

Deluxe TD Auto Club



Deluxe TD Auto Club Membership Handbook

**Ensuring you and your
family peace of mind
along the way...**





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■ Welcome to the Deluxe TD Auto Club

As a valued member, you can enjoy TD Auto Club services for 12 months anywhere in Canada and the Continental United States with the TD Auto Club¹. You now have access to motoring services ranging from Emergency Road Services to personalized Trip Planning Services².

With the TD Auto Club, help is only a telephone call away. The 24-hour, toll-free telephone number will give you access to help as indicated in this Handbook. And TD Auto Club is so confident of its service that if there isn't a qualified approved roadside service facility ("Service Facility") near you, or if there is one but it is unable to help you for any reason, the TD Auto Club will mail you a \$50 cheque that you can use toward your next tank of gas. That's our Service Commitment!

But the advantages don't stop there. The TD Auto Club also provides a valuable personalized Trip Planning Service that can help you find the fastest – or most scenic – routes to your destination in Canada or the Continental United States. And you can get information on points of interest en route – a great way to make car travel easier and more enjoyable for you and your family.

Remember, the TD Auto Club is here to provide you and your family security and peace of mind while you are on the road.

Please take a few moments to read this Handbook. It will give you the information you need on the benefits of the TD Auto Club, how to access Service Facilities, and how to submit claims for reimbursement if required.

Remember, with the TD Auto Club, you can enjoy TD Auto Club Services year round and around the clock in Canada and the Continental United States.

■ How to Contact TD Auto Club

For emergency assistance, 24 hours a day, 365 days a year, call:

In Canada: **1-800-265-1289**

It will help if you have the following information on hand when you call:

- Your home telephone number;
- The exact location of your vehicle;
- The make, year, colour and licence plate number of your vehicle.

For personalized Trip Planning Services, call:

In Canada: **1-800-265-1289**

Our TD Auto Club Travel Planning Specialists are available between 8:30 a.m. and 6:30 p.m., Eastern Time, Monday to Friday to assist you.

To make claims for reimbursement, write to:

**TD Auto Club
P.O. Box 300
Toronto, ON
M5K 1K6**

■ Membership General Information

- Your TD Auto Club membership covers you no matter whose vehicle you're driving, anywhere in Canada and the Continental United States.
- Your TD Auto Club membership will renew automatically on your TD Credit Card as long as your TD Credit Card Account is open and in good standing until cancelled by you.
- Your spouse or dependent children aged 16 to 22 living at your home address are each eligible for an associate membership at a nominal fee per associate member in the program.
- Your TD Auto Club membership is limited to personal use only.
- Gift memberships are available for purchase with a TD Credit Card.
- Your home telephone number serves as your TD Auto Club identification number.
- If your address should change over the course of your membership, it is up to you to contact the TD Auto Club at **1-800-265-1289** and inform us of any changes or corrections that need to be made to your personal information.

- If your TD Credit Card number or expiry date changes please contact TD Auto Club at **1-800-265-1289** to provide your new information.
- If you or your registered associate members have received roadside assistance outside of the TD Auto Club membership and paid for those services separately, the TD Auto Club has reimbursement options which allow you to claim for reimbursement up to the stated limits listed in this Handbook. For more information regarding your reimbursement options, contact the TD Auto Club at **1-800-265-1289**.

■ Emergency Road and Towing Services

You can count on the TD Auto Club when you need emergency roadside assistance as described below:

Call the toll-free number and a TD Auto Club representative will direct you to the appropriate Service Facility to provide you with the prompt and efficient service that you need. Our Service Facility network extends across Canada and the Continental United States.

When you receive service from one of our Service Facilities, simply show your TD Credit Card to the driver. You do not have to pay for any covered services.



You do not have to pay for any covered services.

Emergency Service Calls

Up to 200 kilometres

We'll help you get back on the road in a hurry should you:

- Have a dead battery
- Require a tire change (not including repairs)
- Require delivery of gas to a stranded vehicle (includes cost of 5 litres of gas)

Please note that the TD Auto Club does not pay for parts, repairs or labour.

Reimbursement option: Up to \$250 per call

If you are unable to contact TD Auto Club or TD Auto Club is unable to secure service for you, for any reason, you may contact a service provider of your choice and submit a claim for reimbursement up to \$250 per call, subject to final determination by TD Auto Club.

Lockout Service

Up to 200 kilometres

In the event that you should lock keys in your vehicle, service to open your locked vehicle can be provided by a locksmith approved by TD Auto Club or a Service Facility within 200 kilometres of your vehicle at no cost.

Please note that you assume full responsibility for any damage to the vehicle as a result of entry attempt. For keys locked in the trunk, access must be available through the passenger compartment.

Cost of keys for Lockout Services are not included.

Reimbursement option: Up to \$100 per call

In the event you are unable to contact TD Auto Club, or you elect to use a locksmith of your choice, you may submit a claim for reimbursement up to \$100 per call, subject to final determination by TD Auto Club.

Breakdown Towing

Up to 200 kilometres

TD Auto Club will be there should your vehicle experience a mechanical breakdown disabling it from proceeding under its own power. Your disabled vehicle will be towed from the site of the breakdown to the nearest service centre within 200 kilometres.

Reimbursement option: Up to \$250 per call

In the event that you are unable to contact TD Auto Club, or TD Auto Club is unable to secure service for you for any reason, or you elect to use a service facility of your choice, you may submit a claim for reimbursement up to \$250 per call, subject to final determination by TD Auto Club.

Eligible towing costs are those incurred for moving your disabled vehicle from the site of the breakdown to the nearest repair service centre within 200 kilometres for repairs. (Storage fees not included.)

- Motor Homes exceeding a G.V.W. of 8,000 lb/ 3,600 kg are covered only on a reimbursement basis up to a maximum of \$100.
- If the vehicle is unable to proceed under its own power due to collision or damage other than a mechanical failure and needs to be towed, the Traffic Accident Emergency Services – Accident Towing section on page 8 will apply.
- Winching services do not apply if the vehicle is not able to proceed under its own power due to damage and needs to be towed or to gain access to a driveway/laneway covered with snow.

Winching Services

Within 200 kilometres

TD Auto Club will also cover the cost of winching services if your vehicle is stuck in snow or a ditch, and, once removed, can proceed under its own power. The vehicle must be accessible and located on, or adjacent to, a regularly travelled road and within 200 kilometres of a Service Facility.

If the vehicle is unable to proceed under its own power due to damage and needs to be towed, the Traffic Accident Emergency Services – Accident Towing section on page 8 will apply.

Winching services do not apply if the vehicle is not able to proceed under its own power due to damage and needs to be towed, or to gain access to a driveway/laneway covered with snow.

Reimbursement option: Up to \$100 per call

In the event that you are unable to contact TD Auto Club, or you elect to use a service provider of your choice, you may submit a claim for reimbursement up to \$100 per call, subject to final determination by TD Auto Club.

Winching Services Disclaimer:

TD Auto Club and the Service Facility assume no liability for any damage that may be caused during the performance of winching services. Service Facilities will take every step possible to avoid incurring any damage to the vehicle. However if any damage does occur, a claim cannot be placed other than with your vehicle insurance provider.

Personal Transportation

Up to \$25 (within 80 kilometres from home)

TD Auto Club provides transportation for you and eligible members of your family in the event of a mechanical breakdown within 80 kilometres of your home. TD Auto Club will reimburse you up to \$25 should you take commercial transportation (e.g., bus, train, taxi, plane) to your destination in the event that the vehicle you were driving requires Breakdown Towing.

Things you should know about the Emergency Road and Towing Services

- When you need assistance in a roadside emergency, call 1-800-265-1289 and an appropriate Service Facility will be contacted to provide service within designated areas of Canada and the Continental United States.
- TD Auto Club Members benefit from up to six roadside assistance dispatch calls or emergency road and towing service claims for reimbursement per membership year.

After you receive Emergency Road or Towing Services, it is your responsibility to have the vehicle fixed. Evidence of repair will be required for any repeat requests for Emergency Road and Towing Services, otherwise the cost of such repeat requests will be payable by you.

Motor homes or recreational vehicles – Should your breakdown occur out of reach of a Service Facility that is equipped to service motor homes/recreational vehicles, TD Auto Club will attempt to contact the closest service provider for assistance, if available, and may reimburse you for any services received for your motor home/recreational vehicle, to a maximum of \$100. Motor homes/recreational vehicles over 8,000 lb/3,600 kg are only covered on a reimbursement basis.



How to Make a Claim

- Have the Service Facility provide you with detailed receipts, including the cause of the breakdown and the service required. Claims for mechanical Breakdown Towing must be accompanied by a detailed repair bill.
- Make sure your full name, address and TD Credit Card number are clearly printed on the receipt.
- Mail your original receipts to the TD Auto Club within 30 days of the date of the breakdown (keep a photocopy of all receipts for your personal records).
- Upon receipt and confirmation of this information and approval of your claim, TD Auto Club will mail you a reimbursement cheque to your address on file with TD Auto Club.

■ Traffic Accident Emergency Services

A traffic accident can be a very frightening and unpleasant experience. TD Auto Club can help, by reimbursing you for expenses incurred as outlined below. There are no distance limits in order for you to obtain the following Traffic Accident Emergency Service benefits. To qualify for reimbursement, however, you must have reported the accident to the police. In addition, it is important that you contact your vehicle insurance provider immediately following any traffic accident.

Accident Towing

Up to \$200

TD Auto Club will reimburse you up to \$200 for the towing of your vehicle from the scene of the traffic accident to the service centre chosen by you. Expenses are eligible for reimbursement when not covered by your vehicle insurance provider. (Accident clean-up and storage fees are not included.)

Emergency Transportation/Rental Car

Up to \$200

(Basic daily vehicle rental rate and taxes only). TD Auto Club will reimburse you up to \$200 to take you and your passengers from the scene of your traffic accident to your destination or home, using commercial transportation

(e.g., taxi, bus, train, plane) or a rental vehicle from a recognized bona fide rental agency. Expenses are eligible for reimbursement when not covered by your vehicle insurance provider.

Emergency Accommodation and Meals

Up to \$200

You will be reimbursed up to \$200 to help pay for accommodation and meals for you and your passengers, in the immediate vicinity of your traffic accident, while you are awaiting repairs to make your vehicle roadworthy.

Return to Location of Repair Site

Up to \$200

Should a traffic accident disable your vehicle, you may need to leave it for repairs in the vicinity of the accident, while you return home or travel to another destination. In this case, you will be reimbursed up to \$200 for expenses incurred for commercial transportation (e.g., taxi, bus, train, plane) from your home or other destination, back to the location of the repair site.

Personal Necessities

Up to \$50

TD Auto Club will reimburse you and your passengers up to a total of \$50 for the cost of personal necessities required while you are staying at a hotel or motel, as a result of a Traffic Accident.

Things you should know about Traffic Accident Emergency Services

- Traffic Accident Emergency Services are payable in the event that a vehicle is disabled and unable to proceed under its own power as a result of having been involved in a Traffic Accident while being driven by a member.
- TD Auto Club will reimburse any reasonable fee charged by the police to obtain a copy of the Traffic Accident police report. Please enclose a receipt for this expense with your claim.
- Traffic Accident Emergency Services are payable only for costs which were incurred within 72 hours of the Traffic Accident (except for "Return to Location", which applies any time).
- Coverage applies worldwide.

How to Make a Claim



- Contact TD Auto Club after your Traffic Accident at **1-800-265-1289** anytime from 8:00 a.m. to 8:00 p.m. Eastern Time. One of our experienced claims adjusters will take the time to explain how to submit your claim for reimbursement.
- When submitting your claim, please indicate the cause and location of the Traffic Accident.
- Enclose a letter from your vehicle insurance provider verifying the Traffic Accident; this letter should also indicate the expenses covered by your vehicle insurance provider.
- Enclose a copy of the Traffic Accident police report.
- Enclose the original invoices that indicate towing, lodging, meals, personal necessities, car rental, or commercial transportation expenses. (Keep a copy of these invoices for your personal records.) Mail all receipts and reports to TD Auto Club within 30 days of the date of the Traffic Accident.
- Make sure your name, address and the TD Credit Card number are included with the other information when you submit your claim for reimbursement.
- Upon receipt and confirmation of this information, TD Auto Club will mail you a reimbursement cheque to your address on file with TD Auto Club.

■ Stolen Vehicle Emergency Services

If your vehicle is stolen from you when you and your vehicle were at least 80 kilometres from your home, and you have reported the theft to the police and your vehicle insurance provider, TD Auto Club will provide you with the following services:

Emergency Accommodation and Meals

Up to \$200

TD Auto Club will reimburse you up to \$200 for costs you and your passengers incur to stay at a motel or hotel of your choice, including lodging and meals, while you are stranded and awaiting the recovery or replacement of your stolen vehicle.

Emergency Transportation

Up to \$200

TD Auto Club will reimburse you up to \$200 to take you and your passengers to your destination or home, using commercial transportation (e.g., taxi, bus, train, plane) or a rental vehicle from a recognized bona fide rental agency. Expenses are eligible for reimbursement when not covered by your vehicle insurance provider.

Return to Location

Up to \$200

Should the police locate your vehicle after you have returned home or proceeded to another destination, you will be reimbursed up to \$200 for expenses incurred in returning to the location of the recovered vehicle, using commercial transportation (e.g., taxi, bus, train, plane) or a rental vehicle from a recognized bona fide rental agency. Expenses are eligible for reimbursement when not covered by your vehicle insurance provider.

Personal Necessities

Up to \$50

If you stay at a hotel or motel as a result of your vehicle being stolen, you and your passengers will be reimbursed up to \$50 in total for personal necessities required while stranded.

Things you should know about Stolen Vehicle Emergency Services

- Stolen Vehicle Emergency Services will not apply when coverage is provided by your vehicle insurance provider.

How to Make a Claim

Refer to “How to Make a Claim” under Traffic Accident Emergency Services on page 9.



Hazardous Weather Services

As motorists living in Canada, we have all experienced the inconvenience and uncertainty of hazardous weather and poor driving conditions. With this coverage, you are entitled to the following benefits should you encounter hazardous driving conditions. When travelling, should you encounter road closures due to snow, hail, ice, fog, forest fire, avalanche, tornado,

hurricane or landslide, leaving you stranded more than 80 kilometres away from home, you are entitled to the following benefits:

Emergency Accommodation and Meals

Up to \$200

Should hazardous driving conditions leave you stranded and unable to continue your travel, you will be reimbursed for the cost of accommodation and meals for you and your passengers, up to \$200 in total.

Towing

Within 200 kilometres

Should hazardous driving conditions cause your vehicle to require towing, TD Auto Club will help cover the cost of towing your vehicle to the nearest service centre to a maximum of 200 kilometres.

Recreational vehicles weighing more than a Gross Vehicle Weight (G.V.W.) of 8,000 lb/3,600 kg are covered for reimbursement up to \$100.

How to Make a Claim



- Refer to “How to Make a Claim” under Traffic Accident Emergency Services.
- In addition, please indicate the details of the conditions encountered and provide verification of the existence of the hazardous driving conditions that prevented your travel (e.g., newspaper article, police report, etc.).

Motorist Legal Services

Your driver’s licence is a valuable document and TD Auto Club wants to help you protect it. In some cases we may be able to refer you to a lawyer who has experience with moving violations³ and can help you if you are charged with speeding, careless driving or other moving violations.

Should you require the services of a lawyer with this experience, call us anytime from 8:00 a.m. to 8:00 p.m. Eastern Time using our toll-free number and we will be happy to assist you.

Legal Advice

Up to \$150

Sometimes, you just want a lawyer’s opinion on how or whether to proceed with a matter concerning the operation of a vehicle. TD Auto Club will reimburse you up to \$150 toward the

cost of retaining a lawyer to provide you with advice on the following:

- A preliminary legal opinion on any matter arising as the direct result of your operation of a vehicle.
- An interpretation of the Highway Traffic Act or similar statute.
- Negotiating the settlement of a claim made against you as a result of a Traffic Accident and arising out of your operation of a vehicle.
- Legal advice on any matter arising as a result of your travelling on a common carrier licensed for carrying fare-paying passengers.
- Any matter arising from your private sale or purchase of a vehicle.

Legal Defence

Up to \$300

When matters are more serious and you have been charged with an offence while operating a vehicle, TD Auto Club will help you cover the cost for legal services up to \$300 as outlined below³:

- In defence of charges for “moving violations” laid against you under Municipal By-laws, the Highway Traffic Act, the Criminal Code of Canada; or
- similar legislation;
- When you are sued for damages arising out of your operation of a vehicle.

Legal Representation at Inquest

Up to \$300

TD Auto Club will pay up to \$300 toward the cost of retaining a lawyer to represent you at an inquest where the death of another person has been caused by your operation of a vehicle.

Things you should know about Motorist Legal Services

- Moving violations do not include parking or seat belt violations.
- Motorist Legal Services are not provided for alcohol and/or drug related charges and are also not provided when alcohol and/or drugs are a contributing factor to any other legal situation.
- Coverage is not applicable when the member is driving while under suspension, when

charges are laid for previous outstanding fines and/or when the member is committing or attempting to commit a criminal act while driving his/her vehicle (other than the “moving violation”).

- Payment of fees is limited to payment of legal fees only and does not include payment for the costs of investigation, witness fees, court costs, judgments, fines, penalties, damages or costs awarded against you or any liability assumed by you.

How to Make a Claim



- To qualify for Motorist Legal Services, you must contact TD Auto Club upon receiving a summons and prior to engaging a lawyer at **1-800-265-1289** any time from 8:00 a.m. to 8:00 p.m. Eastern Time.
- Send in a detailed legal account, including procedures taken, and the outcome of the same. In addition, please include proof of the charge (i.e., the copy of the ticket) and a receipt outlining your legal fees. Please include your TD Credit Card number, name and address and mail to:

**TD Auto Club
P.O. Box 300
Toronto, ON
M5K 1K6**

■ Travel Planning and Protection

TD Auto Club offers extensive travel services to help you make all the necessary travel arrangements you will need for your next motor trip across Canada and the Continental United States.

Personalized Auto Trip Planning

TD Auto Club Travel Planning Specialists can help you make your next motoring vacation more enjoyable than ever. At no additional cost, we'll provide you with:

- A personalized trip planner.
- Detailed maps with highlighted routes.
- A personal and computerized itinerary.
- Point-to-point distance calculations to help you plan your daily mileage.

Also available are “Destination Packs” for major tourist regions with trip routing notes, information on things to see and do at your destination, handy facts and travel tips – all to make sure you get the most out of your next trip and all at no additional cost.

TD Auto Club Members can make unlimited calls for Trip Planning Services. Please make all auto trip planning requirement requests at least 10 business days prior to your departure date to ensure that you receive this valuable information in time to review before your trip.

To access this service, please call TD Auto Club at **1-800-265-1289** between 8:30 a.m. and 6:30 p.m., Eastern Time, Monday to Friday. One of our experienced Travel Planning Specialists will be pleased to help you get the right information for your trip.

Fax Forwarding Services

If you are out of town and need to fax a business-related message, you can use our 24-hour toll-free fax forwarding service, at no additional charge⁴. Simply call **1-800-265-1289** if you are in Canada or the Continental United States.

Relay your brief message over the phone to the Deluxe TD Auto Club Specialist, give the name and fax number of the addressee, and we will fax your message within 30 minutes of our receipt of the same.

■ Membership Agreement and General Conditions

Membership Agreement

TD Auto Club is provided by AXA Assistance Canada Inc., which has agreed to provide the benefits listed in this Handbook, to the member subject to the terms and conditions as set out in this Handbook.

The records of TD Auto Club determine the commencement and termination dates of your coverage and will be evidence of your eligibility to claim benefits.

Your membership is not transferable.

The TD Auto Club is limited to personal use only.

General Conditions

Definition of “vehicle”: For the purposes of this Handbook, “vehicle” shall mean any motor car, truck, bus, motor home, recreational vehicle or motorcycle with a G.V.W. of less than 8,000 lb/ 3,600 kg, but shall not include any snowmobile, farm tractor, farm or construction machine or any other vehicle not normally intended to be driven on public roads or highways. All vehicles must be plated, with current registration and vehicle insurance. Any vehicles used for business or commercial purposes, any vehicles displaying a dealer plate, and any vehicles for hire such as taxis, limousines or buses, are not vehicles for the purposes of this Handbook.

Definition of “Traffic Accident”: For the purposes of this Handbook, “Traffic Accident” shall mean the upset or collision of a vehicle with any object, moving or stationary.

Any alterations on bills for service will render them invalid for claims reimbursement. Only originals of invoices and/or credit card receipts submitted by you will be accepted for consideration for reimbursement. (Keep a copy for your own records.)

Benefits as described in this Handbook will not be provided:

- a) where there is any indication at the time of a traffic accident or incident of your consumption of alcoholic beverages or narcotics or where you are not in possession of a valid licence to operate a vehicle, or when your licence is under suspension;
- b) while a vehicle is not plated, not currently registered or not covered by Public Liability and Property Damage automobile insurance;
- c) in the event that charges are attributed to a traffic accident or incident that occurred while you were committing or attempting to commit a criminal offence;
- d) when your claim arises out of an incident which occurs while your membership with TD Auto Club is not in force or you did not incur any expenses.

It is the member's responsibility to keep their vehicle(s) in roadworthy condition. It's important that you understand your coverage. You should be aware that your coverage does not apply to:

- a) Cost of parts, repairs, labour, additional servicing equipment, storage or impound towing.
- b) Towing from one repair facility to another.
- c) A second tow or a repeat call for the same mechanical problems.
- d) Costs which are covered by your vehicle insurance provider.
- e) Vehicles driven into an area not regularly travelled.
- f) Unauthorized individuals driving your vehicle.
- g) Service to vehicles unattended by you.

TD Auto Club reserves the right to decline any claim presented for payment more than 30 days from the date the service was performed, or any claim not in conformity with the requirements set out in this Handbook.

The services contracted for shall not cover emergency claims caused directly or indirectly, wholly or partly by war, riot, floods, invasion, insurrection, civil commotion or while the vehicle you are driving is being used in the military or police service.

Satisfaction Guaranteed

We are committed to your total satisfaction with the TD Auto Club which you have purchased.

If, for any reason, we do not meet your expectations of value or service within the first 30 days of your membership, you may cancel your membership by contacting TD Auto Club **in writing at TD Auto Club, P.O. Box 300, Toronto, ON M5K 1K6 or by calling 1-800-265-1289.**

Cancellation will be effective when written notification has been received at that address or the day of the call, as the case may be.

We will immediately and without question issue a full refund.

Cancellation Policy

If you are not completely satisfied with your TD Auto Club membership, you may cancel at any time by forwarding **written notification of**

cancellation to TD Auto Club, P.O. Box 300, Toronto, ON M5K 1K6 or by calling 1-800-265-1289. Cancellation will be effective as of the date written notification is received at this address or for cancellations by phone, cancellation will be effective the day you called TD Auto Club. Members who cancel will receive a pro-rated refund of the applicable membership fee as required by applicable law.

Agreement Term/Termination

The term of the agreement is 12 months from the effective date of the membership and shall automatically renew for an additional 12 months unless the member gives advance notice of **termination to TD Auto Club in writing at TD Auto Club, P.O. Box 300, Toronto, ON M5K 1K6 or by calling 1-800-265-1289.** Upon renewal, TD Auto Club has the right to charge the member's TD Credit Card Account the renewal fee then applicable. Further, TD Auto Club has the right to terminate this agreement on 30 days written notice if the TD Auto Club Program is cancelled.

Membership Termination/Suspension TD Auto Club may terminate or suspend your membership at any time without notice, for any reason, including:

- a) if your TD Credit Card is no longer in good standing;
- b) if TD Auto Club determines, in its sole discretion, that you have made excessive use of or have abused or misused your membership; or
- c) if any attempt has been made to use the TD Auto Club for business or commercial vehicles or purposes.

Liability Statement

All service operators providing service to members are independent contractors and are not employees of AXA Assistance Canada Inc., TD Auto Club or The Toronto-Dominion Bank. Therefore, AXA Assistance Canada Inc., TD Auto Club and The Toronto-Dominion Bank cannot and do not assume any liability or responsibility for any loss or damage to a member's vehicle or personal property resulting from the rendering of such service.

Any loss or damage is the sole responsibility of the servicing facility and should be reported to the proprietor of the facility and your own insurance company within 24 hours of its occurrence and prior to any repairs being carried out.

All references to TD Auto Club services in this handbook refer to services provided by AXA Assistance Canada Inc.

Sharing and Disclosing your TD Credit Card Information

With respect to maintaining, enhancing and servicing your TD Auto Club membership, you acknowledge and agree that information about your TD Credit Card (including its status, Account number and expiry date) and information about your TD Auto Club membership (including the frequency and types of services provided to you and any comments you may provide about your membership), may be shared between The Toronto-Dominion Bank and AXA Assistance Canada Inc.

- ¹ TD Auto Club Membership is provided by AXA Assistance Canada Inc., an independent third party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility or liability in respect of these services. Any disputes must be settled directly with the service provider.
- ² Benefits, features and conditions are described as at February 5, 2019, and are subject to change.
- ³ AXA Assistance Canada Inc. and The Toronto-Dominion Bank accept no responsibility or liability in respect of legal services provided.
- ⁴ Limit is three faxes per month, maximum of one page per fax. Please note that all monetary values are stated in Canadian dollars.
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References to TD Canada Trust mean The Toronto-Dominion Bank.

