**Amendments to the Certificate(s) of Insurance**

This outlines the latest updates to specific sections of your Certificates of Insurance within your Cardholder Agreement.

You can find the latest copy of your Cardholder Agreement at [td.com/agreements](http://td.com/agreements)

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

**Updates to the inclusive insurance on the TD U.S. Dollar Visa* Card**

**Effective March 31st, 2020, Additional Cardholders will be eligible for coverage under the following:**

- Delayed and Lost Baggage Insurance
- Purchase Security and Extended Warranty Protection

<table>
<thead>
<tr>
<th>Certificate(s) of Insurance</th>
<th>Existing Wording</th>
<th>New Wording</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Delayed and Lost Baggage Insurance</td>
<td>ACCOUNT HOLDER means the cardholder to whom the monthly Account statement is sent. The Account Holder may be referred herein as “You” or “Your”.</td>
<td>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”.</td>
</tr>
<tr>
<td>• Purchase Security and Extended Warranty Protection</td>
<td>n/a</td>
<td>ADDITIONAL CARDHOLDER means a person to whom a TD Credit Card has been issued at the authorization of the Primary Cardholder. 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.</td>
</tr>
<tr>
<td>• Purchase Security</td>
<td>Purchase Security (a) Coverage is not extended to loss or damage to the following: (v) automobiles, motorboats, aircrafts, motorcycles, motor</td>
<td>Purchase Security (a) Coverage is not extended to loss or damage to the following: (v) automobiles, motorboats, aircrafts, drones, motorcycles,</td>
</tr>
</tbody>
</table>

*Trademark of Visa International Service Association and used under license.*
- Purchase Security and Extended Warranty Protection

**Extended Warranty Protection**
In addition to any exclusions which may be set out in the Manufacturer’s Warranty, this certificate does not cover:

(ii) automobiles, motor boats, aircraft, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;

**Extended Warranty Protection**
In addition to any exclusions which may be set out in the Manufacturer’s Warranty, this certificate does not cover:

(ii) automobiles, motor boats, aircraft, drones, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;

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**Effective March 31**, **2020, the following change will apply to your Common Carrier Travel Accident Certificate of Insurance:**

<table>
<thead>
<tr>
<th>Certificate of Insurance</th>
<th>Existing Wording</th>
<th>New Wording</th>
</tr>
</thead>
</table>
| Common Carrier Travel Accident Insurance      | If the Insured Person has not chosen a beneficiary, or if there is no beneficiary alive when the Insured Person dies, TD Life will pay the benefit amount to the first surviving class in the following order:  
  a) the Insured Person’s Spouse;  
  b) in equal shares to the Insured Person’s surviving children;  
  c) in equal shares to the Insured Person’s surviving parents;  
  d) in equal shares to the Insured Person’s surviving brothers and sisters;  
  e) to the Insured Person’s estate. | If the Insured Person has not chosen a beneficiary, or if there is no beneficiary alive when the Insured Person dies, TD Life will pay the benefit amount to the Account Holder’s estate.                                                                 |

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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).

<table>
<thead>
<tr>
<th>Changes to your Common Carrier Travel Accident Certificate of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current Wording</strong></td>
</tr>
<tr>
<td>Provided by: Allianz Global Risks US Insurance Company (Canadian Branch) 130 Adelaide Street West, Suite 1600 Toronto, Ontario M5H 3P5</td>
</tr>
</tbody>
</table>

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

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.

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

- For Trip Interruption Insurance, the exclusion titled “War or Terrorism” has been modified as shown below.
  - All other exclusions on your Certificate of Insurance, including Travel Advisories, are unchanged.
  - Please note, while Terrorism is no longer excluded, it is still not a Covered Cause for Interruption (cannot interrupt a trip solely due to a terrorist event). Refer to the Certificate of Insurance within the Cardholder Agreement for full details on Covered Causes.

<table>
<thead>
<tr>
<th>Current exclusion in your Certificates of Insurance</th>
<th>Updated exclusion in your Certificates of Insurance</th>
</tr>
</thead>
</table>
| 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 | 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

***please note, all other exclusions, including Travel Advisories, are unchanged and still apply***

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