TD Canada Trust

The TD Cash Back Visa Product Summaries – Index



Insurance Coverages Provided with TD[®] Cash Back Visa* Credit Card

CREDIT CARD INSURANCE SUMMARY Provided by the TD Home and Auto Insurance Company:

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Purchase Security and Extended Warranty Protection

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CREDIT CARD INSURANCE SUMMARY Provided by the TD Home and Auto Insurance Company ("TD Home & Auto")

Credit Card Insurance Coverage Provided with TD Cash Back Visa* Credit Card

Purchase Security and Extended Warranty Protection

This Product Summary Contains Important Information

The following is meant to provide an overview of the features and benefits of the credit card insurance coverages provided with Your TD Cash Back Visa Card. The terms and conditions of the insurance coverage(s) are contained in Your Certificate of Insurance ("Certificate") and in the group master policies, which govern. All defined terms are italicized, capitalized and defined in Your Certificate.

<u>View a copy of the Certificate</u> (td.com/agreements) for full details about the insurance coverage(s) provided with the TD Cash Back Visa Card.

INSURER

TD Home and Auto Insurance Company ("TD Home & Auto") P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-866-361-2311 TD Home & Auto is registered with the <u>Autorité des marchés financiers</u> <u>www.lautorite.qc.ca</u> (the "AMF" or the "Authority") under client number 2000471829.

DISTRIBUTOR

The Toronto-Dominion Bank P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-800-983-8472

ADMINISTRATOR

Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-374-1129 or +1-416-977-4425

General Information You Need to Know

The following is applicable to **all insurance** coverage(s) provided with the TD Cash Back Visa Card, unless otherwise specified:

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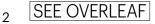
andling: For information mplaint processing nere a complaint may se visit our Customer blem Resolution page at: https://www.tdinsurance.com/ customer-service/problem-resolution.



Misrepresentation: You must be accurate and complete in Your dealings with the Insurer at all times. The Insurer will not pay a claim if You, any person insured under Your Certificate or anyone acting on Your behalf makes a misrepresentation, attempts to deceive or mislead the *Insurer*. or makes a fraudulent. false or exaggerated statement or claim.



Cancellation: Insurance coverage(s) are considered cancelled on the date the credit card account is closed. If. at any time. You don't want these insurance coverages, You can decide not to use them or contact Your credit card provider to apply for a different credit card with alternative insurance coverages.





Cost: There is no annual fee on Your TD Cash Back Visa Card. No additional fee will be charged to You for the insurance coverage(s) provided with the TD Cash Back Visa Card.



Claims: You must report Your claim to Our Administrator by calling 1-866-374-1129 no later than the following time limits after the covered event(s) occurred:

- Purchase Security and Extended Warranty Protection
 - 90 days; refer to section 6 "How to Submit a Claim" for full details.

Once We have approved the claim, We will notify You and payment will be made within 60 days. If the claim has been denied, We will inform You of the claim denial reasons within 60 days. You can appeal the decision by submitting new information to Our Administrator. For complete details, please see the applicable claims section (as listed above) in Your Certificate.

Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
Purchase Security and Extended Warranty Protection	Primary Cardholder Additional Cardholder	 Purchase(s) made by the Account Holder(s) (Exclusions Apply). The credit card must be in good standing; and The Account Holder must be a resident of Canada.

Note: For full details, please see the "Eligibility" section and/or the definition of "Account Holder" in each Certificate.

Purchase Security and Extended Warranty Protection

Issued by the TD Home & Auto under Group Policy Number TDVP112008 (the "Policy") to The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

Purchase Security provides coverage for *Insured Items* purchased with the TD Cash Back Visa Card for ninety (90) days from the purchase date, except as excluded under the *Certificate*, in excess of other applicable insurance. If the item is lost, stolen or damaged, it will be replaced or repaired, or the *Account Holder* will be reimbursed for the *Purchase Price*.

Extended Warranty Protection provides extended warranty coverage for *Insured Items*. Coverage will commence immediately following the expiry of the applicable *Manufacturer's Warranty* for an additional period equal to the *Manufacturer's Warranty* coverage or one (1) year, whichever is the lesser on most items purchased with the TD Cash Back Visa Card as long as there is a *Manufacturer's Warranty* valid in Canada (automatic coverage is limited to warranties five years or less.) *Manufacturer's Warranties* greater than five (5) years are covered if registered with *Our Administrator* within the first year after purchase of the item.

What are the benefits?

Benefit	Maximum Benefit Payable
Purchase	Coverage for eligible new items You
Security	purchase with Your TD Credit Card,
	should they be stolen or damaged
	within 90 days of purchase.

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	Coverage for eligible new items
Warranty	You purchase with Your TD Credit
Protection	Card. If the item comes with a
	Manufacturer's Warranty valid in
	Canada, You may be entitled to
	double the warranty period for up
	to 12 additional months.

Note: There is a maximum aggregate lifetime benefit per Account Holder of \$60,000 of all TD Credit Cards of the Account Holder.

What are the limitations and exclusions?

Purchase Security:

This insurance contains limitations and exclusions. For example, the following items are excluded:

- Cash or its equivalent
- Art objects
- Perishable items
- Automobiles, motorboats, aircraft, etc.

Additionally, loss or damage resulting from the following examples of peril will be excluded:

- Abuse or fraud
- Flood or earthquake
- War/hostilities
- Normal wear and tear

Extended Warranty Protection:

This insurance contains limitations and exclusions, which are in addition to those set out within the *Manufacturer's Warranty*. For example, the following exclusions may apply:

- Wear and tear or gradual reduction in operating performance
- Automobiles, motorboats, aircraft etc.
- Willful acts or omissions and improper installation
- Used or pre-owned demos

For complete details, please see the "Exclusions" (Section 5), "General Conditions" (Section 8), and "Policy Limits" (Section 4) sections in *Your Certificate*.

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