

Please read this carefully and keep it for future reference.

This outlines how specific sections of your Certificates of Insurance within your Cardholder Agreement, are being updated. This notice supplements your current Cardholder Agreement.

You can find a copy of your current Cardholder Agreement at td.com/agreements

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

Updates to the inclusive insurance on the TD[®] Emerald Flex Rate Visa Card

Effective November 16, 2020, Global Excel Management Inc. ("Global Excel"), who provides Claims and Emergency Assistance, and CanAm Insurance Services (2018) Ltd., a subsidiary of Global Excel, who provides sales and policy administration, replaces Allianz Global Assistance as the Administrator for the embedded insurance benefits for your TD Credit Card.

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

If you have any questions or concerns about the changes to our administrator, please visit us at td.com/travelcoverage for more information, or 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.