

**Please read this carefully and keep it for future reference.**

This outlines how specific sections of your Certificates of Insurance are being updated. You can find a copy of your updated Certificate of Insurance at [td.com/agreements](http://td.com/agreements). For any questions about your insurance benefits, call 1-866-374-1129.

**Updates to the inclusive insurance on the TD® Cash Back Visa Infinite\* Card**

TD has updated the certificates of Insurance in an effort to add clarity to the coverage and to clearly outline the eligibility requirements.

**Note: There is no change to your existing coverage. No action required.**

If you have any questions or concerns call us toll-free at 1-866-374-1129 Monday to Friday, 8:00 a.m. to 8:00 p.m. ET, and speak to one of our Customer Service Representatives.

**CLHIA recommended changes to *Certificate of Insurance***

<b>Changes to your Certificate of Insurance</b>		
<b>Benefit</b>	<b>Before</b>	<b>After</b>
<b>Travel Medical Insurance</b>	Coverage under this <i>Certificate</i> is provided by: TD Life Insurance Company (Insurer) 320 Front Street West, 3rd Floor, Toronto, ON M5V 3B6	<b>Coverage under this Certificate is provided by</b> TD Life Insurance Company (“Insurer”) P.O. Box 1, TD Centre, Toronto, ON M5K 1A2
<b>Travel Medical Insurance</b>	Insured by: TD Life Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6	<b>Claims administration and adjudication services are provided by:</b> Global Excel Management Inc. (“Administrator”) 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-866-374-1129 or +1-416-977-4425
<b>Travel Medical Insurance</b>	Certificate of Insurance This Certificate applies to the TD Cash Back Visa Infinite Account. TD Life Insurance Company (“TD Life”) provides the insurance for this Certificate under Group Policy No. TGV002 (the “Group Policy”). Our Administrator administers the insurance on behalf of TD Life, and provides medical and claims assistance, claims payment and administrative services under the Group Policy. This Certificate contains important information. Please read it carefully and take it with You on Your trip.	<b>Section 2 – Introduction</b> <b>Certificate of Insurance</b> This <i>Certificate</i> applies to the TD Cash Back Visa Infinite Card, which will be referred to as a “TD Credit Card” throughout the <i>Certificate</i> . TD Life Insurance Company (“TD Life”) provides the insurance for this <i>Certificate</i> under Group Policy No. TGV002 (the “Group Policy”). <i>Our Administrator</i> administers the insurance on behalf of TD Life, and provides medical and claims assistance, claims payment and administrative services under the Group Policy. This <i>Certificate</i> contains important information. Please read it carefully and take it with <i>You</i> on <i>Your</i> trip. <b>How to contact Us</b> • Prior to travel, contact <i>Our Administrator</i> : Call 1-866-374-1129 (toll-free) from 8 a.m. to 8 p.m. ET, Monday to Friday. • When travelling and <i>You</i> require emergency health care or 24-Hour Emergency Assistance, contact <i>Our Administrator</i> : Call 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries. • In a <i>Medical Emergency</i> , <i>You</i> must call <i>Our Administrator</i> immediately, or as soon as reasonably possible. If not, benefits will be limited as described in Section 6 – “Limitations and Exclusions”, under “ <i>Medical Emergency Treatment</i> requires pre-approval of <i>Our Administrator</i> .” Some expenses will only be covered if <i>Our Administrator</i> approves them in advance.

Changes to your Certificate of Insurance		
Benefit	Before	After
Travel Medical Insurance	<p><b>IMPORTANT NOTICE – PLEASE READ CAREFULLY</b> • Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your certificate before you travel as your coverage may be subject to certain limitations or exclusions.</p> <ul style="list-style-type: none"> <li>• Your policy may not provide coverage for medical conditions and/or symptoms that existed before your trip. Check to see how this applies in your certificate and how it relates to your Departure Date. Please see Sections 6 and 7 of this certificate for details. Should you have any questions or need further clarification, please contact Our Administrator at 1-866-374-1129 or at 416-977-4425.</li> <li>• In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.</li> <li>• If a Medical Emergency occurs, You, or if applicable, an Insured Person, must phone Our Administrator immediately, or as soon as is reasonably possible, or the Maximum Benefit Payable will be reduced to \$30,000, and only 80% of the Eligible Medical Emergency Expenses will be covered. You can call Our Administrator 24 hours a day, seven days a week at 1-866-374-1129 from Canada or the USA, or from other countries by calling collect at (416) 977-4425. Please see section 8 for further details.</li> </ul>	<p><b>IMPORTANT NOTICE – READ CAREFULLY BEFORE YOU TRAVEL</b></p> <p><i>We want You to understand (and it is in Your best interest to know) what Your coverage includes, what it excludes, and what is limited (payable but with limits). Please take time to read through Your Certificate before You travel. Italicized and capitalized terms are defined in Your Certificate.</i></p> <ul style="list-style-type: none"> <li>• Travel insurance covers claims arising from sudden and unexpected situations (e.g., accidents and emergencies).</li> <li>• To qualify for this insurance, You must meet all the eligibility requirements.</li> <li>• This insurance contains limitations and exclusions (e.g., <i>Medical Conditions</i> that are not <i>Stable</i>, pregnancy, child born on trip, excessive use of alcohol, high-risk activities, etc.).</li> <li>• This insurance may not cover claims related to <i>Pre-Existing Medical Conditions</i> whether disclosed or not.</li> <li>• Contact <i>Our Administrator</i> at 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries before seeking <i>Treatment</i> or <i>Your</i> benefits may be limited or denied.</li> <li>• In the event of a claim <i>Your</i> prior medical history may be reviewed.</li> </ul> <p><b>IT IS YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE.</b> Please read <i>Your Certificate</i> for specific coverage, details, limitations and exclusions. If <i>You</i> have questions call 1-866-374-1129 or visit <a href="http://td.com/agreements">td.com/agreements</a></p>
	<p>SECTION 1 – SUMMARY OF BENEFITS</p> <p><b>Benefit</b> <i>Medical Emergency Insurance</i></p> <p><b>Maximum Benefit Payable</b> \$2,000,000 per <i>Insured Person</i> per <i>Covered Trip</i>.</p>	<p><b>Section 1 – Summary of Benefits</b></p> <p>No change.</p>

**Travel Medical Insurance**

**SECTION 2 – DEFINITIONS**

In this Certificate, the following words and phrases shown in italics have the meanings shown below. As You read through the Certificate, You may need to refer to this section to ensure You have a full understanding of Your coverage, limitations and exclusions.

**Account** means the Primary Cardholder's TD Cash Back Visa Infinite Card account that the Bank maintains.

**Additional Cardholder** means a person to whom a TD Cash Back Visa Infinite Card has been issued at the authorization of the Primary Cardholder.

**Administrator** means the company We select to provide medical and claims assistance, claims payment, administrative and adjudication services under the Group Policy. 23

**Bank** means The Toronto-Dominion Bank.

**Certificate** means this certificate of insurance. **Coverage Period** means the period of time during which a Medical Emergency must occur for a benefit to be payable. This period is defined in section 5 – THE COVERAGE PERIOD. **Covered Trip** means a trip:

- made by an Insured Person outside their province or territory of residence;
- that does not exceed the Maximum Number of Covered Days, including the Departure Date; and
- that does not extend to or past:
- the date the Insured Person no longer meets the eligibility requirements set out in section 3 – ELIGIBILITY; or
- the date coverage terminates as described in section 4 – WHEN COVERAGE TERMINATES. Note: In the event of a claim, the Insured Person will be required to submit proof of the departure. Only a Medical Emergency occurring during a Covered Trip will be eligible for consideration. Note that the day of departure counts as a full day for this purpose.

Note: In the event of a claim, the Insured Person will be required to submit proof of the departure. Only a Medical Emergency occurring during a Covered Trip will be eligible for consideration. Note that the day of departure counts as a full day for this purpose.

**Exclusion:**

- Coverage is only provided under the Group Policy if the Medical Emergency occurs within the Maximum Number of Covered Days that the Insured Person is first away from his or her province or territory of residence.

Note that the day of departure counts as a full day for this purpose. Note: If the Insured Person's trip exceeds the Maximum Number of Covered Days, the Insured Person may want to purchase separate insurance under a different TD Life Group Policy for the number of days that the trip will exceed the Maximum Number of Covered Days. Different terms and conditions will apply and, depending on the Insured Person's age and the length of their trip, the Insured Person may be required to provide information about their health. Call TD Life prior to Your Departure Date at 1-800-293-4941 for more information or if You would like to obtain a quote.

**Departure Date** means the date the Insured Person left their home province or territory.

**Section 4 – Definitions**

In this *Certificate*, the following words and phrases capitalized and italicized have the meanings shown below. As *You* read through the *Certificate*, *You* may need to refer to this Section to ensure *You* have a full understanding of *Your* coverage, limitations and exclusions.

**Account** means the *Primary Cardholder's* TD Credit Card Account that the *Bank* maintains.

**Additional Cardholder** means a person to whom a TD Credit Card has been issued at the authorization of the *Primary Cardholder*.

**Bank** means The Toronto-Dominion Bank.

**Certificate** means this Certificate of Insurance.

**Coverage Period** means the time between when the eligible *Insured Person* departs on a *Covered Trip* and the return date up to the *Maximum Number of Covered Days*. Please see Section 7 – "How to Become Insured or Extend Coverage" of the Certificate for full details.

**Covered Trip** means a trip:

- made by an *Insured Person* outside the *Insured Person's* province or territory of residence;
- that does not exceed the *Maximum Number of Covered Days*, including the *Departure Date*; and
- that does not extend to or past:
  - the date the *Insured Person* no longer meets the eligibility requirements; or
  - the date coverage terminates.

Note: In the event of a claim, the *Insured Person* will be required to submit proof of the departure. Only a *Medical Emergency* occurring during a *Covered Trip* will be eligible for consideration. Note that the day of departure counts as a full day for this purpose.

**Exclusions:**

- A *Covered Trip* does not include any trip for the purpose of commuting to or from an *Insured Person's* usual place of employment.
- Coverage is only provided under the Group Policy if the *Medical Emergency* occurs within the *Maximum Number of Covered Days* that the *Insured Person* is first away from their province or territory of residence. Note that the day of departure counts as a full day for this purpose.

Note: If the *Insured Person's* trip exceeds the *Maximum Number of Covered Days*, the *Insured Person* may want to purchase separate insurance under a different TD Life group policy for the number of days that the trip will exceed the *Maximum Number of Covered Days*.

Different terms and conditions will apply and, depending on the *Insured Person's* age and the length of their trip, the *Insured Person* may be required to provide information about their health. Call *Our Administrator* at 1-866-374-1129 prior to *Your Departure Date* for more information or if *You* would like to obtain a quote.

**Departure Date** means the date the *Insured Person* left their home province/territory of residence.

**Dependent Children** mean *Your* natural, adopted, or stepchildren who are:

- unmarried;
- dependent on *You* for financial maintenance and support; and
- under 22 years of age; or

	<p>Dependent Children means Your natural, adopted, or step-children who are:</p> <ul style="list-style-type: none"> <li>• unmarried;</li> <li>• dependent on You for financial maintenance and support; and</li> <li>• under 22 years of age; or</li> <li>• under 26 years of age and attending an institution of higher learning, full-time, in Canada; or</li> <li>• mentally or physically handicapped.</li> </ul> <p>Note: A Dependent Child does not include a child born while the child's mother is outside her province or territory of residence during the Covered Trip. The child will not be insured with respect to that trip.</p> <p>Dollars and \$ mean Canadian dollars.</p> <p>Effective Date means the date this Certificate takes effect with respect to You, which is the date an Account is opened by the Bank for You and You meet the eligibility requirements set out in section 3 – ELIGIBILITY with respect to this Account.</p> <p>Eligible Medical Emergency Expenses are defined in section 6 – WHAT YOUR INSURANCE COVERS – EMERGENCY MEDICAL INSURANCE.</p> <p>Emergency Medical Benefit is defined in section 6 – WHAT YOUR INSURANCE COVERS – EMERGENCY MEDICAL INSURANCE.</p> <p>Government Health Insurance Plan (GHIP) means a Canadian provincial or territorial health insurance plan.</p> <p>Good Standing: An Account is in Good Standing if:</p> <ul style="list-style-type: none"> <li>• the Primary Cardholder has applied for the Account;</li> <li>• the Bank has approved and opened the Account;</li> <li>• the Primary Cardholder has not advised the Bank to close the Account; and</li> <li>• the Bank has not suspended or revoked credit privileges or otherwise closed the Account.</li> </ul> <p>Group Policy means the Group Policy No. TGV002 issued by Us for the Bank.</p> <p>Hospital means</p> <ul style="list-style-type: none"> <li>• an institution that has been accredited and licensed by the appropriate authority as a Hospital to treat patients on an in-patient, outpatient and emergency basis; or</li> <li>• the nearest appropriate medical facility that has been approved in advance by Our Administrator. Note: Hospital does not include chronic care, convalescent or nursing home facilities. Hospitalized or Hospitalization means confined as an in-patient in a Hospital.</li> </ul> <p>Insured Person means a person who is eligible to be insured under this Certificate as described in section 3 – ELIGIBILITY.</p> <p>Maximum Number of Covered Days means 10 consecutive days for Insured Persons under 65 years of age and 4 consecutive days for Insured Persons 65 years of age or older. The Departure Date counts as one full day for this purpose. Age will be measured as of the date of departure for this purpose.</p> <p>Medical Condition means any injury, illness, or disease; complication of</p>	<ul style="list-style-type: none"> <li>• under 26 years of age and attending an institution of higher learning, full time, in Canada; or</li> <li>• mentally or physically handicapped.</li> </ul> <p><b>Dollars</b> and <b>\$</b> mean Canadian dollars.</p> <p><b>Eligible Medical Emergency Expenses</b> are defined in Section 5 – “Description of Insurance Coverage”.</p> <p><b>Government Health Insurance Plan (GHIP)</b> means a Canadian provincial or territorial government health insurance plan.</p> <p><b>Good Standing</b> means an <i>Account</i> is in <i>Good Standing</i> if:</p> <ul style="list-style-type: none"> <li>• the <i>Primary Cardholder</i> has applied for the <i>Account</i>;</li> <li>• the <i>Bank</i> has approved and opened the <i>Account</i>;</li> <li>• the <i>Primary Cardholder</i> has not advised the <i>Bank</i> to close the <i>Account</i>; and</li> <li>• the <i>Bank</i> has not suspended or revoked credit privileges or otherwise closed the <i>Account</i>.</li> </ul> <p><b>Hospital</b> means:</p> <ul style="list-style-type: none"> <li>• an institution that is licensed as an accredited hospital that is staffed and operated for the care and <i>Treatment</i> of in-patient and outpatients. <i>Treatments</i> must be supervised by <i>Physicians</i> and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment;</li> <li>• a <i>Hospital</i> is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.</li> </ul> <p><b>Hospitalized</b> or <b>Hospitalization</b> means confined as an in-patient in a <i>Hospital</i>.</p> <p><b>Immediate Family Member</b> means an <i>Insured Person's</i>:</p> <ul style="list-style-type: none"> <li>• <i>Spouse</i>, parents, stepparent, grandparents, natural or adopted children, stepchildren or legal ward, grandchildren, brothers, sisters, stepbrothers, stepsisters, aunts, uncles, nieces, nephews; and</li> <li>• mother-in-law, father-in-law, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law; and</li> <li>• the <i>Insured Person's Spouse's</i> grandparents, brothers-in-law and sisters-in-law.</li> </ul> <p><b>Insured Person</b> means a person who is eligible to be insured under this <i>Certificate</i> described in Section 3 – “Eligibility”.</p> <p><b>Maximum Number of Covered Days</b> means the first 10 consecutive days for <i>Insured Persons</i> 64 years of age and under, and the first 4 consecutive days for <i>Insured Persons</i> 65 years of age or older. The <i>Departure Date</i> counts as one full day for this purpose. Age will be measured as of the <i>Departure Date</i> for this purpose.</p> <p><b>Medical Condition</b> means any disease, illness, or injury (including symptoms of undiagnosed conditions; complication of pregnancy within the first 31 weeks of pregnancy; a mental or emotional disorder, including acute psychosis that requires admission to a <i>Hospital</i>).</p> <p><b>Medical Emergency</b> means a sudden and unforeseen <i>Medical Condition</i> that occurs during the <i>Covered Trip</i> and requires immediate <i>Treatment</i>. A <i>Medical Emergency</i> no longer exists when the evidence reviewed by <i>Our Administrator</i> indicates that no further</p>
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	<p>pregnancy within the first 31 weeks of pregnancy; a mental or emotional disorder, including acute psychosis that requires admission to a Hospital.</p> <p>Medical Emergency means any unforeseen illness or accidental bodily injury occurring during a Covered Trip that requires immediate emergency medical Treatment by a Physician.</p> <p>Physician means a doctor or surgeon who is registered or licensed to practice medicine in the jurisdiction where he or she provides medical advice or Treatment and who is not You or related by blood or marriage to any Insured Person under this certificate.</p> <p>Pre-Existing Condition means a Medical Condition:</p> <ul style="list-style-type: none"> <li>• for which symptoms appeared in the Pre-Existing Condition Period;</li> <li>• that was investigated, diagnosed or Treated during the Pre-Existing Condition Period, where Treatment includes medication; or</li> <li>• for which further investigation was recommended or prescribed, or for which a change in Treatment was recommended (including a change in medication or dosage) during the Pre-Existing Condition Period.</li> </ul> <p>Pre-Existing Condition Period with respect to any benefit under this Certificate is as follows:</p> <ul style="list-style-type: none"> <li>• Insured Persons under 65 years of age – 90 days immediately before the beginning of the Coverage Period; and</li> <li>• Insured Persons 65 years of age or older – 180 days immediately before the beginning of the Coverage Period.</li> </ul> <p>Primary Cardholder means a person who applied for a TD Cash Back Visa Infinite Card, whose name is on the Account and to whom a TD Cash Back Visa Infinite Card has been issued. A Primary Cardholder does not include an Additional Cardholder. Reasonable Charges means charges incurred for a Medical Emergency that are comparable to what other providers charge for comparable treatment, services or supplies in the same geographical area.</p> <p>Spouse means:</p> <ul style="list-style-type: none"> <li>• the Insured Person's legal husband or wife; or</li> <li>• the person who the Insured Person has lived with for at least one year and publicly represented as his or her domestic partner.</li> </ul> <p>Stable means any Medical Condition or related condition (whether or not the diagnosis has been determined) for which there have been:</p> <ul style="list-style-type: none"> <li>• no new or change in medication or dosage;</li> <li>• no new or change in Treatment;</li> <li>• no new or increase in frequency or severity of symptoms; • no referral or recommendation to see a specialty clinic or specialist;</li> <li>• no pending test results or testing; or</li> <li>• no pending surgery or other Treatment.</li> </ul> <p>Travelling Companion means the person who is sharing travel arrangements with You (to a maximum of three people including You).</p> <p>Treated or Treatment means any medical, therapeutic or diagnostic</p>	<p><i>Treatment</i> is required at destination or You are able to return to Your province/territory of residence for further <i>Treatment</i>.</p> <p><b>Mountaineering</b> means the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabineers or lead-rope or top-rope anchoring equipment.</p> <p><b>Physician</b> means a person who is not You or Your Immediate Family Member or Your Travelling Companion, licensed in the jurisdiction where the services are provided, to prescribe and administer medical treatment.</p> <p><b>Pre-Existing Medical Condition</b> means any <i>Medical Condition</i> that exists in the <i>Pre-existing Medical Condition Period</i>.</p> <p><b>Pre-Existing Medical Condition Period</b> with respect to any benefit under this <i>Certificate</i> is as follows:</p> <ul style="list-style-type: none"> <li>• <i>Insured Persons</i> 64 years of age and under – 90 days immediately before the beginning of the <i>Coverage Period</i>; and</li> <li>• <i>Insured Persons</i> 65 years of age or older – 180 days immediately before the beginning of the <i>Coverage Period</i>.</li> </ul> <p><b>Primary Cardholder</b> means a person who applied for a TD Credit Card, whose name is on the <i>Account</i> and to whom a TD Credit Card has been issued. A <i>Primary Cardholder</i> does not include an <i>Additional Cardholder</i>.</p> <p><b>Spouse</b> means:</p> <ul style="list-style-type: none"> <li>• the person who the <i>Insured Person</i> is legally married to; or</li> <li>• the person the <i>Insured Person</i> has lived with for at least 1 continuous year in the same household and publicly refers to as their partner.</li> </ul> <p><b>Stable:</b> a <i>Medical Condition</i>, is considered <i>Stable</i> when all of the following statements are true:</p> <ol style="list-style-type: none"> <li>1. There has not been any new <i>Treatment</i> prescribed or recommended, or change(s) to existing <i>Treatment</i> (including a stoppage in <i>Treatment</i>); and</li> <li>2. there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new Prescription Drug; and</li> <li>3. the <i>Medical Condition</i> has not become worse; and</li> <li>4. there has not been any new, more frequent or more severe symptoms; and</li> <li>5. there has been no <i>Hospitalization</i> or referral to a specialist; and</li> <li>6. there have not been any tests, investigation or <i>Treatment</i> recommended, but not yet complete, nor any outstanding test results; and</li> <li>7. there is no planned or pending <i>Treatment</i>.</li> </ol> <p>All of the above conditions must be met for a <i>Medical Condition</i> to be considered <i>Stable</i>.</p> <p>Note: The following exceptions are considered <i>Stable</i>:</p> <ul style="list-style-type: none"> <li>• the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) and there has been no change in <i>Your Medical Condition</i>; or</li> <li>• a change from a brand name medication to a generic brand medication of the same dosage.</li> </ul> <p><b>Travelling Companion</b> means any person who travels with You during the <i>Covered Trip</i></p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>procedure prescribed, performed or recommended by a Physician, including but not limited to prescribed or unprescribed medication, investigative testing and surgery. The term "treatment" does not include the unaltered use of prescribed medication for a Medical Condition which is Stable. We, Us and Our mean TD Life Insurance Company. You and Your mean the Primary Cardholder.</p>	<p>and who is sharing transportation and/or accommodation with <i>You</i>.  Exceptions: No more than 3 individuals (including <i>You</i>) will be considered travel companions on any one trip.  <b>Treated or Treatment</b> means a procedure prescribed, performed or recommended by a <i>Physician</i> or other authorized health care professional for a <i>Medical Condition</i>. This includes but is not limited to prescribed medication, investigative testing or surgery.  <b>Usual, Customary and Reasonable Charges</b> mean charges that do not exceed the general level of charges made by other providers of similar standing in the geographical area where charges are incurred for comparable <i>Treatment</i>, services or supplies for a similar <i>Medical Emergency</i>.  <b>We, Us and Our</b> mean TD Life Insurance Company.  <b>You and Your</b> mean the <i>Primary Cardholder</i>.</p>

<p><b>Travel Medical Insurance</b></p>	<p><b>SECTION 3 – ELIGIBILITY</b> - The <i>Primary Cardholder</i> is eligible to be insured under this <i>Certificate</i> if, throughout the Covered Trip, the Primary Cardholder:</p> <ul style="list-style-type: none"> <li>• is a resident of Canada;</li> <li>• is covered by a Canadian provincial or territorial GHIP; and</li> <li>• has an <i>Account</i> in <i>Good Standing</i>. The Primary Cardholder's <i>Spouse</i> is eligible to be insured under this <i>Certificate</i> if, throughout the Covered Trip:</li> <li>• the <i>Primary Cardholder</i> is eligible to be insured under this <i>Certificate</i> as described above, even if the <i>Primary Cardholder</i> is not travelling; and</li> <li>• the <i>Spouse</i> : <ul style="list-style-type: none"> <li>• is a resident of Canada;</li> <li>• is covered by a Canadian provincial or territorial GHIP; and</li> <li>• continues to meet the definition of <i>Spouse</i> of the Primary Cardholder.</li> </ul> </li> </ul> <p>The Primary Cardholder's Dependent Child is eligible to be insured under this <i>Certificate</i> whether or not the <i>Primary Cardholder</i> or the Primary Cardholder's <i>Spouse</i> travels with them if, throughout the Covered Trip:</p> <ul style="list-style-type: none"> <li>• the <i>Primary Cardholder</i> is eligible to be insured under this <i>Certificate</i> as described above, even if the <i>Primary Cardholder</i> is not travelling; and</li> <li>• the Dependent Child: <ul style="list-style-type: none"> <li>• is a resident of Canada;</li> <li>• is covered by a Canadian provincial or territorial GHIP; and</li> <li>• continues to meet the definition of Dependent Child.</li> </ul> </li> </ul> <p>Note: If a Dependent Child is born while the child's mother is outside of her province of residence, the Dependent Child will not be insured with respect to that trip.</p> <p>An <i>Additional Cardholder</i> is eligible to be insured under this <i>Certificate</i> if, throughout the Covered Trip:</p> <ul style="list-style-type: none"> <li>• the <i>Primary Cardholder</i> is eligible to be insured under this <i>Certificate</i> as described above, even if the <i>Primary Cardholder</i> is not travelling; and</li> <li>• the Additional Cardholder: <ul style="list-style-type: none"> <li>• is a resident of Canada;</li> <li>• is covered by a Canadian provincial or territorial GHIP; and</li> <li>• continues to meet the definition of Additional Cardholder.</li> </ul> </li> </ul> <p>Note: The <i>Spouse</i> and children of an <i>Additional Cardholder</i> are not automatically eligible for coverage under this <i>Certificate</i> unless they meet other eligibility requirements set out above (e.g. if the child of an <i>Additional Cardholder</i> is also the Dependent Child of the Primary Cardholder).</p> <p>Coverage after the Maximum Number of Covered Days:</p> <ul style="list-style-type: none"> <li>• This <i>Certificate</i> does not offer any coverage after the end of the Maximum Number of Covered Days.</li> <li>• If an <i>Insured Person</i> under age 65 is planning a trip that will last more than 31 days, or an <i>Insured Person</i> aged 65 or older is planning a trip that will last more than 4 days, the <i>Insured Person</i> may want to purchase separate insurance for the number of days that the trip will exceed the Maximum Number of Covered Days.</li> </ul>	<p><b>Section 3 – Eligibility</b></p> <p>The <b><i>Primary Cardholder</i></b> is eligible to be insured under this <i>Certificate</i> if, throughout the <i>Covered Trip</i>, the <i>Primary Cardholder</i>:</p> <ul style="list-style-type: none"> <li>• is a resident of Canada;</li> <li>• is covered under a <i>GHIP</i> or a valid health care plan in Canada for members of the Canadian Armed Forces; and</li> <li>• has an <i>Account</i> in <i>Good Standing</i>.</li> </ul> <p>The <b><i>Primary Cardholder's Spouse</i></b> is eligible to be insured under this <i>Certificate</i> if, throughout the <i>Covered Trip</i>:</p> <ul style="list-style-type: none"> <li>• the <i>Primary Cardholder</i> is eligible to be insured under this <i>Certificate</i> as described above, even if the <i>Primary Cardholder</i> is not travelling; and</li> <li>• the <i>Spouse</i>: <ul style="list-style-type: none"> <li>• is a resident of Canada;</li> <li>• is covered under a <i>GHIP</i> or a valid health care plan in Canada for members of the Canadian Armed Forces; and</li> <li>• continues to meet the definition of <i>Spouse</i> of the <i>Primary Cardholder</i>.</li> </ul> </li> </ul> <p>The <b><i>Primary Cardholder's Dependent Child</i></b> is eligible to be insured under this <i>Certificate</i> whether or not the <i>Primary Cardholder</i> or the <i>Primary Cardholder's Spouse</i> travels with them if, throughout the <i>Covered Trip</i>:</p> <ul style="list-style-type: none"> <li>• the <i>Primary Cardholder</i> is eligible to be insured under this <i>Certificate</i> as described above, even if the <i>Primary Cardholder</i> is not travelling; and</li> <li>• the <i>Dependent Child</i>: <ul style="list-style-type: none"> <li>• is a resident of Canada;</li> <li>• is covered under a <i>GHIP</i> or a valid health care plan in Canada for members of the Canadian Armed Forces; and</li> <li>• continues to meet the definition of <i>Dependent Child</i>.</li> </ul> </li> </ul> <p>Exclusion: If a <i>Dependent Child</i> is born while the child's mother is outside of her province or territory of residence, the <i>Dependent Child</i> will not be eligible to be insured with respect to that trip.</p> <p>An <b><i>Additional Cardholder</i></b> is eligible to be insured under this <i>Certificate</i> if, throughout the <i>Covered Trip</i>:</p> <ul style="list-style-type: none"> <li>• the <i>Primary Cardholder</i> is eligible to be insured under this <i>Certificate</i> as described above, even if the <i>Primary Cardholder</i> is not travelling; and</li> <li>• the <i>Additional Cardholder</i>: <ul style="list-style-type: none"> <li>• is a resident of Canada;</li> <li>• is covered under a <i>GHIP</i> or a valid health care plan in Canada for members of the Canadian Armed Forces; and</li> <li>• continues to meet the definition of <i>Additional Cardholder</i>.</li> </ul> </li> </ul> <p>Note: The <i>Spouse</i> and children of an <i>Additional Cardholder</i> are not eligible for coverage under this <i>Certificate</i> unless they meet other eligibility requirements set out above (e.g., if the child of an <i>Additional Cardholder</i> is also the <i>Dependent Child</i> of the <i>Primary Cardholder</i>).</p> <p>Coverage after the <i>Maximum Number of Covered Days</i>:</p> <ul style="list-style-type: none"> <li>• This <i>Certificate</i> does not offer any coverage after the end of the <i>Maximum Number of Covered Days</i>.</li> <li>• If an <i>Insured Person</i> 64 years of age and under is planning a trip that will last more than 10 days, or an <i>Insured Person</i> 65 years of age or older is planning a trip that will last more than 4 days, the <i>Insured Person</i> may want to purchase separate insurance for the number of days that the</li> </ul>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<ul style="list-style-type: none"> <li>Coverage may be available under a different TD Life Group Policy. Different terms and conditions will apply and, depending on the <i>Insured Person's</i> age and the length of their trip, the <i>Insured Person</i> may be required to provide information about their health. Call TD Life prior to <i>Your Departure Date</i> at 1-866-374-1129 for more information or if <i>You</i> would like to obtain a quote.</li> </ul>	<p>trip will exceed the <i>Maximum Number of Covered Days</i>.</p> <ul style="list-style-type: none"> <li>Coverage may be available under a different TD Life group policy. Different terms and conditions will apply and, depending on the <i>Insured Person's</i> age and the length of their trip, the <i>Insured Person</i> may be required to provide information about their health. Call <i>Our Administrator</i> at 1-866-374-1129 prior to <i>Your Departure Date</i> for more information or if <i>You</i> would like to obtain a quote.</li> </ul>



<p><b>Travel Medical Insurance</b></p>	<p><b>SECTION 4 – WHEN COVERAGE TERMINATES</b>  Coverage for the <i>Primary Cardholder</i> under this <i>Certificate</i> will terminate on the earliest of the following dates:</p> <ul style="list-style-type: none"> <li>• the date the <i>Account</i> is cancelled, closed or otherwise ceases to be in <i>Good Standing</i>;</li> <li>• the date <i>You</i> cease to be eligible for coverage; and</li> <li>• the date the Group Policy terminates.</li> </ul> <p>Coverage for an <i>Insured Person</i> other than the <i>Primary Cardholder</i> under this <i>Certificate</i> will terminate on the earliest of the following dates:</p> <ul style="list-style-type: none"> <li>• the date coverage terminates for the <i>Primary Cardholder</i>; and</li> <li>• the date the <i>Insured Person</i> ceases to be eligible for coverage.</li> </ul> <p>No benefits will be paid under this <i>Certificate</i> for losses incurred after coverage has terminated.</p> <p><b>SECTION 5 – THE COVERAGE PERIOD</b> The <i>Coverage Period</i> begins when the eligible <i>Insured Person</i> departs on a Covered Trip.  Note: The <i>Insured Person’s</i> trip may be longer than the <i>Maximum Number of Covered Days</i> (31 consecutive days for <i>Insured Persons</i> under age 65, and 4 consecutive days for <i>Insured Persons</i> aged 65 or older). However, only a <i>Medical Emergency</i> occurring within the first <i>Maximum Number of Covered Days</i> following the departure from the <i>Insured Person’s</i> province or territory of residence will be considered. The day of departure counts as a full day for this purpose.  The <i>Coverage Period</i> ends on the earlier of:</p> <ul style="list-style-type: none"> <li>• the date the <i>Insured Person</i> returns from the Covered Trip;</li> <li>• the end of the <i>Maximum Number of Covered Days</i> for that <i>Insured Person</i>, except as described below;</li> <li>• the date the Group Policy terminates.</li> </ul> <p>However, if an <i>Insured Person</i> is suffering from a <i>Medical Emergency</i> at the end of the <i>Maximum Number of Covered Days</i> for that <i>Insured Person</i> (the “Termination Date”), then the Coverage Period:</p> <ul style="list-style-type: none"> <li>• for that <i>Insured Person</i>; and</li> <li>• for any other <i>Insured Person</i> if</li> <li>• <i>Our Administrator</i> has approved a <i>Travelling Companion</i> Benefit for that other <i>Insured Person</i>; and</li> <li>• That other <i>Insured Person</i> was insured under this <i>Certificate</i> with respect to the <i>Covered Trip</i> at the Termination Date is automatically extended to 72 hours following the end of the <i>Medical Emergency</i>.</li> </ul> <p>However, under no circumstances will coverage continue after termination of the Group Policy.</p>	<p><b>Section 7 – How to Become Insured or Extend Coverage</b></p> <p><b>When Your Coverage Terminates:</b>  Coverage for the <i>Primary Cardholder</i> under this <i>Certificate</i> will terminate on the earliest of the following dates:</p> <ul style="list-style-type: none"> <li>• the date the <i>Account</i> is cancelled, closed or otherwise ceases to be in <i>Good Standing</i>;</li> <li>• the date <i>You</i> cease to be eligible for coverage; or</li> <li>• the date the Group Policy terminates.</li> </ul> <p>Coverage for an <i>Insured Person</i> other than the <i>Primary Cardholder</i> under this <i>Certificate</i> will terminate on the earliest of the following dates:</p> <ul style="list-style-type: none"> <li>• the date coverage terminates for the <i>Primary Cardholder</i>; or</li> <li>• the date the <i>Insured Person</i> ceases to be eligible for coverage.</li> </ul> <p>No benefits will be paid under this <i>Certificate</i> for losses incurred after coverage has terminated.</p> <p><b>Section 7 – How to Become Insured or Extend Coverage</b></p> <p><b>How to Become Insured</b>  <i>You</i> will have coverage if <i>You</i> meet the Eligibility Requirements for insurance described under Section 3 – “Eligibility”.</p> <p><b>When does Coverage Start and End</b>  When <i>Your Coverage Period</i> Starts:  The <i>Coverage Period</i> begins on the <i>Insured Person’s</i> <i>Departure Date</i> for their <i>Covered Trip</i>.  Note: If the <i>Insured Person’s</i> trip is longer than the <i>Maximum Number of Covered Days</i> (10 consecutive days for <i>Insured Persons</i> 64 years of age and under, and 4 consecutive days for <i>Insured Persons</i> 65 years of age or older), then only a <i>Medical Emergency</i> occurring within the first <i>Maximum Number of Covered Days</i> following the departure from the <i>Insured Person’s</i> province or territory of residence will be eligible for coverage. The day of departure counts as a full day for this purpose.  When <i>Your Coverage Period</i> Ends:  <i>Your Coverage Period</i> ends on the earliest of the following:</p> <ul style="list-style-type: none"> <li>• the date the <i>Insured Person</i> returns to their province/territory of residence from the <i>Covered Trip</i>; or</li> <li>• the end of the <i>Maximum Number of Covered Days</i> for that <i>Insured Person</i> (except as described in the Automatic Extension of Coverage section); or</li> <li>• the date the Group Policy terminates.</li> </ul> <p><b>Automatic Extension of Coverage</b>  If an <i>Insured Person</i> is suffering from a <i>Medical Emergency</i> at the end of the <i>Maximum Number of Covered Days</i> for that <i>Insured Person</i> (the “Termination Date”), then the <i>Coverage Period</i> is automatically extended to 72 hours following the end of the <i>Medical Emergency</i>.</p> <ul style="list-style-type: none"> <li>• for that <i>Insured Person</i>; and</li> <li>• for any other <i>Insured Person</i> if: <ul style="list-style-type: none"> <li>• <i>Our Administrator</i> has approved a <i>Travelling Companion</i> Benefit for that other <i>Insured Person</i>; and</li> <li>• that other <i>Insured Person</i> was insured under this <i>Certificate</i> with respect to the <i>Covered Trip</i> at the <i>Termination Date</i>.</li> </ul> </li> </ul>
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Changes to your Certificate of Insurance		
Benefit	Before	After
		<p>However, under no circumstances will coverage continue after termination of the Group Policy or the <i>Account</i>.</p> <p><b>How to Top Up the Coverage Period</b>  <i>You can apply to top up the Coverage Period by contacting Our Administrator.</i>            Coverage may be available under a different TD Life group policy. Different terms and conditions will apply and, depending on the <i>Insured Person's</i> age and the length of their trip, the <i>Insured Person</i> may be required to provide information about their health. Call <i>Our Administrator</i> at 1-866-374-1129 prior to <i>Your Departure Date</i> for more information or if <i>You</i> would like to obtain a quote.</p>

<p><b>Travel Medical Insurance</b></p>	<p><b>SECTION 6 – WHAT YOUR INSURANCE COVERS – EMERGENCY MEDICAL INSURANCE</b></p> <p>We will pay a <i>Medical Emergency Benefit</i> if an <i>Insured Person</i> suffers a <i>Medical Emergency</i> during the <i>Coverage Period</i> for a Covered Trip. Emergency Medical Benefit means, subject to the Maximum Benefit Payable described in section 1, the <i>Usual, Customary and Reasonable Charges</i> for <i>Eligible Medical Emergency Expenses</i>, less all amounts payable or reimbursable under a GHIP or any group or individual health plans or insurance policies.</p> <p><i>Eligible Medical Emergency Expenses</i> means:</p> <ul style="list-style-type: none"> <li>• <i>Hospital</i> accommodation;</li> <li>• <i>Physicians’ bills</i>;</li> <li>• Private duty nursing;</li> <li>• up to \$5,000 for: <ul style="list-style-type: none"> <li>• services performed by a registered nurse; including</li> <li>• medically necessary nursing supplies;</li> <li>• Diagnostic services:</li> <li>• charges for diagnostic tests, laboratory tests and X-rays which are: <ul style="list-style-type: none"> <li>• prescribed by the treating <i>Physician</i>; and</li> <li>• approved in advance by <i>Our Administrator</i> if the tests involve: <ul style="list-style-type: none"> <li>• magnetic resonance imaging (MRI);</li> <li>• computerized axial tomography (CAT) scans;</li> <li>• sonograms; • ultrasounds; or</li> <li>• any invasive diagnostic procedures including angioplasty;</li> </ul> </li> </ul> </li> </ul> </li> <li>• Ambulance: <ul style="list-style-type: none"> <li>• charges for emergency ambulance service to the nearest approved <i>Hospital</i> ;</li> </ul> </li> <li>• Air Ambulance: <ul style="list-style-type: none"> <li>• charges for emergency air ambulance only if: <ul style="list-style-type: none"> <li>• <i>Our Administrator</i> determines that the <i>Insured Person’s</i> physical condition precludes the <i>Use</i> of any other means of transportation;</li> <li>• <i>Our Administrator</i> makes the determination before the service is provided; 24</li> <li>• <i>Our Administrator</i> pre-approves this service; and</li> <li>• <i>Our Administrator</i> arranges this service;</li> </ul> </li> </ul> </li> <li>• Prescriptions: <ul style="list-style-type: none"> <li>• reimbursement of prescription drugs that are required as part of emergency <i>Treatment</i>;</li> </ul> <p>Exclusion: vitamins and patent, proprietary and experimental drugs are excluded;</p> </li> <li>• Accidental Dental: <ul style="list-style-type: none"> <li>• up to \$2,000 for dental <i>Treatment</i> that is: <ul style="list-style-type: none"> <li>• required during a <i>Coverage Period</i>; and</li> <li>• necessitated by a blow to natural or permanently installed teeth which</li> </ul> </li> </ul> </li> </ul>	<p><b>Section 5 – Description of Insurance Coverage</b></p> <p><b>Travel Medical Emergency Coverage</b></p> <p><i>Travel Medical Emergency</i> coverage provides benefits to travellers in emergency medical situations outside of <i>Your</i> province/territory of residence. We will pay a <i>Medical Emergency Benefit</i> if an <i>Insured Person</i> suffers a <i>Medical Emergency</i> during the <i>Coverage Period</i> on a <i>Covered Trip</i>.</p> <p><b>Medical Emergency Benefit</b> means, subject to the maximum benefit payable of up to \$2,000,000 or the benefit amount payable described below (whichever is lower), the <i>Usual, Customary and Reasonable Charges</i> for <i>Eligible Medical Emergency Expenses</i>, less all amounts payable or reimbursable under a <i>GHIP</i> or any group or individual health plans or insurance policies.</p> <p><b>Eligible Medical Emergency Expenses</b> mean:</p> <ol style="list-style-type: none"> <li>1. <b>Hospital benefit:</b> Attendance at a <i>Hospital</i> for <i>Treatment</i> as an inpatient, outpatient, and emergency basis, when approved in advance by <i>Our Administrator</i>.</li> <li>2. <b>Physicians’ bills:</b> Fees charged by a <i>Physician</i>, when required as part of <i>Treatment</i> for a <i>Medical Emergency</i> and approved in advance by <i>Our Administrator</i>.</li> <li>3. <b>Private duty nursing:</b> Up to \$5,000 for services performed and deemed necessary by a registered nurse; including medically necessary nursing supplies.</li> <li>4. <b>Diagnostic services:</b> <ul style="list-style-type: none"> <li>• Charges for diagnostic tests, laboratory tests and X-rays, which are: <ul style="list-style-type: none"> <li>• prescribed by the treating <i>Physician</i>; and</li> <li>• approved in advance by <i>Our Administrator</i> if the tests involve: <ul style="list-style-type: none"> <li>- magnetic resonance imaging (MRI);</li> <li>- computerized axial tomography (CAT) scans;</li> <li>- sonograms;</li> <li>- ultrasounds; or</li> <li>- any invasive diagnostic procedures including angioplasty.</li> </ul> </li> </ul> </li> </ul> </li> <li>5. <b>Ambulance:</b> <ul style="list-style-type: none"> <li>• charges for emergency ambulance service to the nearest approved <i>Hospital</i>.</li> </ul> </li> <li>6. <b>Air Ambulance:</b> <ul style="list-style-type: none"> <li>• charges for emergency air ambulance only if: <ul style="list-style-type: none"> <li>• <i>Our Administrator</i> determines that the <i>Insured Person’s</i> physical condition precludes the use of any other means of transportation; and</li> <li>• <i>Our Administrator</i> makes the determination before the service is provided; and</li> <li>• <i>Our Administrator</i> pre-approves this service; and</li> <li>• <i>Our Administrator</i> arranges this service.</li> </ul> </li> </ul> </li> <li>7. <b>Prescription Drugs:</b> <ul style="list-style-type: none"> <li>• reimbursement of prescription drugs prescribed during the <i>Covered Trip</i> and required as part of emergency <i>Treatment</i>.</li> </ul> <p><b>Exclusion:</b> Vitamins and patent, proprietary and experimental drugs are excluded.</p> </li> <li>8. <b>Accidental Dental:</b> Up to \$2,000 for dental <i>Treatment</i> that is: <ul style="list-style-type: none"> <li>• required during the <i>Coverage Period</i>; and</li> <li>• necessary because of a blow to natural or permanently installed teeth, which results</li> </ul> </li> </ol>
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	<p>occurs during a Coverage Period; Limitation: <i>Treatment</i> for emergency relief of dental pain is covered up to a maximum of \$200;</p> <ul style="list-style-type: none"> <li>• Medical Appliances</li> <li>• cost of casts, crutches, trusses, braces, slings, splints and/or the rental cost of a wheelchair or walker where:</li> <li>• prescribed by a <i>Physician</i>; and</li> <li>• required as a result of a Medical Emergency;</li> </ul> <ul style="list-style-type: none"> <li>• Return Airfare</li> <li>• the extra cost for a one-way economy fare plus, if required to accommodate a stretcher, a second one-way economy fare if:</li> <li>• as a result of a Medical Emergency, <i>Our Administrator</i> determines that an <i>Insured Person</i> should return to Canada for medical reasons; and</li> <li>• <i>Our Administrator</i> approves the transportation in advance;</li> </ul> <ul style="list-style-type: none"> <li>• Transportation to Bedside</li> <li>• if an <i>Insured Person</i> is <i>Hospitalized</i> and is expected to remain <i>Hospitalized</i> for at least three consecutive days, the cost of one round-trip economy airfare from Canada if it is:</li> <li>• for the <i>Insured Person's Spouse</i>, parent, child, brother or sister; and</li> <li>• approved in advance by <i>Our Administrator</i>;</li> </ul> <ul style="list-style-type: none"> <li>• <i>Travelling Companion</i> Benefit</li> <li>• the cost of a single one-way economy airfare if:</li> <li>• an <i>Insured Person</i> suffers a covered Medical Emergency;</li> <li>• as a result, a <i>Travelling Companion</i> stays beyond his or her scheduled return date; and</li> <li>• <i>Our Administrator</i> approves, in advance, the cost of a one-way economy airfare back to the <i>Travelling Companion's</i> place of departure;</li> </ul> <ul style="list-style-type: none"> <li>• Bedside Companion Benefit</li> <li>• up to \$150 per day, to a maximum of \$1,500, for food and accommodation for a person if:</li> <li>• <i>Our Administrator</i> has approved transportation for the person under either a Transportation to Bedside benefit or a <i>Travelling Companion</i> Benefit; and</li> <li>• <i>Our Administrator</i> has approved the Bedside Companion Benefit in advance;</li> </ul> <ul style="list-style-type: none"> <li>• Vehicle Return</li> <li>• up to \$1,000 toward the cost of returning an <i>Insured Person's</i> vehicle to his or her home or, if applicable, the nearest appropriate vehicle <i>Rental Agency</i> if: <ul style="list-style-type: none"> <li>• the <i>Insured Person</i> is unable to return the vehicle due to a covered Medical Emergency; and</li> <li>• <i>Our Administrator</i> arranges for the return of the vehicle;</li> </ul> </li> </ul> <ul style="list-style-type: none"> <li>• Return of Deceased</li> <li>• up to \$5,000 toward the cost of</li> </ul>	<p>from an accident causing a <i>Medical Emergency</i>.</p> <p>9. <b>Emergency relief of dental pain:</b> <i>Treatment</i> for emergency relief of dental pain is covered up to a maximum of \$200.</p> <p>10. <b>Medical Appliances:</b> cost of casts, crutches, trusses, braces, slings, splints, medical walking boots and/or the rental cost of a wheelchair or walker if:</p> <ul style="list-style-type: none"> <li>• prescribed by a <i>Physician</i>; and</li> <li>• required as a result of a <i>Medical Emergency</i>.</li> </ul> <p>11. <b>Emergency return home:</b> The cost for a one-way economy fare and, if required to accommodate a stretcher, a second one-way economy fare if:</p> <ul style="list-style-type: none"> <li>• as a result of a <i>Medical Emergency</i>, <i>Our Administrator</i> determines that an <i>Insured Person</i> should return to Canada for medical reasons; and</li> <li>• <i>Our Administrator</i> approves the transportation in advance.</li> </ul> <p>12. <b>Transportation to Bedside:</b> if an <i>Insured Person</i> is <i>Hospitalized</i> and is expected to remain <i>Hospitalized</i> for at least 3 consecutive days, the cost of one round-trip economy airfare from <i>Your Bedside Companion's</i> province or territory of residence, if it is:</p> <ul style="list-style-type: none"> <li>• for the <i>Insured Person's Spouse</i>, parent, child, brother or sister; and</li> <li>• approved in advance by <i>Our Administrator</i>.</li> </ul> <p>13. <b>Bedside Companion Benefit</b></p> <ul style="list-style-type: none"> <li>• up to \$150 per day, to a maximum of \$1,500, for food and accommodation for a person if:</li> <li>• <i>Our Administrator</i> has approved transportation for the person under either a Transportation to Bedside benefit or a <i>Travelling Companion</i> Benefit; and</li> <li>• <i>Our Administrator</i> has approved the Bedside Companion Benefit in advance.</li> </ul> <p>14. <b>Travelling Companion Benefit</b></p> <ul style="list-style-type: none"> <li>• The cost of a single one-way economy airfare if:</li> <li>• an <i>Insured Person</i> suffers a covered <i>Medical Emergency</i>; and</li> <li>• as a result, a <i>Travelling Companion</i> stays beyond their scheduled return date; and</li> <li>• <i>Our Administrator</i> approves, in advance, the cost of a one-way economy airfare back to the <i>Travelling Companion's</i> place of departure.</li> </ul> <p>15. <b>Meals and accommodation</b></p> <ul style="list-style-type: none"> <li>• Up to \$350 per day to a maximum of \$3,500, for <i>You</i>: <ul style="list-style-type: none"> <li>• commercial accommodations and meals; and</li> <li>• essential telephone calls and internet usage fees; and</li> <li>• taxi fares (or rental car in lieu of taxi fares).</li> </ul> </li> <li>• If, upon a <i>Physician's</i> discretion, <i>You</i>, or <i>Your Travelling Companion</i>, are relocated to receive medical attention for a <i>Medical Emergency</i> covered under this insurance; or</li> <li>• <i>You</i> are delayed beyond <i>Your</i> return date in order to receive <i>Medical Emergency Treatment</i>; or</li> <li>• <i>Your Travelling Companion</i> requires <i>Medical Emergency Treatment</i> for any <i>Medical Condition</i> covered under this insurance.</li> </ul> <p>Note: Subject to pre-authorization from <i>Our Administrator</i>.</p> <p>16. <b>Incidental Hospital Expenses</b></p> <p>Up to \$50 per day to a maximum of \$500, for the <i>Insured Person's</i> incidental <i>Hospital</i> expenses (telephone calls, television rental,</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>preparation and transportation home of a deceased <i>Insured Person</i> if death results from a covered Medical Emergency;</p> <p>Exclusion: the cost of a burial casket or urn is not covered under this benefit; and • one round-trip economy airfare if:</p> <ul style="list-style-type: none"> <li>• an <i>Immediate Family Member</i> is required to identify or obtain release of the deceased; and</li> <li>• <i>Our Administrator</i> approves this transportation in advance.</li> </ul> <p>• Baggage Return</p> <p>• If an <i>Insured Person</i> returns to their province or territory of residence by air ambulance because of their Medical Emergency, this insurance covers the cost to return the <i>Insured Person's</i> baggage up to an overall maximum of \$500 per Covered Trip.</p>	<p>parking), while the <i>Insured Person</i> is <i>Hospitalized</i> for at least 48 hours.</p> <p>17. <b>Vehicle Return:</b> up to \$1,000 towards the cost of returning an <i>Insured Person's</i> vehicle to their home or the nearest appropriate vehicle rental agency if:</p> <ul style="list-style-type: none"> <li>• the <i>Insured Person</i> is unable to return the vehicle because of a <i>Medical Emergency</i>; and</li> <li>• <i>Our Administrator</i> arranges for the return of the vehicle.</li> </ul> <p>18. <b>Return of Deceased</b></p> <ul style="list-style-type: none"> <li>• up to \$5,000 towards the cost of preparation and transportation home of a deceased <i>Insured Person</i> if death results from a covered <i>Medical Emergency</i>; or</li> <li>• one round-trip economy airfare, if: <ul style="list-style-type: none"> <li>• an <i>Immediate Family Member</i> is required to identify or obtain release of the deceased; and</li> <li>• <i>Our Administrator</i> approves the transportation in advance.</li> </ul> </li> </ul> <p>Note: The cost of a burial casket or urn is not covered. The cost of funeral expenses at home province or territory is also not covered.</p> <p>19. <b>Baggage Return</b></p> <ul style="list-style-type: none"> <li>• If an <i>Insured Person</i> returns to their province or territory of residence by air ambulance because of their <i>Medical Emergency</i>, this insurance covers the cost to return the <i>Insured Person's</i> baggage up to an overall maximum of \$500 per <i>Covered Trip</i>.</li> </ul>

<p><b>Travel Medical Insurance</b></p>	<p><b>SECTION 7 – LIMITATIONS AND EXCLUSIONS: WHAT YOUR INSURANCE DOES NOT COVER</b></p> <p>Limitations and exclusions that apply to a particular benefit are found above, in the description of those benefits. In addition, for all benefits, this <i>Certificate</i> does not cover any <i>Treatment</i>, services, or expenses of any kind caused directly or indirectly as a result of the following:</p> <ol style="list-style-type: none"> <li>1. Failure to report <ul style="list-style-type: none"> <li>• A <i>Medical Emergency</i> must be reported to <i>Our Administrator</i> within 48 hours of admission to <i>Hospital</i>, or as soon as is reasonably possible.</li> <li>• If the <i>Medical Emergency</i> is not reported as required, the maximum benefit payable with respect to the <i>Medical Emergency</i> will be 80% of the <i>Eligible Medical Emergency Expenses</i>, to a limit of \$30,000.</li> </ul> </li> <li>2. <i>Pre-Existing Condition</i> <ul style="list-style-type: none"> <li>• There is no coverage and no benefit will be paid for any <i>Pre-Existing Condition</i> that was not <i>Stable</i> during the <i>Pre-Existing Condition Period</i> immediately preceding the beginning of the <i>Coverage Period</i>.</li> </ul> </li> <li>3. Reasonably foreseeable conditions <ul style="list-style-type: none"> <li>• No benefit will be payable with respect to a sickness, accidental injury or <i>Medical Emergency</i> that was reasonably foreseeable when the <i>Insured Person</i> departed on the <i>Covered Trip</i>.</li> </ul> </li> <li>4. <i>Medical Emergency</i> occurring outside the <i>Coverage Period</i> <ul style="list-style-type: none"> <li>• No benefit will be payable with respect to a <i>Medical Emergency</i> that occurs before the <i>Coverage Period</i> begins or after it ends.</li> <li>• For an <i>Insured Person</i> under age 65, this means, for example, that no benefit will be paid with respect to any <i>Medical Emergency</i> if an <i>Insured Person's Medical Emergency</i> occurs after the first 31 days following an <i>Insured Person's Departure Date</i> from their province or territory of residence.</li> <li>• For an <i>Insured Person</i> 65 years of age or older, this means, for example, that no benefit will be paid with 26 respect to any <i>Medical Emergency</i> if an <i>Insured Person's Medical Emergency</i> occurs after the first 4 days following an <i>Insured Person's Departure Date</i> from their province or territory of residence. • Note that the day of departure counts as a full day for this purpose.</li> </ul> </li> <li>5. Failure to transfer to an appropriate facility for <i>Treatment</i> <ul style="list-style-type: none"> <li>• <i>We</i>, in consultation with the <i>Insured Person's</i> treating <i>Physician</i>, reserve the right to transfer an <i>Insured Person</i> to an appropriate medical facility or to his or her province or territory of residence for further <i>Treatment</i>.</li> <li>• Failure to comply with a transfer request will absolve <i>Us</i> of any liability</li> </ul> </li> </ol>	<p><b>Section 6 – Limitations and Exclusions</b></p> <p>Limitations and exclusions that apply to a particular benefit are found above, in the description of those benefits. In addition, for all benefits, this <i>Certificate</i> does not cover any <i>Treatment</i>, services, or expenses of any kind caused directly or indirectly as a result of the following:</p> <ol style="list-style-type: none"> <li>1. <i>Pre-Existing Medical Condition</i> <p>There is no coverage and no benefit will be paid for any <i>Pre-Existing Medical Condition</i> that was not <i>Stable</i> during the <i>Pre-Existing Medical Condition Period</i> immediately preceding the beginning of the <i>Coverage Period</i>.</p> <ul style="list-style-type: none"> <li>• <i>Pre-Existing Medical Condition Period</i>: <ul style="list-style-type: none"> <li>• For <i>Insured Persons</i> 64 years of age and under – 90 days immediately before the beginning of the <i>Coverage Period</i>; and</li> <li>• For <i>Insured Persons</i> 65 years of age or older – 180 days immediately before the beginning of the <i>Coverage Period</i>.</li> </ul> </li> </ul> </li> <li>2. Failure to report <ul style="list-style-type: none"> <li>• A <i>Medical Emergency</i> must be reported by <i>You</i> to <i>Our Administrator</i> within 48 hours of admission to a <i>Hospital</i>, or as soon as reasonably possible. If it is medically impossible for <i>You</i> to call, <i>We</i> ask that <i>You</i> have someone call <i>Our Administrator</i> on <i>Your</i> behalf within 48 hours of admission to a <i>Hospital</i>, or as soon as reasonably possible.</li> <li>• If the <i>Medical Emergency</i> is not reported as required, the maximum benefit payable with respect to the <i>Medical Emergency</i> will be 80% of the <i>Eligible Medical Emergency Expenses</i>, to a limit of \$30,000.</li> </ul> </li> <li>3. Failure to obtain advance approval <ul style="list-style-type: none"> <li>• Where an <i>Eligible Medical Emergency Expense</i> specifies that it must be approved in advance by <i>Our Administrator</i>, if advance approval is not obtained, no benefit will be payable for that expense.</li> <li>• No benefit will be paid with respect to any surgery or invasive procedure that has not been approved in advance by <i>Our Administrator</i>, except in extreme circumstances where a request for prior approval would delay necessary surgery in a life-threatening medical crisis</li> </ul> </li> <li>4. <i>Treatment</i> once fit to transfer to another facility or return to <i>Your</i> home province or territory If <i>Our Administrator</i> determines that <i>You</i> should transfer to another facility or return to <i>Your</i> home province/territory of residence for <i>Treatment</i>, and <i>You</i> choose not to, benefits will not be paid for further medical <i>Treatment</i>.</li> <li>5. Ongoing <i>Medical Emergency Treatment</i> requires pre-approval (Investigations, <i>Treatment</i> and surgery) <p>After <i>Your Medical Emergency Treatment</i> has started, <i>Our Administrator</i> must assess and pre-approve additional medical <i>Treatment</i>. If <i>You</i> undergo tests as part of a medical investigation, <i>Treatment</i> or surgery, obtain <i>Treatment</i> or undergo surgery that is not pre-approved, <i>Your</i> claim will not be paid. This includes but not limited to invasive testing, surgery, cardiac catheterization, other cardiac procedures, transplant, and MRI.</p> </li> <li>6. Non-Emergency Services <p><i>We</i> will not pay a benefit with respect to non-<i>Medical Emergency</i>, experimental or elective <i>Treatment</i>, including:</p> </li> </ol>
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	<p>to provide benefits for expenses incurred after the scheduled transfer date.</p> <p>6. Recurrence  <ul style="list-style-type: none"> <li>• A <i>Medical Emergency</i> is considered to have ended when medical evidence indicates that the <i>Insured Person</i> is able to return to his or her province or territory of residence. No benefits will be paid in connection with the condition that caused a <i>Medical Emergency</i> if they are incurred after that time.</li> </ul> </p> <p>7. Failure to obtain advance approval  <ul style="list-style-type: none"> <li>• Where an Eligible <i>Medical Emergency</i> Expense specifies that it must be approved in advance by <i>Our Administrator</i>, if advance approval is not obtained, no benefit will be payable for that expense.</li> <li>• No benefit will be paid with respect to any surgery or invasive procedure that has not been approved in advance by <i>Our Administrator</i>, except in extreme circumstances where a request for prior approval would delay necessary surgery in a life-threatening medical crisis.</li> </ul> </p> <p>8. Non-emergency services  <ul style="list-style-type: none"> <li>• No benefit will be payable with respect to non-emergency, experimental or elective services, including any <i>Treatment</i>, surgery or medication which medical evidence indicates that the <i>Insured Person</i> could have returned to Canada to receive.</li> </ul> </p> <p>9. General  <ul style="list-style-type: none"> <li>• As noted above, the benefits payable under the Group Policy will be the actual cost of the covered expense less:</li> <li>• the amount reimbursable under GHIP; and</li> <li>• the amount reimbursable through any other insurance or health plan coverage.</li> </ul> </p> <p>10. In addition, no benefit will be payable in connection with <i>Treatment</i>, services or expenses related to or resulting from:</p> <ol style="list-style-type: none"> <li>Misrepresentation  <ul style="list-style-type: none"> <li>• any <i>Medical Condition</i> for which <i>You</i> or an <i>Insured Person</i> provided <i>Our Administrator</i> or <i>Us</i> with false or inaccurate information regarding <i>Hospitalizations</i>, <i>Treatment</i> or medications;</li> </ul> </li> <li>Pregnancy  <ul style="list-style-type: none"> <li>• pregnancy or childbirths within 9 Weeks of expected delivery date;</li> <li>• any complication relating to pregnancy that occurs in the last 9 Weeks leading up to the expected delivery date, or after the expected delivery date;</li> <li>• any child born during a Covered Trip;</li> </ul> </li> <li>Intentionally inflicted injuries  <ul style="list-style-type: none"> <li>• intentionally inflicted injuries, suicide or attempted suicide, while either sane or insane; 27</li> </ul> </li> <li>Failure to take medication  <ul style="list-style-type: none"> <li>• failure to take medication as prescribed by the <i>Insured Person's Physician</i>;</li> </ul> </li> <li>Alcohol or drug Use  <ul style="list-style-type: none"> <li>• abuse of medication or alcohol or Use of illicit</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>• cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications;</li> <li>• placement of new crowns, bridges, dentures.</li> </ul> <p>7. Recurrence or ongoing <i>Treatment</i> once <i>Medical Emergency</i> has ended  <ul style="list-style-type: none"> <li>• We will not pay a benefit with respect to the continued <i>Treatment</i>, recurrence or complication of a <i>Medical Condition</i> or related condition, following <i>Treatment</i> during <i>Your</i> trip, if <i>Our Administrator</i> determines that <i>Your Medical Emergency</i> has ended.</li> <li>• We will not pay a benefit with respect to the continued <i>Treatment</i>, recurrence or complication of a <i>Medical Condition</i> or related condition where <i>Treatment</i> was received without notification to <i>Our Administrator</i> and <i>Your Medical Emergency</i> has ended.</li> </ul> <p>8. Failure to meet the requirement to be covered by a GHIP or Canadian Armed Forces health care plan  We will not pay a benefit if <i>You</i> are not covered under the GHIP of <i>Your</i> province or territory of residence prior to and for the entire duration of the trip. It is <i>Your</i> responsibility to check that <i>You</i> do have this coverage. There is no coverage if <i>You</i> do not have a valid GHIP. Members of the Canadian Armed Forces must have a valid health care plan in Canada prior to and for the entire duration of the <i>Covered Trip</i>.</p> <p>9. Travelling for the purpose of obtaining <i>Treatment</i>  <ul style="list-style-type: none"> <li>• We will not pay a benefit if a trip is made for the purpose of obtaining a diagnosis, medical <i>Treatment</i>, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.</li> </ul> </p> <p>10. Travelling when <i>Treatment</i> could be expected  <ul style="list-style-type: none"> <li>• We will not pay a benefit if any <i>Medical Condition</i> or symptoms for which it is reasonable to believe or expect that <i>Treatment</i> or <i>Hospitalization</i> will be required during <i>Your</i> trip.</li> <li>• We will not pay a benefit if any evident symptoms that would be reasonable to expect <i>You</i> to investigate in the 3 months prior to <i>Your Departure Date</i> on a <i>Covered Trip</i>.</li> </ul> </p> <p>11. <i>Medical Emergency</i> occurring outside the <i>Coverage Period</i>  We will not pay a benefit if a <i>Medical Emergency</i> that occurs before the <i>Coverage Period</i> begins or after it ends:</p> <ul style="list-style-type: none"> <li>• For an <i>Insured Person</i> 64 years of age and under, this means, for example, that no benefit will be paid with respect to any <i>Medical Emergency</i> if an <i>Insured Person's Medical Emergency</i> occurs after the first 10 days following an <i>Insured Person's Departure Date</i> from their province or territory of residence.</li> <li>• For an <i>Insured Person</i> 65 years of age or older, this means, for example, that no benefit will be paid with respect to any <i>Medical Emergency</i> if an <i>Insured Person's Medical Emergency</i> occurs after the first 4 days following an <i>Insured Person's Departure Date</i> from their province or territory of residence.</li> </ul> <p>For clarity, no benefit will be paid with respect to a <i>Medical Emergency</i> that occurs after 11:59 p.m. ET on the last day of the <i>Coverage Period</i>, if <i>You</i> have not purchased top-up</p> </p>
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	<p>drugs;</p> <p>f. Crime • participation in a criminal offence;</p> <p>g. Professional Sports or Racing • participation in professional sports or any organized racing or speed contests;</p> <p>h. War • any act of war, whether declared or not, hostile or warlike action in time of peace or war, insurrection, rebellion, revolution, civil war or hijacking;</p> <p>i. Mental Problems • any mental, nervous or emotional problems, including any <i>Medical Emergency</i> arising from these problems;</p> <p>J. Hazardous Activities • recreational scuba diving (unless the <i>Insured Person</i> holds a basic scuba designation from a certified school or licensing body), <i>Mountaineering</i>, bungee-jumping, parachuting, parasailing, cave exploration, hang-gliding, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid <i>Certificate</i> of airworthiness;</p> <p>k. Travel Advisories • <i>Your Medical Emergency</i> or related <i>medical Condition</i>, if the reasons for <i>your Medical Emergency</i> or related <i>medical condition</i> is associated in any way with a written formal travel warning of 'avoid all non-essential travel' or of 'avoid all travel' issued before your <i>Departure Date</i> by the Canadian Government advising Canadians not to travel to the country, region or city of your trip.</p> <p>11. Family members of an Additional Cardholder. No benefit will be payable with respect to a person merely because that person is the <i>Spouse</i> or a Dependent Child of an Additional Cardholder, unless that person is otherwise eligible for insurance under this <i>Certificate</i>.</p>	<p>coverage. Note: The day of departure counts as a full day for this purpose.</p> <p>12. General As noted above, the benefits payable under the Group Policy will be the actual cost of the covered expense less:</p> <ul style="list-style-type: none"> <li>• the amount reimbursable under <i>GHIP</i>; and</li> <li>• the amount reimbursable through any other insurance or health plan coverage.</li> </ul> <p>13. No benefit will be payable in connection with <i>Treatment</i>, services or expenses related to or resulting from:</p> <p>a) Misrepresentation</p> <ul style="list-style-type: none"> <li>• Any <i>Medical Condition</i> for which <i>You</i> or an <i>Insured Person</i> provided <i>Our Administrator</i> or <i>Us</i> with false or inaccurate information regarding <i>Hospitalizations</i>, <i>Treatment</i> or medications.</li> </ul> <p>b) Claims related to expectant mother's complications of pregnancy, or delivery</p> <ul style="list-style-type: none"> <li>• claim related to routine pre-natal or post-natal care; or</li> <li>• claim related to pregnancy, delivery or complications of either, arising 9 weeks before the expected date of delivery or any time after delivery; or</li> <li>• child born during the <i>Covered Trip</i>.</li> </ul> <p>c) Intentionally self-inflicted injuries</p> <ul style="list-style-type: none"> <li>• intentionally self-inflicted injuries, suicide or attempted suicide, (whether or not the <i>Insured Person</i> is aware of the result of their actions), regardless of the <i>Insured Person's</i> state of mind.</li> </ul> <p>d) Non-compliance with prescribed <i>Treatment</i></p> <ul style="list-style-type: none"> <li>• any <i>Medical Condition</i> that is the result of <i>You</i> not following medical <i>Treatment</i> as prescribed to <i>You</i>, including prescribed or over-the-counter medication.</li> </ul> <p>e) Abuse of alcohol, drugs or intoxicants</p> <ul style="list-style-type: none"> <li>• Any <i>Medical Condition</i>, including symptoms of withdrawal, arising from, or in any way related to, <i>Your</i> chronic use of alcohol, drugs or other intoxicants whether prior to or during <i>Your</i> trip.</li> <li>• Any <i>Medical Condition</i> arising during <i>Your</i> trip from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.</li> </ul> <p>f) Illegal Act</p> <ul style="list-style-type: none"> <li>• Claim that results from or is related to <i>Your</i> involvement in the commission or attempted commission of a criminal offence or illegal act in the country where the claim was incurred, including driving while impaired or over the legal limit.</li> </ul> <p>g) Professional Sports or Racing</p> <ul style="list-style-type: none"> <li>• participation in professional sports or any organized racing or speed contests.</li> </ul> <p>h) War or civil unrest</p> <ul style="list-style-type: none"> <li>• an act of war, whether declared or undeclared; or</li> <li>• hostile or warlike action in time of peace or war; or</li> <li>• willing participation in a war, riot or civil unrest; or</li> <li>• rebellion; or</li> <li>• revolution; or</li> <li>• insurrection; or</li> <li>• any service in the armed forces while on duty.</li> </ul> <p>i) Commuting</p> <ul style="list-style-type: none"> <li>• any trip that is primarily for the purpose of commuting to or from the <i>Insured Person's</i> usual place of employment.</li> </ul> <p>j) Sports and High-Risk Activities</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
		<ul style="list-style-type: none"> <li>• accident that occurs while <i>You</i> are participating in: <ul style="list-style-type: none"> <li>• any sporting activity for which <i>You</i> are paid;</li> <li>• any sporting event for which the winners are awarded cash prizes;</li> <li>• any extreme sport or activity involving a high level of risk, such as those indicated below, but not limited to: <ul style="list-style-type: none"> <li>- parasailing, hang-gliding and paragliding;</li> <li>- parachuting and sky diving;</li> <li>- bungee jumping;</li> <li>- <i>Mountaineering</i>;</li> <li>- cave exploration;</li> <li>- scuba diving, outside the limits of <i>Your</i> certification;</li> <li>- any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness;</li> <li>- any competition, motorized speed event or other high-risk activity on land, water or air, including training activities, whether on approved tracks or elsewhere.</li> </ul> </li> </ul> </li> </ul> <p>k) Travel Advisory</p> <ul style="list-style-type: none"> <li>• where an official travel advisory was issued by the Canadian government stating, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of <i>Your</i> destination, before <i>Your Departure Date</i>; or</li> <li>• if the travel advisory or formal notice stating "Avoid all non-essential travel" or "Avoid all travel" is issued after <i>Your Departure Date</i>, <i>Your</i> coverage under this policy in that specific country, region or area will be limited to a period that is reasonably necessary for <i>You</i> to safely evacuate the country, region or area.</li> </ul> <p>To view the travel advisories, visit the Government of Canada Travel site. This exclusion does not apply to claims for a <i>Medical Emergency</i> or a <i>Medical Condition</i> unrelated to the travel advisory.</p> <p>14. Travel against medical advice</p> <ul style="list-style-type: none"> <li>• any claim incurred after a <i>Physician</i> advised <i>You</i> not to travel.</li> </ul> <p>15. Coverage and/or payment benefit prohibited by law</p> <ul style="list-style-type: none"> <li>• this coverage shall be null and void and no benefit will be payable where the coverage and/or payment of the benefit is prohibited by Canadian law or by any other applicable national economic or trade sanctions law or regulation.</li> </ul> <p>16. Family Members of an <i>Additional Cardholder</i></p> <ul style="list-style-type: none"> <li>• No benefit will be payable with respect to a person merely because that person is the <i>Spouse</i> or a <i>Dependent Child</i> of an <i>Additional Cardholder</i>, unless that person is otherwise eligible for insurance under this <i>Certificate</i>.</li> </ul>

Changes to your Certificate of Insurance		
Benefit	Before	After
	<p><b>SECTION 8 – WHAT TO DO IN A MEDICAL EMERGENCY</b> When a Medical Emergency occurs, You or if applicable, an Insured Person, must phone Our Administrator immediately, or as soon as is reasonably possible. Otherwise, benefits will be limited as described in section 7 under “Limitations and Exclusions: 1. Failure to Report”. Some expenses will only be covered if Our Administrator approves them in advance.</p> <p>Assistance is available twenty-four hours a day, seven days a week, by calling toll-free 1-866-374-1129 from Canada or the U.S.A., or from other countries by calling collect (416) 977-4425.</p> <p>Our Administrator will verify whether coverage is in effect and, if so, will direct the Insured Person to the nearest appropriate medical facility. Our Administrator will pay, or guarantee payment to, the provider of medical 34 services wherever possible, and manage the Insured Person’s Medical Emergency from the initial report through its conclusion. If a direct guarantee or payment is not possible, the Insured Person may be asked to pay for services. Upon submission of a claim, the Insured Person will be reimbursed for any such Eligible Medical Emergency Expenses so paid, as described under this Certificate.</p> <p>Note: All payments and payment guarantees are subject to the terms and conditions of the Certificate, including limitations and exclusions.</p>	<p><b>Section 5 – Description of Insurance Coverage</b></p> <p><b>What to do in a Medical Emergency</b>  In a <i>Medical Emergency</i>, You or someone on your behalf must call <i>Our Administrator</i> immediately, or as soon as reasonably possible. If not, benefits will be limited as described below in Section 6 – “Limitations and Exclusions”, under “Failure to Report”. Some expenses will only be covered if <i>Our Administrator</i> approves them in advance. You can get help 24 hours a day, 7 days a week by contacting <i>Our Administrator</i>: Call 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries.</p> <p><i>Our Administrator</i> will verify whether coverage is in effect and, if so, will direct You to the nearest appropriate medical facility. <i>Our Administrator</i> will arrange for direct payment to the medical services provider wherever possible. If a direct payment cannot be arranged, You may be asked to pay for services and then submit a claim for reimbursement of eligible expenses.</p> <p>NOTE: All payments and payment guarantees are subject to the terms, conditions, limitations and exclusions of this <i>Certificate</i>.</p>

<p><b>Travel Medical Insurance</b></p>	<p><b>SECTION 9 – HOW TO MAKE A CLAIM</b> A <i>Medical Emergency</i> should always be reported immediately, as described in section 8, or benefits will be limited.</p> <p>Failure to Report a Claim Immediately If, without contacting <i>Our Administrator</i> for assistance and claim management, an <i>Insured Person</i> incurs <i>Eligible Medical Emergency Expenses</i>, then he or she must first submit receipts and other proof to:</p> <ul style="list-style-type: none"> <li>• GHIP;</li> <li>• then to any group or individual health plans and/or insurers. Any <i>Eligible Medical Emergency Expenses</i> that are not covered by such GHIP, health plans or insurance should then be submitted to <i>Our Administrator</i> with proof of claim, receipts and payment statements. In this case, claims forms can be obtained from <i>Our Administrator's Customer Service</i> representatives at the number set out in section 10.</li> </ul> <p>The <i>Insured Person</i> will also be required to provide evidence of his or her actual date of departure from his or her province or territory of residence.</p> <p>Reporting a Claim Immediately If <i>Hospital</i> or other medical charges have been guaranteed or paid by <i>Our Administrator</i> on behalf of an <i>Insured Person</i> then <i>You</i> and, if applicable, the <i>Insured Person</i> must sign an authorization form allowing <i>Our Administrator</i> to recover these charges:</p> <ul style="list-style-type: none"> <li>• from the <i>Insured Person's</i> GHIP;</li> <li>• from any health plan or other insurance;</li> <li>• through subrogation rights against any responsible third party.</li> </ul> <p>If <i>Our Administrator</i> has paid for <i>Eligible Medical Emergency Expenses</i> covered under other insurance or another plan, <i>You</i> and, if applicable, the <i>Insured Person</i> must assist <i>Our Administrator</i> in obtaining reimbursement, where necessary.</p> <p>The <i>Insured Person</i> will also be required to provide evidence of his or her actual date of departure from his or her province or territory of residence.</p> <p>Note: If an advance payment is made for expenses and it is later discovered that they <i>Were</i> not covered under this <i>Certificate</i>, then <i>You</i> and/or the <i>Insured Person</i> must reimburse <i>Us</i>.</p>	<p><b>Section 8 – How to Submit a Claim</b></p> <p><b>Who to Contact to Submit a Claim:</b> A <i>Medical Emergency</i> should always be reported immediately, or benefits will be limited. <i>You</i> can get help 24 hours a day, 7 days a week by contacting <i>Our Administrator</i> at 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries.</p> <p><b>Complete the Required Form</b></p> <p>a) Request the Form: To request a claim form, call <i>Our Administrator</i> at 1-866-374-1129 (toll-free) from 8 a.m. to 8 p.m. ET, Monday to Friday.</p> <p>b) Time limit from date of event: If <i>You</i> are making a claim, <i>You</i> must send <i>Our Administrator</i> the appropriate claim forms, together with written proof of loss (e.g., original invoices and tickets, medical and/or death certificates) as soon as possible. In every case, <i>You</i> must submit <i>Your</i> completed claim form with required documentation within 1 year from the date of the accident or the date the claim arises. Failure to provide the applicable documentation may invalidate <i>Your</i> claim.</p> <p><b>Provide the Information Requested</b> To make a <i>Medical Emergency</i> claim, as part of the requirements above, under "Time limit from date of event," <i>We</i> will need documentation to substantiate the claim, including but not limited to the following:</p> <ul style="list-style-type: none"> <li>• completed claim form; and</li> <li>• proof of payment by <i>You</i> and by any other benefit plan; and</li> <li>• the original itemized receipts for all bills and invoices; and</li> <li>• proof of travel (including departure and return dates); and</li> <li>• medical records, including complete diagnosis by the attending <i>Physician</i> or documentation by the <i>Hospital</i>, which must support that the <i>Treatment</i> was medically necessary; and</li> <li>• proof of the accident if <i>You</i> are submitting a claim for dental expenses resulting from a <i>Medical Emergency</i>; and</li> <li>• <i>Your</i> historical medical records (if <i>We</i> determine applicable).</li> </ul> <p><b><u>If You Do Not Report the Claim Immediately</u></b> In a <i>Medical Emergency</i>, <i>You</i> must call <i>Our Administrator</i> immediately, or as soon as is reasonably possible. If not, benefits will be limited as described in Section 6 – "Limitations and Exclusions". If an <i>Insured Person</i> incurs <i>Eligible Medical Emergency Expenses</i> without first contacting <i>Our Administrator</i> for assistance and claim management, they must first submit receipts and other proof to:</p> <ul style="list-style-type: none"> <li>• GHIP; and</li> <li>• then to any group or individual health plan(s) and/or insurer(s).</li> </ul> <p><i>Eligible Medical Emergency</i> expenses not covered by a GHIP or other plan or insurance must be submitted to <i>Our Administrator</i> with proof of claim, receipts and payment statements.</p> <p><b>The <i>Insured Person</i> must also provide proof of the actual <i>Departure Date</i> from their province or territory of residence.</b></p> <p><b>What Claimant Can Expect from Insurer</b> Once <i>We</i> have approved the claim, <i>We</i> will notify <i>You</i> and payment will be after receipt of the required claim forms, documentation and written proof of loss. If the claim has been</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
		<p>denied, We will inform You of the claim denial reasons after receipt of the required claim forms and written proof of loss.</p> <p><b><u>If You Report the Claim Immediately</u></b>  If Our Administrator guarantees or pays eligible expenses on behalf of an <i>Insured Person</i>, then You and, if applicable, the <i>Insured Person</i> must sign an authorization form allowing Our Administrator to recover those expenses:</p> <ul style="list-style-type: none"> <li>• from the <i>Insured Person's</i> GHIP; and</li> <li>• from any health plan or other insurance; and</li> <li>• through rights You may have against other insurers or other parties (see Section 10 – “General Conditions”, under “Right of Subrogation”).</li> </ul> <p>If Our Administrator pays eligible expenses that are covered under other insurance or another plan, You, and if applicable, the <i>Insured Person</i> must help Our Administrator to seek reimbursement as required. The <i>Insured Person</i> must also provide evidence of the actual <i>Departure Date</i> from their province or territory of residence. If requested, an <i>Insured Person</i> must confirm any return dates to their province or territory of residence, including any return dates related to an interruption in a <i>Covered Trip</i>.</p> <p>Note: If Our Administrator makes an advance payment for expenses that are later discovered to be ineligible under this <i>Certificate</i>, the <i>Insured Person</i> must reimburse Us.</p>
<b>Travel Medical Insurance</b>	<p><b>SECTION 10 – HOW TO CONTACT OUR ADMINISTRATOR</b>  24 Hour Emergency Assistance  Number To report a Medical Emergency, You or, if applicable, the <i>Insured Person</i> can call Our Administrator twenty-four hours a day, seven days a Week at:  From the U.S.A. or Canada 1-866-374-1129  From elsewhere, call collect (416) 977-4425 29  Customer Service: Phone number To enquire about Your benefits under this <i>Certificate</i> or to check on the status of an existing claim, You can call Our Administrator at: Toll-free at 1-866-374-1129 or at (416) 977-4425 Monday – Saturday 8 a.m. – 8 p.m. Eastern Time In a non-emergency situation, You can also call this number to obtain claims forms.  Customer Service: Mailing Address  You can mail Your request to:  Allianz Global Assistance  Re: TD Credit Card – Travel Medical Insurance P.O. Box 277, Waterloo, Ontario, N2J 4A4 Fax: (519) 742-9471.</p>	<p><b>Section 9 – How To Contact Our Administrator</b></p> <ol style="list-style-type: none"> <li>1. 24-Hour Emergency Assistance Number  To report a <i>Medical Emergency</i> or apply for a top-up or extension for a <i>Covered Trip</i>, contact Our Administrator, 24 hours a day, 7 days a week, at 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries.</li> <li>2. Customer Service  Re: TD Travel Insurance c/o Global Excel Management Inc.  73 Queen Street, Sherbrooke, Quebec J1M 0C9 Fax: +1-819-569-2814  To request a claim form or for claims support, call Our Administrator at 1-866-374-1129 (toll-free) from 8 a.m. to 8 p.m. ET, Monday to Friday.</li> </ol>

<p><b>Travel Medical Insurance</b></p>	<p><b>SECTION 11 – GENERAL CONDITIONS</b>  Unless this <i>Certificate</i> or the Group Policy states otherwise, the following conditions apply to <i>Your</i> coverage:  <b>Proof of Loss</b> The appropriate claims forms together with written proof of loss <i>must</i> be furnished as soon as reasonably possible, but in all events within one (1) year from the date on which the loss occurred.  <b>Review and Medical Examination</b>  When a claim is being processed, <i>We</i> will have the right and the opportunity, at <i>Our</i> own expense, to review all medical records related to the claim and to examine the <i>Insured Person</i> medically when and as often as may be reasonably required.  <b>Subrogation</b> There may be circumstances where another person or entity should have paid <i>You</i> for a loss but instead <i>We</i> paid <i>You</i> for the loss. If this occurs, <i>You</i> agree to cooperate with <i>Us</i> so <i>We</i> may demand payment from the person or entity who should have paid <i>You</i> for the loss. This may include:  <ul style="list-style-type: none"> <li>• transferring to <i>Us</i> the debt or obligation owing to <i>You</i> from the other person or entity;</li> <li>• permitting <i>Us</i> to bring a lawsuit in <i>Your</i> name;</li> <li>• if <i>You</i> receive funds from the other person or entity, <i>You</i> will hold it in trust for <i>Us</i>;</li> <li>• acting so as not to prejudice any of <i>Our</i> rights to collect payment from the other person or entity. <i>We</i> will pay the costs for the actions <i>We</i> take.</li> </ul> <b>Other Insurance</b> All of <i>Our</i> policies are excess insurance, meaning that any other <i>sources</i> of recovery <i>You</i> have will pay first, and this insurance policy will be the last to pay. The total benefits payable under all <i>Your</i> insurance, including this <i>Certificate</i>, cannot be more than the actual expenses for a claim. If an <i>Insured Person</i> is also insured under any other insurance <i>Certificate</i> or policy, <i>We</i> will coordinate payment of benefits with the other insurer. In no case will <i>We</i> seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is \$50,000 or less. If the lifetime maximum for all in-country and out-of-country benefits is over \$50,000, <i>We</i> will coordinate benefits only above this amount.  <b>Legal Action Limitation Period</b> Every action or proceeding against the insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta or British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or</p>	<p><b>Section 10 – General Conditions</b>  Unless this <i>Certificate</i> or the Group Policy states otherwise, the following conditions apply to <i>Your</i> coverage:  <b>Access to Medical Care</b>  <i>We</i> and/or <i>Our Administrator</i> will assist <i>You</i> to access care whenever possible, however will not be responsible for the availability, quality or results of any medical <i>Treatment</i> or transport, or for the failure of any <i>Insured Person</i> to obtain medical <i>Treatment</i>.  <b>Benefit Payments</b>  This <i>Certificate</i> contains provisions removing or restricting the right of the <i>Insured Person</i> to designate persons to whom or for whose benefit money is to be payable. This means that under the Group Policy, neither <i>You</i> nor any <i>Insured Person</i> has the right to choose a beneficiary who will receive any benefits payable under this <i>Certificate</i>. Benefits are payable to <i>You</i> or, on <i>Your</i> behalf, to <i>Your</i> medical service provider.  <b>Coordination of Benefits with other insurance</b>  <ul style="list-style-type: none"> <li>• All of <i>Our</i> coverages are excess insurance, meaning that any other sources of recovery <i>You</i> have will pay first, and this insurance coverage will be the last to pay. The total benefits payable under all <i>Your</i> insurance, including this <i>Certificate</i>, cannot be more than the actual expenses for a claim. If an <i>Insured Person</i> is also insured under any other insurance certificate or policy, <i>We</i> will coordinate payment of benefits with the other insurer.</li> <li>• In no case will <i>We</i> seek to recover against employment-related plans if the lifetime maximum for all in-country and out-of-country benefits is \$50,000 or less. If the lifetime maximum for all in-country and out-of-country benefits is over \$50,000, <i>We</i> will coordinate benefits only above this amount.</li> </ul> <b>Currency</b>  All amounts are shown in Canadian currency.  <b>False Claim</b>  If <i>You</i> or an <i>Insured Person</i> make a claim knowing it to be false or fraudulent in any respect, neither <i>You</i> nor the <i>Insured Person</i> will be entitled to the benefits of this coverage, nor to the payment of any claim under the Group Policy.  <b>Group Policy</b>  All benefits under this <i>Certificate</i> are subject in every respect to the <i>Group Policy</i>, which alone constitutes the agreement under which benefits will be provided. The principal provisions of the <i>Group Policy</i> affecting <i>Insured Persons</i> are summarized in this <i>Certificate</i>. The <i>Group Policy</i> is on file at the office of the Policyholder and upon request, <i>You</i> are entitled to receive and examine a copy of the <i>Group Policy</i>.  <b>Legal Action Limitation Period</b>  Every action or proceeding against the Insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> (for actions or proceedings governed by the laws of Alberta or British Columbia), The <i>Insurance Act</i> (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act</i>, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For actions or proceedings governed by the laws</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>other applicable legislation.</p> <p>False Claim If <i>You</i> or an <i>Insured Person</i> make a claim knowing it to be false or fraudulent in any respect, neither <i>You</i> nor the <i>Insured Person</i> will be entitled to the benefits of this coverage, nor to the payment of any claim under the Group Policy.</p> <p>Currency All amounts are shown in Canadian currency.</p> <p>Access to Medical Care TD Life, the <i>Bank</i>, <i>Our Administrator</i> and their affiliates are not responsible for the availability, quality or results of any medical <i>Treatment</i> or transport, or for the failure of any <i>Insured Person</i> to obtain medical <i>Treatment</i>. Group Policy All benefits under this <i>Certificate</i> are subject in every respect to the Group Policy which alone constitutes the agreement under which benefits will be provided. This Group Policy is issued to the <i>Bank</i>. The principal provisions of the Group Policy affecting <i>Insured Persons</i> are summarized in this <i>Certificate</i>. The Group Policy is on file at the office of the <i>Bank</i>.</p>	<p>of Quebec, the prescriptive period is set out in the <i>Civil Code of Quebec</i>.</p> <p><b>Proof of Loss</b> The appropriate claims forms together with written proof of loss must be furnished as soon as reasonably possible, but in all events within 1 year from the date on which the loss occurred.</p> <p><b>Relationship between Us and the Group Policyholder</b> TD Life Insurance Company is affiliated with The Toronto-Dominion Bank (“TD Bank”).</p> <p><b>Review and Medical Examination</b> When a claim is being processed, <i>We</i> will have the right and the opportunity, at <i>Our</i> own expense, to review all medical records related to the claim and to examine the <i>Insured Person</i> medically when and as often as may be reasonably required.</p> <p><b>Right of Subrogation</b> There may be circumstances where another person or entity should have paid <i>You</i> for a loss but instead <i>We</i> paid <i>You</i> for the loss. If this occurs, <i>You</i> agree to cooperate with <i>Us</i> so <i>We</i> may demand payment from the person or entity who should have paid <i>You</i> for the loss. This may include:</p> <ul style="list-style-type: none"> <li>• transferring to <i>Us</i> the debt or obligation owing to <i>You</i> from the other person or entity;</li> <li>• permitting <i>Us</i> to bring a lawsuit in <i>Your</i> name;</li> <li>• if <i>You</i> receive funds from the other person or entity, <i>You</i> will hold it in trust for <i>Us</i>;</li> <li>• acting so as not to prejudice any of <i>Our</i> rights to collect payment from the other person or entity.</li> </ul> <p><i>We</i> will pay the costs for the actions <i>We</i> take.</p>
<b>Delayed and Lost Baggage Insurance</b>	Provided by: TD Home and Auto Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6	<b>Coverage under this Certificate is provided by:</b> TD Home and Auto Insurance Company (“Insurer”) P.O. Box 1, TD Centre, Toronto, ON M5K 1A2
<b>Delayed and Lost Baggage Insurance</b>	Administration services are provided by: Allianz Global Assistance (Administrator) P.O. Box 277, Waterloo, ON N2J 4A4 Phone: 1-866-374-1129 or (416) 977-4425	<b>Claims administration and adjudication services are provided by:</b> Global Excel Management Inc. (“Administrator”) 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-866-374-1129 or +1-416-977-4425
<b>Delayed and Lost Baggage Insurance</b>	The coverage Certificate below applies to the TD Cash Back Visa Infinite Card which will be referred to as a “TD Credit Card” or “Card” throughout the Certificate: This Certificate contains a clause which may limit the amount payable	<b>Claims administration and adjudication services are provided by:</b> Global Excel Management Inc. (“Administrator”) 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-866-374-1129 or +1-416-977-4425
<b>Delayed and Lost Baggage Insurance</b>	Coverage Certificate The terms of the Delayed and Lost Baggage Group Policy #TDVB112008 (the Master Policy) issued by TD Home and Auto Insurance Company (Insurer) to The Toronto-Dominion Bank are described in this Certificate and are effective December 1, 2008. Words in italics in this Certificate are defined in Section 1.	<b>Section 1 – Introduction Certificate of Insurance Claims administration and adjudication services are provided by Global Excel Management Inc. The Certificate applies to the TD Cash Back Visa Infinite Card, which will be referred to as a “TD Credit Card” or “Card” throughout the Certificate. TD Home and Auto Insurance Company (“TDH&amp;A”) provides the insurance for this Certificate under Master Policy #TDVB112008 (the “Policy”) issued to The Toronto-Dominion Bank. This Certificate contains a clause which may limit the amount payable.</b>

<p><b>Delayed and Lost Baggage Insurance</b></p>	<p><b>Section 1 – Definitions</b></p> <p><i>ACCOUNT(S)</i> means <i>Your</i> TD Credit Card <i>Account</i> accessed <i>Using Your</i> TD Credit Card or TD Visa Cheque.</p> <p><i>ACCOUNT HOLDER</i> means the <i>Primary Cardholder</i> to whom the monthly <i>Account</i> statement is issued and who is a resident of Canada, and any <i>Additional Cardholder</i> who is a resident of Canada. The <i>Account Holder</i> may be referred herein as “<i>You</i>” or “<i>Your</i>”.</p> <p><i>ADDITIONAL CARDHOLDER</i> means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p><i>ADMINISTRATOR</i> means the service provider arranged by the Insurer to provide claims payment and administrative services under the Policy.</p> <p><i>BAGGAGE DELAY</i> means a <i>Covered Person’s Checked Baggage</i> is delayed by more than <i>four (4) hours</i> from the <i>Covered Person’s</i> time of arrival at the <i>Final Destination</i>. <i>CHECKED BAGGAGE</i> means suitcases or other containers specifically designated for carrying personal belongings, for which a baggage claim check has been issued to the <i>Covered Person</i> by a <i>Common Carrier</i>.</p> <p><i>COMMON CARRIER</i> means any land, air, or water conveyance which is licensed to carry passengers for compensation and which undertakes to carry all persons indifferently who may apply for passage, so long as there is room, and there is no legal excuse for refusal.</p> <p><i>COVERED PERSON</i> means the <i>Account Holder</i>, <i>Spouse</i> or <i>Dependent Children</i> whose name is on the <i>Ticket</i>, or, if no name is on the <i>Ticket</i>, for whom a <i>Ticket</i> has been purchased.</p> <p><i>DEPENDENT CHILDREN</i> means any natural child (legitimate or illegitimate), any legally adopted child, any step-child or any child dependent upon the <i>Account Holder</i> in a “parent-child” relationship for maintenance and support who is: 50 (i.) under the age of twenty-one (21) years and unmarried, or (ii.) under the age of twenty-five (25) years, unmarried and in full time attendance at an institution of higher learning, or (iii.) by reason of mental or physical infirmity, incapable of self-sustaining employment and totally dependent upon the <i>Account Holder</i> for support within the terms of the Income Tax Act.</p> <p><i>ESSENTIAL ITEMS</i> means essential clothing and toiletries that the <i>Covered Person</i> was carrying in the baggage, which the <i>Covered Person</i> must replace during the period of <i>Baggage Delay</i>.</p> <p><i>FINAL DESTINATION</i> means the away-from-home <i>Ticketed</i> destination for any particular day of travel, as shown on <i>Your Ticket</i>.</p> <p><i>PRIMARY CARDHOLDER</i> means a person who applied for a TD Credit Card, whose name is on the <i>Account</i> and to whom a TD Credit Card has been issued.</p> <p><i>SPOUSE</i> means the person who is (i) lawfully married to the <i>Account Holder</i> or (ii) the person who has been living with the <i>Account Holder</i> for a continuous period of at least one year and who is publicly represented as the <i>Account</i></p>	<p><b>Section 4 – Definitions</b></p> <p>In this <i>Certificate</i>, the following words and phrases shown in italics and capitalized have the meanings shown below. As <i>You</i> read through the <i>Certificate</i>, <i>You</i> may need to refer to this Section to ensure <i>You</i> have a full understanding of <i>Your</i> coverage, limitations and exclusions.</p> <p><b>Account</b> means the <i>Primary Cardholder’s</i> TD Credit Card <i>Account</i> that the <i>Bank</i> maintains.</p> <p><b>Account Holder</b> means the <i>Primary Cardholder</i> to whom the monthly <i>Account</i> statement is issued and who is a resident of Canada, and any <i>Additional Cardholder</i> who is a resident of Canada. The <i>Account Holder</i> may be referred herein as “<i>You</i>” or “<i>Your</i>”.</p> <p><b>Additional Cardholder</b> means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p><b>Baggage Delay</b> means a <i>Covered Person’s Checked Baggage</i> is delayed by more than 6 hours from the <i>Covered Person’s</i> time of arrival at the <i>Final Destination</i>.</p> <p><b>Bank</b> means The Toronto-Dominion Bank.</p> <p><b>Certificate</b> means this Certificate of Insurance.</p> <p><b>Checked Baggage</b> means suitcases or other containers specifically designated for carrying personal belongings, for which a baggage claim check has been issued to the <i>Covered Person</i> by a <i>Common Carrier</i>.</p> <p><b>Common Carrier</b> means any land, air, or water conveyance, which is licensed to carry passengers for compensation and which undertakes to carry all persons indifferently who may apply for passage, so long as there is room, and there is no legal excuse for refusal.</p> <p><b>Covered Person</b> means the <i>Account Holder</i>, <i>Account Holder’s Spouse</i> or <i>Dependent Children</i> whose name is on the <i>Ticket</i>, or, if no name is on the <i>Ticket</i>, for whom a <i>Ticket</i> has been purchased.</p> <p><b>Dependent Child(ren)</b> mean(s) <i>Your</i> natural, adopted, or stepchildren who are:</p> <ul style="list-style-type: none"> <li>• unmarried; and</li> <li>• dependent on <i>You</i> for financial maintenance and support; and <ul style="list-style-type: none"> <li>• under 21 years of age; or</li> <li>• under 25 years of age and attending an institution of higher learning, full time, in Canada; or</li> <li>• permanently, mentally and physically challenged and incapable of self-support.</li> </ul> </li> </ul> <p><b>Essential Items</b> mean essential clothing and toiletries that the <i>Covered Person</i> was carrying in the baggage, which the <i>Covered Person</i> must replace during the period of <i>Baggage Delay</i>.</p> <p><b>Final Destination</b> means the away-from-home ticketed destination for any particular day of travel, as shown on <i>Your Ticket</i>.</p> <p><b>Good Standing:</b> An <i>Account</i> is in <i>Good Standing</i> if:</p> <ul style="list-style-type: none"> <li>• the <i>Primary Cardholder</i> has applied for the <i>Account</i>;</li> <li>• the <i>Bank</i> has approved and opened the <i>Account</i>;</li> <li>• the <i>Primary Cardholder</i> has not advised the <i>Bank</i> to close the <i>Account</i>; and</li> <li>• the <i>Bank</i> has not suspended or revoked credit privileges or otherwise closed the <i>Account</i>.</li> </ul> <p><b>Primary Cardholder</b> means a person who applied for a TD Credit Card, whose name is on the <i>Account</i> and to whom a TD Credit Card</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	Holder's <i>Spouse</i> . <i>TICKET</i> means evidence of the fare paid for travel on a <i>Common Carrier</i> and at least 75% of the cost paid,	has been issued. A <i>Primary Cardholder</i> does not include an <i>Additional Cardholder</i> . <b>Spouse</b> means: <ul style="list-style-type: none"> <li>• the person who the <i>Account Holder</i> is legally married to; or</li> <li>• the person the <i>Account Holder</i> has lived with for at least 1 continuous year in the same household and publicly refers to as their partner.</li> </ul> <b>Ticket</b> means evidence of the fare paid for travel on a <i>Common Carrier</i> and paid in <b>full</b> by <i>Your Account</i> . <b>Our</b> means TD Life Insurance Company.
<b>Delayed and Lost Baggage Insurance</b>	Section 2 – Who is covered The <i>Account Holder</i> , the <i>Account Holder's Spouse</i> , and the <i>Account Holder's Dependent Children</i> whose name is on a <i>Ticket</i> , or if no name is on a <i>Ticket</i> , for whom the <i>Ticket</i> has been purchased.	<b>Section 3 – Eligibility</b> <i>Covered Person</i> as defined provided that: <ul style="list-style-type: none"> <li>• <i>Your Account</i> privileges have not been terminated or suspended; and</li> <li>• <i>Your Account</i> is not more than ninety (90) days past due; and <ul style="list-style-type: none"> <li>• <i>Your TD Credit Card</i> must be in <i>Good Standing</i>.</li> </ul> </li> </ul>
<b>Delayed and Lost Baggage Insurance</b>	Section 3 – What are the Coverages A. Delayed Baggage In the event of Baggage Delay, <i>You</i> will be reimbursed for the cost to replace <i>Essential Items</i> provided those purchases are made before the baggage is returned to the <i>Covered Person</i> but in no event more than ninety-six (96) hours after arriving at the Final Destination. The total benefit payable in respect of sub-section A is subject to a maximum of \$1,000 per <i>Covered Person</i> per Trip. B. Lost Baggage In the event the <i>Common Carrier</i> never locates the <i>Covered Person's Checked Baggage</i> , <i>You</i> will be reimbursed for the portion of the replacement cost of lost personal property that is not paid by the <i>Common Carrier</i> or other insurance. The total benefit payable in respect of sub-section and B is subject to a maximum of \$2,500 per <i>Covered Person</i> per Trip. To activate coverage, use <i>Your Card</i> to pay for the <i>Ticket</i> in full. Coverage will be in force while baggage is in the custody of the <i>Common Carrier</i> .	<b>Section 5 – Description of Insurance Coverage</b> A. Delayed Baggage In the event of <i>Baggage Delay</i> , the <i>Account Holder</i> will be reimbursed for the cost to replace <i>Essential Items</i> provided those purchases are made before the baggage is returned to the <i>Covered Person</i> but in no event more than ninety-six (96) hours after arriving at the <i>Final Destination</i> . The total benefit payable in respect of sub-section A is subject to a maximum of \$1,000 per <i>Covered Person</i> per Trip. B. Lost Baggage In the event the <i>Common Carrier</i> never locates the <i>Covered Person's Checked Baggage</i> , the <i>Covered Person</i> will be reimbursed for the portion of the replacement cost of lost personal property that is not paid by the <i>Common Carrier</i> or other insurance. The total benefits payable in respect of sub-section A and B is subject to a maximum of \$1,000 per <i>Covered Person</i> per Trip. To activate coverage, <i>Use Your TD Credit Card</i> to pay the full cost of the <i>Ticket</i> . Coverage will be in force while baggage is in the custody of the <i>Common Carrier</i> .
<b>Delayed and Lost Baggage Insurance</b>	Section 4 – Termination of Coverage Coverage terminates on the earliest of the following: 1) When <i>Your Account</i> is closed; 2) When <i>Your Account</i> is ninety (90) or more days past due, but coverage is automatically reinstated when the <i>Account</i> is returned to <i>Good Standing</i> ; 3) When the Policy is cancelled except that the Insurer will remain liable for the claim if the event giving rise to the claim occurred prior to the effective termination date and the claim is otherwise valid.	<b>Section 7 – Termination of Coverage</b>  No change.



<b>Changes to your Certificate of Insurance</b>		
<b>Benefit</b>	<b>Before</b>	<b>After</b>
<b>Delayed and Lost Baggage Insurance</b>	<p>Section 5 – Exclusion and Limitations            No coverage is provided for:            Losses occurring when the <i>Checked Baggage</i> is delayed on a Covered Person's return home to their province or residence; expenses incurred more than ninety-six (96) <i>hours</i> after arriving at the <i>Final Destination</i> shown on the <i>Ticket</i>; expenses incurred after the <i>Checked Baggage</i> is returned to the Covered Person; losses caused by or resulting from any criminal act by the Covered Person; baggage not checked; baggage held, seized, quarantined or destroyed by <i>customs</i> or government agency; money; securities; credit cards and other negotiable instruments; <i>Tickets</i> and documents.</p>	<p><b>Section 6 – Limitations and Exclusions</b>             No change.</p>

<p><b>Delayed and Lost Baggage Insurance</b></p>	<p><b>Section 6 – Claims</b>  The <i>Account Holder</i> must furnish the Insurer with proof of claim. This shall include a signed loss report.  (A) Initial Notification If <i>You</i> have incurred a claim covered under the Delayed/Lost Baggage Plan, <i>You</i> must give notice by contacting the <i>Administrator</i> within forty-five (45) days from the date of the occurrence of the delay. Call toll-free between 8:00 a.m. and 8:00 p.m. Eastern Time, Monday to Saturday: 1-866-374-1129 or (416) 977-4425. The <i>Covered Person</i> will be asked to provide or, if writing, should provide:</p> <ul style="list-style-type: none"> <li>• name, address, and telephone number;</li> <li>• <i>Account</i> number;</li> <li>• the date, time and place of the occurrence of the delay or loss; and</li> <li>• the amount of the claim.</li> </ul> <p>(B) Written Proof  In the event of a claim covered under the Delayed/Lost Baggage Plan, a loss report will be mailed by the <i>Administrator</i> to the <i>Covered Person</i>. <i>You</i> should complete it in full and return it within ninety (90) days from the date of occurrence of the delay or loss. The loss report shall include but may not be limited to:</p> <ul style="list-style-type: none"> <li>• a copy of the <i>Ticket</i>;</li> <li>• a copy of the baggage claim <i>Ticket</i>;</li> <li>• a copy of the <i>Account</i> charge receipt or TD Credit Card statement for the cost of the <i>Ticket</i> and/or proof of redemption;</li> <li>• a copy of a statement from <i>Your</i> homeowner's or tenant's insurance carrier indicating the extent to which <i>You</i> have been reimbursed for any items permanently lost with <i>Your</i> baggage;</li> <li>• itemized receipts for actual expenses incurred for essential clothing and toiletries;</li> <li>• written statement from the <i>Common Carrier</i> confirming all of the following specifics: <ul style="list-style-type: none"> <li>• date and time of delay or loss;</li> <li>• date and time that baggage was returned, or if not returned, a statement of the amount of liability accepted by the <i>Common Carrier</i>, if any;</li> <li>• reason or circumstances surrounding the delay or loss; and</li> <li>• any other information reasonably required by the Insurer.</li> </ul> </li> </ul>	<p><b>Section 8 – How to Submit a Claim</b>  The <i>Account Holder</i> must furnish the Insurer with proof of claim. This shall include a signed <i>Loss</i> report.  <b>Who to Contact to Submit a Claim</b>  a) Initial Notification – If <i>You</i> have incurred a claim covered under the Delayed/Lost Baggage Plan, <i>You</i> must give notice by contacting <i>Our Administrator</i> within 45 days from the date of the occurrence of the delay.  Call 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries between 8:00 a.m. and 8:00 p.m. ET, Monday to Friday.  The <i>Covered Person</i> will be asked to provide or, if writing, should provide:</p> <ul style="list-style-type: none"> <li>• the name, address, and telephone number;</li> <li>• the account number;</li> <li>• the date, time and place of the occurrence of the delay or <i>Loss</i>; and</li> <li>• the amount of the claim.</li> </ul> <p>b) Written Proof – Complete the Required Form</p> <ul style="list-style-type: none"> <li>• Request the Form: To request a claim form, call <i>Our Administrator</i> at 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries from 8 a.m. to 8 p.m. ET, Monday to Friday.</li> <li>• Time limit from date of event: If <i>You</i> are making a claim, <i>You</i> must send <i>Our Administrator</i> the appropriate claim forms, together with written proof of <i>Loss</i> (e.g., original invoices and <i>Tickets</i>) as soon as possible. In every case, <i>You</i> must submit <i>Your</i> completed claim form with required documentation within 90 days from the date of occurrence of the delay or <i>Loss</i>. Failure to provide the applicable documentation may invalidate <i>Your</i> claim.</li> </ul> <p><b>Provide the information requested</b>  The <i>Loss</i> report shall include but may not be limited to:</p> <ul style="list-style-type: none"> <li>• a copy of the <i>Ticket</i>;</li> <li>• a copy of the baggage claim <i>Ticket</i>;</li> <li>• a copy of the <i>Account</i> charge receipt or TD Credit Card statement for the cost of the <i>Ticket</i> and/or proof of redemption;</li> <li>• a copy of a statement from <i>Your</i> homeowner's or tenant's insurance carrier indicating the extent to which <i>You</i> have been reimbursed for any items permanently lost with <i>Your</i> baggage;</li> <li>• itemized receipts for actual expenses incurred for essential clothing and toiletries;</li> <li>• a written statement from the <i>Common Carrier</i> confirming all of the following specifics: <ul style="list-style-type: none"> <li>• date and time of delay or <i>Loss</i>;</li> <li>• date and time that baggage was returned, or if not returned, a statement of the amount of liability accepted by the <i>Common Carrier</i>, if any;</li> <li>• reason or circumstances surrounding the delay or <i>Loss</i>; and</li> <li>• any other information reasonably required by the Insurer.</li> </ul> </li> </ul> <p><b>What Claimant Can Expect from Insurer</b>  Once <i>We</i> have approved the claim, <i>We</i> will notify <i>You</i> and payment will be made within 60 days after receipt of the required claim forms, documentation and written proof of <i>Loss</i>. If the claim has been denied, <i>We</i> will inform <i>You</i> of the claim denial reasons within 60 days after receipt</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
		of the required claim forms and written proof of <i>Loss</i> .

<p><b>Delayed and Lost Baggage Insurance</b></p>	<p><b>Section 7 – General Conditions</b></p> <p><b>Legal Action Limitation Period</b> No legal action may be brought to recover on the Policy until sixty (60) days after the Insurer has been given written proof of loss. Every action or proceeding against the insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta or British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.</p> <p><b>Other Insurance</b> All of <i>Our</i> policies are excess insurance, meaning that any other sources of recovery <i>You</i> have will pay first, and this insurance policy will be the last to pay. The total benefits payable under all <i>Your</i> insurance, including this <i>Certificate</i>, cannot be more than the actual expenses for a claim. If an <i>Insured Person</i> is also insured under any other insurance <i>Certificate</i> or policy, <i>We</i> will coordinate payment of benefits with the other insurer. Subrogation with Respect to Lost Baggage As a condition to the payment of any claim to an <i>Account Holder</i> under the Policy, the <i>Account Holder</i> and/or any <i>Covered Person</i> shall, upon request, transfer or assign to the Insurer all legal rights against all other parties for the loss. The <i>Account Holder</i> shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the <i>Account Holder</i> and/or <i>Covered Person</i>. Benefits <i>Account Holder</i> Only This protection shall inure ONLY to the benefit of the <i>Account Holder</i>. No other person or entity shall have any right, remedy or claim, either legal or equitable to the benefits.</p> <p><b>False Claim</b> If an <i>Account Holder</i> makes any claim knowing it to be false or fraudulent in any respect, such <i>Account Holder</i> shall no longer be entitled to the benefits of this protection nor to the payment of any claim made under the Policy.</p> <p><b>Master Policy</b> This <i>Certificate</i> is not a policy of insurance. In the event of any conflict between this description of coverage and the Policy, the terms and conditions of the Policy will govern. In no event does possession of multiple <i>Certificates</i> or TD Credit Cards entitle a <i>Covered Person</i> to</p>	<p><b>Section 9 – General Conditions</b></p> <p><b>Conformance with Statutes</b> Any terms of this Policy which are in conflict with the applicable statutes, laws or regulations of the province or territory in which this Policy is issued are amended to conform to such statutes.</p> <p><b>False Claim</b> If an <i>Account Holder</i> makes any claim knowing it to be false or fraudulent in any respect, such <i>Account Holder</i> shall no longer be entitled to the benefits of this protection nor to the payment of any claim made under the Policy.</p> <p><b>Legal Action Limitation Period</b> Every action or proceeding against the Insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> (for actions or proceedings governed by the laws of Alberta or British Columbia), <i>The Insurance Act</i> (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the <i>Civil Code of Quebec</i>.</p> <p><b>Master Group Policy</b> This <i>Certificate</i> is a description of coverage provided by Policy #TDVB112008 issued to The Toronto-Dominion Bank. All terms and conditions of the Policy govern. In no event does possession of multiple certificates or TD Credit Cards entitle a <i>Covered Person</i> to benefits in excess of those described herein for any <i>Loss</i> sustained.</p> <p><b>Other insurance</b> All of <i>Our</i> policies are excess insurance, meaning that any other sources of recovery <i>You</i> have will pay first, and this insurance policy will be the last to pay. The total benefits payable under all <i>Your</i> insurance, including this <i>Certificate</i>, cannot be more than the actual expenses for a claim. If a <i>Covered Person</i> is also insured under any other insurance certificate or policy, <i>We</i> will coordinate payment of benefits with the other insurer.</p> <p><b>Subrogation with Respect to Lost Baggage</b> As a condition to the payment of any claim to an <i>Account Holder</i> under the <i>Certificate</i>, the <i>Account Holder</i> and/or any <i>Covered Person</i> shall, upon request, transfer or assign to the Insurer all legal rights against all other parties for the <i>Loss</i>. The <i>Account Holder</i> shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the <i>Account Holder</i> and/or <i>Covered Person</i>.</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	benefits in excess of this stated herein for any one loss sustained.	
<b>Emergency Travel Assistance Services</b>	<p>Provided by our Administrator under a service agreement with TD Life Insurance Company. This is not an insurance benefit but assistance services only. Our Administrator: Allianz Global Assistance P.O. Box 277 Waterloo Ontario N2J 4A4</p> <p>The Coverage Certificate below applies to the TD Cash Back Visa Infinite Card which will be referred to as a "TD Credit Card" throughout the Certificate:</p> <p>Important Note The following describes assistance services only, not insurance benefits. Any payments made by our Administrator will be charged to your TD Credit Card, subject to credit availability, unless you make other arrangements to reimburse Our Administrator</p>	<p><b>Emergency Travel Assistance Services is provided by:</b> Global Excel Management Inc. ("Administrator") 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-800-871-8334 or +1-416-977-8297</p> <p>Provided by <i>Our Administrator</i> under a service agreement with TD Life Insurance Company ("TD Life"). <b>This is not an insurance benefit but assistance services only.</b> This is a service provided by <i>Our Administrator</i>. The Emergency Travel Assistance Services below applies to the TD Cash Back Visa Infinite Card, which will be referred to as a "TD Credit Card" throughout.</p>
<b>Emergency Travel Assistance Services</b>	Multilingual Assistance Coordinators are on call 24 hours a day. <i>Our Administrator</i> Assistance Coordinators are supported by a network of medical professionals including <i>Physicians</i> experienced in emergency medical assistance. For Emergency Assistance 24 Hours A Day: In Canada and U.S.A., Call 1-866-374-1129 In Other Countries, Call Collect (416) 977-4425	<p><b>Description of Emergency Travel Assistance Services</b> Multilingual Assistance Coordinators are on call 24 hours a day. <i>Our Administrator's</i> Assistance Coordinators are supported by a network of medical professionals, including physicians experienced in emergency medical assistance. For Emergency Assistance 24 hours a day, call <i>Our Administrator</i> at 1-800-871-8334 (toll-free) from Canada or the U.S., or +1-416-977-8297 (collect) from other countries.</p>
<b>Emergency Travel Assistance Services</b>	1 – Medical Assistance Services Medical Referrals If a <i>Medical Emergency</i> arises while travelling, <i>You</i> can contact <i>Our Administrator</i> Emergency Assistance Centre and <i>You</i> will be referred to the nearest designated <i>Physician</i> or medical facility. Medical Consultation and Monitoring <i>Our Administrator's</i> network of medical professionals is available 24 hours a day, 365 days a year, to consult with <i>Your</i> attending <i>Physician</i> to ensure that <i>Your</i> medical needs are being met. <i>Our Administrator's</i> network of medical professionals is experienced in working with <i>Physicians</i> outside of Canada to determine the adequacy of care being received and the need for further assistance. Medical Transportation When <i>Our Administrator</i> , in consultation with its network of medical professionals and in conjunction with <i>Your</i> attending <i>Physician</i> , determine that transfer to another medical facility is necessary, <i>Our Administrator</i> will coordinate all aspects of the transport to and from the <i>Hospital</i> and airport, at the point of departure and arrival. <i>Our Administrator</i> Assistance Coordinators will arrange for qualified medical accompaniment, if necessary. Neither The Toronto-Dominion Bank, TD Life Insurance Company or any other insurer, nor <i>Our Administrator</i> is responsible for the availability, quality or results of any medical <i>Treatment</i> <i>You</i> receive or fail to receive for any reason	<p><b>Section 2 – Medical Assistance Services</b></p> <p>No change.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
<b>Emergency Travel Assistance Services</b>	<b>2 – Payment Assistance</b> <i>Our Administrator can assist You in arranging or coordinating payment (over \$200) to emergency medical or Hospital service providers. Full liability for payment of these services will, however, rest with You.</i>	<b>Section 3 – Payment Assistance</b> <i>Our Administrator can assist You in arranging or coordinating payment to emergency medical or hospital service providers. Full liability for payment of these services will rest with You.</i>
<b>Emergency Travel Assistance Services</b>	<b>3 – Travel Assistance Services</b> Legal Assistance <i>Our Administrator can assist You to post bail and pay legal fees, if necessary. Emergency Cash Transfer In the event of theft, loss or emergency, Our Administrator can assist You to obtain cash which will be charged to Your TD Credit Card. Lost Document and Ticket Replacement In the event of theft or loss, Our Administrator can assist You to replace the necessary travel documents or Tickets. 54 Lost Luggage Assistance In the event of theft or loss, Our Administrator can assist You to locate or replace luggage and personal effects. TD Cash Back Visa Infinite Cardholders are also eligible for Delayed and Lost Baggage Insurance; however, this coverage is entirely separate (see Your Coverage Certificate in this Document for details). Translation Services Our Administrator can provide immediate translation services in an emergency situation. Our Administrator will make a good faith effort to provide these services, however, it has no liability to You if local laws, insurrection, epidemic, unavailability of health care providers, strikes, severe Weather, geographic inaccessibility or other factors beyond their control delay, interfere or prevent the provision of these services.</i>	<b>Section 4 – Travel Assistance Services</b> <i>You are fully liable for repaying the following services that are charged to Your TD Credit Card.</i> <b>Legal Assistance</b> <i>Our Administrator can assist You to post bail and pay legal fees, if necessary.</i> <b>Emergency Cash Transfer</b> <i>In the event of theft, loss or emergency, Our Administrator can assist You to obtain cash which will be charged to Your TD Credit Card.</i> <b>Lost Document and Ticket Replacement</b> <i>In the event of theft or loss, Our Administrator can assist You to replace the necessary travel documents or tickets.</i> <b>Lost Luggage Assistance</b> <i>In the event of theft or loss, Our Administrator can assist You to locate or replace luggage and personal effects. Account Holders are also eligible for Delayed and Lost Baggage Insurance; however, this coverage is entirely separate (see Your Delayed and Lost Baggage certificate of insurance).</i> <b>Translation Services</b> <i>Our Administrator can provide immediate translation services in an emergency situation. Our Administrator will make a good faith effort to provide these services, however, it has no liability to You if local laws, insurrection, epidemic, unavailability of health care providers, strikes, severe weather, geographic inaccessibility or other factors beyond their control delay, interfere or prevent the provision of these services.</i>
<b>Auto Rental Collision/Loss Damage Insurance</b>	Provided by: TD Home and Auto Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6	<b>Coverage under this Certificate is provided by:</b> TD Home and Auto Insurance Company (“Insurer”) P.O. Box 1, TD Centre, Toronto, ON M5K 1A2  Claims administration and adjudication services are provided by: Global Excel Management Inc. (“Administrator”) 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-866-374-1129 or +1-416-977-4425

Changes to your Certificate of Insurance		
Benefit	Before	After
Auto Rental Collision/Loss Damage Insurance	<p>The coverage Certificate below applies to the TD Cash Back Visa Infinite Card which will be referred to as a "TD Credit Card" throughout the Certificate. This Certificate contains a clause which may limit the amount payable.</p> <p>Please note that in Alberta and British Columbia, Statutory Conditions are deemed to be part of every contract that include insurance against loss or damage to property and said Statutory Conditions are included in the Policy.</p> <p>Coverage Certificate Please read this certificate carefully. It outlines what Collision/ Loss Damage Insurance is and what is covered along with the conditions under which a payment will be made when You rent and operate a rental vehicle but do not accept the Collision Damage Waiver (CDW) or its equivalent offered by the Rental Agency. It also provides instructions on how to make a claim. This certificate should be kept in a safe place and carried with You when You travel. Effective September 1, 2010 TD Home and Auto Insurance Company (referred to in this certificate as the "Company") provides the insurance for this certificate under Policy TDV092010 (referred to in this certificate as the "Policy"). This certificate is not a contract of insurance. It contains only a summary of the principal provisions of the Policy. All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. This coverage may be cancelled, changed or modified at the option of the card issuer or the Company with at least 30 days written notice to the Primary Cardholder.</p>	<p><b>Section 1 – Introduction</b>  <b>Certificate of Insurance</b></p> <p>The <i>Certificate</i> below applies to the TD Cash Back Visa Infinite Card, which will be referred to as a "TD Credit Card" throughout the <i>Certificate</i>. Please read this <i>Certificate</i> carefully. It outlines what Collision/Loss Damage Insurance is and what is covered along with the conditions under which a payment will be made when <i>You</i> rent and operate a rental vehicle but do not accept the Collision Damage Waiver ("CDW") or its equivalent offered by the <i>Rental Agency</i>. It also provides instructions on how to make a claim. This <i>Certificate</i> should be kept in a safe place and carried with <i>You</i> when <i>You</i> travel. TD Home and Auto Insurance Company (referred to in this <i>Certificate</i> as the "Insurer"), provides the insurance for this <i>Certificate</i> under Policy #TDV092010 (referred to in this <i>Certificate</i> as the "Policy"). <i>Our Administrator</i> administers the insurance on behalf of TD Home and Auto Insurance Company, and provides claims assistance, claims payment and administrative services under the Group Policy.</p> <p>This <i>Certificate</i> is not a contract of insurance. It contains only a summary of the principal provisions of the Policy.</p> <p>All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made. <b>This Certificate contains a clause which may limit the amount payable.</b></p> <p>This coverage may be cancelled, changed or modified at the option of the card issuer or the Insurer Company with at least 30 days written notice to the <i>Primary Cardholder</i>.</p> <p><b>How to contact Us</b></p> <p><i>You</i> may contact our <i>Administrator</i> by calling: 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries.</p>

<p><b>Auto Rental Collision/Loss Damage Insurance</b></p>	<p>To help You understand this document, some key words have been defined below: ACCOUNT means the account which TD maintains for the TD Credit Card. ADDITIONAL CARDHOLDER means a person to whom a TD Credit Card has been issued at the authorization of the Primary Cardholder. ADMINISTRATOR means the service provider arranged by the Company to provide claims payment and administrative services under the Policy. CAR SHARING means a car rental club which gives its members 24-hour access to a fleet of cars parked in a convenient location. CARDHOLDER means the Primary Cardholder and any Additional Cardholder in accordance with the Cardholder Agreement. INSURED PERSON means (1) You the Cardholder, who presents himself (herself) in person at the Rental Agency, signs the rental contract, declines the Rental Agency's CDW or its equivalent and takes possession of the rental vehicle and who complies with the terms of this Policy. (2) Any other person who drives the same rental vehicle with Your permission whether or not such person has been listed on the rental vehicle contract or has been identified to the Rental Agency at the time of making the rental, however, You and all drivers must otherwise qualify under and follow the terms of the rental contract and must be legally licensed and permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle shall be used. Important: Check with Your personal automobile insurer and the Rental Agency to ensure that You and all other drivers have adequate third-party liability, personal injury and damage to property coverage. This policy 44 only covers loss or damage to the rental vehicle as stipulated herein. LOSS OF USE means the amount paid to a Rental Agency to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period. PRIMARY CARDHOLDER means a person who has applied for a TD Credit Card, whose name is on the Account and to whom a TD Credit Card has been issued. RENTAL AGENCY means an auto Rental Agency licensed to rent vehicles and which provides a rental agreement. For greater certainty, throughout this certificate of insurance the terms 'rental company' and 'rental agency' refer to both traditional auto rental agencies and Car Sharing Programs. RENTAL AGENCY'S CDW means an optional Collision Damage Waiver (CDW) or similar coverage offered by car rental companies that relieves renters of financial responsibility if the car is damaged or stolen while under rental contract. Rental Agency's CDW is not insurance. TAX-FREE CAR means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback. The Collision/Loss Damage Insurance program will not provide coverage for Tax-free cars. YOU/YOUR means a TD Credit</p>	<p><b>Section 3 – Definitions</b></p> <p>In this <i>Certificate</i>, the following words and phrases shown in italics and capitalized have the meanings shown below. As <i>You</i> read through the <i>Certificate</i>, <i>You</i> may need to refer to this Section to ensure <i>You</i> have a full understanding of <i>Your</i> coverage, limitations and exclusions.</p> <p><b>Account</b> means the <i>Primary Cardholder's</i> TD Credit Card Account that the <i>Bank</i> maintains.</p> <p><b>Account Holder</b> means the <i>Primary Cardholder</i> to whom the monthly <i>Account</i> statement is issued and who is a resident of Canada, and any <i>Additional Cardholder</i> who is a resident of Canada. The <i>Account Holder</i> may be referred herein as "<i>You</i>" or "<i>Your</i>".</p> <p><b>Additional Cardholder</b> means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p><b>Bank</b> means The Toronto-Dominion Bank.</p> <p><b>Car Sharing</b> means a car rental club, which gives its members 24-hour access to a fleet of cars parked in a convenient location.</p> <p><b>Certificate</b> means this Certificate of Insurance.</p> <p><b>Good Standing</b> means:</p> <ul style="list-style-type: none"> <li>• the <i>Primary Cardholder</i> has applied for the <i>Account</i>;</li> <li>• the <i>Bank</i> has approved and opened the <i>Account</i>;</li> <li>• the <i>Primary Cardholder</i> has not advised the <i>Bank</i> to close the <i>Account</i>; and</li> <li>• the <i>Bank</i> has not suspended or revoked credit privileges or otherwise closed the <i>Account</i>.</li> </ul> <p><b>Insured Person</b> means:</p> <ol style="list-style-type: none"> <li>1. <i>You</i> the <i>Account Holder</i> who presents themselves in person at the <i>Rental Agency</i>, signs the rental contract, declines the <i>Rental Agency's</i> Collision Damage Waiver (CDW) or its equivalent and takes possession of the rental vehicle and who complies with the terms of this Policy.</li> <li>2. Any other person who drives the same rental vehicle with <i>Your</i> permission whether or not such person has been listed on the rental vehicle contract or has been identified to the <i>Rental Agency</i> at the time of making the rental; however, <i>You</i> and all drivers must otherwise qualify under and follow the terms of the rental contract and must be legally licensed and permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle shall be used. Important: Check with <i>Your</i> personal automobile insurer and the <i>Rental Agency</i> to ensure that <i>You</i> and all other drivers have adequate third-party liability, personal injury and damage to property coverage. <b>This policy only covers loss or damage to the rental vehicle as stipulated herein.</b></li> </ol> <p><b>Loss of Use</b> means the amount paid to a <i>Rental Agency</i> to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.</p> <p><b>Primary Cardholder</b> means a person who has applied for a TD Credit Card, whose name is on the <i>Account</i> and to whom a TD Credit Card has been issued.</p> <p><b>Rental Agency</b> means an auto <i>Rental Agency</i> licensed to rent vehicles and which provides a rental agreement. Throughout this <i>Certificate</i> the terms "rental company" and "rental agency" refer to both traditional auto rental agencies and <i>Car Sharing</i> Programs.</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>Cardholder whose name is embossed on the TD Credit Card or who is authorized to use the TD Credit Card in accordance with the Cardholder Agreement.</p>	<p><b>Rental Agency's CDW</b> means an optional Collision Damage Waiver ("CDW") or similar coverage offered by car rental companies that relieves renters of financial responsibility if the car is damaged or stolen while under rental contract. <i>Rental Agency's CDW</i> is not insurance.</p> <p><b>Tax-free Car</b> means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback. The Collision/Loss Damage Insurance program will not provide coverage for <i>Tax-free Cars</i>.</p> <p><b>TD Points</b> mean the rewards units earned for goods and services charged to the Account through the TD Travel Rewards Program associated to the <i>Account</i>.</p>

<p><b>Auto Rental Collision/Loss Damage Insurance</b></p>	<p>A. Collision/Loss Damage Insurance at a Glance</p> <ul style="list-style-type: none"> <li>• Only the Cardholder may rent a vehicle and decline the Rental Agency's collision damage waiver (CDW) or an 56 equivalent coverage offering. This coverage applies only to the <i>Insured Person's</i> personal and business Use of the rental vehicle.</li> <li>• <i>Your TD Credit Card must be in Good Standing.</i></li> <li>• <i>You must initiate and complete the entire rental transaction with the same TD Credit Card.</i></li> <li>• The full cost of the rental <i>must be charged to Your TD Credit Card to activate coverage.</i></li> <li>• Coverage is limited to one rental vehicle at a time, i.e. if during the same period there is more than one vehicle rented by the Cardholder, only the first rental will be eligible for these benefits.</li> <li>• The length of time <i>You rent the same vehicle or vehicles must not exceed forty-eight (48) consecutive days, which follow one immediately after the other. In order to break the consecutive day cycle, a full calendar day must exist between rental periods. If the rental period exceeds forty-eight (48) consecutive days, coverage will not be provided from the first day onwards, i.e. coverage will not be provided for either the first 48 consecutive days or any subsequent days. Coverage may not be extended for more than forty-eight (48) days by renewing or taking out a new rental agreement with the same or another Rental Agency for the same vehicle or another vehicle.</i></li> <li>• Coverage is limited to loss/damage to, or theft of a rental vehicle only up to the rental vehicle's actual cash value plus valid Loss of Use charges.</li> <li>• The Cardholder <i>must decline on the rental contract the CDW option or its equivalent offered by the Rental Agency. (The Collision/Loss Damage Insurance coverage does not pay for the premium charged by the Rental Agency for the CDW offered by the Rental Agency.)</i></li> <li>• Most vehicles are covered by the Policy. (A list of vehicles excluded from this coverage is outlined in the section "Types of Vehicles Covered".)</li> <li>• The Collision/Loss Damage Insurance Program will provide coverage to Cardholders when the full cost of each rental of a vehicle (per Use and mileage charges) is paid for <i>Using Your TD Credit Card and the Car Sharing Program's Collision/Loss Damage Insurance is declined.</i></li> <li>• Coverage is available except where prohibited by law.</li> <li>• Claims <i>must be reported within forty-eight (48) hours of the damage/loss occurring by calling 1-866-374-1129 (when in Canada or the United States) or, call collect (416) 977-4425. PLEASE READ THE FOLLOWING COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS. Collision/Loss Damage (CLD) Insurance provides coverage when You Use Your TD Credit Card to pay for a rental vehicle and decline the CDW (or an equivalent</i></li> </ul>	<p><b>Section 4 – Description of Insurance Coverage</b></p> <p><b>Collision/Loss Damage Insurance at a Glance</b></p> <ul style="list-style-type: none"> <li>• Only the <i>Cardholder</i> may rent a vehicle and decline the <i>Rental Agency's CDW</i> or an equivalent coverage offering. This coverage applies only to the <i>Insured Person's</i> personal and business use of the rental vehicle.</li> <li>• <i>Your TD Credit Card must be in Good Standing.</i></li> <li>• <i>You must initiate and complete the entire rental transaction with the same TD Credit Card.</i></li> <li>• The full cost of the rental <i>must be charged to Your TD Credit Card to activate coverage.</i></li> <li>• Coverage is limited to one rental vehicle at a time; i.e., if during the same period there is more than one vehicle rented by the <i>Cardholder</i>, only the first rental will be eligible for these benefits.</li> <li>• The length of time <i>You rent the same vehicle or vehicles must not exceed 48 consecutive days, which follow one immediately after the other. In order to break the consecutive day cycle, a full calendar day must exist between rental periods. If the rental period exceeds 48 consecutive days, coverage will not be provided from the first day onwards; e.g., coverage will not be provided for either the first 48 consecutive days or any subsequent days. Coverage may not be extended for more than 48 days by renewing or taking out a new rental agreement with the same or another Rental Agency for the same vehicle or another vehicle.</i></li> <li>• Coverage is limited to loss/damage to, or theft of a rental vehicle only up to the rental vehicle's actual cash value plus valid <i>Loss of Use</i> charges.</li> <li>• The <i>Cardholder</i> <i>must decline on the rental contract the CDW option or its equivalent offered by the Rental Agency. (The Collision/Loss Damage Insurance coverage does not pay for the premium charged by the Rental Agency for the CDW offered by the Rental Agency.)</i></li> <li>• Most vehicles are covered by the Policy. (A list of vehicles excluded from this coverage is outlined in the subsection "Types of Vehicles Covered".)</li> <li>• Collision/Loss Damage (CLD) Insurance provides coverage when <i>You use Your TD Credit Card to pay for the full cost of a rental vehicle and decline the CDW (or an equivalent coverage) offered by the Rental Agency. There is no additional charge for the CLD Insurance. The coverage compensates You or a Rental Agency for loss/damages up to the actual cash value of the rented vehicle and valid Rental Agency Loss of Use charges when the conditions described below are met.</i></li> <li>• Coverage is available except where prohibited by law.</li> <li>• Claims <i>must be reported within 48 hours of the damage/loss occurring by calling 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries.</i></li> </ul> <p><b>PLEASE READ THE FOLLOWING COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS.</b></p> <p>CLD Insurance is primary insurance (except for losses that may be waived or assumed by</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>coverage) offered by the Rental Agency. There is no additional charge for the CLD Insurance. The coverage compensates <i>You</i> or a <i>Rental Agency</i> for loss/damages up to the actual cash value of the rented vehicle and valid <i>Rental Agency</i> Loss of Use charges when the conditions described below are met.</p>	<p>the <i>Rental Agency</i> or their insurer, and in such circumstances where local government insurance legislation states otherwise) which pays the amount for which <i>You</i> are liable to the <i>Rental Agency</i> up to the actual cash value of the damaged or stolen rental vehicle as well as valid <i>Loss of Use</i> charges resulting from damage or theft occurring while <i>You</i> are the renter of the rental vehicle.</p> <p>The length of time <i>You</i> rent the same vehicle or vehicles must not exceed 48 consecutive days. If <i>You</i> rent the same vehicle or vehicles for more than 48 consecutive days, no coverage is provided for any part of your rental period.</p>

<p><b>Auto Rental Collision/Loss Damage Insurance</b></p>	<p><b>B. Collision/Loss Damage Covers CLD</b> Insurance is primary insurance (except for losses that may be waived or assumed by the <i>Rental Agency</i> or their insurer, and in such circumstances where local government insurance legislation states otherwise) which pays the amount for which <i>You</i> are liable to the <i>Rental Agency</i> up to the actual cash value of the damaged or stolen rental vehicle as Well as valid Loss of Use charges resulting from damage or theft occurring while <i>You</i> are the renter of the rental vehicle. The length of time <i>You</i> rent the same vehicle or vehicles must not exceed forty-eight (48) consecutive days. If <i>You</i> rent the same vehicle or vehicles for more than forty-eight (48) consecutive days, no coverage is provided for any part of <i>Your</i> rental period. This coverage does NOT include loss arising directly or indirectly from:</p> <ol style="list-style-type: none"> <li>1. a replacement vehicle for which <i>Your</i> personal automobile insurance is covering all or part of the cost of the rental;</li> <li>2. third party liability;</li> <li>3. personal injury or damage to property, except the rental vehicle itself or its equipment;</li> <li>4. the operation of the rental vehicle at any time during which any <i>Insured Person</i> is driving while intoxicated or under the influence of any narcotic;</li> <li>5. any dishonest, fraudulent or criminal act committed by any <i>Insured Person</i>;</li> <li>6. Wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin;</li> <li>7. operation of the rental vehicle in violation of the terms of the rental agreement except: (a) <i>Insured Persons</i> as defined, may operate the rental vehicle; (b) the rental vehicle may be driven on publicly maintained gravel roads; (c) the rental vehicle may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.</li> </ol> <p>N.B. It must be noted that loss/damage arising while the vehicle is being operated under (a), (b) or (c) above is covered by this insurance. However, the Rental Agency's third party insurance will not be in force and, as such, <i>You</i> must ensure that <i>You</i> are adequately insured privately for third party liability.</p> <ol style="list-style-type: none"> <li>8. seizure or destruction under a quarantine or customs regulations or confiscated by order of any government or public authority;</li> <li>9. transportation of contraband or illegal trade;</li> <li>10. war, hostile or warlike action, insurrection, rebellion, revolution, civil war, <i>Usurped power</i>, or action taken by government or public authority in hindering, combatting or defending against such action;</li> <li>11. transportation of property or passengers for hire;</li> <li>12. nuclear reaction, nuclear radiation, or radioactive contamination;</li> <li>13. intentional damage to the rental vehicle by an <i>Insured Person</i>.</li> </ol>	<p><b>Section 5 – Limitations and Exclusions</b> Collision/Loss Damage (CLD) Insurance does NOT include loss arising directly or indirectly from:</p> <ol style="list-style-type: none"> <li>1. a replacement vehicle for which <i>Your</i> personal automobile insurance is covering all or part of the cost of the rental;</li> <li>2. third-party liability;</li> <li>3. personal injury or damage to property, except the rental vehicle itself or its equipment;</li> <li>4. the operation of the rental vehicle at any time during which any <i>Insured Person</i> is driving while intoxicated or under the influence of any narcotic;</li> <li>5. any dishonest, fraudulent or criminal act committed by any <i>Insured Person</i>;</li> <li>6. wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin;</li> <li>7. operation of the rental vehicle in violation of the terms of the rental agreement except:       <ol style="list-style-type: none"> <li>a) <i>Insured Persons</i> as defined, may operate the rental vehicle;</li> <li>b) the rental vehicle may be driven on publicly maintained gravel roads;</li> <li>c) the rental vehicle may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.</li> </ol> </li> </ol> <p>NOTE: It must be noted that loss/damage arising while the vehicle is being operated, as described in #7, is covered by this insurance. However, the <i>Rental Agency's</i> third-party insurance will not be in force and, as such, <i>You</i> must ensure that <i>You</i> are adequately insured privately for third-party liability.</p> <ol style="list-style-type: none"> <li>8. seizure or destruction under a quarantine or customs regulations or confiscated by order of any government or public authority;</li> <li>9. transportation of contraband or illegal trade;</li> <li>10. war; or civil unrest; or an act of war, whether declared or undeclared; or hostile or warlike action in time of peace or war; or willing participation in a riot or civil unrest; or rebellion; or revolution; or insurrection; or any service in the armed forces while on duty;</li> <li>11. transportation of property or passengers for hire;</li> <li>12. nuclear reaction, nuclear radiation, or radioactive contamination;</li> <li>13. intentional damage to the rental vehicle by an <i>Insured Person</i>.</li> </ol>
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Changes to your Certificate of Insurance		
Benefit	Before	After
<b>Auto Rental Collision/Loss Damage Insurance</b>	<p>C. Who is Eligible for Coverage? <i>Insured Persons</i> as defined provided that:</p> <ol style="list-style-type: none"> <li>1. <i>Your Card Account</i> privileges have not been terminated or suspended, and/or</li> <li>2. <i>Your Card Account</i> is not more than ninety (90) days past due.</li> </ol> <p>D. Coverage Activation For coverage to be in effect, <i>You</i> must:</p> <ol style="list-style-type: none"> <li>1. Use <i>Your TD Credit Card</i> to pay for the entire rental from a Rental Agency.</li> <li>2. Decline the <i>Rental Agency's CDW</i> option or similar coverage offered by the <i>Rental Agency</i> on the rental contract. If there is no space on the vehicle rental contract for <i>You</i> to indicate that <i>You</i> have declined the coverage, then indicate in writing on the contract "I decline CDW provided by this merchant". <ul style="list-style-type: none"> <li>• Rental vehicles which are part of prepaid travel packages are also covered if the total package was paid by <i>Your TD Credit Card</i>.</li> <li>• <i>You</i> are covered if <i>You</i> receive a "free rental" as a result of a promotion where <i>You</i> have had to make previous vehicle rentals and if each such previous rental was entirely paid for with <i>Your TD Credit Card</i>.</li> <li>• <i>You</i> are covered if <i>You</i> receive a "free rental" day(s) as a result of the Cash Back program for the number of days of free rental (or similar TD Credit Card program). If the free rental day(s) are combined with rental days for which <i>You</i> pay the negotiated rate, this entire balance must be paid by <i>Your TD Credit Card</i>.</li> </ul> </li> </ol>	<p><b>Section 2 – Eligibility</b> <b>Who is Eligible for Coverage?</b> <i>Insured Persons</i> as defined provided that:</p> <ol style="list-style-type: none"> <li>1. <i>Your Card Account</i> privileges have not been terminated or suspended; and</li> <li>2. <i>Your Card Account</i> is not more than 90 days past due.</li> </ol> <p><b>Coverage Activation</b> For coverage to be in effect, <i>You</i> must:</p> <ol style="list-style-type: none"> <li>1. Use <i>Your TD Credit Card</i> to pay for the entire rental from a <i>Rental Agency</i>.</li> <li>2. Decline the <i>Rental Agency's CDW</i> option or similar coverage offered by the <i>Rental Agency</i> on the rental contract. If there is no space on the vehicle rental contract for <i>You</i> to indicate that <i>You</i> have declined the coverage, then indicate in writing on the contract "I decline CDW provided by this merchant". <ul style="list-style-type: none"> <li>• Rental vehicles which are part of prepaid travel packages are also covered if the total package was paid by <i>Your TD Credit Card</i>.</li> <li>• <i>You</i> are covered if <i>You</i> receive a "free rental" as a result of a promotion where <i>You</i> have had to make previous vehicle rentals and if each such previous rental was entirely paid for with <i>Your TD Credit Card</i>.</li> <li>• <i>You</i> are covered if <i>You</i> receive a "free rental" day(s) as a result of the TD Travel Rewards Program for the number of days of free rental (or similar TD Credit Card program). If the free rental day(s) are combined with rental days for which <i>You</i> pay the negotiated rate, this entire balance must be paid by <i>Your TD Credit Card</i>.</li> <li>• <i>You</i> are covered if <i>TD Points</i> are used to obtain the rental. If partial payment is paid using <i>Your TD Points</i>, the remaining balance of that rental must be paid using <i>Your TD Credit Card</i> in order to be covered.</li> </ul> </li> </ol> <p><b>TD Points or any other Frequent Flyer Plan Rewards Units</b> Under no circumstances will any benefit be payable in connection with the value of <i>TD Points</i> or frequent flyer plan rewards units that have been lost or wasted.</p>
<b>Auto Rental Collision/Loss Damage Insurance</b>	<p>E. Coverage Termination There is NO Coverage when:</p> <ol style="list-style-type: none"> <li>1. The <i>Rental Agency</i> reassumes control of the rental vehicle.</li> <li>2. This Policy is cancelled.</li> <li>3. <i>Your</i> rental period is more than forty-eight (48) consecutive days, or <i>Your</i> rental period is extended for more than forty-eight (48) consecutive days by renewing or taking out a new rental agreement with the same or another <i>Rental Agency</i> for the same vehicle or other vehicles.</li> <li>4. <i>Your TD Credit Card</i> is cancelled or Card privileges are otherwise terminated</li> </ol>	<p><b>Section 6 – When Coverage Terminates</b></p> <p>No change.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
<b>Auto Rental Collision/Loss Damage Insurance</b>	F. Where Coverage is Available This coverage is available on a 24-hour basis unless precluded by law or the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed (other than under section B, Part 7 (a) (b) or (c) above). (See the section on “Helpful Hints” for tips on locations where Use of this coverage may be challenged and what to do when a <i>Rental Agency</i> makes the rental or return of a vehicle difficult.)	<p><b>Section 4 – Description of Insurance Coverage</b></p> <p><b>Where Coverage is Available</b> This coverage is available on a 24-hour basis unless precluded by law or the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed (other than described in Section 5 – “Limitations and Exclusions”, under #7). (See Section 9 – “Helpful Hints” for tips on locations where use of this coverage may be challenged and what to do when a <i>Rental Agency</i> makes the rental or return of a vehicle difficult.)</p>
<b>Auto Rental Collision/Loss Damage Insurance</b>	<p>G. Types of Vehicles Covered The types of rental vehicles covered include: All cars, sport utility vehicles, and Mini-Vans (defined as vans made by an automobile manufacturer and classified by the manufacturer or a government authority as Mini-Vans made to transport a maximum of eight (8) people including the driver and which are <i>Used exclusively</i> for the transportation of passengers and their luggage) except those excluded below. The following vehicles are NOT covered:</p> <ol style="list-style-type: none"> <li>1. vans, cargo vans or mini cargo vans (other than Mini-Vans as described above);</li> <li>2. trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;</li> <li>3. limousines;</li> <li>4. off-road vehicles – meaning any vehicle <i>Used</i> on roads that are not publicly maintained roads unless <i>Used</i> to ingress and egress private property;</li> <li>5. motorcycles, mopeds or motor bikes;</li> <li>6. trailers, campers, recreational vehicles or vehicles not licensed for road <i>Use</i>;</li> <li>7. vehicles towing or propelling trailers or any other object;</li> <li>8. mini-buses or buses; 59</li> <li>9. any vehicle with a Manufacturer’s Suggested Retail Price (MSRP) excluding all taxes, over eighty-five thousand Dollars (\$85,000) Canadian, at the time and place of loss.</li> <li>10. exotic vehicles, meaning vehicles such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce;</li> <li>11. any vehicle which is either wholly or in part handmade, hand finished or has a limited production of under 2,500 vehicles per year;</li> <li>12. antique vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more.</li> <li>13. Tax-free cars.</li> </ol> <p>Luxury vehicles such as BMW, Cadillac, Lincoln and Mercedes Benz are covered as long as they meet the above requirements.</p>	<p><b>Section 4 – Description of Insurance Coverage</b></p> <p><b>Types of Vehicles Covered</b> No change.</p> <p><b>Section 5 – Limitations and Exclusions</b> <b>Vehicles that are NOT covered are:</b> No change.</p>

<p><b>Auto Rental Collision/Loss Damage Insurance</b></p>	<p><b>IN THE EVENT OF AN ACCIDENT/THEFT</b></p> <ul style="list-style-type: none"> <li>• Within forty-eight (48) <i>hours</i>, call the <i>Administrator</i> toll-free 1-866-374-1129 if <i>You</i> are in Canada or the United States or call collect (416) 977-4425. The <i>Administrator's</i> representative will answer <i>Your</i> questions and send <i>You</i> a claim form.</li> <li>• Decide with the rental agent which one of <i>You</i> will make the claim.</li> <li>• If the rental agent decides to settle the claim directly, complete the accident report claim form and assign the right for the <i>Rental Agency</i> to make the claim on <i>Your</i> behalf on the claim form or other authorized forms. It is important to note that <i>You</i> remain responsible for the damage/loss and that <i>You</i> may be contacted in the future to answer inquiries resulting from the claims process. The rental agent may fax the required documentation toll-free if they are in Canada or the United States to 1-877-661-3566. When elsewhere the fax number is 1-519-742-9471. Original documentation may also be required in some instances. (If <i>You</i> have any questions, are having any difficulties, or would like the claims <i>Administrator</i> to be involved immediately, call the number provided above).</li> <li>• If <i>You</i> will be making the claim, <i>You</i> must call the claims <i>Administrator</i> within forty-eight (48) <i>hours</i> of the damage/theft having occurred. <i>Your</i> claim must be submitted with as much documentation, requested below, as possible within forty-five (45) days of discovering the loss/damage. <i>You</i> will need to provide all documentation within ninety (90) days of the date of damage or theft to the claims <i>Administrator</i>.</li> <li>• The following claim documentation is required: <ul style="list-style-type: none"> <li>– the claim form, completed and signed</li> <li>– <i>Your</i> sales draft showing that the rental was paid in full with the TD Credit Card and/or proof of redemption</li> <li>– the original copy of the vehicle rental agreement – accident or damage report, if available</li> <li>– the itemized repair bill, or if not available, a copy of the estimate – receipt for paid repairs</li> <li>– police report, when available</li> <li>– copy of <i>Your</i> billing or pre-billing statement if any repair charges <i>Were</i> billed to <i>Your Account</i></li> </ul> </li> </ul> <p>Under normal circumstances, the claim will be paid within fifteen (15) days after the claims <i>Administrator</i> has received all necessary documentation. If the claim cannot be assessed on the basis of the information that has been provided, it will be closed. 60 After the Company has paid <i>Your</i> claim, <i>Your</i> rights and recoveries will be transferred to the Company to the extent of the Company's payment for the loss/damage incurred when the rental vehicle was <i>Your</i> responsibility. This means the Company will then be entitled, at its own expense, to sue in <i>Your</i> name. If the Company chooses to sue another party in <i>Your</i> name, <i>You</i> must give the Company all the assistance the Company may reasonably require to secure its</p>	<p><b>Section 7 – In the Event of an Accident/Theft</b></p> <ul style="list-style-type: none"> <li>• Within 48 hours, call <i>Our Administrator</i> at 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries. <i>Our Administrator's</i> representative will answer <i>Your</i> questions and send <i>You</i> a claim form.</li> <li>• Decide with the rental agent which one of <i>You</i> will make the claim.</li> </ul> <p>If the rental agent decides to settle the claim directly, complete the accident report claim form and assign the right for the <i>Rental Agency</i> to make the claim on <i>Your</i> behalf on the claim form or other authorized forms. It is important to note that <i>You</i> remain responsible for the damage/loss and that <i>You</i> may be contacted in the future to answer inquiries resulting from the claims process. The rental agent may fax the required documentation to +1-819-569-2814 (toll-free). Original documentation may also be required in some instances. (If <i>You</i> have any questions, are having any difficulties, or would like the claims <i>Administrator</i> to be involved immediately, call the number provided above).</p> <ul style="list-style-type: none"> <li>• If <i>You</i> will be making the claim, <i>You</i> must call the claims <i>Administrator</i> within 48 hours of the damage/theft having occurred. <i>Your</i> claim must be submitted with as much documentation, as requested by <i>Our Administrator</i> below, within 45 days of discovering the loss/damage. <i>You</i> will need to provide all documentation within 90 days of the date of damage or theft to the claims <i>Administrator</i>.</li> <li>• The following claim documentation is required: <ul style="list-style-type: none"> <li>• the claim form, completed and signed;</li> <li>• <i>Your</i> sales draft showing that the rental was paid in full with the TD Credit Card and/or proof of redemption;</li> <li>• the original copy of the vehicle rental agreement;</li> <li>• the accident or damage report, if available;</li> <li>• the itemized repair bill, or if not available, a copy of the estimate;</li> <li>• the receipt for paid repairs;</li> <li>• the police report, when available;</li> <li>• a copy of <i>Your</i> billing or pre-billing statement if any repair charges were billed to <i>Your Account</i>;</li> </ul> </li> <li>• Under normal circumstances, the claim will be paid within 15 days after the claims <i>Administrator</i> has received all necessary documentation. If the claim cannot be assessed on the basis of the information that has been provided, it will be closed. After <i>Our Administrator</i> has paid <i>Your</i> claim, <i>Your</i> rights and recoveries will be transferred to the Insurer to the extent of <i>Our Administrator's</i> payment for the loss/damage incurred when the rental vehicle was <i>Your</i> responsibility. This means the Insurer will then be entitled, at its own expense, to sue in <i>Your</i> name. If the Insurer chooses to sue another party in <i>Your</i> name, <i>You</i> must give the Insurer all the assistance they may reasonably require to secure its rights and remedies. This may include providing <i>Your</i> signature on all necessary documents that enable the Insurer to sue in <i>Your</i> name. Once <i>You</i> report damage, loss or theft, a claim file will be opened and will remain open for 6 months from the date of the damage or theft.</li> </ul>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>rights and remedies. This may include providing <i>Your</i> signature on all necessary documents that enable the Company to sue in <i>Your</i> name. Once <i>You</i> report damage, loss or theft, a claim file will be opened and will remain open for six (6) months from the date of the damage or theft. Payment will only be made on a claim or any part of a claim that is completely substantiated as required by the claims <i>Administrator</i> within six (6) months of the date of loss/damage. <i>You</i> should <i>Use</i> due diligence and do all things necessary to avoid or reduce any loss or damage to property protected by this Collision/Loss Damage Insurance. If <i>You</i> make a claim knowing it to be false or fraudulent in any respect, <i>You</i> will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy</p>	<p>Payment will only be made on a claim or any part of a claim that is completely substantiated as required by the claims <i>Administrator</i> within 6 months of the date of loss/damage. <i>You</i> should use due diligence and do all things necessary to avoid or reduce any loss or damage to property protected by this Collision/ Loss Damage Insurance. If <i>You</i> make a claim knowing it to be false or fraudulent in any respect, <i>You</i> will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy.</p>



Changes to your Certificate of Insurance		
Benefit	Before	After
Auto Rental Collision/Loss Damage Insurance	<p>H. LEGAL ACTION LIMITATION PERIOD Every action or proceeding against the insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta or British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.</p> <p>Helpful Hints Before <i>You</i> rent a vehicle, find out if <i>You</i> are required to provide a deposit if <i>You</i> wish to decline the Rental Agency's CDW. If possible, select a <i>Rental Agency</i> which provides an excellent rate AND allows <i>You</i> to decline the CDW without having to make a deposit. Rental Agencies in some countries may resist <i>Your</i> declining their CDW coverage. These Rental Agencies may try to encourage <i>You</i> to take their coverage or to provide a deposit. If <i>You</i> experience difficulty Using <i>Your</i> CLD Insurance coverage, please call toll-free 1-866-374-1129 if <i>You</i> are in Canada or the United States or, call collect (416) 977-4425 and provide:</p> <ul style="list-style-type: none"> <li>• the name of the <i>Rental Agency</i> involved,</li> <li>• the Rental Agency's address,</li> <li>• the date of the rental,</li> <li>• the name of the <i>Rental Agency</i> representative with whom <i>You</i> spoke, and <i>Your</i> rental contract number. The <i>Rental Agency</i> will then be contacted and acquainted with the CLD Insurance coverage. In certain locations, the law requires that Rental Agencies provide Collision Damage Coverage in the price of the vehicle rental. In these locations (and in Costa Rica or elsewhere where Cardholders may be required to accept CDW), the CLD Insurance will provide coverage for any required deductible provided that all the procedures outlined in the <i>Certificate</i> are followed and the Rental Agency's Deductible Waiver has been declined on the rental contract. <i>You</i> will not be compensated for any payment <i>You</i> may have made to obtain the Rental Agency's CDW. Check the rental vehicle carefully for scratches or dents before and after <i>You</i> drive the vehicle. Be sure to point out where the scratches or dents are located to a <i>Rental Agency</i> representative. 61 If the vehicle has sustained damage of any kind, immediately phone one of the numbers provided and do not sign a blank sales draft to cover the damage and Loss of Use charges or, a sales draft with an estimated cost of repair and Loss of Use charges. The rental agent may make a claim on <i>Your</i> behalf to recover repair and Loss of Use charges by following the procedures outlined in the section "In the Event of an Accident/Theft". </li></ul>	<p><b>Section 8 – General Conditions Legal Action Limitation Period</b> Every action or proceeding against the Insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> (for actions or proceedings governed by the laws of Alberta or British Columbia), <i>The Insurance Act</i> (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the <i>Civil Code of Quebec</i>.</p> <p><b>Section 9 – Helpful Hints</b></p> <p><b>No change.</b></p>

Changes to your Certificate of Insurance		
Benefit	Before	After
<b>Purchase Security and Extended Warranty Protection</b>	Coverage under this Certificate is provided by: TD Home and Auto Insurance Company (Insurer) 320 Front Street West, 3rd Floor, Toronto, ON M5V 3B6	<b>Coverage under this Certificate is provided by:</b> TD Home and Auto Insurance Company ("Insurer") P.O. Box 1, TD Centre, Toronto, ON M5K 1A2
<b>Purchase Security and Extended Warranty Protection</b>	Administration services are provided by: Allianz Global Assistance (Administrator) P.O. Box 277, Waterloo, ON N2J 4A4 Phone: 1-866-374-1129 or (416) 977-4425	<b>Claims administration and adjudication services are provided by:</b> Global Excel Management Inc. ("Administrator") 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-866-374-1129 or +1-416-977-4425
<b>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</b>	Coverage Certificate The terms of the TD Credit Card Purchase Security and Extended Warranty Protection Group Policy #TDVP112008 (the Master Policy) issued by TD Home and Auto Insurance Company (Insurer) to The Toronto-Dominion Bank are described in this Certificate and are effective December 1, 2008. Please note that in Alberta, Statutory Conditions are deemed to be part of every contract that include insurance against loss or damage to property and said Statutory Conditions are included in the Group Policy. Words in italics in this Certificate are defined in Section 1.	<b>Section 1 – Introduction Certificate of Insurance</b> The Certificate of Insurance (" <i>Certificate</i> ") below applies to the TD Cash Back Visa Infinite Card, which will be referred to as a "TD Credit Card" throughout the <i>Certificate</i> . <b>Note: This insurance is excess insurance</b> , meaning that any other sources of recovery <i>You</i> have will pay first, and this insurance policy will be the last to pay. For example, if <i>You're</i> covered under home insurance, <i>You</i> will be eligible for the amount of the deductible under this <i>Certificate</i> . Claims administration and adjudication services are provided by Global Excel Management Inc. The terms of the TD Credit Card Purchase Security and Extended Warranty Protection Group Policy #TDVP112008 (" <i>Group Policy</i> ") issued by TD Home and Auto Insurance Company (" <i>Insurer</i> ") to The Toronto-Dominion Bank are described in this <i>Certificate</i> . Please note that in Alberta, Statutory Conditions are deemed to be part of every contract that includes insurance against loss or damage to property and said Statutory Conditions are included in the Group Policy.

Changes to your Certificate of Insurance		
Benefit	Before	After
<b>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</b>	<p>Section 1 – Definitions</p> <p>ACCOUNT(S) means Your TD Credit Card Account accessed using Your TD Credit Card or TD Visa Cheque.</p> <p>ACCOUNT HOLDER means the Primary Cardholder to whom the monthly Account statement is issued and who is a resident of Canada, and any Additional Cardholder who is a resident of Canada. The Account Holder may be referred herein as “You” or “Your”.</p> <p>ADDITIONAL CARDHOLDER means a person to whom a TD Credit Card has been issued at the authorization of the Primary Cardholder.</p> <p>ADMINISTRATOR means the service provider arranged by the Insurer to provide claims payment and administrative services under the Policy.</p> <p>INSURED ITEM means a new item of personal property (a pair or set being one item) for personal use for which the full Purchase Price has been charged to the Account of the Account Holder.</p> <p>MANUFACTURER’S WARRANTY means an express written warranty issued by or on behalf of the manufacturer of the Insured Item at the point of sale at the time of purchase of an Insured Item. The Manufacturer’s Warranty must be valid in Canada.</p> <p>PRIMARY CARDHOLDER means a person who applied for a TD Credit Card, whose name is on the Account and to whom a TD Credit Card has been issued.</p> <p>PURCHASE PRICE means the actual cost to the Account Holder of the Insured Item, including any applicable sales tax.</p>	<p><b>Section 2 – Definitions</b></p> <p>In this <i>Certificate</i>, the following words and phrases shown in italics and capitalized have the meanings shown below. As <i>You</i> read through the <i>Certificate</i>, <i>You</i> may need to refer to this Section to ensure <i>You</i> have a full understanding of <i>Your</i> coverage, limitations and exclusions.</p> <p><b>Account</b> means the <i>Primary Cardholder’s</i> TD Credit Card Account that the Bank maintains.</p> <p><b>Account Holder</b> means the <i>Primary Cardholder</i> to whom the monthly <i>Account</i> statement is issued and who is a resident of Canada, and any <i>Additional Cardholder</i> who is a resident of Canada. The <i>Account Holder</i> may be referred herein as “<i>You</i>” or “<i>Your</i>”.</p> <p><b>Additional Cardholder</b> means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p><b>Insured Item</b> means a new item of personal property (a pair or set being one item) for personal use for which the full <i>Purchase Price</i> has been charged to the <i>Account</i> of the <i>Account Holder</i>.</p> <p><b>Manufacturer’s Warranty</b> means an express written warranty issued by or on behalf of the manufacturer of the <i>Insured Item</i> at the point of sale at the time of purchase of an <i>Insured Item</i>. The <i>Manufacturer’s Warranty</i> must be valid in Canada.</p> <p><b>Primary Cardholder</b> means a person who applied for a TD Credit Card, whose name is on the <i>Account</i> and to whom a TD Credit Card has been issued. A <i>Primary Cardholder</i> does not include an <i>Additional Cardholder</i>.</p> <p><b>Purchase Price</b> means the actual cost to the <i>Account Holder</i> of the <i>Insured Item</i>, including any applicable sales tax.</p> <p><b>Spouse</b> means:</p> <ul style="list-style-type: none"> <li>• the person who the <i>Account Holder</i> is legally married to; or</li> <li>• the person the <i>Account Holder</i> has lived with for at least 1 continuous year in the same household and publicly refers to as their partner.</li> </ul>

Changes to your Certificate of Insurance		
Benefit	Before	After
<b>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</b>	<p>Section 2 – What are the Insurance Benefits (a) Purchase Security The Purchase Security Plan automatically protects most Insured Items purchased with the TD Credit Card for ninety (90) days from purchase for all risk of direct physical loss or damage, except as herein provided, anywhere in the world, 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. This protection is provided at no additional cost. (b) Extended Warranty Protection (i) The Extended Warranty Protection Plan automatically provides extended warranty coverage for Insured Items such coverage to commence immediately following the expiry of the applicable Manufacturer’s Warranty for a period equal to the period of the 52 Manufacturer’s Warranty coverage or one year, whichever is the lesser on most items purchased with the TD Credit 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 years are covered if registered with the Administrator within the first year after purchase of the item. (ii) To register an Insured Item with a warranty greater than five (5) years for Extended Warranty Protection, the Account Holder must contact the Administrator and provide:</p> <ul style="list-style-type: none"> <li>• a copy of the sales receipt;</li> <li>• Credit Card record of charge or Credit Card statement;</li> <li>• serial number of the item, if available;</li> <li>• original Manufacturer’s Warranty valid in Canada; and</li> <li>• description of the product. This protection is provided at no additional cost.</li> </ul>	<p><b>Section 3 – Description of Insurance Coverage</b></p> <p>a) <b>Purchase Security</b> Purchase Security automatically protects most <i>Insured Items</i> purchased with the TD Credit Card for 90 days from purchase for all risk of direct physical loss or damage, except as herein provided, anywhere in the world, in excess of other applicable insurance. If the item is lost, stolen or damaged, it will be replaced or repaired, or the <i>Account Holder</i> will be reimbursed for the <i>Purchase Price</i>.</p> <p>b) <b>Extended Warranty Protection</b></p> <p>(i) Extended Warranty Protection automatically provides extended warranty coverage for <i>Insured Items</i>, such coverage to commence immediately following the expiry of the applicable <i>Manufacturer’s Warranty</i> for the period of the <i>Manufacturer’s Warranty</i> coverage or 1 year, whichever is the lesser on most items purchased with the TD Credit Card as long as there is a <i>Manufacturer’s Warranty</i> valid in Canada (automatic coverage is limited to warranties 5 years or less). <i>Manufacturer’s Warranties</i> greater than 5 years are covered if registered with the <i>Administrator</i> within the first year after purchase of the item.</p> <p>(ii) To register an <i>Insured Item</i> with a warranty greater than 5 years for Extended Warranty Protection, the <i>Account Holder</i> must contact the <i>Administrator</i> and provide:</p> <ul style="list-style-type: none"> <li>• a copy of the sales receipt;</li> <li>• a Credit Card record of charge or Credit Card statement;</li> <li>• the serial number of the item, if available;</li> <li>• the original <i>Manufacturer’s Warranty</i> valid in Canada; and <ul style="list-style-type: none"> <li>• a description of the product.</li> </ul> </li> </ul>
<b>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</b>	<p>Section 3 – Policy Limits There is a maximum aggregate lifetime benefit per Account Holder of \$60,000 for all TD Credit Cards of the Account Holder. The Account Holder will be entitled to receive no more than the full Purchase Price of the Insured Item as recorded on the Account receipt or Account statement. Claims for items belonging to a pair or set will be paid for at the Purchase Price of the pair or set provided the parts of the pair or set are unusable individually and cannot be replaced individually. Subject to the exclusions, terms and limits of liability as stated in this Certificate, the Administrator, at its sole option, may elect to:</p> <p>(a) Repair, rebuild or replace the item lost or damaged (whether wholly or in part), upon notifying the Account Holder of its intention to do so within forty-five (45) days following receipt of the required Loss Report; or</p> <p>(b) Pay cash for said item, not exceeding the full Purchase Price thereof paid using the Account.</p>	<p><b>Section 4 – Policy Limits</b></p> <p>No change.</p>

<p><b>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</b></p>	<p><b>Section 4 – Exclusions</b> Any loss or damage of any aspect of any product, device, or equipment to function properly as caused by any change in date will be excluded. This exclusion applies to Purchase Security and to Extended Warranty Protection.</p> <p><b>Purchase Security</b> (a) Coverage is not extended to loss or damage to the following: (i) cash or its equivalent, traveler's cheques, tickets and any negotiable instruments; (ii) art objects, bullion, rare or precious coins; (iii) perishables, animals or living plants; (iv) jewelry and watches in baggage unless carried by hand and under the personal supervision of the Account Holder or Account Holder's travelling companion previously known to the Account Holder; (v) automobiles, motorboats, aircrafts, drones, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof; (vi) ancillary costs incurred in respect of an Insured Item and not forming part of the Purchase Price; (vii) parts and/or labor required as a result of mechanical breakdown; (viii) used and pre-owned items including antiques and demos; (ix) any item purchased by and/or used for a business or commercial purpose; (x) items consumed in use; and (xi) services. (b) Loss or damage resulting from the following perils are excluded from coverage: (i) abuse or fraud; (ii) flood or earthquake; (iii) war, invasion, hostilities, rebellion, insurrection, terrorism, confiscation by authorities, contraband or illegal activity; (iv) normal wear and tear; (v) mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another); (vi) radioactive contamination; (vii) inherent product defects; (viii) normal course of play; (ix) willful acts or omissions; and (x) indirect, incidental or consequential damages, including bodily injury, property damage, economic loss, punitive or exemplary damages and legal costs are not covered.</p> <p><b>Extended Warranty Protection</b> In addition to any exclusions which may be set out in the Manufacturer's Warranty, this certificate does not cover: (i) wear and tear, gradual reduction in operating performance, negligence, misuse and abuse; (ii) automobiles, motorboats, aircraft, drones, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof; (iii) willful acts or omissions and improper installation or alteration; (iv) ancillary costs; (v) used or pre-owned items including demos;</p>	<p><b>Section 5 – Exclusions</b> Any loss or damage of any aspect of any product, device, or equipment to function properly as caused by any change in date will be excluded. This exclusion applies to Purchase Security and to Extended Warranty Protection.</p> <p><b>Purchase Security</b> (a) Coverage is not extended to loss or damage to the following: 1. cash or its equivalent, travellers cheques, tickets and any negotiable instruments; 2. art objects, bullion, rare or precious coins; 3. perishables, animals or living plants; 4. jewellery and watches in baggage unless carried by hand and under the personal supervision of the <i>Account Holder</i> or <i>Account Holder's</i> travelling companion previously known to the <i>Account Holder</i>; 5. automobiles, motorboats, aircrafts, motorcycles, drones, motor scooters and other motorized vehicles, parts and accessories thereof; 6. ancillary costs incurred in respect of an <i>Insured Item</i> and not forming part of the <i>Purchase Price</i>; 7. parts and/or labour required as a result of mechanical breakdown; 8. used and pre-owned items, including antiques and demos; 9. any item purchased by and/or used for a business or commercial purpose; 10. items consumed in use; and 11. services. (b) Loss or damage resulting from the following perils are excluded from coverage: 1. abuse or fraud; 2. flood or earthquake; 3. war, invasion, hostilities, rebellion, insurrection, terrorism, confiscation by authorities, contraband or illegal activity; 4. normal wear and tear; 5. mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another); 6. radioactive contamination; 7. inherent product defects; 8. normal course of play; 9. willful acts or omissions; and 10. indirect, incidental or consequential damages, including bodily injury, property damage, economic loss, punitive or exemplary damages and legal costs are not covered.</p> <p><b>Extended Warranty Protection</b> In addition to any exclusions which may be set out in the <i>Manufacturer's Warranty</i>, this <i>Certificate</i> does not cover: 1. wear and tear, gradual reduction in operating performance, negligence, misuse and abuse; 2. automobiles, motor boats, aircraft, motorcycles, drones, motor scooters and other motorized vehicles and parts and accessories thereof; 3. willful acts or omissions and improper installation or alteration; 4. ancillary costs; 5. used or pre-owned items, including demos; 6. any item purchased by and/or used for a business or commercial purpose; and 7. consequential damages, including bodily injury, property damages, economic loss, punitive or exemplary damages and legal costs are not covered;</p>
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<b>Changes to your Certificate of Insurance</b>		
<b>Benefit</b>	<b>Before</b>	<b>After</b>
	(vi) any item purchased by and/or used for a business or commercial purpose; (vii) consequential damages, including bodily injury, property damages, economic loss, punitive or exemplary damages and legal costs are not covered; and 54 (viii) inherent product defects.	8. inherent product defects.

<p><b>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</b></p>	<p><b>Section 5 – Claims</b>  The Account Holder must furnish the Administrator with proof of loss. This shall include a signed Loss Report.  (a) Initial Notification If You have incurred a loss covered under the Purchase Security or Extended Warranty Protection Plans, You must give notice by contacting the Administrator within forty-five (45) days from the date of loss or damage. Call toll-free between 8:00 a.m. and 8:00 p.m. Eastern Time Monday to Friday: 1-800-667-8031 or (416) 977-0283 Or in writing to: TD Credit Card Insurance Services c/o Allianz Global Assistance P.O. Box 277 Waterloo Ontario N2J 4A4 Fax: 1-877-661-3566 or 519-742-9471 The Account Holder will be asked to provide or, if writing, should provide:</p> <ul style="list-style-type: none"> <li>• name, address and telephone number</li> <li>• Account number used to purchase the Insured Item</li> <li>• description of the Insured Item and</li> <li>• date, place, amount and cause of the loss or damage.</li> </ul> <p>(b) Written Proof (i) Purchase Security In the event of a claim covered under the Purchase Security Plan, a Loss Report will be mailed by the Administrator. Complete in full and return within ninety (90) days from the date of loss or damage. The Loss Report shall include but may not be limited to:</p> <ul style="list-style-type: none"> <li>• a copy of the Account charge receipt and/or Account statement • a copy of the store receipt</li> <li>• serial number of the Insured Item (where applicable) and</li> <li>• any other information reasonably required by the Administrator such as a police or insurance claim report. (ii) Extended Warranty Protection You must report the claim information as detailed above prior to proceeding with the repair or replacement. The Administrator will:</li> </ul> <ol style="list-style-type: none"> <li>1. Authorize the repair, if appropriate; and</li> <li>2. Ask the Account Holder to: <ul style="list-style-type: none"> <li>• return the Insured Item to the manufacturer’s service dealer as specified on the Manufacturer’s Warranty;</li> <li>• have the authorized dealer contact the Insurer; and if repairable</li> <li>• pay for the repair and submit: – a copy of the Account charge receipt and/or Account statement; – a copy of the paid repair invoice; – a copy of the store receipt; – serial number of the Insured Item; and – a copy of the Manufacturer’s Warranty.</li> </ul> </li> </ol> <p>In the event that the damaged Insured Item is not repairable, submit all applicable information to the Administrator as outlined above. The Administrator may require the Account Holder, at the Account Holder’s expense, to send the damaged Insured Item to an address designated by the Administrator. If the claim is made in respect of an Insured Item which is a gift, the claim may be made by the Account Holder or the recipient of the gift subject to compliance with the terms and conditions of the Certificate.</p>	<p><b>Section 6 – How to Submit a Claim</b>  <b>Who to Contact to Submit a Claim</b>  To submit a claim, please contact <i>Our Administrator</i> at 1-866-374-1129 (toll-free) or +1-416-977-4425 (collect) between 8:00 a.m. and 8:00 p.m. ET, Monday to Friday.  <b>Provide the Information requested:</b>  <b>(a) Initial Notification</b>  If You have incurred a loss covered under the Purchase Security or Extended Warranty Protection, You must give notice by contacting the <i>Administrator</i> within 45 days from the date of loss or damage.  The <i>Account Holder</i> will be asked to provide or, if writing, should provide:</p> <ul style="list-style-type: none"> <li>• the name, address and telephone number;</li> <li>• the <i>Account</i> number used to purchase the <i>Insured Item</i>;</li> <li>• the description of the <i>Insured Item</i>; and</li> <li>• the date, place, amount and cause of the loss or damage.</li> </ul> <p><b>(b) Written Proof</b></p> <p>(i) Purchase Security  A Loss Report will be mailed by the <i>Administrator</i>. Complete in full, sign and return within 90 days from the date of loss or damage. The Loss Report shall include but may not be limited to:</p> <ul style="list-style-type: none"> <li>• a copy of the <i>Account</i> charge receipt and/or <i>Account</i> statement;</li> <li>• a copy of the store receipt;</li> <li>• the serial number of the <i>Insured Item</i> (where applicable); and</li> <li>• any other information reasonably required by the <i>Administrator</i> such as a police or insurance claim report.</li> </ul> <p>(ii) Extended Warranty Protection  You must report the claim information as detailed above prior to proceeding with the repair or replacement. The <i>Administrator</i> will:</p> <ol style="list-style-type: none"> <li>1. Authorize the repair, if appropriate; and</li> <li>2. Ask the <i>Account Holder</i> to: <ul style="list-style-type: none"> <li>• return the <i>Insured Item</i> to the manufacturer’s service dealer as specified on the <i>Manufacturer’s Warranty</i>;</li> <li>• have the authorized dealer contact the Insurer; and</li> <li>• if repairable, pay for the repair and submit: <ul style="list-style-type: none"> <li>○ a copy of the <i>Account</i> charge receipt and/or <i>Account</i> statement;</li> <li>○ a copy of the paid repair invoice;</li> <li>○ a copy of the store receipt;</li> <li>○ the serial number of the <i>Insured Item</i>; and</li> <li>○ a copy of the <i>Manufacturer’s Warranty</i>.</li> </ul> </li> </ul> </li> </ol> <p>In the event that the damaged <i>Insured Item</i> is not repairable, submit all applicable information to the <i>Administrator</i> as outlined above. The <i>Administrator</i> may require the <i>Account Holder</i>, at the <i>Account Holder’s</i> expense, to send the damaged <i>Insured Item</i> to an address designated by the <i>Administrator</i>.  If the claim is made in respect of an <i>Insured Item</i> which is a gift, the claim may be made by the <i>Account Holder</i> or the recipient of the gift subject to compliance with the terms and conditions of the <i>Certificate</i>.</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
<b>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</b>	Section 6 – Termination of Insurance This coverage terminates on the earliest of the following: a) When Your Account is closed; b) When Your Account is ninety (90) or more days past due but coverage is automatically reinstated when the Account is returned to good standing; and c) When the Master Policy is cancelled except that the Insurer will remain liable for the claim if the event giving rise to the claim occurred prior to the effective termination date and the claim is otherwise valid.	<b>Section 7 – When Your Coverage Terminates</b> This coverage terminates on the earliest of the following: a) When <i>Your Account</i> is closed; b) When <i>Your Account</i> is 90 or more days past due but coverage is automatically reinstated when the <i>Account</i> is returned to good standing; and c) The date the Group Policy terminates.



<p><b>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</b></p>	<p><b>Section 7 – General Conditions OTHER INSURANCE.</b>  The Purchase Security coverage is in excess of the Account Holder’s other applicable valid and collectible insurance or indemnity. The Insurer will be liable only for the excess of the amount of the loss or damage over the amount covered under other insurance or indemnity and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability of the Master Policy. This coverage will not apply as contributing insurance and this “non-contribution” shall control despite any “non-contribution” provision in other insurance or indemnity policies or contracts.</p> <p><b>SUBROGATION.</b> Following the Insurer’s payment of an Account Holder’s claim or loss or damage the Insurer shall be subrogated to the extent of the cost of such payment, to all rights and remedies of the Account Holder against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the name of the Account Holder. The Account Holder shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Account Holder.</p> <p><b>BENEFITS ACCOUNT HOLDER ONLY.</b> This protection provided by the Purchase Security and Extended Warranty Protection Plans shall inure to the benefit of the Account Holder. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits.</p> <p><b>DUE DILIGENCE.</b> The Account Holder shall use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the Master Policy. Where damage or loss is due to a malicious act, burglary, robbery, theft or attempted theft, or is suspected to be so due, the Account Holder shall give immediate notice to the police or other authorities having jurisdiction. The Insurer will require evidence of such notice with the Loss Report prior to settlement of a claim.</p> <p><b>FALSE CLAIM.</b> If an Account Holder makes any claim knowing it to be false or fraudulent in any respect, such Account Holder shall no longer be entitled to the benefits of this protection or to the payment of any claim made under the Master Policy.</p> <p><b>LEGAL ACTION LIMITATION PERIOD.</b> Every action or proceeding against the insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta or British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), the Civil Code of Quebec (for actions or proceedings</p>	<p><b>Section 8 – General Conditions Benefits Account Holder Only</b>  This protection provided by the Purchase Security and Extended Warranty Protection Plans shall inure to the benefit of the <i>Account Holder</i>. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits.</p> <p><b>Currency</b>  All amounts shown are in Canadian currency.</p> <p><b>Due Diligence</b>  The <i>Account Holder</i> shall use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the Master Policy. Where damage or loss is due to a malicious act, burglary, robbery, theft or attempt thereat, or is suspected to be so due, the <i>Account Holder</i> shall give immediate notice to the police or other authorities having jurisdiction. The Insurer will require evidence of such notice with the Loss Report prior to settlement of a claim.</p> <p><b>False Claim</b>  If an <i>Account Holder</i> makes any claim knowing it to be false or fraudulent in any respect, such <i>Account Holder</i> shall no longer be entitled to the benefits of this protection or to the payment of any claim made under the Master Policy.</p> <p><b>Group Policy</b>  All benefits under this <i>Certificate</i> are subject in every respect to the Group Policy, which alone constitutes the agreement under which benefits will be provided. This Group Policy is issued to the <i>Bank</i>. The principal provisions of the Group Policy affecting <i>Account Holders</i> are summarized in this Certificate. The Group Policy is on file at the office of the <i>Bank</i>.</p> <p><b>Legal Action Limitation Period</b>  Every action or proceeding against the Insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> (for actions or proceedings governed by the laws of Alberta or British Columbia), <i>The Insurance Act</i> (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act, 2002</i> (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the <i>Civil Code of Quebec</i>.</p> <p><b>Other insurance</b>  All of <i>Our</i> coverages are excess insurance, meaning that any other sources of recovery <i>You</i> have will pay first, and this insurance policy will be the last to pay. The total benefits payable under all <i>Your</i> insurance, including this <i>Certificate</i>, cannot be more than the actual expenses for a claim. If an <i>Account Holder</i> is also insured under any other insurance certificate or policy, <i>We</i> will coordinate payment of benefits with the other insurer.</p> <p><b>Subrogation</b>  Following the Insurer’s payment of an <i>Account Holder’s</i> claim or loss or damage, the Insurer shall be subrogated to the extent of the cost of such payment, to all rights and remedies of the <i>Account Holder</i> against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the name of the <i>Account Holder</i>. The <i>Account Holder</i> shall give the Insurer all such assistance as the Insurer may reasonably require to secure</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>governed by the laws of Quebec), or other applicable legislation.</p> <p>MASTER POLICY. This certificate is not a Policy of Insurance. In the event of any conflict between this description of coverage and the Master Policy, the terms and conditions of the Master Policy will govern. In no event does possession of multiple certificates or TD Credit Card Accounts entitle an Insured Person to benefits in excess of those stated herein for any one loss sustained.</p>	<p>its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the <i>Account Holder</i>.</p>

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