

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. For any questions about your insurance benefits, call 1-866-374-1129.

Updates to the inclusive insurance on the TD® Platinum Travel* 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*

Changes to your Certificate of Insurance		
Benefit	Before	After
Common Carrier Travel Accident Insurance	<p>Provided by: TD Life Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p>	<p>Coverage under this <i>Certificate</i> is provided by: TD Life Insurance Company (Insurer) P.O. Box 1, TD Centre, Toronto, ON M5K 1A2</p>
Common Carrier Travel Accident Insurance	<p>Provided by: TD Life Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p>	<p>Claims administration and adjudication services are provided by: Global Excel Management Inc. ("<i>Administrator</i>") 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-866-374-1129 or +1-416-977-4425</p>
Common Carrier Travel Accident Insurance	<p>The Coverage Certificate below applies to the TD Platinum Travel Visa* Card which will be referred to as a "TD Credit Card Account" throughout the Certificate: Coverage Certificate TD Life Insurance Company ("TD Life") provides the insurance for this Certificate under Master Policy #TGV009 (the "Policy") issued to The Toronto-Dominion Bank. This insurance is administered by Allianz Global Assistance through the Operations Centre ("Allianz"). Allianz administers the insurance on behalf of TD Life, and provides claims assistance, claims payment and administrative services under the Policy. This Certificate contains a clause which may limit the amount payable. Words in italics in this Certificate are defined in Section 1.</p>	<p>Section 1 – Introduction Certificate of Insurance Claims administration and adjudication services are provided by Global Excel Management Inc. The <i>Certificate</i> applies to the TD Platinum Travel Visa 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 Certificate under Master Policy #TGV009 (the "Policy") issued to The Toronto-Dominion Bank. This <i>Certificate</i> contains a clause which may limit the amount payable.</p>

<p>Common Carrier Travel Accident Insurance</p>	<p>Section 1 – Definitions</p> <p>ACCIDENTAL BODILY INJURY(IES) means bodily injury which is accidental, is the direct source of a Loss, is independent of disease, illness or other cause and occurs while this Policy is in force.</p> <p>ACCOUNT 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 sent, and who is a resident of Canada and any Additional Cardholder who is a resident of Canada. The Account Holder may be referred to herein using “you” and “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>COMA means a profound state of unconsciousness from which the Insured Person cannot be aroused to consciousness even by powerful stimulation, as determined by a physician. (Note: Coma benefits are available only to Dependent Children.)</p> <p>COMMON CARRIER means any licensed land, water or air conveyance operated by those whose occupation or business is transportation of persons or things without discrimination for hire. Should a Common Carrier be delayed or rerouted, such that the carrier is required to arrange alternate transportation for its passengers, the definition of Common Carrier will extend to whatever conveyance is used for this purpose. Such alternate transportation need not be charged to your Account for coverage to be in effect. Common Carrier is extended to include any Airline having a Charter Air Carrier’s License or its equivalent, provided it maintains regularly scheduled flights and publishes timetables and fares consistent with Scheduled Airline practices and provided the aircraft is limited to fixed-wing turbo-prop or jet Aircraft. Rafts, amusement park rides, jet skis, balloons, ski lifts and hang-glidiers are not considered to be a Common Carrier.</p> <p>COVERED TRIP means travel on a Common Carrier, the fare for which is fully charged to your Account, or paid for either in full or partially by TD Rewards Points earned on your TD Rewards Program. If your TD Rewards Points have only partially paid for your Common Carrier fare, the balance of that fare must be fully charged to your Account.</p> <p>DEPENDENT CHILD(REN) means those children residing with the Account Holder, under the age of twenty-one (21)</p>	<p>Section 3 – Definitions</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>Accidental Bodily Injury means bodily injury, which is accidental, is the direct source of a Loss, is independent of disease, illness or other cause and occurs while this Policy is in force.</p> <p>Account means the <i>Primary Cardholder’s</i> TD Credit Card Account that the <i>Bank</i> maintains.</p> <p>Account Holder 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 to herein using “<i>You</i>” and “<i>Your</i>”.</p> <p>Additional Cardholder means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p>Certificate means this Certificate of Insurance.</p> <p>Bank means the Toronto-Dominion Bank.</p> <p>Coma means a profound state of unconsciousness from which the <i>Insured Person</i> cannot be aroused to consciousness even by powerful stimulation, as determined by a physician. (Note: <i>Coma</i> benefits are available only to <i>Dependent Children</i>.)</p> <p>Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is transportation of persons or things without discrimination for hire. <i>Common Carrier</i> is extended to include any airline having a Charter Air Carrier’s Licence or its equivalent, provided it maintains regularly scheduled flights and publishes timetables and fares consistent with scheduled airline practices and provided the aircraft is limited to fixed-wing turbo-prop or jet aircraft. Rafts, amusement park rides, jet skis, balloons, ski lifts and hang-glidiers are not considered to be a <i>Common Carrier</i>.</p> <p>Covered Trip means travel on a <i>Common Carrier</i>, the fare for which is <u>fully</u> charged to <i>Your Account</i>, or paid for either in full or partially using <i>Your TD Points</i>. If <i>Your TD Points</i> have only partially paid for <i>Your Common Carrier</i> fare, the balance of that fare must be fully charged to <i>Your Account</i>.</p> <p>Dependent Child(ren) mean(s) <i>Your</i> natural, adopted, or stepchildren who are:</p> <ul style="list-style-type: none"> • unmarried; and • dependent on <i>You</i> for financial maintenance and support; and • under 21 years of age; or • under 25 years of age and attending an institution of higher learning, full time, in Canada; or • mentally or physically handicapped. <p>Good Standing means:</p> <ul style="list-style-type: none"> • the <i>Primary Cardholder</i> has applied for the <i>Account</i>; • the <i>Bank</i> has approved and opened the <i>Account</i>; • the <i>Primary Cardholder</i> has not advised the <i>Bank</i> to close the <i>Account</i>; and • the <i>Bank</i> has not suspended or revoked credit privileges or otherwise closed the <i>Account</i>. <p>Immediate Family Member means the <i>Spouse</i>, parents, grandparents, children age 18 and over, brother or sister of the <i>Insured Person</i>.</p> <p>Insured Person means the <i>Account Holder</i>, as well as the <i>Account Holder’s Spouse</i> and</p>
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	<p>and unmarried, who are primarily dependent upon the Account Holder for maintenance and support. Dependent Children also means children beyond the age of twenty-one (21) and unmarried, who are permanently, mentally and physically challenged and incapable of self-support. Also included in the definition of Dependent Children are the Account Holder's Dependent Children under the age of twenty-five (25) and unmarried, who are classified as full-time students at an institution of higher learning.</p> <p>IMMEDIATE FAMILY MEMBER means the Spouse, parents, grandparents, children age eighteen (18) and over, brother or sister of the Insured Person.</p> <p>INSURED PERSON means the Account Holder, as well as the Account Holder's Spouse and Dependent Children whose name is on a ticket or a rental agreement.</p> <p>LOSS means the types of Accidental Bodily Injuries listed in Section 4 and for which this insurance provides coverage.</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>PERMANENT TOTAL DISABILITY means that the Accidental Bodily Injuries sustained in a covered accident solely and directly:</p> <ol style="list-style-type: none"> 1) prevent the Insured Person from performing all the substantial and material duties of the Insured Person's occupation; and 2) causes a condition which is medically determined, by a physician approved by Allianz, to be of continuous and indefinite duration; and 3) require the continuous care of a physician, unless the Insured Person has reached his/her maximum point of recovery; and 4) prevent the Insured Person from engaging in any gainful occupation for which the Insured Person is qualified, or could be qualified, by reason of education, training, experience, or skill. <p>The Permanent Total Disability must have existed for twelve (12) consecutive months.</p> <p>(Note: Permanent Total Disability benefits are not available to Dependent Children.)</p> <p>SPOUSE means either a person to whom the Account Holder is lawfully married, or the common-law spouse of an Account Holder. Common-law spouse shall mean a person (of the same or opposite sex) who has been living with the Account Holder continuously for at least one year and is</p>	<p><i>Dependent Children</i> whose name is on a ticket or a rental agreement.</p> <p>Loss means the types of <i>Accidental Bodily Injuries</i> for which this insurance provides coverage.</p> <p>Primary Cardholder 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>Permanent Total Disability means that the <i>Accidental Bodily Injuries</i> sustained in a covered accident solely and directly:</p> <ul style="list-style-type: none"> • prevent the <i>Insured Person</i> from performing all the substantial and material duties of the <i>Insured Person's</i> occupation; and • cause a condition which is medically determined, by a physician approved by <i>Our Administrator</i>, to be of continuous and indefinite duration; and • require the continuous care of a physician, unless the <i>Insured Person</i> has reached their maximum point of recovery; and • prevent the <i>Insured Person</i> from engaging in any gainful occupation for which the <i>Insured Person</i> is qualified, or could be qualified, by reason of education, training, experience, or skill. <p>The <i>Permanent Total Disability</i> must have existed for 12 consecutive months. (Note: <i>Permanent Total Disability</i> benefits are not available to <i>Dependent Children</i>.)</p> <p>Rental Car means a four-wheel private passenger motor vehicle designed for travel on public roads and rented from a licensed rental company for no more than 48 consecutive days. It does not include trucks, trailers, campers, recreational vehicles or motor vehicles propelling or towing a trailer or any other object, off-road vehicles (meaning any vehicle used on roads that are not publicly maintained), vans, or minivans that are manufactured to seat more than 8 occupants (including the driver) or when the vehicle is used to carry, haul or transport any type of cargo or property or passengers for hire.</p> <p>Spouse means:</p> <ul style="list-style-type: none"> • The person who the <i>Account Holder</i> is legally married to; or • 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. <p>TD Rewards Points mean the rewards units earned for goods and services charged to the Account through the TD Rewards Program associated to the <i>Account</i>.</p> <p>We, Us and Our mean TD Life Insurance Company.</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	publicly represented as the Account Holder's partner.	
Common Carrier Travel Accident Insurance	<p>Section 2 – Common Carrier Accident Coverage Benefits will be paid as specified in the Schedule of Benefits below if an Insured Person suffers a Loss arising from and occurring on a Covered Trip while the Insured Person is:</p> <p>1) riding as a passenger in or entering or exiting any Common Carrier; or 2) at the airport, terminal or station, at the beginning or end of the Covered Trip.</p> <p>If the purchase of the Common Carrier passage fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage begins at the time the entire Common Carrier passage fare is charged to the Insured Person's Account.</p> <p>Coverage includes circumstances arising from and occurring on a Covered Trip while the Insured Person is riding as a passenger in, entering or exiting any Common Carrier, while travelling directly to or from the airport, terminal, or station;</p> <p>1) immediately preceding the departure of the scheduled Common Carrier conveyance on which the Insured Person has purchased passage; and 2) immediately following the arrival of the scheduled Common Carrier conveyance on which the Insured Person was a passenger.</p>	<p>Section 4 – Common Carrier Accident Coverage Benefits will be paid as specified in the Schedule of Benefits below if an <i>Insured Person</i> suffers a <i>Loss</i> arising from and occurring on a <i>Covered Trip</i> while the <i>Insured Person</i> is:</p> <p>1. riding as a passenger in or entering or exiting any <i>Common Carrier</i>; or 2. at the airport, terminal or station, at the beginning or end of the <i>Covered Trip</i>.</p> <p>If the purchase of the <i>Common Carrier</i> passage fare is not made prior to the <i>Insured Person's</i> arrival at the airport, terminal or station, coverage begins at the time the entire <i>Common Carrier</i> passage fare is charged to the <i>Insured Person's Account</i>.</p> <p>Coverage includes circumstances arising from and occurring on a <i>Covered Trip</i> while the <i>Insured Person</i> is riding as a passenger in, entering or exiting any <i>Common Carrier</i>, while travelling directly to or from the airport, terminal, or station:</p> <p>1. immediately preceding the departure of the scheduled <i>Common Carrier</i> conveyance on which the <i>Insured Person</i> has purchased passage; and 2. immediately following the arrival of the scheduled <i>Common Carrier</i> conveyance on which the <i>Insured Person</i> was a passenger.</p>

<p>Common Carrier Travel Accident Insurance</p>	<p>Section 3 – Schedule of Benefits and Important Conditions If an Insured Person has multiple Losses as the result of one accident, only the single largest benefit amount applicable to the Loss suffered is payable. The following benefits are provided if the Loss occurs as a result of an accident within one year from the date of the accident: A. Accidental Death or Dismemberment, Loss of Sight, Speech or Hearing and Paralysis Benefits Accidental Loss of Benefit Amount Life \$500,000 Speech and Hearing \$500,000 Both Hands or Both Feet or Sight of Both Eyes or a Combination of a Hand, a Foot or Sight of One Eye \$500,000 One Arm or One Leg \$375,000 One Hand or One Foot or Sight of One Eye \$333,350 Speech or Hearing \$333,350 Thumb and Index Finger of the same Hand \$166,650 Paralysis Quadriplegia (complete paralysis of both upper and lower limbs) \$500,000 Paraplegia (complete paralysis of both lower limbs) \$500,000 Hemiplegia (complete paralysis of upper and lower limbs of one side of body) \$500,000 “Loss” with reference to hand or foot means complete severance through or above the knuckle joint of at least four fingers of the same hand or three fingers and a thumb of the same hand or the ankle joint; with reference to arm or leg means complete severance through or above the elbow or knee joint; with reference to sight of an eye means the permanent loss of vision in one eye; and with reference to thumb and index finger means complete severance through or above the knuckle joints of the thumb and index finger. “Loss” with reference to speech means the permanent and irrecoverable loss of the capability of speech without the aid of mechanical devices; with reference to hearing means the permanent and irrecoverable loss of hearing in both ears. “Paralysis” means complete and irreversible loss of all motion of all practical use of an arm or leg provided the loss is continuous for twelve (12) consecutive months. B. Permanent Total Disability and Coma Benefits Loss Benefit Amount Permanent Total Disability \$500,000 Coma \$500,000 (i) Permanent Total Disability benefits are available only to you and your Spouse. Benefit amount (less any amount paid under Sections 4(A) and (B) is payable if an Insured Person sustains Permanent Total Disability within three hundred and sixty-five (365) days after the date of the accident and the Permanent Total Disability continues for twelve (12) consecutive months.</p>	<p>Section 6 – Schedule of Benefits and Important Conditions</p> <p>No change</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>(ii) Coma benefits are available only to your Dependent Child(ren). An elimination period of thirty-one (31) days applies, which commences on the date the Dependent Child(ren) enter into a Coma. Coma benefits are not payable, nor do they accrue, during an elimination period. The Coma benefit amount is payable monthly at a rate of 1 of the benefit amount shown above until the earliest of: 1) the date the Dependent Child dies;</p> <p>2) the date the Dependent Child is no longer in a Coma; or 3) total payments equal the Coma benefit amount shown above. If the Dependent Child dies as a result of the accident during the period for which this Coma benefit is payable, we will pay a lump sum equal to the Dependent Child's loss of life benefit amount, less Coma benefit amounts already paid.</p> <p>C. Exposure and Disappearance</p> <p>(i) When by reason of an accident described in Section 2, the Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers a Loss, the amount set out in the Schedule of Benefits shall be paid.</p> <p>(ii) If the Insured Person has not been found within one (1) year of the disappearance, stranding, sinking, wrecking or breakdown of a Common Carrier in which the Insured Person was covered as an occupant, it will be assumed that the Insured Person has suffered a loss of life.</p>	

Changes to your Certificate of Insurance		
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Common Carrier Travel Accident Insurance	<p>Section 4 – Special Benefits</p> <p>A. Family Transportation Benefit</p> <p>(i) When an Insured Person is confined as an in-patient in a hospital due to Accidental Bodily Injuries that result in a Loss, TD Life will pay for the expenses incurred to transport an Immediate Family Member of the Insured Person to the hospital. Such personal attendance must be recommended by an attending physician, and such transportation must be via Common Carrier on the most direct route available.</p> <p>(ii) When an Insured Person’s loss of life results in a loss of life benefit amount being payable, TD Life will pay for the expenses incurred by an Immediate Family Member of the Insured Person for transportation to the place where the Insured Person’s body is located for the purpose of identifying the Insured Person’s body. Such transportation must be via Common Carrier on the most direct route available.</p> <p>The maximum Family Transportation Benefit payable is \$5,000 per Insured Person who is hospitalized as described above.</p> <p>B. Repatriation Benefit</p> <p>When Accidental Bodily Injuries result in a loss of life benefit amount being payable, and the loss of life occurs at least 100 kilometres from the Insured Person’s permanent city of residence, TD Life will pay for the cost of preparation and transportation of Insured Person’s body to such place of residence. The maximum Repatriation Benefit payable is \$10,000 per loss of life.</p> <p>C. Rehabilitation Benefit</p> <p>When Accidental Bodily Injury results in a Loss, an additional amount will be paid for covered Rehabilitation expenses. Covered expenses are the reasonable and necessary expenses actually incurred up to a maximum of \$10,000 for treatment by a therapist or confinement in an institution of an Insured Person provided:</p> <p>(i) such treatment is required in order to retrain the Insured Person for work in any gainful occupation, including the Insured Person’s regular occupation; and</p> <p>(ii) expenses are incurred within two (2) years from the date of the accident. No payment will be made for ordinary living, travelling or clothing expenses.</p>	<p>Section 7 – Special Benefits</p> <p>No change</p>

Changes to your Certificate of Insurance		
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Common Carrier Travel Accident Insurance	<p>Section 4 – Special Benefits</p> <p>A. Family Transportation Benefit</p> <p>(i) When an Insured Person is confined as an in-patient in a hospital due to Accidental Bodily Injuries that result in a Loss, TD Life will pay for the expenses incurred to transport an Immediate Family Member of the Insured Person to the hospital. Such personal attendance must be recommended by an attending physician, and such transportation must be via Common Carrier on the most direct route available.</p> <p>(ii) When an Insured Person’s loss of life results in a loss of life benefit amount being payable, TD Life will pay for the expenses incurred by an Immediate Family Member of the Insured Person for transportation to the place where the Insured Person’s body is located for the purpose of identifying the Insured Person’s body. Such transportation must be via Common Carrier on the most direct route available.</p> <p>The maximum Family Transportation Benefit payable is \$5,000 per Insured Person who is hospitalized as described above.</p> <p>B. Repatriation Benefit</p> <p>When Accidental Bodily Injuries result in a loss of life benefit amount being payable, and the loss of life occurs at least 100 kilometres from the Insured Person’s permanent city of residence, TD Life will pay for the cost of preparation and transportation of Insured Person’s body to such place of residence. The maximum Repatriation Benefit payable is \$10,000 per loss of life.</p> <p>C. Rehabilitation Benefit</p> <p>When Accidental Bodily Injury results in a Loss, an additional amount will be paid for covered Rehabilitation expenses. Covered expenses are the reasonable and necessary expenses actually incurred up to a maximum of \$10,000 for treatment by a therapist or confinement in an institution of an Insured Person provided:</p> <p>(i) such treatment is required in order to retrain the Insured Person for work in any gainful occupation, including the Insured Person’s regular occupation; and</p> <p>(ii) expenses are incurred within two (2) years from the date of the accident. No payment will be made for ordinary living, travelling or clothing expenses.</p>	<p>Section 8 – Payment of Benefits</p> <p>The <i>Loss of life</i> benefit of an <i>Account Holder</i> will be paid to the designated beneficiary. This choice must be in writing and filed with <i>Our Administrator</i>. All other benefit amounts for <i>Losses</i> suffered by the <i>Account Holder</i> are paid to the <i>Account Holder</i>. The <i>Loss of life</i> benefit of a <i>Spouse</i> or <i>Dependent Child</i> will be paid to the <i>Account Holder</i>, if living, otherwise to the designated beneficiary. This choice must be in writing and filed with <i>Our Administrator</i>. All other benefit amounts for <i>Losses</i> suffered by the <i>Spouse</i> or <i>Dependent Child</i> are paid to the <i>Spouse</i> or <i>Dependent Child</i>, except that any amount payable for <i>Losses</i> sustained by a minor will be paid to the minor’s legal guardian. If the <i>Insured Person</i> has not chosen a beneficiary, or if there is no beneficiary alive when the <i>Insured Person</i> dies, TD Life will pay the benefit amount to the <i>Account Holder’s</i> estate.</p>

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Common Carrier Travel Accident Insurance	<p>Section 6 – Exclusions</p> <p>This Policy does not cover Loss caused by or resulting from any of the following:</p> <p>a) Loss occurring while the employee is in, entering or exiting any aircraft while acting or training as a pilot or crew member.</p> <p>b) Loss resulting from suicide, attempted suicide or loss that is intentionally self-inflicted.</p> <p>c) Loss caused by or resulting from a declared or undeclared war, but war does not include acts of terrorism.</p> <p>d) Loss caused by bacterial infection except bacterial infection of an Accidental Bodily Injury, or if death results from the accidental ingestion of a substance contaminated by bacteria.</p>	<p>Section 9 – Exclusions</p> <p>This Policy does not cover Loss caused by or resulting from any of the following:</p> <p>a) Loss occurring while the employee is in, entering or exiting any aircraft while acting or training as a pilot or crew member.</p> <p>b) Loss resulting from suicide, attempted suicide or Loss that is intentionally self-inflicted.</p> <p>c) Loss caused by bacterial infection except bacterial infection of an <i>Accidental Bodily Injury</i>, or if death results from the accidental ingestion of a substance contaminated by bacteria.</p> <p>d) Loss caused by or resulting from:</p> <ul style="list-style-type: none"> • an act of war, whether declared or undeclared; or • hostile or warlike action in time of peace or war; or • willing participation in a war, riot or civil unrest; or • rebellion; or • revolution; or • insurrection; or • any service in the armed forces while on duty.
Common Carrier Travel Accident Insurance	<p>Section 7 – Making a Claim</p> <p>Written Notice of Claim must be given to Allianz Global Assistance, P.O. Box 277, Waterloo, Ontario N2J 4A4 within thirty (30) days after the occurrence or commencement of any Loss covered by this Policy or as soon as reasonably possible. Notice must include enough information to identify the Insured Person and Account. Failure to give Notice of Claim within thirty (30) days will not invalidate or reduce any claim if notice is given as soon as reasonably possible.</p> <p>Written Proof of Loss must be given to Allianz Global Assistance within ninety (90) days after the date of Loss, or as soon as reasonably possible.</p> <p>At the time of a claim, Allianz Global Assistance is available to assist you or your representative in obtaining and completing the necessary claim forms. Call 1-855-987-2895.</p>	<p>Section 10 – How to Submit a Claim</p> <p>IMPORTANT NOTE: <i>You</i> must report <i>Your</i> claim to <i>Our Administrator</i> within 30 days after the date of the occurrence of commencement of any Loss covered by this <i>Certificate</i> or as soon as reasonably possible. <i>You</i> must provide completed claim form with required supporting documentation to <i>Our Administrator</i> as soon as possible, but no later than 90 days after the date of Loss.</p> <p>Who to Contact to Submit a Claim</p> <p>To submit a claim, please 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.</p> <p>Complete the Required Form</p> <p>1) 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>2) Time limit from date of event: If <i>You</i> are making a claim, <i>You</i> must report <i>Your</i> claim to <i>Our Administrator</i> within 30 days after the date of Loss. <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, but no later than 90 days after the date of Loss. Failure to provide the applicable documentation may invalidate <i>Your</i> claim.</p>
Common Carrier Travel Accident Insurance	<p>Section 8 – Individual Termination of Insurance</p> <p>The insurance coverage of any Insured Person shall terminate on the earliest of the following:</p> <p>a) the date the Policy is terminated;</p> <p>b) the expiration of the Policy term for which premium has been paid; and</p> <p>c) the date the Account Holder's Account is cancelled or his or her Account privileges are terminated.</p>	<p>Section 11 – When Your Coverage Terminates</p> <p>The insurance coverage of any <i>Insured Person</i> shall terminate on the earliest of the following:</p> <p>a) the date the Policy is terminated;</p> <p>b) the expiration of the Policy term for which premium has been paid;</p> <p>c) the date the <i>Account Holder's Account</i> is cancelled or their <i>Account</i> privileges are terminated.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
Common Carrier Travel Accident Insurance	<p>Section 9 – General Conditions</p> <p>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>CONFORMANCE WITH STATUTES: 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>PHYSICAL EXAMINATION AND AUTOPSY: Allianz has the right to have the Insured Person examined by a physician approved by Allianz, as often as reasonably necessary while a claim is pending. Allianz may also have an autopsy done, unless prohibited by law. Any examinations or autopsies that we require will be done at Allianz’s expense and by a physician.</p> <p>MASTER POLICY: This Certificate is a description of coverage provided by Policy #TGV009 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 Card Accounts entitle an Insured Person to benefits in excess of those described herein for any Loss sustained.</p>	<p>Section 12 – General Conditions</p> <p>Conformance with Statutes 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>Group Policy This <i>Certificate</i> is a description of coverage provided by Policy #TGV009 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 an <i>Insured Person</i> to benefits in excess of those described herein for any <i>Loss</i> sustained.</p> <p>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 <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</i>, 2002 (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>Physical Examination and Autopsy <i>Our Administrator</i> has the right to have the <i>Insured Person</i> examined by a physician approved by <i>Our Administrator</i>, as often as reasonably necessary while a claim is pending. <i>Our Administrator</i> may also have an autopsy done, unless prohibited by law. Any examinations or autopsies that we require will be done at <i>Our Administrator’s</i> expense and by a physician.</p>
DELAYED AND LOST BAGGAGE INSURANCE	<p>Provided by: TD Home and Auto Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p>	<p>Coverage under this Certificate is provided by: TD Home and Auto Insurance Company (“Insurer”) P.O. Box 1, TD Centre, Toronto, ON M5K 1A2</p> <p>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</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
DELAYED AND LOST BAGGAGE INSURANCE	<p>The coverage Certificate below applies to the TD Platinum Travel Visa Card which will be referred to as a "TD Credit Card" or "Card" throughout the Certificate:</p> <p>This Certificate contains a clause which may limit the amount payable.</p> <p>Coverage Certificate</p> <p>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.</p> <p>Words in italics in this Certificate are defined in Section 1.</p>	<p>Section 1 – Introduction</p> <p>Certificate of Insurance</p> <p>Claims administration and adjudication services are provided by Global Excel Management Inc. The <i>Certificate</i> applies to the TD Platinum Travel Visa Card, which will be referred to as a "TD Credit Card" or "Card" throughout the <i>Certificate</i>. TD Home and Auto Insurance Company ("TDH&A") provides the insurance for this <i>Certificate</i> under Master Policy #TDVB112008 (the "Policy") issued to The Toronto-Dominion Bank. This <i>Certificate</i> contains a clause which may limit the amount payable.</p>

<p>DELAYED AND LOST BAGGAGE INSURANCE</p>	<p>Section 1 – Definitions ACCOUNT(S) means Your TD Credit Card Account accessed using Your TD Credit Card. 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”. 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 insurer to provide claims payment and administrative services under the Policy. BAGGAGE DELAY means a Covered Person’s Checked Baggage is delayed by more than six (6) hours from the Covered Person’s time of arrival at the Final Destination. CHECKED BAGGAGE means suitcases or other containers specifically designated for carrying personal belongings, for which a baggage claim check has been issued to the Covered Person by a Common Carrier. COMMON CARRIER 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. COVERED PERSON means the Account Holder, Spouse or Dependent Children whose name is on the Ticket, or, if no name is on the Ticket, for whom a Ticket has been purchased. DEPENDENT CHILDREN means any natural child (legitimate or illegitimate), any legally adopted child, any step-child or any child dependent upon the Account Holder in a “parent-child” relationship for maintenance and support who is: (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 Account Holder for support within the terms of the Income Tax Act. ESSENTIAL ITEMS means essential clothing and toiletries that the Covered Person was carrying in the baggage, which the Covered Person must replace during the period of Baggage Delay. FINAL DESTINATION means the away-from-home ticketed destination for any particular day of travel, as shown on Your Ticket. 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>Section 4 – Definitions 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. Account means the <i>Primary Cardholder’s</i> TD Credit Card Account that the <i>Bank</i> maintains. Account Holder 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>”. Additional Cardholder means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>. Baggage Delay 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>. Bank means The Toronto-Dominion Bank. Certificate means this Certificate of Insurance. Checked Baggage 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>. Common Carrier 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. Covered Person 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. Dependent Child(ren) mean(s) <i>Your</i> natural, adopted, or stepchildren who are: <ul style="list-style-type: none"> • unmarried; and • dependent on <i>You</i> for financial maintenance and support; and <ul style="list-style-type: none"> • under 21 years of age; or • under 25 years of age and attending an institution of higher learning, full time, in Canada; or • permanently, mentally and physically challenged and incapable of self-support. Essential Items 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>. Final Destination means the away-from-home ticketed destination for any particular day of travel, as shown on <i>Your Ticket</i>. Good Standing: An <i>Account</i> is in <i>Good Standing</i> if: <ul style="list-style-type: none"> • the <i>Primary Cardholder</i> has applied for the <i>Account</i>; • the <i>Bank</i> has approved and opened the <i>Account</i>; • the <i>Primary Cardholder</i> has not advised the <i>Bank</i> to close the <i>Account</i>; and • the <i>Bank</i> has not suspended or revoked credit privileges or otherwise closed the <i>Account</i>. 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. A <i>Primary Cardholder</i> does not include an <i>Additional Cardholder</i>. Spouse means: <ul style="list-style-type: none"> • the person who the <i>Account Holder</i> is legally married to; or </p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>SPOUSE means the person who is (i) lawfully married to the Account Holder or (ii) the person who has been living with the Account Holder for a continuous period of at least one year and who is publicly represented as the Account Holder's Spouse.</p> <p>TICKET means evidence of the fare paid for travel on a Common Carrier and paid in full on or after December 1, 2008 (1) by charge to Your Account, (2) by redemption of TD Rewards Points earned under Your TD Rewards Program or (3) by a combination of (1) and (2).</p>	<ul style="list-style-type: none"> • 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. <p>TD Points 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>Ticket means evidence of the fare paid for travel on a <i>Common Carrier</i> and paid in full by (1) by charge to <i>Your Account</i>, (2) by redemption of <i>TD Points</i> earned under Your TD Travel Rewards Program , or (3) by a combination of (1) and (2).</p> <p>Our means TD Life Insurance Company.</p>
DELAYED AND LOST BAGGAGE INSURANCE	<p>Section 2 – Who is covered The Account Holder, the Account Holder's Spouse, and the Account Holder's Dependent Children whose name is on a Ticket, or if no name is on a Ticket, for whom the Ticket has been purchased.</p>	<p>Section 3 – Eligibility <i>Covered Person</i> as defined provided that:</p> <ul style="list-style-type: none"> • <i>Your Account</i> privileges have not been terminated or <i>suspended</i>; and • <i>Your Account</i> is not more than ninety (90) days past due; and • <i>Your TD Credit Card</i> must be in <i>Good Standing</i>.
DELAYED AND LOST BAGGAGE INSURANCE	<p>Section 3 – What are the Coverages A. Delayed Baggage In the event of <i>Baggage Delay</i>, You 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>.</p> <p>B. Lost Baggage In the event the <i>Common Carrier</i> never locates the <i>Covered Person's Checked Baggage</i>, You 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-sections A and B are subject to a maximum of \$1,000 per <i>Covered Person</i> per Trip. To activate coverage, use Your Card to pay for the Ticket in full. Coverage will be in force while baggage is in the custody of the <i>Common Carrier</i>.</p>	<p>Section 5 – Description of Insurance Coverage 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>.</p> <p>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.</p> <p>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, Use Your TD Credit Card 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>.</p>
DELAYED AND LOST BAGGAGE INSURANCE	<p>Section 4 – Termination of Coverage Coverage terminates on the earliest of the following: 1) When Your Account is closed; 2) When Your Account is ninety (90) or more days past due, but coverage is automatically reinstated when the Account is returned to good standing; 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.</p>	<p>Section 7 – Termination of Coverage No change.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
DELAYED AND LOST BAGGAGE INSURANCE	<p>Section 5 – Exclusion and Limitations</p> <p>No coverage is provided for:</p> <p>Losses occurring when the Checked Baggage is delayed on a Covered Person’s return home to their province or residence; expenses incurred more than ninety-six (96) hours after arriving at the Final Destination shown on the Ticket; expenses incurred after the Checked Baggage 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 customs or government agency; money; securities; credit cards and other negotiable instruments; tickets and documents.</p>	<p>Section 6 – Limitations and Exclusions</p> <p>No change.</p>

DELAYED AND LOST BAGGAGE INSURANCE

Section 6 – Claims
The Account Holder must furnish the Insurer with proof of claim. This shall include a signed loss report.
(A) Initial Notification
If You have incurred a claim covered under the Delayed/Lost Baggage Plan, You must give notice by contacting the Administrator 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 Friday: 1-800-667-8031 or (416) 977-0283.
The Covered Person will be asked to provide or, if writing, should provide:

- name, address, and telephone number;
- Account number used to purchase the Ticket;
- the date, time and place of the occurrence of the delay or loss; and
- the amount of the claim.

(B) Written Proof
In the event of a claim covered under the Delayed/Lost Baggage Plan, a loss report will be mailed by the Administrator to the Covered Person. You 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:

- a copy of the Ticket;
- a copy of the baggage claim ticket;
- a copy of the Account charge receipt or TD Credit Card statement for the cost of the Ticket;
- a copy of a statement from Your homeowner's or tenant's insurance carrier indicating the extent to which You have been reimbursed for any items permanently lost with Your baggage;
- itemized receipts for actual expenses incurred for essential clothing and toiletries;
- written statement from the Common Carrier confirming all of the following specifics:
 - date and time of delay or loss;
 - date and time that baggage was returned, or if not returned, a statement of the amount of liability accepted by the Common Carrier, if any;
 - reason or circumstances surrounding the delay or loss; and
 - any other information reasonably required by the Insurer.

Section 8 – How to Submit a Claim
The *Account Holder* must furnish the Insurer with proof of claim. This shall include a signed Loss report.
Who to Contact to Submit a Claim
a) Initial Notification – If You have incurred a claim covered under the Delayed/Lost Baggage Plan, You must give notice by contacting *Our Administrator* 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 *Covered Person* will be asked to provide or, if writing, should provide:

- the name, address, and telephone number;
- the account number;
- the date, time and place of the occurrence of the delay or Loss; and
- the amount of the claim.

b) Written Proof – Complete the Required Form

- Request the Form: To request a claim form, call *Our Administrator* 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.
- Time limit from date of event: If You are making a claim, You must send *Our Administrator* the appropriate claim forms, together with written proof of Loss (e.g., original invoices and *Tickets*) as soon as possible. In every case, You must submit Your completed claim form with required documentation within 90 days from the date of occurrence of the delay or Loss. Failure to provide the applicable documentation may invalidate Your claim.

Provide the information requested
The Loss report shall include but may not be limited to:

- a copy of the *Ticket*;
- a copy of the baggage claim *Ticket*;
- a copy of the *Account* charge receipt or TD Credit Card statement for the cost of the *Ticket* and/or proof of redemption;
- a copy of a statement from Your homeowner's or tenant's insurance carrier indicating the extent to which You have been reimbursed for any items permanently lost with Your baggage;
- itemized receipts for actual expenses incurred for essential clothing and toiletries;
- a written statement from the *Common Carrier* confirming all of the following specifics:
 - date and time of delay or Loss;
 - date and time that baggage was returned, or if not returned, a statement of the amount of liability accepted by the *Common Carrier*, if any;
 - reason or circumstances surrounding the delay or Loss; and
 - any other information reasonably required by the Insurer.

What Claimant Can Expect from Insurer
Once We have approved the claim, We will notify You and payment will be made within 60 days after receipt of the required claim forms, documentation and written proof of Loss. If the claim has been denied, We will inform You of the claim denial reasons within 60 days after receipt of the required claim forms and written proof of Loss.

Changes to your Certificate of Insurance		
Benefit	Before	After
DELAYED AND LOST BAGGAGE INSURANCE	<p>Section 7 – General Conditions</p> <p>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>Other Insurance The coverage provided by the Insurer is issued strictly as excess coverage and does not apply as contributing insurance; it will reimburse the Account Holder only to the extent a permitted claim exceeds coverage and payment under Other Insurance, regardless of whether the Other Insurance contains provisions purporting to make its coverage non-contributory or excess. The Policy also provides coverage for the amount of the deductible of Other Insurance.</p> <p>Subrogation with Respect to Lost Baggage As a condition to the payment of any claim to an Account Holder under the Policy, the Account Holder and/or any Covered Person shall, upon request, transfer or assign to the Insurer all legal rights against all other parties for the loss. 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 and/or Covered Person.</p> <p>False Claim 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 nor to the payment of any claim made under the Policy.</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 Policy, the terms and conditions of the Policy will govern. In no event does possession of multiple certificates or TD Credit Card Accounts entitle a Covered Person to benefits in excess of this stated herein for any one loss sustained.</p>	<p>Section 9 – General Conditions</p> <p>Conformance with Statutes 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>False Claim 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>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 <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>Master Group Policy 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>Other insurance 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>Subrogation with Respect to Lost Baggage 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>

Changes to your Certificate of Insurance		
Benefit	Before	After
EMERGENCY TRAVEL ASSISTANCE SERVICES	<p>Provided by our Administrator under a service agreement with TD Life Insurance Company.</p> <p>This is not an insurance benefit but assistance services only.</p> <p>Our Administrator: Allianz Global Assistance P.O. Box 277 Waterloo Ontario N2J 4A4</p>	<p>Emergency Travel Assistance Services is provided by: 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”).</p> <p>This is not an insurance benefit but assistance services only.</p> <p>This is a service provided by <i>Our Administrator</i>. The Emergency Travel Assistance Services below applies to the TD Platinum Travel Visa Card, which will be referred to as a “TD Credit Card” throughout.</p>
EMERGENCY TRAVEL ASSISTANCE SERVICES	<p>The Coverage Certificate below applies to the TD Platinum Travel Visa Card which will be referred to as a “TD Credit Card” throughout the Certificate:</p> <p>Important Note</p> <p>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>Multilingual Assistance Coordinators are on call 24 hours a day.</p> <p>Our Administrator Assistance Coordinators are supported by a network of medical professionals staff including physicians experienced in emergency medical assistance.</p> <p>For Emergency Assistance 24 Hours A Day: In Canada and U.S.A. Call 1-800-871-8334 In Other Countries Call Collect (416) 977-8297</p>	<p>Description of Emergency Travel Assistance Services</p> <p>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>

Changes to your Certificate of Insurance		
Benefit	Before	After
EMERGENCY TRAVEL ASSISTANCE SERVICES	<p>1 – Medical Assistance Services</p> <p>Medical Referrals If a medical emergency arises while travelling, you can contact our Administrator Emergency Assistance Centre and you will be referred to the nearest designated physician or medical facility.</p> <p>Medical Consultation and Monitoring Our Administrator’s network of medical professionals is available 24 hours a day, 365 days a year, to consult with your attending physician to ensure that your medical needs are being met. Our Administrator’s network of medical professionals is experienced in working with physicians outside of Canada to determine the adequacy of care being received and the need for further assistance.</p> <p>Medical Transportation When our Administrator, in consultation with its network of medical professionals and in conjunction with your attending physician, determine that transfer to another medical facility is necessary, our Administrator will coordinate all aspects of the transport to and from the hospital and airport, at the point of departure and arrival. Our Administrator Assistance Coordinators will arrange for qualified medical accompaniment, if necessary.</p> <p>Neither The Toronto-Dominion Bank, TD Life Insurance Company or any other insurer, nor our Administrator is responsible for the availability, quality or results of any medical treatment you receive or fail to receive for any reason.</p>	<p>Section 2 – Medical Assistance Services</p> <p>No change.</p>
EMERGENCY TRAVEL ASSISTANCE SERVICES	<p>2 – Payment Assistance 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.</p>	<p>Section 3 – Payment Assistance <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></p>

Changes to your Certificate of Insurance		
Benefit	Before	After
EMERGENCY TRAVEL ASSISTANCE SERVICES	<p>3 – Travel Assistance Services Legal Assistance Our Administrator can assist you to post bail and pay legal fees, if necessary.</p> <p>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.</p> <p>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.</p> <p>Lost Luggage Assistance In the event of theft or loss, our Administrator can assist you to locate or replace luggage and personal effects. TD Platinum Travel Visa 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.)</p> <p>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.</p>	<p>Section 4 – Travel Assistance Services <i>You</i> are fully liable for repaying the following services that are charged to <i>Your</i> TD Credit Card.</p> <p>Legal Assistance <i>Our Administrator</i> can assist <i>You</i> to post bail and pay legal fees, if necessary.</p> <p>Emergency Cash Transfer In the event of theft, loss or emergency, <i>Our Administrator</i> can assist <i>You</i> to obtain cash which will be charged to <i>Your</i> TD Credit Card.</p> <p>Lost Document and Ticket Replacement In the event of theft or loss, <i>Our Administrator</i> can assist <i>You</i> to replace the necessary travel documents or tickets.</p> <p>Lost Luggage Assistance In the event of theft or loss, <i>Our Administrator</i> can assist <i>You</i> to locate or replace luggage and personal effects. <i>Account Holders</i> are also eligible for Delayed and Lost Baggage Insurance; however, this coverage is entirely separate (see <i>Your</i> Delayed and Lost Baggage certificate of insurance).</p> <p>Translation Services <i>Our Administrator</i> can provide immediate translation services in an emergency situation. <i>Our Administrator</i> will make a good faith effort to provide these services, however, it has no liability to <i>You</i> 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.</p>
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE	<p>Provided by: TD Home and Auto Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p>	<p>Coverage under this Certificate is provided by: TD Home and Auto Insurance Company (“Insurer”) P.O. Box 1, TD Centre, Toronto, ON M5K 1A2</p>
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE	<p>The coverage Certificate below applies to the TD Platinum Travel Visa Card which will be referred to as a “TD Credit Card” throughout the Certificate.</p> <p>This Certificate contains a clause which may limit the amount payable. 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>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</p> <p>Please note that in Alberta and British Columbia, 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 Policy.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE	<p>Coverage Certificate</p> <p>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 Y u when You travel.</p> <p>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”).</p>	<p>Section 1 – Introduction Certificate of Insurance</p> <p>The <i>Certificate</i> below applies to the TD Platinum Travel Visa 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.</p> <p>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. This Certificate contains a clause which may limit the amount payable.</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>How to contact Us</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>AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE</p>	<p>This certificate 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.</p> <p>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>To help You understand this document, some key words have been defined below:</p> <p>ACCOUNT means the account which TD maintains for the TD Credit Card.</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 Company to provide claims payment and administrative services under the Policy.</p> <p>CAR SHARING means a car rental club which gives its members 24 hour access to a fleet of cars parked in a convenient location.</p> <p>CARDHOLDER means the Primary Cardholder and any Additional Cardholder in accordance with the Cardholder Agreement.</p> <p>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 only covers loss or damage to the rental vehicle as stipulated herein.</p> <p>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.</p> <p>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.</p> <p>RENTAL AGENCY means an auto</p>	<p>Section 3 – Definitions</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>Account means the <i>Primary Cardholder's</i> TD Credit Card Account that the <i>Bank</i> maintains.</p> <p>Account Holder 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>Additional Cardholder means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p>Bank means The Toronto-Dominion Bank.</p> <p>Car Sharing means a car rental club, which gives its members 24-hour access to a fleet of cars parked in a convenient location.</p> <p>Certificate means this Certificate of Insurance.</p> <p>Good Standing means:</p> <ul style="list-style-type: none"> • the <i>Primary Cardholder</i> has applied for the <i>Account</i>; • the <i>Bank</i> has approved and opened the <i>Account</i>; • the <i>Primary Cardholder</i> has not advised the <i>Bank</i> to close the <i>Account</i>; and • the <i>Bank</i> has not suspended or revoked credit privileges or otherwise closed the <i>Account</i>. <p>Insured Person means:</p> <ol style="list-style-type: none"> 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. 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. <p>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. This policy only covers loss or damage to the rental vehicle as stipulated herein.</p> <p>Loss of Use 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>Primary Cardholder 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>Rental Agency 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>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.</p> <p>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.</p> <p>YOU/YOUR means a TD Credit 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>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. <i>Rental Agency's CDW</i> is not insurance.</p> <p>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 <i>Tax-free Cars</i>.</p> <p>TD Points 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>AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE</p>	<p>A. Collision/Loss Damage Insurance at a Glance</p> <ul style="list-style-type: none"> • Only the Cardholder may rent a vehicle and decline the Rental Agency's collision damage waiver (CDW) or an equivalent coverage offering. This coverage applies only to the Insured Person's personal and business use of the rental vehicle. • Your TD Credit Card must be in good standing. • You must initiate and complete the entire rental transaction with the same TD Credit Card. • The full cost of the rental must be charged to Your TD Credit Card to activate coverage. • 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. • The length of time 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. • 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. • The Cardholder 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.) • Most vehicles are covered by the Policy. (A list of vehicles excluded from this coverage is outlined in the section "Types of Vehicles Covered".) • 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 using Your TD Credit Card and the Car Sharing Program's Collision/Loss Damage Insurance is declined. • Coverage is available except where prohibited by law. • Claims must be reported within forty-eight (48) hours of the damage/loss occurring by calling 1-800-880-6497 (when in 	<p>Section 4 – Description of Insurance Coverage</p> <p>Collision/Loss Damage Insurance at a Glance</p> <ul style="list-style-type: none"> • 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. • <i>Your TD Credit Card</i> must be in <i>Good Standing</i>. • You must initiate and complete the entire rental transaction with the same TD Credit Card. • The full cost of the rental must be charged to <i>Your TD Credit Card</i> to activate coverage. • 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. • The length of time <i>You</i> 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 <i>Rental Agency</i> for the same vehicle or another vehicle. • 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. • The <i>Cardholder</i> must decline on the rental contract the CDW option or its equivalent offered by the <i>Rental Agency</i>. (The Collision/Loss Damage Insurance coverage does not pay for the premium charged by the <i>Rental Agency</i> for the CDW offered by the <i>Rental Agency</i>.) • Most vehicles are covered by the Policy. (A list of vehicles excluded from this coverage is outlined in the subsection "Types of Vehicles Covered".) • Collision/Loss Damage (CLD) Insurance provides coverage when <i>You</i> use <i>Your TD Credit Card</i> to pay for the full cost of a rental vehicle and decline the CDW (or an equivalent coverage) offered by the <i>Rental Agency</i>. 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 Loss of Use</i> charges when the conditions described below are met. • Coverage is available except where prohibited by law. • Claims 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. <p>PLEASE READ THE FOLLOWING COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS.</p> <p>CLD 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</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>Canada or the United States) or call collect (416) 977-3772.</p> <p>PLEASE READ THE FOLLOWING COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS.</p> <p>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 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.</p>	<p>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>AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE</p>	<p>B. Collision/Loss Damage Covers CLD Insurance is primary insurance (except for losses that may be waived or assumed by the Rental Agency or their insurer, and in such circumstances where local government insurance legislation states otherwise) which pays the amount for which You are liable to the Rental Agency 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 You are the renter of the rental vehicle. The length of time You rent the same vehicle or vehicles must not exceed forty-eight (48) consecutive days. If You rent the same vehicle or vehicles for more than forty-eight (48) consecutive days, no coverage is provided for any part of your rental period. This coverage does NOT include loss arising directly or indirectly from: 1. a replacement vehicle for which Your personal automobile insurance is covering all or part of the cost of the rental; 2. third party liability; 3. personal injury or damage to property, except the rental vehicle itself or its equipment; 4. the operation of the rental vehicle at any time during which any Insured Person is driving while intoxicated or under the influence of any narcotic; 5. any dishonest, fraudulent or criminal act committed by any Insured Person; 6. wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin; 7. operation of the rental vehicle in violation of the terms of the rental agreement except: (a) Insured Persons 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. 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, YoU must ensure that YoU are adequately insured privately for third-party liability. 8. seizure or destruction under a quarantine or customs regulations or confiscated by order of any government or public authority; 9. transportation of contraband or illegal trade; 10. war, hostile or warlike action, insurrection, rebellion, revolution,</p>	<p>Section 5 – Limitations and Exclusions Collision/Loss Damage (CLD) Insurance does NOT include loss arising directly or indirectly from: 1. a replacement vehicle for which <i>Your</i> personal automobile insurance is covering all or part of the cost of the rental; 2. third-party liability; 3. personal injury or damage to property, except the rental vehicle itself or its equipment; 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; 5. any dishonest, fraudulent or criminal act committed by any <i>Insured Person</i>; 6. wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin; 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. 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. 8. seizure or destruction under a quarantine or customs regulations or confiscated by order of any government or public authority; 9. transportation of contraband or illegal trade; 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; 11. transportation of property or passengers for hire; 12. nuclear reaction, nuclear radiation, or radioactive contamination; 13. intentional damage to the rental vehicle by an <i>Insured Person</i>.</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>civil war, usurped power, or action taken by government or public authority in hindering, combatting or defending against such action;</p> <p>11. transportation of property or passengers for hire;</p> <p>12. nuclear reaction, nuclear radiation, or radioactive contamination;</p> <p>13. intentional damage to the rental vehicle by an Insured Person.</p>	
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE	<p>C. Who is Eligible for Coverage? Insured Persons as defined provided that:</p> <p>1. Your Card Account privileges have not been terminated or suspended, and/or</p> <p>2. Your Card Account is not more than ninety (90) days past due.</p>	<p>Section 2 – Eligibility Who is Eligible for Coverage? <i>Insured Persons</i> as defined provided that:</p> <p>1. <i>Your Card Account</i> privileges have not been terminated or suspended; and</p> <p>2. <i>Your Card Account</i> is not more than 90 days past due.</p>
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE	<p>D. Coverage Activation For coverage to be in effect, You must:</p> <p>1. Use Your TD Credit Card to pay for the entire rental from a Rental Agency.</p> <p>2. Decline the Rental Agency's CDW option or similar coverage offered by the Rental Agency on the rental contract. If there is no space on the vehicle rental contract for You to indicate that You have declined the coverage, then indicate in writing on the contract "I decline CDW provided by this merchant".</p> <ul style="list-style-type: none"> Rental vehicles which are part of prepaid travel packages are also covered if the total package was paid by Your TD Credit Card. You are covered if You receive a "free rental" as a result of a promotion where You have had to make previous vehicle rentals and if each such previous rental was entirely paid for with Your TD Credit Card. You are covered if You receive a "free rental" day(s) as a result of TD Rewards Program (or similar TD Credit Card program) for the number of days of free rental. If the free rental day(s) are combined with rental days for which You pay the negotiated rate, this entire balance must be paid by Your TD Credit Card. You are covered if points earned under Your TD Rewards Program are used to pay for the rental. However, if only a partial payment is paid using the TD Rewards Program, the entire balance of that rental must be paid using Your TD Credit Card in order to be covered. 	<p>Coverage Activation For coverage to be in effect, You must:</p> <p>1. Use <i>Your TD Credit Card</i> to pay for the entire rental from a <i>Rental Agency</i>.</p> <p>2. Decline the <i>Rental Agency's</i> CDW 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".</p> <ul style="list-style-type: none"> 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>. <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>. <i>You</i> are covered if <i>You</i> receive a "free rental" day(s) as a result of the TD 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>. <i>You</i> are covered if <i>TD Rewards Points</i> are used to obtain the rental. If partial payment is paid using <i>Your TD Rewards Points</i>, the remaining balance of that rental must be paid using <i>Your TD Credit Card</i> in order to be covered. <p>TD Rewards or any other Frequent Flyer Plan Rewards Units Under no circumstances will any benefit be payable in connection with the value of <i>TD Rewards Points</i> or frequent flyer plan rewards units that have been lost or wasted.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE	<p>E. Coverage Termination</p> <p>There is NO Coverage when:</p> <ol style="list-style-type: none"> 1. The Rental Agency reassumes control of the rental vehicle. 2. This Policy is cancelled. 3. Your rental period is more than forty-eight (48) consecutive days, or Your 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 Rental Agency for the same vehicle or other vehicles. 4. Your TD Credit Card is cancelled or card privileges are otherwise terminated. 	<p>Section 6 – When Coverage Terminates</p> <p>No change.</p>
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE	<p>F. Where Coverage is Available</p> <p>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).</p> <p>(See the section on “Helpful Hints” for tips on locations where use of this coverage may be challenged and what to do when a Rental Agency makes the rental or return of a vehicle difficult.)</p>	<p>Section 4 – Description of Insurance Coverage</p> <p>Where Coverage is Available</p> <p>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>

Changes to your Certificate of Insurance		
Benefit	Before	After
AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE	<p>G. Types of Vehicles Covered The types of rental vehicles covered include:</p> <p>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 used exclusively 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"> 1. vans, cargo vans or mini cargo vans (other than Mini-Vans as described above); 2. trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck; 3. limousines; 4. off-road vehicles – meaning any vehicle used on roads that are not publicly maintained roads unless used to ingress and egress private property; 5. motorcycles, mopeds or motor bikes; 6. trailers, campers, recreational vehicles or vehicles not licensed for road use; 7. vehicles towing or propelling trailers or any other object; 8. mini-buses or buses; 9. any vehicle with a Manufacturer's Suggested Retail Price (MSRP) excluding all taxes, over sixty-five thousand dollars (\$65,000) Canadian, at the time and place of loss; 10. exotic vehicles, meaning vehicles such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce; 11. any vehicle which is either wholly or in part hand made, hand finished or has a limited production of under 2,500 vehicles per year; 12. antique vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more; 13. Tax-free cars. <p>Luxury vehicles such as BMW, Cadillac, Lincoln and Mercedes Benz are covered as long as they meet the above requirements.</p>	<p>Section 4 – Description of Insurance Coverage</p> <p>Types of Vehicles Covered</p> <p>No change.</p> <p>Section 5 – Limitations and Exclusions Vehicles that are NOT covered are:</p> <p>No change.</p>

<p>AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE</p>	<p>IN THE EVENT OF AN ACCIDENT/THEFT</p> <ul style="list-style-type: none"> • Within forty-eight (48) hours, call the Administrator toll-free 1-800-880-6497 if You are in Canada or the United States or call collect (416) 977-3772. The Administrator's representative will answer Your questions and send You a claim form. • Decide with the rental agent which one of You will make the claim. • If the rental agent decides to settle the claim directly, complete the accident report claim form and assign the right for the Rental Agency to make the claim on Your behalf on the claim form or other authorized forms. It is important to note that You remain responsible for the damage/loss and that You 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 (519) 742-9471. Original documentation may also be required in some instances. (If You have any questions, are having any difficulties, or would like the claims Administrator to be involved immediately, call the number provided above). • If You will be making the claim, You must call the claims administrator within forty-eight (48) hours of the damage/theft having occurred. Your claim must be submitted with as much documentation, requested below, as possible within forty-five (45) days of discovering the loss/damage. You will need to provide all documentation within ninety (90) days of the date of damage or theft to the claims Administrator. • The following claim documentation is required: <ul style="list-style-type: none"> – the claim form, completed and signed – Your sales draft showing that the rental was paid in full with the TD Credit Card – the original copy of the vehicle rental agreement – accident or damage report, if available – the itemized repair bill, or if not available, a copy of the estimate – receipt for paid repairs – police report, when available – copy of Your billing or pre-billing statement if any repair charges were billed to Your account 	<p>Section 7 – In the Event of an Accident/Theft</p> <ul style="list-style-type: none"> • 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. • Decide with the rental agent which one of <i>You</i> will make the claim. <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"> • 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>. • The following claim documentation is required: <ul style="list-style-type: none"> • the claim form, completed and signed; • <i>Your</i> sales draft showing that the rental was paid in full with the TD Credit Card and/or proof of redemption; • the original copy of the vehicle rental agreement; • the accident or damage report, if available; • the itemized repair bill, or if not available, a copy of the estimate; • the receipt for paid repairs; • the police report, when available; • a copy of <i>Your</i> billing or pre-billing statement if any repair charges were billed to <i>Your Account</i>; • 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. <p>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.</p> <p>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. Payment will only be made on a claim or any part of a claim that is completely substantiated</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>Under normal circumstances, the claim will be paid within fifteen (15) days after the claims Administrator 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.</p> <p>After the Company has paid Your claim, Your 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 Your responsibility.</p> <p>This means the Company will then be entitled, at its own expense, to sue in Your name. If the Company chooses to sue another party in Your name, You must give the Company all the assistance the Company may reasonably require to secure its rights and remedies. This may include providing Your signature on all necessary documents that enable the Company to sue in Your name.</p> <p>Once You 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.</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 Administrator within six (6) months of the date of loss/damage.</p> <p>You 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.</p> <p>If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy.</p>	<p>as required by the claims <i>Administrator</i> within 6 months of the date of loss/damage. You 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 You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy.</p>

<p>AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE</p>	<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 You rent a vehicle, find out if You are required to provide a deposit if You wish to decline the Rental Agency's CDW. If possible, select a Rental Agency which provides an excellent rate AND allows You to decline the CDW without having to make a deposit. Rental Agencies in some countries may resist Your declining their CDW coverage. These Rental Agencies may try to encourage You to take their coverage or to provide a deposit. If You experience difficulty using Your CLD Insurance coverage, please call toll-free 1-800-880-6497 if You are in Canada or the United States or, call collect (416) 977-3772 and provide:</p> <ul style="list-style-type: none"> • the name of the Rental Agency involved, • the Rental Agency's address, • the date of the rental, • the name of the Rental Agency representative with whom You spoke, and Your rental contract number. <p>The Rental Agency 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 certificate are followed and the Rental Agency's Deductible Waiver has been declined on the rental contract. You will not be compensated for any payment You may have made to obtain the Rental Agency's CDW. Check the rental vehicle carefully for scratches or dents before and after You drive the vehicle. Be sure to point out where the scratches or dents are located to a Rental Agency representative. 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</p>	<p>Section 8 – General Conditions 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 <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>Section 9 – Helpful Hints</p> <p>No change.</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	cost of repair and Loss of Use charges. The rental agent may make a claim on Your behalf to recover repair and Loss of Use charges by following the procedures outlined in the section "In the Event of an Accident/Theft".	
PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION	Provided by: TD Home and Auto Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6	Coverage under this Certificate is provided by: 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
PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION	<p>The Coverage Certificate below applies to the TD Platinum Travel Visa Card</p> <p>which will be referred to as a "TD Credit Card" throughout the Certificate:</p> <p>This Certificate contains a clause which may limit the amount payable.</p> <p>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 Master Policy.</p> <p>Coverage Certificate</p> <p>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.</p> <p>Words in italics in this Certificate are defined in Section 1.</p>	<p>Section 1 – Introduction</p> <p>Certificate of Insurance</p> <p>The Certificate of Insurance ("<i>Certificate</i>") below applies to the TD Platinum Visa Card, which will be referred to as a "TD Credit Card" throughout the <i>Certificate</i>. Note: This insurance is 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. 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>.</p> <p>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 ("Group Policy") issued by TD Home and Auto Insurance Company ("Insurer") 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.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION	<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>Section 2 – Definitions</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>Account means the <i>Primary Cardholder’s</i> TD Credit Card Account that the Bank maintains.</p> <p>Account Holder 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>Additional Cardholder means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</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 <i>Purchase Price</i> has been charged to the <i>Account</i> of the <i>Account Holder</i>.</p> <p>Manufacturer’s Warranty 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>Primary Cardholder 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>Purchase Price means the actual cost to the <i>Account Holder</i> of the <i>Insured Item</i>, including any applicable sales tax.</p> <p>Spouse means:</p> <ul style="list-style-type: none"> • the person who the <i>Account Holder</i> is legally married to; or • 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.

Changes to your Certificate of Insurance		
Benefit	Before	After
PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION	<p>Section 2 – What are the Insurance Benefits</p> <p>(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.</p> <p>(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 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"> • a copy of the sales receipt; • Credit Card record of charge or Credit Card statement; • serial number of the item, if available; • original Manufacturer’s Warranty valid in Canada; and • description of the product. <p>This protection is provided at no additional cost.</p>	<p>Section 3 – Description of Insurance Coverage</p> <p>a) Purchase Security 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) Extended Warranty Protection</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"> • a copy of the sales receipt; • a Credit Card record of charge or Credit Card statement; • the serial number of the item, if available; • the original <i>Manufacturer’s Warranty</i> valid in Canada; and • a description of the product.
PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION	<p>Section 3 – Policy Limits</p> <p>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.</p> <p>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.</p> <p>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</p>	<p>Section 4 – Policy Limits</p> <p>No change.</p>

<p>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</p>	<p>Section 4 – Exclusions 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>Purchase Security (a) Coverage is not extended to loss or damage to the following: (i) cash or its equivalent, traveller’s cheques, tickets and any negotiable instruments; (ii) art objects, bullion, rare or precious coins; (iii) perishables, animals or living plants; (iv) jewellery 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 labour 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.</p> <p>(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>Extended Warranty Protection 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, motor boats, aircrafts, drones, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof; (iii) willful acts or omissions and improper installation or alteration;</p>	<p>Section 5 – Exclusions 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>Purchase Security (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.</p> <p>(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>Extended Warranty Protection 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; 8. inherent product defects.</p>
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Changes to your Certificate of Insurance		
Benefit	Before	After
	(iv) ancillary costs; (v) used or pre-owned items including demos; (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 (viii) inherent product defects.	

<p>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</p>	<p>Section 5 – Claims 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. The Account Holder will be asked to provide or, if writing, should provide: • name, address and telephone number • Account number used to purchase the Insured Item • description of the Insured Item and • date, place, amount and cause of the loss or damage. (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 to the Account Holder. 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: • a copy of the Account charge receipt and/or Account statement • a copy of the store receipt • serial number of the Insured Item (where applicable) and • 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: 1. Authorize the repair, if appropriate; and 2. Ask the Account Holder to: • return the Insured Item to the manufacturer’s service dealer as specified on the Manufacturer’s Warranty; • have the authorized dealer contact the Insurer; and if repairable • 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. 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.</p>	<p>Section 6 – How to Submit a Claim Who to Contact to Submit a Claim 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. Provide the Information requested: (a) Initial Notification 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: • the name, address and telephone number; • the <i>Account</i> number used to purchase the <i>Insured Item</i>; • the description of the <i>Insured Item</i>; and • the date, place, amount and cause of the loss or damage. (b) Written Proof (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: • a copy of the <i>Account</i> charge receipt and/or <i>Account</i> statement; • a copy of the store receipt; • the serial number of the <i>Insured Item</i> (where applicable); and • any other information reasonably required by the <i>Administrator</i> 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 <i>Administrator</i> will: 1. Authorize the repair, if appropriate; and 2. Ask the <i>Account Holder</i> to: • return the <i>Insured Item</i> to the manufacturer’s service dealer as specified on the <i>Manufacturer’s Warranty</i>; • have the authorized dealer contact the Insurer; and • if repairable, pay for the repair and submit: o a copy of the <i>Account</i> charge receipt and/or <i>Account</i> statement; o a copy of the paid repair invoice; o a copy of the store receipt; o the serial number of the <i>Insured Item</i>; and o a copy of the <i>Manufacturer’s Warranty</i>. 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
	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.	
PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION	<p>Section 6 – Termination of Insurance This coverage terminates on the earliest of the following:</p> <ul style="list-style-type: none"> 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. 	<p>Section 7 – When Your Coverage Terminates This coverage terminates on the earliest of the following:</p> <ul style="list-style-type: none"> 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>PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION</p>	<p>Section 7 – General Conditions OTHER INSURANCE. 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. SUBROGATION. 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. BENEFITS ACCOUNT HOLDER ONLY. 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. DUE DILIGENCE. 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. FALSE CLAIM. 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. LEGAL ACTION LIMITATION PERIOD. Every action or proceeding against the insurer for the recovery of insurance</p>	<p>Section 8 – General Conditions Benefits Account Holder Only 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. Currency All amounts shown are in Canadian currency. Due Diligence 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. False Claim 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. 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>Account Holders</i> are summarized in this Certificate. The Group Policy is on file at the office of the <i>Bank</i>. 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 <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>. Other insurance 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. Subrogation 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 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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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>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>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>	
Flight/Trip Delay Insurance	<p>Provided by: TD Home and Auto Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p>	<p>Coverage under this Certificate is provided by: TD Home and Auto Insurance Company (“Insurer”) P.O. Box 1, TD Centre, Toronto, ON M5K 1A2</p>
Flight/Trip Delay Insurance	<p>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</p>	<p>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</p>
Flight/Trip Delay Insurance	<p>The Coverage Certificate below applies to the TD Platinum Travel Visa Card which will be referred to as a “TD Credit Card Account” throughout the Certificate: Coverage Certificate TD Home and Auto Insurance Company (“TDH&A”) provides the insurance for this Certificate under Master Policy #TGV010 (the “Policy”) issued to The Toronto-Dominion Bank. This insurance is administered by Allianz Global Assistance through the Operations Centre (“Allianz”). Allianz administers the insurance on behalf of TDH&A, and provides claims assistance, claims payment and administrative services under the Policy. This Certificate contains a clause which may limit the amount payable Words in italics in this Certificate are defined in Section 1.</p>	<p>Section 1 – Introduction Certificate of Insurance Claims administration and adjudication services are provided by Global Excel Management Inc. The <i>Certificate</i> below applies to the TD Platinum Travel Visa Card, which will be referred to as a “TD Credit Card” throughout the <i>Certificate</i>. TD Home and Auto Insurance Company (“TDH&A”) provides the insurance for this <i>Certificate</i> under Master Policy #TGV010 (the “Policy”) issued to The Toronto-Dominion Bank. This <i>Certificate</i> contains a clause which may limit the amount payable. How to contact Us: <i>You may contact Our Administrator by calling: 1-866-374-1129 (toll-free) from Canada or the U.S. or +1-416-977-4425 (collect) from other countries.</i></p>

<p>Flight/Trip Delay Insurance</p>	<p>e Coverage Certificate below applies to the TD Platinum Travel Visa Card which will be referred to as a “TD Credit Card Account” throughout the Certificate:</p> <p>Coverage Certificate TD Home and Auto Insurance Company (“TDH&A”) provides the insurance for this Certificate under Master Policy #TGV010 (the “Policy”) issued to The Toronto-Dominion Bank. This insurance is administered by Allianz Global Assistance through the Operations Centre (“Allianz”).</p> <p>Allianz administers the insurance on behalf of TDH&A, and provides claims assistance, claims payment and administrative services under the Policy. This Certificate contains a clause which may limit the amount payable</p> <p>Words in italics in this Certificate are defined in Section 1.</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>COMMON CARRIER means any licensed land, water or air conveyance operated by those whose occupation or business is transportation of persons or things without discrimination for hire. Common Carrier is extended to include any Airline having a Charter Air Carrier’s License or its equivalent, provided it maintains regularly scheduled flights and publishes timetables and fares consistent with Scheduled Airline practices and provided the aircraft is limited to fixed-wing turbo-prop or jet Aircraft. Rafts, amusement park rides, jet skis, balloons, ski lifts and hang-gliders are not considered to be a Common Carrier.</p> <p>COVERED TRIP means travel on a Common Carrier, the fare for which is fully charged to Your Account, or paid either in full or partially by TD Rewards Points earned on your TD Rewards Program. If your TD Rewards Points have only partially covered your Common Carrier fare, the balance of that fare must be fully charged to your Account.</p> <p>DEPENDENT CHILD(REN) means those children residing with the Account Holder, under the age of twenty-two (22) and unmarried, who are primarily dependent upon the Account Holder for maintenance and support. Dependent Children also means children beyond the age of twenty-two (22) and unmarried, who are permanently, mentally and physically challenged and incapable of self-support. Also included in the definition of Dependent Children are the Account Holder’s Dependent</p>	<p>Section 4 – Definitions</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>Account means the <i>Primary Cardholder’s</i> TD Credit Card Account that the <i>Bank</i> maintains.</p> <p>Account Holder 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 to herein using “<i>You</i>” and “<i>Your</i>”.</p> <p>Additional Cardholder means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p>Bank means The Toronto-Dominion Bank.</p> <p>Certificate means this Certificate of Insurance.</p> <p>Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is transportation of persons or things without discrimination for hire. <i>Common Carrier</i> is extended to include any Airline having a Charter Air Carrier’s Licence or its equivalent, provided it maintains regularly scheduled flights and publishes timetables and fares consistent with scheduled airline practices and provided the aircraft is limited to fixed-wing turbo-prop or jet aircraft. Rafts, amusement park rides, jet skis, balloons, ski lifts and hang-gliders are not considered to be a <i>Common Carrier</i>.</p> <p>Covered Trip means travel on a <i>Common Carrier</i>, the fare for which is fully charged to <i>Your Account</i> and/or using <i>Your TD Rewards Points</i>.</p> <p>Dependent Children mean <i>Your</i> natural, adopted, or stepchildren who are:</p> <ul style="list-style-type: none"> • unmarried; and • dependent on <i>You</i> for financial maintenance and support; and • under 22 years of age; or • under 26 years of age and attending an institution of higher learning, full time, in Canada; or • mentally or physically handicapped. <p>Note: A <i>Dependent Child</i> does not include a child born while the child’s mother is outside her province or territory of residence during the <i>Covered Trip</i>. The child will not be insured with respect to that trip.</p> <p>Good Standing means:</p> <ul style="list-style-type: none"> • the <i>Primary Cardholder</i> has applied for the <i>Account</i>; • the <i>Bank</i> has approved and opened the <i>Account</i>; • the <i>Primary Cardholder</i> has not advised the <i>Bank</i> to close the <i>Account</i>; and • the <i>Bank</i> has not suspended or revoked credit privileges or otherwise closed the <i>Account</i>. <p>Insured Person means the <i>Account Holder</i>, as well as the <i>Account Holder’s Spouse</i> and <i>Dependent Children</i> whose name is on a <i>Common Carrier</i> ticket.</p> <p>Primary Cardholder 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>Spouse means:</p> <ul style="list-style-type: none"> • the person who the <i>Account Holder</i> is legally married to; or
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Changes to your Certificate of Insurance		
Benefit	Before	After
	<p>Children under the age of twenty-six (26) and unmarried, who are classified as full-time students at an institution of higher learning.</p> <p>INSURED PERSON means the Account Holder, as well as the Account Holder's Spouse and Dependent Children whose name is on a Common Carrier ticket.</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>SPOUSE means either a person to whom the Account Holder is lawfully married, or the common-law spouse of an Account Holder. Common-law spouse shall mean a person (of the same or opposite sex) who has been living with the Account Holder continuously for at least one year and is publicly represented as the Account Holder's partner.</p>	<ul style="list-style-type: none"> 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. <p>TD Rewards Points mean the rewards units earned for goods and services charged to the <i>Account</i> through the TD Rewards Program associated to the <i>Account</i>.</p> <p>We, Us and Our mean TD Home and Auto Insurance Company and/or <i>Our Administrator</i>.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
Flight/Trip Delay Insurance	<p>SECTION 2 – \$500 FLIGHT/TRIP DELAY COVERAGE</p> <p>In the event that a departure of a Common Carrier on a Covered Trip on which the Insured Person had arranged to travel is delayed for four (4) hours from the time specified in the itinerary supplied to the Insured Person, TDH&A will pay up to \$500 for reasonable expenses for meals and accommodation while delayed and reasonable additional ground transportation expenses. Benefits payable are subject to the following:</p> <ol style="list-style-type: none"> 1) Delay of a Common Carrier is caused by inclement weather which means any severe weather condition that delays the scheduled arrival or departure of a Common Carrier; or 2) Delay caused by equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that delays the scheduled arrival or departure of a Common Carrier; or 3) Delay due to an unforeseen strike or other job action by employees of a Common Carrier, which means any labor disagreement that delays the scheduled arrival or departure of a Common Carrier. <p>This coverage for Flight/Trip Delay does not include any loss caused directly and/or indirectly due to:</p> <ol style="list-style-type: none"> 1) An event which was made public or known to the Insured Person prior to the date the trip was booked; 2) Laws, regulations or orders issued or made by any government or Public Authority; 3) Strikes or labor disputes that existed or of which advanced warning had been given prior to the date the Covered Trip was booked; 4) Cancellation due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency of any similar body in any country; or 5) A bomb search or bomb threat. <p>The Flight/Trip Delay benefit is excess over any other insurance or indemnity (including any reimbursements by the Common Carrier) available to the Insured Person.</p>	<p>Section 5 – Description of Insurance Coverage</p> <p>No change.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
Flight/Trip Delay Insurance	<p>SECTION 3 – CLAIMS</p> <p>If You have incurred a claim covered under the Flight/Trip Delay Insurance Plan, You must give notice by contacting Allianz Global Assistance within forty-five (45) days from the date of the occurrence of the delay.</p> <p>To report your claim, please call 1-855-925-6878 or (519) 741-1560.</p> <p>In the event of a claim covered under the Flight/Trip Delay Insurance Plan, a loss report will be mailed to the Insured Person. You should complete it in full and return it within ninety (90) days from the date of occurrence of the delay.</p> <p>The loss report shall include but may not be limited to:</p> <ul style="list-style-type: none"> • a copy of the Common Carrier ticket; • a copy of the Account charge receipt or TD Credit Card statement for the cost of the Common Carrier and/or proof of redemption; • itemized receipts for actual expenses incurred for essential items and other expenses incurred as a result of Your Flight/Trip Delay; • written statement from the Common Carrier confirming the date and time of the Common Carrier delay; • reason or circumstances surrounding the delay; and • any other information reasonably required by Allianz Global Assistance. 	<p>Section 7 – How to Submit a Claim</p> <p>If You have incurred a claim covered under the Flight/Trip Delay Insurance Certificate, You must give notice by contacting Our Administrator within 45 days from the date of the delay.</p> <p>IMPORTANT NOTE: You must provide completed claim form with required supporting documentation, including the Loss Report, to Our Administrator as soon as possible, but no later than 90 days from the date of occurrence of the delay.</p> <p>The Loss Report shall include but may not be limited to:</p> <ul style="list-style-type: none"> • a copy of the Common Carrier ticket; • a copy of the Account charge receipt or TD Credit Card statement for the cost of the Common Carrier and/or proof of redemption; • itemized receipts for actual expenses incurred for essential items and other expenses incurred as a result of Your Flight/Trip Delay; • a written statement from the Common Carrier confirming the date and time of the Common Carrier delay; • the reason or circumstances surrounding the delay; and • any other information reasonably required by Our Administrator. <p>Who to Contact to Submit a Claim:</p> <p>A claim should always be reported within 45 days. You can get help 24 hours a day, 7 days a week by calling Our Administrator at 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries.</p> <p>Complete the Required Form</p> <p>a) Request the Form: To request a claim form, call Our Administrator at 1-866-374-1129 (toll-free) or +1-416-977-4425 (collect) from 8 a.m. to 8 p.m. ET, Monday to Friday.</p> <p>b) Time limit from date of event: If You are making a claim, You must send Our Administrator the appropriate claim forms, together with written proof of loss (e.g., original invoices and tickets) as soon as possible. In every case, You must submit Your completed claim form with required documentation within 90 days from the date of the accident or the date the claim arises. Failure to provide the applicable documentation may invalidate Your claim.</p> <p>What Claimant Can Expect from Insurer</p> <p>Once We have approved the claim, We will notify You and payment will be made within 60 days after receipt of the required claim forms, documentation and written proof of loss. If the claim has been denied, We will inform You of the claim denial reasons within 60 days after receipt of the required claim forms and written proof of loss.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
Flight/Trip Delay Insurance	<p>SECTION 4 – INDIVIDUAL TERMINATION OF INSURANCE</p> <p>The insurance coverage of any <i>Insured Person</i> shall terminate on the earliest of the following:</p> <ul style="list-style-type: none"> a) the date the Policy is terminated b) the expiration of the Policy term for which premium has been paid c) the date the <i>Account Holder's Account</i> is cancelled or his or her Account privileges are terminated. 	<p>Section 6 – When Your Coverage Terminates</p> <p><i>Your Coverage Terminates</i> when:</p> <p>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"> • the date the <i>Account</i> is cancelled, closed or otherwise ceases to be in <i>Good Standing</i>; • the date <i>You</i> cease to be eligible for coverage; and • the date the Group Policy terminates. <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"> • the date coverage terminates for the <i>Primary Cardholder</i>; and • the date the <i>Insured Person</i> ceases to be eligible for coverage. <p>No benefits will be paid under this <i>Certificate</i> for losses incurred after coverage has terminated.</p>

Changes to your Certificate of Insurance		
Benefit	Before	After
Flight/Trip Delay Insurance	<p>SECTION 5 – GENERAL CONDITIONS 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>CONFORMANCE WITH STATUTES: 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>MASTER POLICY: This certificate is a description of coverage provided by Policy #TGV010 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 Card Accounts entitle an Insured Person to benefits in excess of those described herein.</p>	<p>Section 8 – General Conditions 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>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 Bank. 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>. In no event does possession of multiple certificates or TD Credit Cards entitle an <i>Insured Person</i> to benefits in excess of those described herein.</p> <p>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 <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>Other insurance 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>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.</p> <p>Right of Subrogation 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 co-operate 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"> • transferring to <i>Us</i> the debt or obligation owing to <i>You</i> from the other person or entity; or • permitting <i>Us</i> to bring a lawsuit in <i>Your</i> name; or • if <i>You</i> receive funds from the other person or entity, <i>You</i> will hold it in trust for <i>Us</i>; or • acting so as not to prejudice any of <i>Our</i> rights to collect payment from the other person or entity. <p><i>We</i> will pay the costs for the actions <i>We</i> take.</p>