

Recent changes to the Certificate(s) of Insurance

This outlines the latest updates to specific sections of your Certificates of Insurance within your Benefit Coverages Guide. You can find the latest copy of your Cardholder Agreement and Benefit Coverages Guide at td.com/businessagreements

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

Updates to the inclusive insurance on the TD® Business Travel Visa* Card

Effective January 20, 2020, new Trip Interruption and Trip Cancellation Insurance coverage will be added to your Card at no additional cost. Also, the following changes will apply to your existing Certificate(s) of Insurance:

| Certificate(s) of Insurance | Current Wording | New Wording |
|--|--|--|
| <ul style="list-style-type: none"> • Delayed and Lost Baggage Insurance | <p>ACCOUNT HOLDER means the <i>Cardholder</i> to whom the monthly <i>Account</i> statement is issued. The <i>Account Holder</i> may be referred herein as “<i>You</i>” or “<i>Your</i>”.</p> | <p>ACCOUNT HOLDER means the <i>Cardholder</i> to whom the monthly <i>Account</i> statement is issued and who is a resident of Canada. The <i>Account Holder</i> may be referred herein as “<i>You</i>” or “<i>Your</i>”.</p> |
| <ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection | <p>ACCOUNT HOLDER means the <i>Cardholder</i> to whom the monthly <i>Account</i> statement is sent. The <i>Account Holder</i> may be referred herein as “<i>You</i>” or “<i>Your</i>”.</p> | |
| <ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection | <p>Purchase Security (a) Coverage is not extended to loss or damage to the following: (v) automobiles, motorboats, aircrafts, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof;</p> | <p>Purchase Security (a) Coverage is not extended to loss or damage to the following: (v) automobiles, motorboats, aircrafts, drones, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof;</p> |
| | <p>Extended Warranty Protection In addition to any exclusions which may be set out in the <i>Manufacturer’s Warranty</i>, this certificate does not cover: (ii) automobiles, motor boats, aircraft, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;</p> | <p>Extended Warranty Protection In addition to any exclusions which may be set out in the <i>Manufacturer’s Warranty</i>, this certificate does not cover: (ii) automobiles, motor boats, aircraft, drones, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;</p> |

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Effective January 20, 2020, the following changes will apply to your Common Carrier Travel Accident Certificate of Insurance

| Certificate(s) of Insurance | Current Wording | New Wording |
|--|---|---|
| <p>Common Carrier Travel Accident Insurance</p> | <p>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 first surviving class in the following order:</p> <ul style="list-style-type: none"> a) the <i>Insured Person's Spouse</i>; b) in equal shares to the <i>Insured Person's</i> surviving children; c) in equal shares to the <i>Insured Person's</i> surviving parents; d) in equal shares to the <i>Insured Person's</i> surviving brothers and sisters; e) to the <i>Insured Person's</i> estate. | <p>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> |

Effective March 1, 2019, the following changes were applied to your coverage

- Common Carrier Travel Accident Insurance: This coverage was underwritten by Allianz Global Risks US Insurance Company (Canadian Branch) (Policy # FC310037), and will now be underwritten by TD Life Insurance Company (Policy # TGV009).
- Flight/Trip Delay Insurance: This coverage was underwritten by Allianz Global Risks US Insurance Company (Canadian Branch) (Policy # FC310036), and will now be underwritten by TD Home and Auto Insurance Company (Policy # TGV010).

| Changes to your Common Carrier Travel Accident Certificate of Insurance | |
|---|---|
| Current Wording | New Wording |
| <p><i>Provided by:</i> Allianz Global Risks US Insurance Company (Canadian Branch) 130 Adelaide Street West, Suite 1600 Toronto, Ontario M5H 3P5</p> | <p><i>Provided by:</i> TD Life Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p> |
| <p>Coverage Certificate Allianz Global Risks US Insurance Company (Canadian Branch) ("Allianz") certifies as follows that You are eligible to be an Insured Person under Policy #FC310037 (the "Policy") underwritten by us and issued to The Toronto-Dominion Bank. This Insurance is administered by Allianz Global Assistance through the Operations Centre. You, or a person making a claim under this Certificate may request a copy of the Policy by writing to the administrator; Allianz Global Assistance P.O. Box 277, Waterloo, Ontario N2J 4A4</p> | <p>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.</p> |

| Changes to your Flight / Trip Delay Certificate of Insurance | |
|--|-------------|
| Current Wording | New Wording |
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| <p><i>Provided by:</i> Allianz Global Risks US Insurance Company (Canadian Branch) 130 Adelaide Street West, Suite 1600 Toronto, Ontario M5H 3P5</p> | <p><i>Provided by:</i> TD Home and Auto Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p> |
| <p>Coverage Certificate Allianz Global Risks US Insurance Company (Canadian Branch) ("Allianz") certifies as follows that You are eligible to be an Insured Person under Policy #FC310036 (the "Policy") underwritten by us and issued to The Toronto-Dominion Bank. This Insurance is administered by Allianz Global Assistance through the Operations Centre. You, or a person making a claim under this Certificate may request a copy of the Policy by writing to the administrator; Allianz Global Assistance P.O. Box 277, Waterloo, Ontario N2J 4A4</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"). Allianz administers the insurance on behalf of TDH&A, and provides claims assistance, claims payment and administrative services under the Policy.</p> |

Effective February 2, 2018, the following changes were applied to your coverage

- For Travel Medical Insurance, the exclusion titled "War or Terrorism" has been modified as shown below.
 - All other exclusions on the Certificate of Insurance, including Travel Advisories, are unchanged.

| Current exclusion in your Certificate of Insurance | Updated exclusion in your Certificate of Insurance |
|---|---|
| <p>War or Terrorism -any act of war, whether declared or not, hostile or warlike action in time of peace or war, insurrection, rebellion, revolution, civil war, hijacking or terrorism</p> <p><i>This exclusion is found in the Cardholder Agreement and Benefit Coverages Guide on Page 27—Section 7</i></p> | <p>War -any act of war, whether declared or not, hostile or warlike action in time of peace or war, insurrection, rebellion, revolution, civil war, or hijacking</p> <p>***please note, all other exclusions, including Travel Advisories, are unchanged and still apply***</p> |

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