

TD Coverage for Accident and Sickness Hospitalization

Underwritten by TD Life Insurance Company ("TD Life") hereinafter referred to as "the Insurer" and "We", "Us" and "Our".

Summary of Coverage and Definitions

The following is a summary of coverage. If you enroll, TD Life will mail you a Certificate of Insurance, which has the complete terms and conditions of your coverage. If there is a conflict with this summary, the Certificate of Insurance will govern.

What benefits are provided?

If you are Hospitalized for at least two days, the plan can pay you up to \$200 per day for each day of Hospitalization.

How much coverage is available?

- **Daily Hospital Benefit** of up to \$200/day payable in cash from after the second day of Hospitalization in the event of an Accident or new illness;
- **Recovery Benefit** cash payment equal to one day of Daily Hospital Benefit if you are Hospitalized for more than 48 hours.

Benefits are paid directly to you in addition to any other insurance you may have.

- Each Insured Person is eligible for a maximum benefit of up to 365 days of Hospitalization, regardless of the number of times the Insured Person is Hospitalized, including recurrences.
- The maximum amount that may be paid under the Daily Hospital Benefit for an Insured Person is calculated by multiplying the Daily Hospital Benefit amount for that Insured Person by 365 days.
- Only one Recovery Benefit will be payable per Hospitalization. Any Recurrent Hospitalization due to the same or related cause, within one hundred and eighty (180) days of another Hospitalization, shall be considered a continuation of the initial period of Hospitalization for this purpose.

How much does coverage cost?

Monthly premiums are based on your age at time of enrollment and are shown in the table below (add applicable taxes).

Accident & Sickness Hospitalization				
Applicant	Home Recovery	Age 18-44	Age 45-54	Age 55-60
\$50/day	\$50	\$7.25	\$8.75	\$11.75
\$100/day	\$100	\$9.25	\$12.50	\$18.50
\$150/day	\$150	\$11.25	\$16.25	\$25.25
\$200/day	\$200	\$13.25	\$20.00	\$32.00
Spouse	Home Recovery	Age 18-44	Age 45-54	Age 55-60
\$50/day	\$50	\$2.00	\$3.75	\$6.75
\$100/day	\$100	\$4.00	\$7.50	\$13.50
\$150/day	\$150	\$6.00	\$11.25	\$20.25
\$200/day	\$200	\$8.00	\$15.00	\$27.00
Dependent Child	Home Recovery			
\$50/day	\$50	\$2.00		

The first month's premium is paid on your behalf!

You take no risk when you enroll. You don't even have to pay anything for the first month. TD Canada Trust will pay the first month's premium on your behalf, giving you immediate protection. During this time you will be under no obligation and will be covered for all the benefits at no cost to you.

Premium Information

The plan is designed as a group policy to make it more affordable for our customers. Premiums are fixed for the duration of coverage unless they change for all Insured Persons under the Policy. The insurer has the right to change the premium rates with 30 days advance notice. In this instance, we will provide written notice to you.

If tax rates change, your premiums will change accordingly without notice to you.

How long does coverage last?

Your coverage will begin at 12:01 a.m. on the Effective Date of your Certificate of Insurance, which is indicated in the Coverage Schedule you will receive. **Benefits are reduced by 50% when you reach age 65 and coverage ends when you reach the age of 75.**

What if I enroll, but later change my mind?

You have a 30 day review period from your Effective Date of coverage as outlined in the Coverage Summary of the Certificate of Insurance to review the benefits provided and decide whether or not the coverage meets your needs. If you decide to cancel your coverage during this period, please call TD Life at 1-888-788-0839 and your Certificate of Insurance will be cancelled as of the effective date.

If you decide to cancel your coverage any time after, please call TD Life at 1-888-788-0839 and—provided no claims have been made—any unearned premiums you may have paid will be refunded.

NOTE: Only the Primary Insured can request to cancel coverage for an Insured Person.

Who is eligible to enroll?

If you are a TD Bank Group customer, and you are a Canadian resident between the ages of 18 and 60, you are eligible to enroll. If you have a Spouse between the ages of 18 and 60, or any Dependent Child(ren), they are also eligible if they are Canadian residents. There is no medical examination and no health questionnaire. Your acceptance is guaranteed and as long as premiums are paid, your coverage will remain in force until age 75.

How are benefits paid?

All benefits are paid in cash and in addition to any other insurance you may have. The money is paid directly to you – not to doctors or hospitals – and is yours to use for any purpose you choose.

When will we pay an insurance benefit?

Hospital Indemnity Benefit

This benefit is only applicable if an Insured Person is Hospitalized for at least two consecutive days, under the care of a physician, and the period of initial Hospitalization:

- is necessary for the treatment of an illness;
- is necessary for an injury caused by an Accident; and
- begins while this insurance is active on that Insured Person.

When an Insured Person is Hospitalized for an Accident or illness, the insurer may pay the Primary Insured the daily hospital



benefit amount for each day of Hospitalization, beginning on the third day of Hospitalization.

Recovery Benefit

This benefit provides a payment equal to one day of hospital indemnity benefit and is payable upon release from Hospital if an Insured Person:

- has been confined as an inpatient in Hospital for at least two consecutive days; and
- has met the requirements for payment of a hospital indemnity benefit, as described in the section "Hospital Indemnity Benefit".

Only one benefit is payable per Insured Person per Hospitalization. Therefore, if a recurrence is treated as a continuation of an initial Hospitalization, the recovery benefit is only payable in connection with the initial discharge from Hospital. Please refer to the "Recurrent Period of Hospitalization" section for further details.

Recurrent Period of Hospitalization

The recovery benefit will not be paid when recurrences of Hospitalization are treated as continuations of the initial period of Hospitalization.

Recurrent Hospitalization—due to the same or related cause—within 180 days of one another, will be considered a continuation of the initial period of Hospitalization. In this case, hospital indemnity benefits may be payable while an Insured Person meets the requirements, as described in the "Hospital Indemnity Benefit" section.

Hospitalizations occurring more than 180 days apart will be considered separate periods of Hospitalization.

NOTE: The benefits will be calculated from the first day of the recurrence of Hospitalization, instead of starting on the third day.

When will benefits not be paid?

We will not pay an insurance benefit for an Insured Person if that Insured Person's Hospitalization:

- is related to an Accident that occurred before the Effective Date;
- is in relation to a pre-existing condition; more specifically, an Insured Person's Hospitalization:
 - occurs within 24 months of your coverage effective date under the Certificate of Insurance; and
 - is the result of an illness or condition for which you had symptoms or received medical consultation, treatment, care or services, including prescribed medication, during the 12 months prior to the start of your coverage (this is called a Pre-Existing Condition).
- is caused by, results from or happens while the Insured Person was committing or attempting to commit a criminal offence, including driving a motor vehicle while impaired;
- is a result of attempted suicide, or intentionally self-inflicted injury whether sane or insane;
- is a result of war, declared or undeclared;
- is a result of participation in professional sports, any speed contest, SCUBA diving unless the Insured Person holds a basic SCUBA designation from a certified school or licensing body, mountaineering, parachuting, parasailing, cave exploration, hang gliding, bungee or BASE (Building, Antenna, Span, Earth) jumping, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness;
- is a result of air travel as a pilot or crew member of any transportation used for aerial navigation;
- is caused directly or indirectly by the use of illegal or illicit drugs or substances, or misuse or abuse of alcohol or medication obtained with or without a prescription;
- began prior to 30 days after their birth;
- is a result of an accident that occurred more than 365 days before the Hospitalization; and
- is due to elective surgery, including cosmetic surgery

What are the coverage maximums and reductions?

- Each Insured Person is eligible for a maximum benefit of up to 365 days of Hospitalization, regardless of the number of times an Insured Person is Hospitalized—including recurrences.
- The maximum payment amount under the hospital indemnity benefit for an Insured Person is calculated by multiplying the hospital indemnity benefit amount for that Insured Person by 365 days. Please refer to the "Coverage Summary" within the Certificate of Insurance for benefit amounts.
- Only one recovery benefit per an Insured Person's Hospitalization is payable under the TD Coverage for Accident and Sickness Hospitalization plan. Any recurrent hospitalization due to the same or related cause—within 180 days of another Hospitalization—will be considered a continuation of the initial period of Hospitalization.
- All coverages on the Primary Insured and Spouse will reduce by 50% when either turns 65. All coverages on any Insured Person will terminate when the Primary Insured turns 75. All coverages will terminate for the Spouse when the Spouse turns 75 or no longer meets the criteria for the definition of Insured Person or Spouse. All coverages will terminate for the Dependent Child(ren) when they no longer meet the criteria for the definition of Insured Person or Dependent Child(ren).

Please see the Certificate of Insurance for full coverage details of the TD Coverage for Accident and Sickness Hospitalization plan, including eligibility requirements, benefits, features, limitations and exclusions.

Definitions

The following definitions are used in the Summary of Coverage and Certificate of Insurance:

Accident means a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source to an Insured Person, while that Insured Person is insured under the Certificate of Insurance.

Canadian Resident is any person who:

- is legally entitled to remain in Canada for at least the next one year; and
- has been a resident in Canada for 183 of the past 365 days (days do not need to be consecutive),

Day means a period of twenty-four (24) consecutive hours.

Dependent Child(ren) means any natural child, stepchild, or legally adopted child of an Insured Person residing in Canada, who is:

- a) under 22 years of age, unmarried, and receives full support and maintenance from the Insured Person;
- b) 22 years of age but less than 25 years of age, unmarried, and receives full support and maintenance from the Insured Person for reason of full-time attendance at an accredited institute, college or university in Canada; or
- c) receives full support and maintenance from the Insured Person by reason of mental or physical infirmity.

Notwithstanding the above limitations, this definition also includes a child of an Insured Person's Spouse who is in the care, custody and control of the Insured Person and living in a parent-child relationship with the Insured Person.

Any Dependent Child(ren) born while an Insured Person's coverage under the policy is active, will automatically be covered on the 30th day after the date of birth, or on discharge from Hospital after birth—whichever is later—provided the Dependent Child(ren) coverage has been applied for and is shown in the "Coverage Summary" within the Certificate of Insurance.

Effective Date(s) means the date(s) coverage(s) start.

Hospital means any institution in Canada, which meets all of the following conditions:

- a) is licensed as a full care Hospital by the licensing body having jurisdiction where the Hospital is located;
- b) operates primarily for the care and treatment of sick and injured persons;

- c) has a staff of one or more physicians available at all times;
- d) provides 24-hour nursing service by a registered nurse;
- e) provides organized facilities for diagnosis and major surgical procedures; and
- f) maintains X-ray equipment and operating room facilities.

Hospital does not include:

- a nursing home;
- extended care or convalescent care facility;
- home for the aged or chronically ill;
- home for the mentally ill;
- rest home; or
- a place for the care and treatment of alcoholism, or drug abuse, other than incidentally.

Hospitalization and **Hospitalized** means confinement in a Hospital as an Inpatient.

Inpatient refers to a person who must stay 24 hours as an admitted patient in a Hospital for medical treatment.

Insured Person means the Primary Insured, and if indicated in the "Coverage Summary" in the Certificate of Insurance, the Primary Insured's Spouse or the Primary Insured's Dependent Child(ren), as applicable.

Physician means qualified doctor, licensed and practicing medicine in Canada.

Policy refers to group policy TDLO22 between TD Life and TD Bank to provide the hospital indemnity benefit.

Pre-Existing Condition means the result directly or indirectly of a medical condition, sickness or injury for which medical advice (including prescribed medication), consultation or treatment was received during the 12 months prior to the Insured Person's Effective Date.

Primary Insured means the person who enrolled for this insurance product.

Spouse means:

- a) the person to whom an Insured Person is lawfully married; or
- b) an Insured Person's designated partner who has lived with the Insured Person for at least two years and continues to live with the Insured Person and is publicly represented as the Insured Person's partner.

You and **Your** refers to the Insured Person(s) who is/are insured under the Policy.

For additional information, contact us at 1-877-397-4187
(Monday to Friday 8:00 a.m. – 8:00 p.m. EST)

