

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 U.S. Dollar Visa* Card

Effective March 1, 2019, the following change will apply 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 be underwritten by TD Life Insurance Company (Policy # TGV009).

Please note: there will be no impact to your existing inclusive insurance benefits as a result of this change.

Changes to your Common Carrier Travel Accident Certificate of Insurance	
Current Wording	New Wording
<i>Provided by: Allianz Global Risks US Insurance Company (Canadian Branch) 130 Adelaide Street West, Suite 1600 Toronto, Ontario M5H 3P5</i>	<i>Provided by: TD Life Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</i>
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 will apply 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.

Current exclusion in your Certificates of Insurance	Updated exclusion in your Certificates of Insurance
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 <i>This exclusion is found in the Cardholder Agreement on Page 46 – Trip Interruption Insurance — Section 7</i>	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***

*Trademark of Visa International Service Association and used under license.