

RBC Road Assist™

Peace of mind for you and your entire family.

Thank you for your purchase of RBC Road Assist¹. Benefits include:

- **Coverage for you and your family** in Canada and US - whether you, your spouse, or child (aged 16-22) is driving a vehicle that is owned, rented, or borrowed, roadside assistance services are available 24/7, 365 days a year
- **Emergency roadside assistance** services from battery boost, fuel delivery, flat tire change, winching services are available to get you back on the move (coverage varies by plan)
- **Traffic accident services** to ensure you have the support you need (coverage varies by plan)

Your Wallet Card

Print the digital card below and place in your wallet for easy access to your RBC Road Assist services. You can also download the RBC Road Assist Mobile App available at iTunes and Google Play.

(note will need to ensure in layout this card easy to cutout)

<p>RBC Road Assist™</p> <p>1-855-826-5908</p> <p>Select your language preference (1 for English, 2 for French) Select 1 for immediate roadside assistance</p> <p>Available 24/7 from anywhere in Canada and US</p>

Plans & Pricing

	Silver Plan \$79.99 + tax Per Year	Gold Plan \$99.99 + tax Per Year	Platinum Plan \$129.99 + tax Per Year
24/7 Family Coverage for Canada and US ⁴	x	x	x
Battery Boost, Fuel Delivery, Flat Tire Service, Lockout Service, Mechanical First Aid	x	x	x
Bike Roadside Assistance Service	x	x	x
Roadside Assistance Towing ¹	10 km	50 km	250 km
Winching Services	30 min	60 min	60 min
Maximum Number of Service Calls	4 per year	5 per year	6 per year
Mobile App	x	x	x
Trip Planning Assistance	x	x	x
Motorist Legal Advice		x	x
Traffic Accident Towing ²		x	x
Traffic Accident Car Rental ²		x	x
Traffic Accident Return to Location of Repair ²		x	x
Traffic Accident Accommodation & Meals ²			x
Traffic Accident Personal Necessities Reimbursement ²			x
<p>¹ Roadside Assistance towing is provided to the nearest qualified repair facility within applicable coverage area (Silver – up to 10km, Gold – up to 100km, and Platinum – up to 250km)</p> <p>² The Traffic Accident Benefit maximum claim per event is \$1,000.00 with annual maximum claim limit of \$2,000.00. Gold and Platinum Plans limits per benefit in a claim is \$250.00 per with the exception of a limit of \$500.00 for Accident Towing and \$50.00 for Personal Necessities for Platinum Plans.</p>			

RBC Road Assist Terms & Conditions

RBC ROAD ASSIST™ SERVICE TERMS

The following terms and conditions describe the service benefits available to subscribers to RBC Road Assist™ services (Silver, Gold and Platinum Coverage), provided by DAA™. Account administration and support is provided by D+H™.

All dollar amounts in these terms and conditions (including coverage limitations) are stated in Canadian dollars.

HOW TO ACCESS SERVICES

To access RBC Road Assist services, call 1-855-826-5908. RBC Road Assist emergency services are available 24/7, 365 days a year.

FAMILY MEMBERSHIP

Your subscription to RBC Road Assist includes access to benefits by family members living at the same address as the primary member. Family members must be licensed drivers and either a spouse or child (aged 16-22) of the primary member. You must register the name of each eligible family member with RBC Road Assist services.

WHO IS COVERED

Each RBC Road Assist subscription from DAA is member specific. It covers the person(s) listed on the membership account, when they are driving or riding in a covered vehicle. It does not cover anyone else driving the covered vehicle. The account information maintained by D+H determines which individuals are covered under your membership. You may update account information by calling RBC Road Assist customer service at 1-855-826-5908.

COVERAGE AREA

This membership provides coverage while you are driving in Canada and the United States (including all 50 states, District of Columbia, and Puerto Rico).

COVERED VEHICLES

For the purpose of this membership, vehicle is defined as any passenger car, motorcycle, RV or pick-up truck with a gross vehicle weight of up to 10,000 lbs (4,536 kg) that the Member is driving legally, and for personal use.

Excluded vehicles include: commercial vehicles of any kind including (but not limited to) taxis, limousines, buses, delivery vehicles, loaded or altered vehicles; RVs over 10,000 lbs (4,500 kg); trailers or vehicles in tow; off-road vehicles; ATVs; snowmobiles; farm tractors; farm or construction machinery; or any other vehicle not normally intended to be driven legally on public roads or highways.

Vehicles must be insured and plated to qualify for coverage. Service will not be provided to any unattended vehicle.

EMERGENCY ROADSIDE ASSISTANCE BENEFITS

If your vehicle is disabled for any of the following reasons, DAA will dispatch a service vehicle to perform the service. Only 1 service or tow will be authorized per 24 hour period. Only 1 service will be authorized per disablement.

The maximum number of calls per year depends on your membership level:

- Silver Coverage: maximum of 4 calls per Membership Year
- Gold Coverage: maximum of 5 calls per Membership Year
- Platinum Coverage: maximum of 6 calls per Membership Year

A Membership Year is the 12 month period starting on your initial subscription date or its anniversary.

Battery Boost — The service provider will attempt to boost/jump start your battery and start your vehicle. If your battery is unable to be boosted, your vehicle will be towed to the nearest qualified repair facility.

Fuel Delivery — The service provider will deliver up to 10 litres of fuel so that you can proceed to the nearest station. The cost of the fuel is your responsibility. In areas where the transportation of fuel is prohibited, your vehicle will be towed to the nearest gas station.

Flat Tire Service — The service provider will remove your flat tire and install your safe inflated spare tire. If you do not have a safe, operable spare tire, your vehicle will be towed to the nearest qualified repair facility.

Lockout Service — If you have locked your keys in your vehicle, or in the trunk of your vehicle and you have access to the trunk through the passenger compartment (i.e. automatic trunk release), DAA will dispatch a service provider to attempt to gain entry.

Roadside Assistance Towing — If your vehicle experiences a mechanical breakdown, not related to a motor vehicle accident or vandalism, and is unable to proceed under its own power, DAA will dispatch a service provider to tow your vehicle to the nearest qualified repair facility with a licensed mechanic capable of providing automobile repairs, within your applicable coverage area:

- Silver Coverage: within 10 km of the breakdown
- Gold Coverage: within 100 km of the breakdown
- Platinum Coverage: within 250 km of the breakdown

Winching/Extrication — You are entitled to one truck with one operator at the scene to have your vehicle extricated from mud, snow, or a ditch. Silver coverage includes 30 minutes of winching time, and Gold/Platinum coverage includes 60 minutes of winching time. Vehicle must be on or adjacent to a regularly traveled roadway. Cost of snow removal or shovelling will be at your expense.

Bicycle Towing – If your bicycle experiences a mechanical failure, DAA will dispatch a service provider to tow your bicycle to a destination of your choosing within your roadside assistance coverage limit. Bicycles must be accessible from a maintained road. Coverage is only available in Canada.

Mechanical First Aid – If there are mechanical issues with your vehicle, DAA will dispatch a service provider to make minor adjustments to your vehicle to make it safely operational. This may include cleaning of corroded battery terminals or tightening of belts. If needed, your vehicle may be towed to the nearest qualified repair facility within your coverage area.

- Silver Coverage : within 10 km of the breakdown
- Gold Coverage: within 100 km of the breakdown
- Platinum Coverage: within 250 km of the breakdown

TRAFFIC ACCIDENT BENEFITS*

*Available under Gold and Platinum Coverage only.

Should your vehicle become disabled due to a traffic accident, DAA will reimburse your out-of-pocket expenses, incurred within seventy-two (72) hours of the incident, for the following categories up to the plan's limit:

Accident Towing – Towing from the scene of an accident to a repair facility or damage reporting centre

- Gold Coverage: to a limit of \$250 per occurrence
- Platinum Coverage: to a limit of \$500 per occurrence

Emergency Transportation/Car Rental – Costs associated with the purchase of a ticket or hiring of commercial transportation or the rental of a vehicle from a rental agency up to \$250 per occurrence.

Return to Location of Repair Site – Hiring of a taxi or other commercial transport to return the member and any passengers to a facility conducting repairs to the vehicle up to \$250 per occurrence.

Emergency Accommodations and Meals – The cost of a hotel room and meals while the vehicle is undergoing repairs up to \$250 per occurrence. Available for Platinum Coverage only.

Personal Necessities Reimbursement – Any personal necessities that are required while the vehicle is undergoing repairs up to \$50 per occurrence. Platinum Coverage only.

To claim reimbursement benefits you must submit a claim to DAA within 30 days of the incident. The claim must be accompanied by applicable original receipts and well as a copy of the police accident report. For more information on submitting a claim please call 1- 855-826-5908. The Traffic Accident Benefit maximum claim per event is \$1,000.00 with annual maximum claim limit of \$2,000.00.

TRIP PLANNING ASSISTANCE

DAA's trip-routing services provide detailed driving directions, accommodations, local attractions and points of interest within Canada and the United States. Provincial and State Maps are available along with maps of major cities in Canada and the US. These services are for your personal use and may be limited due to availability. Trip routings and maps are sent via Canada Post, allow 5-10 business days for delivery. Routings may also be sent electronically by email. You may be eligible for discounts at Hertz and Enterprise car rental agencies as negotiated from time to time by DAA. Members receive discounts at Choice Hotel properties worldwide. Participating companies are subject to change. Rates are subject to availability, black-out dates may apply, and discount may not be combined with other special offers. For more information on Hotel and Car Rental discounts, please call 1- 855-826-5908.

MOTORIST LEGAL SERVICES

*Available under Gold and Platinum Coverage only

DAA will provide access to an experienced team of qualified civil code and common law attorneys to provide you answers to your auto related questions.

Lawyers will confidentially respond to a wide range of issues, including auto contracts driver's license protection, total loss evaluation dispute/insurer dispute, statutory accident benefits and other statutory matters and more. This excludes all criminal related questions. The service is limited to Canadian laws. Legal services are provided by FBA Consulting Group Inc. To access motorist legal services, contact 1 844 766-0456 - available Monday to Friday from 9 AM to 8 PM EST.

SERVICES NOT COVERED

Unless otherwise specified in this document, coverage and benefits do not include:

- Any service required due to an act of vandalism.
- The cost of parts, repairs, labour, additional servicing equipment, storage or impound charges, highway or bridge tolls and fees.
- Service for any vehicle deemed unsafe and/or not road worthy.
- When alcohol and/or drugs are a contributing factor in the need for service.
- Service to any vehicle willfully driven into an area not regularly travelled, including but not limited to vacant lots, unassumed roads, open fields, construction sites, frozen lakes, mud or

snow filled driveways, impassable private or recreational roads, beaches or any other area that is inaccessible or hazardous to the service provider's vehicle. Cross country, logging, autocross and any other form of off-road travel is not covered.

- Shoveling or the removal of snow to free a vehicle.
- Service to a vehicle used for commercial purposes.
- Service to any un-plated and/or uninsured vehicle or vehicle with dealer plates.
- Repeated service calls for a vehicle which in the opinion of DAA or a service provider requires maintenance or repairs.
- Service to any vehicle not covered by the definition of vehicle as stated in the Covered Vehicle section.
- Costs which are covered by your regular automobile insurance.
- Non-members driving your vehicle.
- Service to Unattended Vehicles.
- Except where otherwise specified, transporting you to your disabled vehicle or to your home after service has been rendered.
- Towing your vehicle from one repair facility to another.
- Towing a vehicle to or from an auto wreckers/scrap yard.
- Towing a vehicle to or from an impound lot or storage facility.
- Repeated tow or service for the same mechanical problem.
- The services contracted for shall not cover or include emergency claims caused directly or indirectly, wholly or partly, by war, riot, floods, invasion, insurrection, civil commotion or while the vehicle you are driving is being used in military or police service.

SERVICE LIMITATIONS

Benefits as described will not be provided in any of the following circumstances:

- if there is any indication, at the time of traffic accident or incident, of your consumption of alcoholic beverages or narcotics or where you are not in possession of a valid license to operate a vehicle, or when your license is under suspension;
- while a vehicle is not covered by public Liability and Property Damage automobile insurance;
- in the event that charges are attributed to a traffic accident or incident that occurred while you were committing, or attempting to commit a criminal offence, which is specifically NOT covered under this membership; or
- when your claim arises out of an incident which occurs while your membership with RBC Road Assist is not in force or you did not incur any expense.

DAA reserves the right to decline any claim presented for payment later than thirty (30) days from the date service was performed or any claim not in conformity with the conditions of this membership as stated.

DAA reserves the right to decline payment for services and/or terminate membership when, in DAA's opinion, there is deemed to be misuse, abuse or excessive use of RBC Road Assist services.

The preceding terms and conditions describe the RBC Road Assist program, which is provided by DOMINION AUTOMOBILE ASSOCIATION (2004) LIMITED, a corporation incorporated under the laws of Canada with its head office in London, Ontario, (“DAA”). These terms and conditions are incorporated by reference into and form the **[“Service Terms”]** referenced in your RBC Road Assist **[User Agreement]**, which is available at **[LINK]**. As part of your User Agreement, DAA has agreed to provide the benefits listed in these terms and conditions and is solely responsible for delivery of RBC Road Assist services. You will not have recourse to D+H or Royal Bank of Canada for any matter arising as part of those benefits or services. DAA requires D+H Limited Partnership to provide any information (including your account information and personal information) reasonably required for the sole purpose of confirming that you are covered by the RBC Road Assist program.

DAA engages qualified independent service providers to perform the roadside assistance services listed in this document. DAA does not assume any liability or responsibility for any loss or damage to any vehicle or personal property resulting from the rendering of a service under the RBC Road Assist program. You are responsible for promptly reporting of any loss or damage to your insurance company. You are solely responsible for the cost of all parts and labour required to repair your vehicle.

RBC ROAD ASSIST™ USER AGREEMENT

This user agreement (this “Agreement”) governs your use of RBC Road Assist services (“Services”), including all products, services, reports, alerts, apps and software that are provided with the Services. Please review this Agreement carefully. The current version of this Agreement may be accessed at **[T&C link]**.

The Services consist of a subscription to emergency roadside assistance services from Dominion Automobile Association (2004) Limited (the “Service Provider”). The Services are described in greater detail in the Terms and Conditions provided to you at the time of sign up and in your welcome email, and which are also available at **[T&C link]** (“Service Terms”). The Service Terms are incorporated herein by reference. Subscriptions to the Services are made available by D+H Limited Partnership (“D+H”) as an

optional value added service for Royal Bank of Canada (“RBC”) credit card holders. This Agreement extends to the benefit of each of RBC, D+H, the Service Provider and their respective affiliates and contractors.

Service Description. The Service Provider has agreed to provide the benefits listed in the Service Terms, and is solely responsible for delivery of Services. You and anyone to whom you grant access to the Services waive all recourse to RBC, D+H and their respective affiliates and contractors in respect of the Services. Full Service benefits and additional restrictions are set out in the Service Terms.

Account Administration and Fees. Account administration and support in relation to the Services is provided by D+H. The records maintained by D+H determine the commencement and termination dates of your coverage and will be evidence of your eligibility to claim benefits from the Service Provider. Your membership is not transferable. Your membership term and fees are set out in the Service Terms. You hereby authorize D+H to charge you on a regular basis according to the billing period for your Services plan (monthly, annual and other periodic renewal), via the credit card or other payment method by which you have paid for the Services. D+H may suspend or terminate your Services for non-payment. Service fees do not include any Internet access or mobile network carrier fees. You are responsible for HST and any other taxes. In the event of any billing error where you have been undercharged, you authorize D+H to charge you any applicable amount outstanding without additional notice. In the event of a billing error where you have been overcharged, D+H will apply any applicable refund to the payment device on record. You are responsible for keeping your account information with D+H up to date. If your account information is not up to date, D+H may not be able to process any applicable refund.

Changes. D+H may from time to time change all or any part of this Agreement, the fees for the Services or the nature, content or features of the Services. D+H will provide at least 30 days’ advance written notice (by email or other means) of any change before it comes into force, setting out the new terms, the date of the coming into force of the change and your cancellation rights. You may cancel your Services before the effective date of the change (or within such longer period as may be required by law) without cost, penalty or cancellation indemnity. Unless you cancel the Service within that period, you will be deemed to have accepted the new Services and/or fees, whether or not you have accessed or used the Services during the intervening period.

Cancellation. D+H may cancel your Services for any reason. You may cancel your Services by contacting D+H at 1-855-826-5908, during regular business hours. If applicable, you will receive a pro-rated refund as of the end of the calendar month of your cancellation. If the member has used the Services exceeding the value of the annual cost of the membership, no refund will be issued.

Privacy. In order to receive the Services you may be required to provide certain personal information to D+H, the Service Provider and their respective contractors. D+H will handle personal information you provide in accordance with its privacy policy, which may be accessed at [\[Link to privacy policy\]](#).

Technology. Any mobile application, software or other technology that you download or install is licensed, not sold, to you. You may not use any technology except as described in this Agreement and any other terms accompanying such technology. You may only install and use technology on a

compatible device that you own or control. Any part of the technology may be changed, suspended or canceled without notice for any reason. D+H is not responsible for any damage or alteration to any device as a result of the installation or use of Services. Upon cancellation of your Services, you must remove all copies of the technology from your devices.

Right to Use. Only Canadian residents may purchase Services. The Services may only be accessed for personal, non-commercial use by you and other authorized users. Vehicles eligible for Services are described in the Service Terms. For greater clarity, any request for Services relating to a commercial vehicle is a violation of these terms. A vehicle used for commercial use includes without limitation any vehicles displaying a dealer plate, any vehicles for hire such as taxis, limousines or buses, and any vehicles used in providing ride sharing, delivery, or mobile advertising.

Passwords. You must keep any passwords confidential and immediately advise D+H of any unauthorized use of your password. You are responsible for actions taken by any person that access or uses your Services or account, even without your permission or knowledge. You take full responsibility and accept all risk for the use of your Services by any other person, and agree to indemnify D+H for any claims or losses associated with the use by any other person.

Third Party Materials and Services. In connection with the Services or any related application through which the Services are accessed, you may be directed or provided access to third party services, products, materials or web sites, including promotional or incentive offers (collectively, "Third Party Services"). This Agreement extends to the benefit of the providers of Third Party Services. You may be required to accept additional terms of service before using any Third Party Services. Your use of Third Party Services is at your own risk. D+H takes no responsibility for performance of Third Party Services.

NO WARRANTIES. The Services are provided on an "as is" and "as available" basis without warranty of any kind, and your use is entirely at your own risk. To the maximum extent permitted by law, D+H disclaims all warranties with regard to the Services including any implied warranties of merchantability, satisfactory quality, fitness for a particular use or purpose, accuracy, quiet enjoyment, and non-infringement of third party rights. No oral or written information or advice given by representatives of D+H or any institution with which we have a joint marketing arrangement (including your financial institution or card provider) constitutes a warranty. For product benefits you must consult the Services website and the materials sent to you by D+H. D+H provides elements of account administration and support over the Internet and mobile networks, or by mail, and as a result the quality and availability of such support may be affected by factors outside D+H's control and are not guaranteed.

LIMITATION OF LIABILITY, RELEASE. To the maximum extent permitted by law, in no event will D+H or any of its affiliates, licensors, suppliers, third party providers or agents (or their respective employees, officers, directors or representatives) (each, a "D+H Party") be liable for any personal injury, damage to property or indirect losses of any kind in connection with the Services, whether or not any D+H Party is made aware of the possibility such losses and whether the losses are based on breach of contract, tort (including negligence), product liability or otherwise. The foregoing exclusions include without limitation losses relating to personal injury, damage to any automobile, motorcycle, bicycle or other vehicle or personal property sustained in connection with the Services, insurance losses, unauthorized use of your credit cards, unauthorized use of your personal information by third parties, or to any errors, omissions, or other inaccuracies in Services or the content, materials or information provided or available through the Services. No D+H Party will be liable for any damages caused by delayed or non-

delivery of Services, or your reliance on any Services. The maximum total aggregate liability of all D+H Parties to you for all damages (other than as may be required by applicable law) relating to your use of Services, is limited to the greater of ten dollars (\$10.00) and the amount paid by you for the Services during the two months prior to the date your claim arises. You are personally responsible for any damages, losses or expenses you suffer or incur above those amounts. If you have a dispute with the Service Provider or any of its affiliates or contractors, you release all D+H Parties from any and all claims, demands and damages (actual and consequential) of every kind and nature arising out of or in any way connected with such disputes

Indemnification. You are responsible for any losses incurred by any D+H Party in connection with: (a) your breach of this Agreement or any applicable policy, instruction or guideline issued by D+H, the Service Provider or any contractor; (b) your use of or inability to use the Services; (c) any content generated or provided by you in the course of accessing or using the Services; or (d) your violation or misuse of any intellectual property of a third party. You agree to indemnify D+H Parties against any such losses.

Assignment. Subject to applicable laws, D+H may transfer or assign your Services agreement at any time, including to RBC, or to a new service provider designated thereby. The Service Provider may be replaced at any time by D+H without notice. In the event of a transfer, D+H makes no representations as to the content or quality of any replacement services.

General. This Agreement, together with D+H's privacy policy and the fees and subscription periods set out in the Service Terms, constitute the entire agreement between you and D+H relating to the Services. This Agreement will govern to the extent of any conflict or inconsistency with any Service website or application, any materials provided to you by D+H or with any statements made by representatives of D+H, RBC or the Service Provider. Any part of this Agreement which may expressly or by implication extend beyond cancellation of your Services will continue indefinitely following cancellation. If any provision of this Agreement other than sections titled "No Warranties" and "Limitation of Liability, Release" is void or declared void, the remaining provisions will remain in full force and effect. If any part of the Sections titled "No Warranties" and "Limitation of Liability, Release" is void or declared void then your Services will immediately and automatically be cancelled without further notice. This Agreement and all related documents and materials are intended to be governed by and interpreted in accordance with the laws of the Province of Ontario. You submit to the exclusive jurisdiction of the courts of the Province of Ontario with respect to any matter arising from the Services or this Agreement. You confirm your express wish that this Agreement and all documents related thereto be drawn up in the English language. Vous confirmez votre souhait expresse de voir la présente convention et tous les documents s'y rattachant être rédigés en anglais.

If you have any questions regarding the Services or this Agreement please contact D+H at 1-855-826-5908.

Disclosures

RBC Road Assist is a trademark of Royal Bank of Canada, used under license. **[RBC to confirm]**

DAA is a trademark of Dominion Automobile Association (2004) Limited, used under license.

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