

The TD Business Travel Visa

Product Summaries – Index



Insurance Coverages Provided with TD Business Travel Visa* Credit Card

TRAVEL INSURANCE SUMMARY

Provided by the TD Life Insurance Company and TD Home and Auto Insurance Company:

Common Carrier Travel Accident Insurance	5
Delayed and Lost Baggage Insurance	6
Flight /Trip Delay Insurance	7
Travel Medical Insurance	8
Trip Cancellation/Trip Interruption Insurance	9

CREDIT CARD INSURANCE SUMMARY

Provided by the TD Home and Auto Insurance Company:

Auto Rental Collision/Loss Damage Insurance	13
Purchase Security and Extended Warranty Protection	14

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TRAVEL INSURANCE SUMMARY

Provided by the TD Life Insurance Company (“TD Life”) and TD Home and Auto Insurance Company (“TD Home & Auto”)

Travel Insurance Coverages Provided with TD Business Travel Visa Credit Card*

Common Carrier Travel Accident Insurance

Delayed and Lost Baggage Insurance

Flight /Trip Delay Insurance

Travel Medical Insurance

Trip Cancellation/Trip Interruption Insurance

This Product Summary Contains Important Information

The following is meant to provide an overview of the features and benefits of the travel insurance coverages provided with *Your* TD Business Travel 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*.

View a copy of the Certificate (td.com/businessagreements)
for full details about the insurance coverage(s) provided
with the TD Business Travel Visa Card.

INSURERS

**TD Life Insurance Company
("TD Life")**

P.O. Box 1 TD Centre
Toronto, Ontario M5K 1A2
Ph.: 1-888-788-0839

TD Life is registered with the **Autorité des marchés financiers**
(lautorite.qc.ca) (the "AMF" or the "Authority") under client
number 2000444011.

**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 **Autorité des marchés financiers**
www.lautorite.qc.ca (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

ADMINISTRATORS

**Global Excel Management Inc.
("Global Excel")**

73 Queen Street
Sherbrooke, Quebec J1M 0C9
Ph.: 1-866-374-1129 or +1-416-977-4425

**CanAm Insurance Services (2018) Ltd.
("CanAm")**

73 Queen Street
Sherbrooke, Quebec J1M 0C9
Ph.: 1-800-293-4941 or +1-519-988-7633

General Information You Need to Know

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



Complaint Handling: For information about our complaint processing policy and where a complaint may be filed, please visit our Customer Service & Problem 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: Your TD Business Travel Visa Card has an Annual Fee charged by Your credit card provider. No additional fee will be charged for the insurance coverages provided with the TD Business Travel 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:

Travel coverages:

- **Common Carrier Travel Accident Insurance**
 - 30 days; refer to section 8 "Making a claim" for full details.
- **Delayed and Lost Baggage Insurance**
 - 45 days; refer to section 6 "Claims" for full details.
- **Flight/Trip Delay Insurance**
 - 45 days; refer to section 3 "Claims" for full details.
- **Travel Medical Insurance**
 - Immediately; refer to sections 11 "General Conditions" and 10 "How to make a claim" for full details.
- **Trip Cancellation/Trip Interruption Insurance**
 - Immediately; refer to sections 12 "General Conditions" and 10 "How to make 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
<u>Common Carrier Accident Insurance</u> <u>Flight/Trip Delay Insurance</u>	<i>Account Holder</i>	<ul style="list-style-type: none"> • The credit card must be in <i>good standing</i>; and • The <i>Insured Person</i> must: <ul style="list-style-type: none"> • be a resident of Canada; and • be able to provide proof of travel.
<u>Delayed and Lost Baggage Insurance</u>	<i>Account Holder</i>	<ul style="list-style-type: none"> • The credit card must be in <i>good standing</i>; and • The <i>Account Holder</i> must: <ul style="list-style-type: none"> • be a resident of Canada; and • be able to provide proof of travel.
<u>Travel Medical Insurance</u> <u>Trip Interruption/Trip Cancellation Insurance</u>	<i>Account Holder</i> <i>Account Holder's Spouse</i> <i>Account Holder's Dependent Children</i>	<ul style="list-style-type: none"> • The credit card must be in <i>good standing</i>; and • The <i>Insured Person</i> must: <ul style="list-style-type: none"> • be a resident of Canada; • be able to provide proof of travel; and • have a valid GHIP (Travel Medical Insurance Only).

Note: For full details, please see the “Eligibility” section and/or the definition of “Insured Person” in each Certificate.

Common Carrier Travel Accident Insurance

Issued by TD Life under Group Policy Number TGVO09 (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?

Common Carrier Travel Accident Insurance provides travel coverage if the *Insured Person(s)* suffers a covered *Loss* arising from and occurring on a *Covered Trip* while travelling on a *Common Carrier*.

What are the benefits?

Benefit	Maximum Benefit Payable
Accidental Death or Dismemberment, Loss of Sight, Speech, or Hearing Benefit	
Accidental Loss of Life	Up to \$500,000
Accidental Loss of Speech and Hearing	Up to \$500,000
Accidental Loss of Both Hands or Both Feet or Sight of both Eyes or a combination of Hand, a Foot, or Sight of One Eye	Up to \$500,000
Accidental Loss of One Arm or One Leg	Up to \$375,000
Accidental Loss of One Hand or One Foot or Sight of One Eye	Up to \$333,350
Accidental Loss of Speech or Hearing	Up to \$333,350
Accidental Loss of Thumb and Index Finger of the same Hand	Up to \$166,650
<i>Paralysis – Quadriplegia (Complete paralysis of both upper and lower limbs)</i>	Up to \$500,000
Permanent Total Disability (Available only to <i>Account Holder</i> and Spouse)	
<i>Paralysis – Paraplegia (Complete paralysis of both lower limbs)</i>	Up to \$500,000
<i>Paralysis – Hemiplegia (Complete paralysis of upper and lower limbs of one of side of the body)</i>	Up to \$500,000
Permanent Total Disability	Up to \$500,000
Coma	Up to \$500,000

Special Benefits	
Family Transportation Benefit	Up to \$5,000
Repatriation Benefit	Up to \$10,000
Rehabilitation Benefit	Up to \$10,000

Note: If an *Insured Person* has multiple *Losses* as a result of one accident, only the single largest benefit amount applicable to the *Loss* suffered is payable.

What are the limitations and exclusions?

This insurance contains limitations and exclusions (e.g., *Loss* resulting from suicide, attempted suicide or loss that is intentionally self-inflicted, *Loss* caused by declared or undeclared war, etc.).

For complete details, please see the “Exclusions” (Section 7) and “General Conditions” (Section 10) sections in *Your Certificate*.

Delayed and Lost Baggage Insurance

Issued by TD Home & Auto under Group Policy Number TDVB112008 (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?

Delayed and Lost Baggage Insurance provides financial protection if a traveller’s baggage has been lost while on a *Covered Trip* or the baggage has been delayed upon arrival at the final destination.

What are the benefits?

Benefit	Maximum Benefit Payable
Delayed Baggage	For baggage delayed over 6 hours, up to \$1,000 of coverage per <i>Covered Person</i> for the purchase of <i>Essential Items</i> , such as clothing and toiletries.
Lost Baggage	Up to \$1,000 of coverage per <i>Covered Person</i> to reimburse <i>You</i> for the portion of the replacement cost of personal property not covered by <i>Common Carrier</i> .

Note: The total benefits payable for Delayed Baggage and Lost Baggage are subject to a maximum of \$1,000 per *Covered Person* per trip. To activate coverage, *You* must charge the full *Ticket* cost to *Your* TD Credit Card. Coverage will be in force while baggage is in the custody of the *Common Carrier*.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. For example, no coverage is provided for:

- Expenses incurred more than ninety-six (96) hours after arriving at the *Final Destination* as shown on the *Ticket*;
- Expenses incurred after the *Checked Baggage* is returned to the *Covered Person*;
- Baggage not checked;
- Baggage held, seized, quarantined or destroyed by customs or a government agency;
- Money;
- Securities;
- Credit cards and other negotiable instruments;
- Tickets and documents or *Losses* occurring when the *Checked Baggage* is delayed on a *Covered Person's* return to their home province or territory of residence.

For complete details, please see the “Exclusion and Limitations” (Section 5) and “General Conditions” (Section 7) sections in *Your Certificate*.

Flight/Trip Delay Insurance

Issued by TD Home & Auto under Group Policy Number TGV010 (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?

Flight/Trip Delay Insurance provides travel coverage to reimburse reasonable expenses for meals, accommodation while delayed and reasonable additional ground transportation expenses.

What are the benefits?

Benefit	Maximum Benefit Payable
Flight/Trip Delay	Up to \$500 for reasonable expenses for meals and accommodation if your flight/trip is delayed for an eligible cause for 4 hours or more.

Note: To activate coverage, *Your* full trip cost must be charged to *Your Account* and/or using *Your* TD Rewards Points.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. For example, coverage does not include loss caused by:

- Any event made public prior to the date of booking;
- Laws/regulations issued by any Government or Public Authority;
- Strikes or labor disputes;

- Bomb search or threat.

For complete details, please see the “Common Carrier Accident Coverage” (Section 2) and “General Conditions” (Section 10) sections in *Your Certificate*.

Travel Medical Insurance

Underwritten by TD Life under Group Policy T1002 issued to The Toronto-Dominion Bank (the “Policyholder” or “TD Canada Trust”). Global Excel provides Claims and Assistance services and CanAm, a subsidiary of Global Excel provides sales under the Group Policy.

What is included in this coverage?

Travel Medical Insurance coverage pays a benefit if an *Insured Person* suffers an eligible *Medical Emergency* during a *Covered Trip*.

What are the benefits?

Coverage	Maximum Benefit Payable (per <i>Insured Person</i> per <i>Covered Trip</i>)
<i>Medical Emergency Coverage</i> including: <ul style="list-style-type: none"> • <i>Hospital</i> • <i>Physician’s bills</i> • <i>Diagnostic services</i> • <i>Ambulance</i> • <i>Medical appliances</i> • <i>Emergency return home</i> 	Up to \$2,000,000
Private duty nursing	Up to \$5,000
Accidental dental	Up to \$2,000
<i>Bedside Companion</i>	Round trip economy air fare and up to \$1,500 for meals and accommodation for a <i>Bedside Companion</i>
<i>Travelling Companion</i>	One-way economy air fare
Return and escort of <i>Dependent Children</i>	One-way economy air fare and escort if required by airline
Vehicle return	Up to \$1,000
Return of deceased	Up to \$5,000

What are the limitations and exclusions?

This insurance contains limitations and exclusions (e.g., *Medical Conditions* that are not *Stable*, pregnancy, child born on trip, excessive use of alcohol, high

risk activities, etc.). This insurance may not cover claims related to *Pre-Existing Medical Conditions* (e.g., heart conditions, high blood pressure, arthritis, etc.) that existed prior to the date of departure.

For complete details, please see the “Limitations and Exclusions: What Your insurance does not cover” (Section 7) and “General Conditions” (Section 11) sections in *Your Certificate*.

What is the coverage period?

If You are 64 years of age or under, coverage is provided for the first 15 consecutive days of *Your Covered Trip*. If You are 65 years of age or older, coverage is provided for the first 4 consecutive days of *Your Covered Trip*. If *Your trip* is longer, You can apply to top-up existing coverage by contacting our *Administrator* by telephone, if each *Insured Person* qualifies for coverage.

Trip Cancellation/Trip Interruption Insurance

Issued by TD Life under Group Policy Number T1004 and TD Home & Auto under Group Policy Number TGV007 (the “Group Policy” or “Group Policies”) to The Toronto-Dominion Bank (the “Policyholder”). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

Trip Cancellation/Trip Interruption Insurance is travel coverage that offers financial protection if covered events occur before departure and cause cancellation of travel plans or if covered events interrupt travel plans on or after departure date.

What are the benefits?

Benefit	Maximum Benefit Payable
Trip Cancellation Insurance (Before Departure Date)	Up to \$1,500 per <i>Insured Person</i> per <i>Covered Trip</i> (maximum of \$5,000 total for all <i>Insured Persons</i> on the same <i>Covered Trip</i>) if You are required to cancel the <i>Covered Trip</i> due to a <i>Covered Cause</i> .
Trip Interruption Insurance (After Departure Date)	Up to \$5,000 per <i>Insured Person</i> per <i>Covered Trip</i> (maximum of \$25,000 total for all <i>insured persons</i> on the same <i>Covered Trip</i>) if You are prevented from continuing the <i>Covered Trip</i> as a result of a <i>Covered Cause</i> .

Note: To activate coverage, *Your* full trip cost must be charged to *Your Account* and/or using *Your* TD Rewards Points.

What are the limitations and exclusions?

This insurance contains limitations and exclusions (e.g., *Medical Conditions* that are not *Stable*, pregnancy, child born on trip, excessive use of alcohol, high risk activities, etc.). This insurance may not cover claims related to *Pre-Existing*

Medical Conditions (e.g., heart conditions, high blood pressure, arthritis, etc.) that existed prior to the date of departure.

For complete details, please see the “What *Your* insurance covers – Trip Cancellation Insurance (Limitations and Exclusions)” (Section 6), “What *Your* insurance covers – Trip Interruption Insurance (Limitations and Exclusions)” (Section 7), “Limitations and Exclusions: What *Your* insurance does not cover” (Section 8), and “General conditions” (Section 12) sections in *Your Certificate*.

What is the coverage period?

For Trip Cancellation:

- *Coverage Period* begins on the date the *Covered Trip* is booked or reserved with the travel agent or other travel supplier. The *Coverage Period* ends on the on the earlier of the date the *Insured Person* departs or plans to depart on the *Covered Trip*; and the date the *Certificate* terminates.

For Trip Interruption:

- *Coverage Period* begins on the date the *Insured Person* completes a portion of the *Covered Trip* as shown on his or her invoice or ticket provided the *Covered Trip* is booked or reserved with the *Insured Person*’s travel agent or other travel supplier. The *Coverage Period* ends on the earlier of the date the *Insured Person* is scheduled to return from the *Covered Trip*; and the date the *Certificate* terminates.

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

*Credit Card Insurance Coverages Provided
with TD Business Travel Visa* Credit Card*

Auto Rental Collision/Loss Damage Insurance
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 Business Travel 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*.

View a copy of the Certificate (td.com/businessagreements)
for full details about the insurance coverage(s) provided
with the TD Business Travel 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 **Autorité des marchés financiers**
www.lautorite.qc.ca (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

ADMINISTRATORS

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 Business Travel Visa Card, unless otherwise specified:



Complaint Handling: For information about our complaint processing policy and where a complaint may be filed, please visit our Customer Service & Problem 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 canceled 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: Your TD Business Travel Visa Card has an Annual Fee charged by Your credit card provider. No additional fee will be charged for the insurance coverages provided with the TD Business Travel 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:

- **Auto Rental Collision/Loss Damage Insurance**
 - 48 hours; refer to section "In the event of an accident/theft" for full details.
- **Purchase Security and Extended Warranty Protection**
 - 45 days; refer to section 5 "Claims" 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
<u>Auto Rental Collision/ Loss Damage Insurance</u>	<i>Insured Person or anyone with permission who presents themselves in person at the Rental Agency and signs the rental contract.</i>	<ul style="list-style-type: none">• The <i>Cardholder</i> must decline the <i>Rental Agency's CDW</i> or its equivalent.• The <i>Cardholder</i> takes possession of the rental vehicle and complies with the terms of the rental vehicle policy.• The <i>Cardholder</i> must be a resident of Canada.• The credit card must be in <i>good standing</i>.
<u>Purchase Security and Extended Warranty Protection</u>	<i>Account Holder</i>	<ul style="list-style-type: none">• Purchase(s) made by the <i>Account Holder(s)</i> (Exclusions Apply).• The credit card must be in <i>good standing</i>; and• The <i>Account Holder</i> must be a resident of Canada.

Note: For full details, please see the “Eligibility” section and/or the definition of “*Insured Person*” in each *Certificate*.

Auto Rental Collision/Loss Damage Insurance

Issued by TD Home & Auto under Group Policy Number TDV092010 (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?

Auto Rental Collision/Loss Damage Insurance provides replacement and/or repair coverage for a rental vehicle.

What are the benefits?

Benefit	Maximum Benefit Payable
Auto Rental Collision/Loss Damage Insurance	Coverage for up to 48 consecutive days for loss, damage or theft of an eligible rental vehicle (MSRP of rental vehicle cannot exceed \$65,000)

Note: The rental agency's Collision Damage Waiver must be declined and the full cost of the rental vehicle must be paid for using *Your Account*.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. For example, the following vehicles will not be covered:

- Van/cargo vans
- Truck/pickup truck
- Off road vehicle
- Motorcycle
- Exotic vehicles (e.g., Aston Martin, Lotus, etc.)
- Antique vehicles

Additionally, coverage will not be provided with loss arising from:

- Third-party liability
- Personal injury
- Driving the rental vehicle while intoxicated
- Dishonest, fraudulent, or criminal act being committed by the *Insured person*
- Wear and tear of the rental vehicle
- Operation of the rental vehicle in violation of the terms of the rental agreement

For complete details, please see the "Collision/Loss Damage Covers" section in *Your Certificate*.

Purchase Security and Extended Warranty Protection

Issued by 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 Business Travel 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 Business Travel 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 Security	Coverage for eligible new items <i>You've</i> purchased with <i>Your</i> TD Credit Card, should they be stolen or damaged within 90 days of purchase.
Extended Warranty Protection	Coverage for eligible new items <i>You've</i> purchased with <i>Your</i> TD Credit Card. If the item comes with a <i>Manufacturer's Warranty</i> valid in Canada, <i>You</i> 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 4), "General Conditions" (Section 7), and "Policy Limits" (Section 3) sections in *Your Certificate*.

