

**TD Canada Trust**

**The TD Emerald Flex Rate Visa**  
Product Summaries  
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**Insurance Coverages Provided with  
TD Emerald® Flex Rate Visa\* Credit Card**

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

Purchase Security and Extended  
Warranty Protection 3

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**SEE OVERLEAF**

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

*Credit Card Insurance Coverages Provided*  
*with TD Emerald® Flex Rate 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 Emerald Flex Rate 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/agreements](http://td.com/agreements)) for full details about the insurance coverage(s) provided with the TD Emerald Flex Rate 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](http://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

## 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 Emerald Flex Rate 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 Emerald Flex Rate 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 Emerald Flex Rate 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.

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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>Purchase Security and Extended Warranty</u>	<i>Primary Cardholder</i> <i>Additional Cardholder</i>	<ul style="list-style-type: none"> <li>• Purchase(s) made by the <i>Account Holder(s)</i> (Exclusions Apply).</li> <li>• The credit card must be in <i>good standing</i>; and</li> <li>• The <i>Account Holder</i> must be a resident of Canada.</li> </ul>

**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 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 Emerald Flex Rate 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 Emerald Flex Rate 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
<b>Purchase Security</b>	Coverage for eligible new items <i>You</i> purchase with <i>Your</i> TD Credit Card, should they be stolen or damaged within 90 days of purchase.
<b>Extended Warranty Protection</b>	Coverage for eligible new items <i>You</i> purchase with <i>Your</i> TD Credit Card. If the item comes with a <i>Manufacturer's Warranty</i> 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*.



**TD Canada Trust**

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