



The TD U.S. Dollar Visa

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Insurance Coverages Provided with TD U.S Dollar Visa Credit Card

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TRAVEL INSURANCE SUMMARY

Provided by the TD Life Insurance Company (“TD Life”) and TD Home and Auto Insurance Company (“TD Home & Auto”)

Travel Insurance Coverages Provided with TD U.S. Dollar Visa Credit Card*

Common Carrier Travel Accident Insurance

Delayed and Lost Baggage Insurance

Trip Interruption Insurance

This Product Summary Contains Important Information

The following is meant to provide an overview of the features and benefits of the travel insurance coverages provided with *Your* TD U.S. Dollar Visa Card. The terms and conditions of the insurance coverages 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 coverages provided with the TD U.S. Dollar Visa Card.

INSURERS

TD Life Insurance Company (“TD Life”)

P.O. Box 1 TD Centre, Toronto, Ontario M5K 1A2, Ph.: 1-888-788-0839
TD Life is registered with the Autorité des marchés financiers www.lautorite.qc.ca. (the “AMF” or the “Authority”) under client number 2000444011.

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 AMF under client number 2000471829.

DISTRIBUTOR

The Toronto-Dominion Bank

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

ADMINISTRATORS

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 coverages** provided with the TD U.S. Dollar 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 coverages 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: Your TD U.S. Dollar Visa Card has an annual fee charged by Your credit card provider. No additional fee will be charged for the insurance coverages provided with the TD U.S. Dollar 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:

- **Common Carrier Travel Accident Insurance**
 - 30 days; refer to section 7 “Making a claim” for full details.
- **Delayed and Lost Baggage Insurance**
 - 45 days; refer to section 6 “Claims” for full details.
- **Trip Interruption Insurance**
 - Immediately; refer to sections 11 “General Conditions” and 9 “How to make 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>Common Carrier Accident Insurance</u> <u>Delayed and Lost Baggage Insurance</u>	<i>Primary Cardholder</i> <i>Primary Cardholder's Spouse</i> <i>Primary Cardholder's Dependent Children</i> <i>Additional Cardholder</i> <i>Additional Cardholder's Spouse</i> <i>Additional Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> • The credit card must be in good standing; and • The <i>Insured Person</i> must: <ul style="list-style-type: none"> • be a resident of Canada; and • be able to provide proof of travel.
<u>Trip Interruption Insurance</u>	<i>Primary Cardholder</i> <i>Primary Cardholder's Spouse</i> <i>Primary Cardholder's Dependent Children</i> <i>Additional Cardholder</i> <i>Additional Cardholder's Spouse</i> <i>Additional Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> • The credit card must be in good standing; and • The <i>Insured Person</i> must: <ul style="list-style-type: none"> • be a resident of Canada; • be able to provide proof of travel; and • have a valid GHIP (Travel Medical Insurance Only).

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

Common Carrier Travel Accident Insurance

Issued by TD Life under Group Policy Number TGVO09 (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?

Common Carrier Travel Accident Insurance provides travel coverage if the *Insured Person(s)* suffers a covered Loss arising from and occurring on a *Covered Trip* while travelling on a *Common Carrier*.

What are the benefits?

Benefit	Maximum Benefit Payable
Accidental Death or Dismemberment, Loss of Sight, Speech, or Hearing Benefit	
Accidental Loss of Life	Up to \$500,000
Accidental Loss of Speech and Hearing	Up to \$500,000
Accidental Loss of Both Hands or Both Feet or Sight of both Eyes or a combination of Hand, a Foot, or Sight of One Eye	Up to \$500,000
Accidental Loss of One Arm or Leg	Up to \$375,000
Accidental Loss of One Hand or One Foot or Sight of One Eye	Up to \$333,350
Accidental Loss of Speech or Hearing	Up to \$333,350

Accidental Loss of Thumb and Index Finger of the same Hand	Up to \$166,650
Paralysis – Quadriplegia (Complete paralysis of both upper and lower limbs)	Up to \$500,000
Permanent Total Disability (Available only to <i>Primary Cardholder</i> and <i>Spouse</i>)	
Paralysis – Paraplegia (Complete paralysis of both lower limbs)	Up to \$500,000
Paralysis – Hemiplegia (Complete paralysis of upper and lower limbs of one of side of the body)	Up to \$500,000
Permanent Total Disability	Up to \$500,000
Coma	Up to \$500,000
Special Benefits	
Family Transportation Benefit	Up to \$5,000
Repatriation Benefit	Up to \$10,000
Rehabilitation Benefit	Up to \$10,000

Note: If an *Insured Person* has multiple *Losses* as a result of one accident, only the single largest benefit amount applicable to the *Loss* suffered is payable.

What are the limitations and exclusions?

This insurance contains limitations and exclusions (e.g., *Loss* resulting from suicide, attempted suicide or loss that is intentionally self-inflicted, *Loss* caused by declared or undeclared war, etc.).

For complete details, please see the “Exclusions” (Section 6) and “General Conditions” (Section 9) sections in *Your Certificate*.

Delayed and Lost Baggage Insurance

Issued by TD Home & Auto under Group Policy Number TDVB112008 (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?

Delayed and Lost Baggage Insurance provides financial protection if a traveller’s baggage has been lost while on a *Covered Trip* or the baggage has been delayed upon arrival at the final destination.

What are the benefits?

Benefit	Maximum Benefit Payable
Delayed Baggage	For baggage delayed over 6 hours, up to \$1,000 of coverage per <i>Covered Person</i> for the purchase of <i>Essential Items</i> , such as clothing and toiletries.
Lost Baggage	Up to \$1,000 of coverage per <i>Covered Person</i> to reimburse <i>You</i> for the portion of the replacement cost of personal property not covered by <i>Common Carrier</i> .

Note: The total benefits payable for Delayed Baggage and Lost Baggage are subject to a maximum of \$1,000 per *Covered Person* per trip. To activate coverage, use *Your Card* to pay for the *Ticket* in full. Coverage will be in force while baggage is in the custody of the *Common Carrier*.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. For example, no coverage is

provided for:

- Expenses incurred more than ninety-six (96) hours after arriving at the *Final Destination* as shown on the *Ticket*;
- Expenses incurred after the *Checked Baggage* is returned to the *Covered Person*;
- Baggage not checked;
- Baggage held, seized, quarantined or destroyed by customs or a government agency;
- Money;
- Securities;
- Credit cards and other negotiable instruments;
- Tickets and documents or *Losses* occurring when the *Checked Baggage* is delayed on a *Covered Person's* return to their home province or territory of residence.

For complete details, please see the "Exclusion and Limitations" (Section 5) and "General Conditions" (Section 7) sections in *Your Certificate*.

Trip Interruption Insurance

Issued by TD Life under Group Policy Number TGVO05 (the "Group Policy" or "Group Policies") to The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

Trip Interruption Insurance is travel coverage that offers financial protection if covered events interrupt travel plans on or after departure date.

What are the benefits?

Benefit	Maximum Benefit Payable
Trip Interruption Insurance (After Departure Date)	Up to \$5,000 per <i>Insured Person</i> per <i>Covered Trip</i> (maximum of \$25,000 total for all <i>insured persons</i> on the same <i>Covered Trip</i>) if you are prevented from continuing the <i>Covered Trip</i> as a result of a <i>Covered Cause</i> .

Note: To activate coverage, at least 75% of *Your* trip cost must be paid for using *Your* TD Credit Card.

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.) that existed prior to the date of departure.

For complete details, please see the "Limitations and Exclusions" (Section 6), "Limitations and Exclusions: What your insurance does not cover" (Section 7), and "General conditions" (Section 11) sections in *Your Certificate*.

What is the coverage period?

For Trip Interruption:

- *Coverage Period* begins on the date the *Insured Person* completes a portion of the *Covered Trip* as shown on their invoice or ticket provided the *Covered Trip* is booked or reserved with the *Insured Person's* travel agent or other travel supplier. The *Coverage Period* ends on the earlier of the date the *Insured Person* is scheduled to return from the *Covered Trip*; and the date the *Certificate* terminates.

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

***Credit Card Insurance Coverages Provided
with TD U.S. Dollar Visa Credit Card***

Auto Rental Collision/Loss Damage Insurance
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 insurance coverages provided with *Your* TD U.S. Dollar Visa Card. The terms and conditions of the insurance coverages 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 coverages provided with the TD U.S. Dollar 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 AMF 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 coverages** provided with the TD U.S. Dollar 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 coverages 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: Your TD U.S. Dollar Visa Card has an annual fee charged by Your credit card provider. No additional fee will be charged for the insurance coverages provided with the TD U.S. Dollar 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:

- **Auto Rental Collision/Loss Damage Insurance**
 - 48 hours; refer to section “In the event of an accident/theft” for full details.
- **Purchase Security and Extended Warranty Protection**
 - 45 days; refer to section 5 “Claims” 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>Auto Rental Collision/Loss Damage Insurance</u>	Primary Cardholder or Additional Cardholder who presents themselves in person at the Rental Agency and signs the rental contract.	<ul style="list-style-type: none"> • The Cardholder must decline the Rental Agency’s CDW or its equivalent. • The Cardholder takes possession of the rental vehicle and complies with the terms of the rental vehicle policy. • The Cardholder must be a resident of Canada. • The credit card must be in good standing.
<u>Purchase Security and Extended Warranty</u>	Primary Cardholder Additional Cardholder	<ul style="list-style-type: none"> • Purchase(s) made by the Account Holder(s) (Exclusions Apply). • The credit card must be in good standing; and • The Account Holder must be a resident of Canada.

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

Auto Rental Collision/Loss Damage Insurance

Issued by TD Home & Auto under Group Policy Number TDV092010 (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?

Auto Rental Collision/Loss Damage Insurance provides replacement and/or repair coverage for a rental vehicle.

What are the benefits?

Benefit	Maximum Benefit Payable
Auto Rental Collision/Loss Damage	Coverage for up to 48 consecutive days for loss, damage or theft of an eligible rental vehicle (MSRP of rental vehicle cannot exceed \$65,000)

Note: The rental agency’s Collision Damage Waiver must be declined and the full cost of the rental vehicle must be paid for using *Your TD Credit Card*.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. For example, the following vehicles will not be covered:

- Van/cargo vans
- Truck/pickup truck
- Off road vehicle
- Motorcycle
- Exotic vehicles (e.g., Aston Martin, Lotus, etc.)
- Antique vehicles

Additionally, coverage will not be provided for a loss arising from:

- Third-party liability
- Personal injury
- Driving the rental vehicle while intoxicated
- Dishonest, fraudulent, or criminal act being committed by the Insured person
- Wear and tear of the rental vehicle
- Operation of the rental vehicle in violation of the terms of the rental agreement

For complete details, please see the “Collision/Loss Damage Covers” section in *Your Certificate*.

Purchase Security and Extended Warranty Protection

Issued by 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 U.S. Dollar 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 U.S. Dollar 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 <i>You</i> purchase with <i>Your TD Credit Card</i> , should they be stolen or damaged within 90 days of purchase.

Extended Warranty Protection	Coverage for eligible new items <i>You</i> 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 4), "General Conditions" (Section 7), and "Policy Limits" (Section 3) sections in *Your Certificate*.

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