

Recent changes to the Certificate(s) of Insurance

This outlines the latest updates to your Certificates of Insurance within your Cardholder Agreement. You can find the latest copy of your Cardholder Agreement 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 Cash Back Visa* Card

Effective January 20, 2020, the following changes will apply to your existing Certificate(s) of Insurance:

Your Card will no longer provide these benefits:

1. Common Carrier Travel Accident Insurance

- If the *Loss*, as described in the Certificate of Insurance, occurs on or before January 19, 2020, you may be eligible for coverage. Please call Allianz Global Assistance at # 1-855-987-2895 for claim support.
- If the *Loss*, as described in the Certificate of Insurance, occurs on or after January 20, 2020, you will no longer be covered under this benefit.

2. Delayed and Lost Baggage Insurance

- If the *Baggage Delay* or *Lost Baggage*, as described in the Certificate of Insurance, occurs on or before January 19, 2020, you may be eligible for coverage. Please call Allianz Global Assistance at # 1-855-987-2895 for claim support.
- If the *Baggage Delay* or *Lost Baggage*, as described in the Certificate of Insurance, occurs on or after January 20, 2020, you will no longer be covered under this benefit.

3. Auto Rental Collision/Loss Damage Insurance

- If the covered loss, damage or theft as described in the Certificate of Insurance, occurs on or before January 19, 2020, you may be eligible for coverage. Please call Allianz Global Assistance at # 1-855-987-2895 for claim support.
- If the covered loss, damage or theft as described in the Certificate of Insurance, occurs on or after January 20, 2020, you will no longer be covered under this benefit.

4. Emergency Travel Assistance Services

- This service will be available until January 20, 2020.

Refer to your current Certificate of Insurance for full details of your benefits, which can be viewed online at td.com/businessagreements effective January 20, 2020.

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Effective January 20, 2020, the following changes will apply to your existing Certificate of Insurance:

Certificate(s) of Insurance	Current Wording	New Wording
<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>	<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>
	<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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