



Product Summary

TD Trip Cancellation and Trip Interruption Insurance

Note: Defined terms are italicized and capitalized and found in the "Definitions" section in *Your Certificate of Insurance* ("Certificate").

This Product Summary is meant to provide an overview of the features and benefits of this insurance. The terms and conditions of this insurance are contained in *Your Certificate* and in the group insurance policies, which govern.

What is included in this coverage?

The Trip Cancellation and Trip Interruption Insurance is an optional group Travel insurance coverage that offers financial protection if unexpected covered events occur before departure and cause cancellation of travel plans or if unexpected covered events interrupt travel plans on or after departure date.

What are the benefits?

Benefit	Maximum Benefit Payable
Trip Cancellation Insurance (Before <i>Departure Date</i>)	Up to the <i>Amount of Coverage</i> purchased, to a maximum insurable amount of \$20,000 per <i>Insured Person</i> , per <i>Covered Trip</i> .
Trip Interruption Insurance (After <i>Departure Date</i>):	Unused portion of pre-paid travel arrangements, up to the <i>Amount of Coverage</i> purchased prior to departure, to a maximum insurable amount of \$20,000 per <i>Insured Person</i> , per <i>Covered Trip</i> .
Transportation	One-way economy class ticket.
Meals and accommodation	Up to \$350 per day, per <i>Insured Person</i> , up to a maximum of \$700 per <i>Insured Person</i> , per <i>Covered Trip</i> .
Return of deceased	Up to \$10,000 towards transportation or burial in the event of the death of an <i>Insured Person</i> .

Who can enroll in this insurance?

You may apply for coverage if *You* are:

- at least 18 years old on the *Effective Date* of *Your Trip Cancellation and Trip Interruption Insurance*;
 - If *You* are under 18 years old, a parent or guardian can provide authorization.
- a *Resident of Canada*; and
- a TD Bank Group customer, or the *Spouse* or *Dependent Child* of a TD Bank Group customer; and
- in Canada when *You* buy the coverage; and
- purchasing coverage for the full duration of *Your Trip* up to a maximum of 365 days from the *Departure Date* as indicated on *Your* insurance application or most recent *Declaration of Coverage*.

What is the cost of this insurance?

Premiums will be based on:

- the number of travellers to be insured as of the *Effective Date* of *Your Certificate*; and
- the total cost of the trip for all travellers (including taxes); and
- *Our* pricing that is in effect at the time of *Your Application*.

Note: Premium rates can be changed without notice.

For example, the total cost of the trip for a single traveller aged 27 is \$1000 (including taxes), and would cost \$79.60. Please see the chart below for more examples of pricing for the Trip Cancellation and Trip Interruption Insurance plan:

Trip Cancellation & Interruption Insurance Premium Rates	
Total Cost for all travellers	Age of <i>Insured Person</i> : 27
\$1000	\$79.60
\$5000	\$252.40

The example premiums shown are for illustration only and based on pricing effective as of December 2019, which is subject to change.

What are the limitations and exclusions?

This insurance contains limitations and exclusions (e.g. *Medical Conditions* that are not *Stable*, pregnancy, child born on trip, excessive use of alcohol, high risk activities, etc.). This insurance may not cover claims related to *Pre-Existing Medical Conditions* (e.g. heart conditions, high blood pressure, arthritis, etc.) whether disclosed or not at time of purchase. For complete details, please see the "Limitations and Exclusions That Apply to All Benefits" and "General Conditions" sections in *Your Certificate*.

Misrepresentation

You must be accurate and complete in *Your* dealings with *Us* at all times. We 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 *Us*, or makes a fraudulent, false or exaggerated statement or claim.

Who is the insurer, distributor and administrator?

TD Trip Cancellation and Trip Interruption Insurance is issued by TD Life Insurance Company ("TD Life") under *Group Policy* Number TI004 and TD Home and Auto Insurance Company ("TD Home & Auto") under *Group Policy* Number TGV007 (the "*Group Policy*" or "*Group Policies*") to The Toronto-Dominion Bank (the "*Policyholder*"). Global Excel Management Inc. ("Global Excel") provides Claims and Assistance services and CanAm Insurance Services (2018) Ltd. ("CanAm"), a subsidiary of Global Excel Management Inc. provides sales and policy administration under the *Group Policy*. They are registered with the Autorité des marchés financiers under numbers 2000444011, 2000471829, 2000553722 and 3001524191. The Autorité can be contacted at www.lautorite.qc.ca.

TD Life Insurance Company & TD Home and Auto Insurance Company (Insurers)	The Toronto-Dominion Bank (Distributor)	Global Excel Management Inc. (Claims administration and adjudication services)	CanAm Insurance Services (2018) Ltd. (Sales and policy administration services)
P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Phone: 1-888-788-0839 320 Front Street West, 3rd floor Toronto, Ontario M5V 3B6 Phone: 1-866-361-2311	P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2	73 Queen Street Sherbrooke, Quebec J1M 0C9 Phone: 1-800-359-6704 or +1-416-977-5040	73 Queen Street Sherbrooke, Quebec J1M 0C9 Phone: 1-800-775-1669 or +1-519-988-7633

When does this insurance end?

Your Trip Cancellation and Trip Interruption Insurance will automatically terminate on the earliest of:

- The date the covered cause of cancellation occurred, if *Your Covered Trip* is cancelled before *Your* departure from *Your Home*;
- The date *You* return to *Your Home*; and
- 11:59 PM ET of *Your Return Date*.

Can I cancel the insurance coverage?

You can cancel by calling *Our Administrator* at **1-800-775-1669** or **+1-519-988-7633**, by written and mailed request, or by sending the attached completed Notice of Rescission form to the *Administrator* at the address above. For complete details, please see the "Insurance Premium" section in *Your Certificate*.

You may be eligible for a refund of *Your* Trip Cancellation and Trip Interruption Insurance premium if:

- *Your Covered Trip* is cancelled before *You* depart on *Your Trip* and:
 - The supplier (e.g. tour operator, airline, etc.) cancels *Your Covered Trip* and all penalties are waived; or
 - The supplier (e.g. tour operator, airline, etc.) changes the travel dates and *You* are unable to travel on these dates and all penalties are waived; or
 - *You* cancel *Your Covered Trip* before any cancellation penalties are in effect.

No refund of premium will be made in the event that a claim has been paid, incurred or reported or if *You* have already departed on *Your Covered Trip*.

How can I submit a claim?

You must report *Your* claim and provide completed claim form with required supporting documentation to *Our Administrator* as soon as possible, but no later than one (1) year after the date it occurred.

Once *We* have approved the claim, *We* will notify *You* and payment will be made within 60 days after receipt of the required claim forms and proof of loss. If the claim has been denied, *We* will inform *You* of the claim denial reasons within 60 days after receipt of the required claim forms, documentation and written proof of loss. *You* can appeal the decision by submitting new information to *Our Administrator*. For complete details, please see the "How to Submit a Claim" section in *Your Certificate*.

What if I have a complaint?

Please visit our Customer Service & Problem Resolution page online at: <https://www.tdinsurance.com/customer-service/problem-resolution>.

For more details about TD Trip Cancellation and Trip Interruption Insurance and to view a copy of the Certificate of Insurance, please visit:

https://www.tdinsurance.com/system/assets/pdf/TCTICertificate_EN.pdf

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: **The Toronto-Dominion Bank**

Names of insurers: **TD Life Insurance Company and TD Home and Auto Insurance Company**

Name of insurance product: **TD Trip Cancellation and Trip Interruption**



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.
The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The Autorité des marchés financiers can provide you with unbiased, objective information.

Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2).

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: TD Life Insurance Company and TD Home and Auto Insurance Company
(Names of Insurers)

P.O. Box 1 TD Centre
Toronto, Ontario
M5K 1A2

320 Front Street West, 3rd floor
Toronto, Ontario
M5V 3B6
(Addresses of Insurers)

Date: _____
(Date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind the insurance certificate no.: _____ (Number of contract, if indicated) issued under group master policy no.: TI002.

Entered into on: _____ In: _____
(Date of signature of contract) (Place of signature of contract)

(Name of client) (Signature of client)

