

The TD Cash Back Visa Infinite

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Insurance Coverages Provided with TD Cash Back Visa Infinite* Credit Card

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SEE OVERLEAF

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 Cash Back Visa Infinite* Credit Card*

Delayed and Lost Baggage Insurance
Travel Medical 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 Cash Back Visa Infinite 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 Cash Back Visa Infinite 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

**CanAm Insurance Services (2018) Ltd.
("CanAm")**

73 Queen Street
Sherbrooke, Quebec J1M 0C9
Ph.: 1-800-293-4941 or +1-519-988-7633

General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the TD Cash Back Visa Infinite 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 Cash Back Visa Infinite 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 Cash Back Visa Infinite 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:

- **Delayed and Lost Baggage Insurance**
 - 45 days; refer to section 8 “How to Submit A Claim” for full details.
- **Travel Medical Insurance**
 - Immediately; refer to sections 10 “General Conditions” and section 8 “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>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>Travel Medical 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

Note: For full details, please see the “Eligibility” section and/or the definition of “Insured Person” in each *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 you 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 section 6 “Limitations and Exclusions” and “General Conditions” (Section 8) sections in your *Certificate*.

Travel Medical Insurance

Underwritten by TD Life under Group Policy TGV002 issued to The Toronto-Dominion Bank (the “Policyholder” or “TD Canada Trust”). Global Excel provides Claims and Assistance services and CanAm, a subsidiary of Global Excel provides sales under the Group Policy.

What is included in this coverage?

Travel Medical Insurance coverage pays a benefit if an *Insured Person* suffers an eligible *Medical Emergency* during a *Covered Trip*.

What are the benefits?

Coverage	Maximum Benefit Payable (per Insured Person per Covered Trip)
Medical Emergency Coverage including: <ul style="list-style-type: none">• Hospital• Physician's bills• Diagnostic services• Ambulance• Medical appliances• Emergency return home	Up to \$2,000,000
Private duty nursing	Up to \$5,000
Accidental dental	Up to \$2,000
Bedside Companion	Round trip economy airfare and up to \$1,500 for meals and accommodation for a <i>Bedside Companion</i>
Travelling Companion	One-way economy airfare
Return and escort of Dependent Children	One-way economy airfare and escort if required by airline
Vehicle return	Up to \$1,000
Return of deceased	Up to \$5,000

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 section 6 "Limitations and Exclusions" and "General Conditions" (Section 10) sections in your *Certificate*.

What is the coverage period?

If you are 64 years of age or under, coverage is provided for the first 10 consecutive days of your *Covered Trip*. If you are 65 years of age or older, coverage is provided for the first 4 consecutive days of your *Covered Trip*. If your trip is longer, you can apply to top-up existing coverage by contacting our *Administrator* by telephone, if each *Insured Person* qualifies for coverage.

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

*Credit Card Insurance Coverages Provided
with TD Cash Back Visa Infinite* 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 credit card insurance coverages provided with your TD Cash Back Visa Infinite 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 Cash Back Visa Infinite 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 Cash Back Visa Infinite 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 Cash Back Visa Infinite 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 Cash Back Visa Infinite 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 4 “Description of Insurance Coverage” for full details.
- **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>Auto Rental Collision/ Loss Damage Insurance</u>	Primary cardholder or Additional cardholder who presents themselves in person at the <i>Rental Agency</i> and signs the rental contract.	<ul style="list-style-type: none"> • The cardholder must decline the <i>Rental Agency's CDW</i> or its equivalent. • The cardholder takes possession of the rental vehicle and complies with the terms of the rental vehicle policy. • The <i>cardholder</i> must be a resident of Canada. • The credit card must be in <i>good standing</i>.
<u>Purchase Security and Extended Warranty</u>	Primary cardholder Additional Cardholder	<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 “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
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 with 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 section 5 “Limitations and Exclusions” 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 Cash Back Visa Infinite 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 Infinite 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 your 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.

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*.

CREDIT CARD INSURANCE SUMMARY
Provided by American Bankers Insurance Company of Florida

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

Mobile Device Insurance

This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverage (“Coverage”) provided with your TD Cash Back Visa Infinite Card.

INSURER



American Bankers Insurance Company of Florida*
***Carries on business in Canada under the trade name Assurant®†**
5000 Yonge Street, Suite 2000
Toronto, Ontario M2N 7E9
Phone: 1-800-859-0694

Client number of the insurer with the
Autorité des marchés financiers: 2000979997
Website of the Autorité des marchés financiers: lautorite.qc.ca

POLICYHOLDER/DISTRIBUTOR



The Toronto-Dominion Bank
P.O. Box 1 TD Centre
Toronto, Ontario M5K 1A2

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†Assurant is a registered trademark of Assurant, Inc.

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Who qualifies for this Coverage?

The primary cardholder of a TD Cash Back Visa Infinite Card who is a natural person residing in Canada.

Who is insured under this Coverage?

Cardholder (“you” and “your”): primary cardholder and any additional cardholder who is also a natural person residing in Canada and to whom a TD Cash Back Visa Infinite Card has been issued at the authorization of the primary cardholder.

What is the cost of this Coverage?

Your TD Cash Back Visa Infinite Card has an annual fee charged by your credit card provider. No additional fee will be charged for the insurance coverage provided with the TD Cash Back Visa Infinite Card.

What is this Coverage?

This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events (please see the certificate of insurance for full details):

Mobile Device Insurance	Eligibility	Benefits**	Exclusions/ Limitations
	<p>When you purchase an eligible mobile device anywhere in the world, you must:</p> <p>(1) <u>charge</u> to your TD Cash Back Visa Infinite Card:</p> <ul style="list-style-type: none"> • at least 75% of the total cost of the mobile device; • any up-front costs and all monthly wireless bill payments if funding a portion of the total cost through a wireless plan; <p>or</p> <ul style="list-style-type: none"> • all monthly wireless bill payments if funding the total cost through a wireless plan; <p>and</p> <p>(2) <u>during</u> the coverage period:</p> <p>(a) your mobile device is lost, stolen or suffers mechanical breakdown or accidental damage;</p> <p>(b) you obtain the insurer's approval prior to proceeding with any repair services or replacement of the mobile device.</p>	<p>Reimbursement of lesser of:</p> <p>(1) the repair cost of the mobile device; or</p> <p>(2) the replacement cost, not exceeding the depreciated value of your mobile device less the applicable deductible</p> <p>Maximum: \$1,000</p>	<p>It <u>does not</u> cover:</p> <ul style="list-style-type: none"> • accessories • batteries • mobile devices purchased for resale, professional or commercial use <p>Limit on number of claims:</p> <ul style="list-style-type: none"> • 1 claim in any 12 consecutive month period • 2 claims in any 48 consecutive month period <p>No benefits if you notify insurer after the mobile device is fixed or replaced.</p>

** Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which you are covered.

How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer. You will then be sent a claim form.

Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than one year after the date of loss. If your claim is denied, you have three years to go to court.

How are the benefits paid?

The benefits are paid directly to you.

What if I have a complaint?

For information on how to have your complaint addressed, you can call the insurer at **1-800-859-0694** or visit their website at:

www.assurant.ca/customer-assistance.

When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, your credit card account is cancelled or closed, your credit privileges are suspended or revoked, or you cease to be eligible for Coverage.

Can I cancel the Coverage?

At any time, if you don't want the insurance coverage, you can decide not to use it or contact your credit card provider to apply for a different credit card with alternative insurance coverages.

Other details?

Complete terms and conditions of the Coverage are in the certificate of insurance available online: **Cardbenefits.assurant.com/docs/default-source/TD/TD_CashBackVisaInfinite_Cert.pdf**

