

TD Canada Trust

The TD Cash Back Visa
Product Summaries
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**Insurance Coverages Provided
with TD® Cash Back Visa* Credit Card**

**CREDIT CARD INSURANCE SUMMARY
Provided by the TD Home and Auto Insurance
Company:**

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CREDIT CARD INSURANCE SUMMARY
Provided by the TD Home and Auto Insurance
Company (“TD Home & Auto”)

Credit Card Insurance Coverage Provided
with TD Cash Back Visa* Credit Card

Purchase Security and Extended Warranty
Protection

This Product Summary Contains Important
Information

The following is meant to provide an overview of the features and benefits of the credit card insurance coverages provided with *Your TD Cash Back Visa Card*. The terms and conditions of the insurance coverage(s) are contained in *Your Certificate of Insurance (“Certificate”)* and in the group master policies, which govern. All defined terms are italicized, capitalized and defined in *Your Certificate*.

View a copy of the Certificate
(td.com/agreements) for full details about the insurance coverage(s) provided with the TD Cash Back Visa Card.

INSURER

TD Home and Auto Insurance Company
(“TD Home & Auto”)

P.O. Box 1 TD Centre
Toronto, Ontario M5K 1A2
Ph.: 1-866-361-2311

TD Home & Auto is registered with the **Autorité des marchés financiers** www.lautorite.qc.ca (the “AMF” or the “Authority”) under client number 2000471829.

DISTRIBUTOR

The Toronto-Dominion Bank

P.O. Box 1 TD Centre
Toronto, Ontario M5K 1A2
Ph.: 1-800-983-8472

ADMINISTRATOR

Global Excel Management Inc.
("Global Excel")
73 Queen Street
Sherbrooke, Quebec J1M 0C9
Ph.: 1-866-374-1129 or +1-416-977-4425

General Information You Need to Know

The following is applicable to **all insurance coverage(s)** provided with the TD Cash Back Visa Card, unless otherwise specified:



Complaint Handling: For information about our complaint processing policy and where a complaint may be filed, please visit our Customer Service & Problem Resolution page at: <https://www.tdinsurance.com/customer-service/problem-resolution>.



Misrepresentation: *You* must be accurate and complete in *Your* dealings with the *Insurer* at all times. The *Insurer* will not pay a claim if *You*, any person insured under *Your Certificate* or anyone acting on *Your* behalf makes a misrepresentation, attempts to deceive or mislead the *Insurer*, or makes a fraudulent, false or exaggerated statement or claim.



Cancellation: Insurance coverage(s) are considered cancelled on the date the credit card account is closed. If, at any time, *You* don't want these insurance coverages, *You* can decide not to use them or contact *Your* credit card provider to apply for a different credit card with alternative insurance coverages.



Cost: There is no annual fee on *Your* TD Cash Back Visa Card. No additional fee will be charged to *You* for the insurance coverage(s) provided with the TD Cash Back Visa Card.



Claims: *You* must report *Your* claim to *Our Administrator* by calling 1-866-374-1129 no later than the following time limits after the covered event(s) occurred:

• **Purchase Security and Extended Warranty Protection**

- 90 days; refer to section 6 “How to Submit a Claim” for full details.

Once *We* have approved the claim, *We* will notify *You* and payment will be made within 60 days. If the claim has been denied, *We* will inform *You* of the claim denial reasons within 60 days. *You* can appeal the decision by submitting new information to *Our Administrator*. For complete details, please see the applicable claims section (as listed above) in *Your Certificate*.



Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
<u>Purchase Security and Extended Warranty Protection</u>	<i>Primary Cardholder</i> <i>Additional Cardholder</i>	<ul style="list-style-type: none"> • Purchase(s) made by the <i>Account Holder(s)</i> (Exclusions Apply). • The credit card must be in <i>good standing</i>; and • The <i>Account Holder</i> must be a resident of Canada.

Note: For full details, please see the “Eligibility” section and/or the definition of “Account Holder” in each Certificate.

Purchase Security and Extended Warranty Protection

Issued by the TD Home & Auto under Group Policy Number TDVP112008 (the “Policy”) to The Toronto-Dominion Bank (the “Policyholder”). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

Purchase Security provides coverage for *Insured Items* purchased with the TD Cash Back Visa Card for ninety (90) days from the purchase date, except as excluded under the *Certificate*, in excess of other applicable insurance. If the item is lost, stolen or damaged, it will be replaced or repaired, or the *Account Holder* will be reimbursed for the *Purchase Price*.

Extended Warranty Protection provides extended warranty coverage for *Insured Items*. Coverage will commence immediately following the expiry of the applicable *Manufacturer’s Warranty* for an additional period equal to the *Manufacturer’s Warranty* coverage or one (1) year, whichever is the lesser on most items purchased with the TD Cash Back Visa Card as long as there is a *Manufacturer’s Warranty* valid in Canada (automatic coverage is limited to warranties five years or less.) *Manufacturer’s Warranties* greater than five (5) years are covered if registered with *Our Administrator* within the first year after purchase of the item.

What are the benefits?

Benefit	Maximum Benefit Payable
Purchase Security	Coverage for eligible new items You purchase with Your TD Credit Card, should they be stolen or damaged within 90 days of purchase.

Extended Warranty Protection	Coverage for eligible new items You purchase with <i>Your</i> TD Credit Card. If the item comes with a <i>Manufacturer's Warranty</i> valid in Canada, You may be entitled to double the warranty period for up to 12 additional months.
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Note: There is a maximum aggregate lifetime benefit per *Account Holder* of \$60,000 of all TD Credit Cards of the *Account Holder*.

What are the limitations and exclusions?

Purchase Security:

This insurance contains limitations and exclusions. For example, the following items are excluded:

- Cash or its equivalent
- Art objects
- Perishable items
- Automobiles, motorboats, aircraft, etc.

Additionally, loss or damage resulting from the following examples of peril will be excluded:

- Abuse or fraud
- Flood or earthquake
- War/hostilities
- Normal wear and tear

Extended Warranty Protection:

This insurance contains limitations and exclusions, which are in addition to those set out within the *Manufacturer's Warranty*. For example, the following exclusions may apply:

- Wear and tear or gradual reduction in operating performance
- Automobiles, motorboats, aircraft etc.
- Willful acts or omissions and improper installation
- Used or pre-owned demos

For complete details, please see the "Exclusions" (Section 5), "General Conditions" (Section 8), and "Policy Limits" (Section 4) sections in *Your Certificate*.

TD Canada Trust

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