mn.html

For full details, consult RBC Insurance policy information at
www.rbcinsurance.com/travel/travel-insurance-policy.html.
or call 1-800-387-4357 for customer service