



The TD Rewards Visa

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CREDIT CARD INSURANCE SUMMARY

Provided by the TD Home and Auto Insurance Company
("TD Home & Auto")

Credit Card Insurance Coverages Provided with TD Rewards 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 insurance coverages provided with your TD Rewards 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) for full details about the insurance coverage(s) provided with the TD Rewards 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

ADMINISTRATOR

Global Excel Management Inc. ("Global Excel")

73 Queen Street, Sherbrooke, Quebec J1M 0C9

Ph.: 1-866-374-1129 or +1-416-977-4425

SEE OVERLEAF

General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the TD Rewards 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: There is no Annual Fee on your TD Rewards Visa Card. No additional fee will be charged to you for the insurance coverages provided with the TD Rewards 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**
 - 45 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
<u>Purchase Security and Extended Warranty Protection</u>	<i>Primary cardholder</i> <i>Additional cardholder</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 "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 Rewards 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 Rewards 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</i> purchase 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</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*.

CREDIT CARD INSURANCE SUMMARY
Provided by American Bankers Insurance Company of Florida

*Insurance Coverages Provided with TD Rewards Visa Credit Card:
Mobile Device Insurance*

This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverage (“Coverage”) provided with your TD Rewards Visa Card.

INSURER



American Bankers Insurance Company of Florida
(Carries on business in Canada under the trade name Assurant®†)
5000 Yonge Street, Suite 2000, Toronto, Ontario M2N 7E9, Phone: 1-800-859-0694

Client number of the insurer with the Autorité des marchés financiers: 2000979997.
Website of the Autorité des marchés financiers: autorite.qc.ca

POLICYHOLDER/DISTRIBUTOR



The Toronto-Dominion Bank
P.O. Box 1 TD Centre
Toronto, Ontario M5K 1A2

Who qualifies for this Coverage?

The primary cardholder of a TD Rewards Visa Card who is a natural person residing in Canada.

Who is insured under this Coverage?

Cardholder (“you” and “your”): primary cardholder and any additional cardholder who is also a natural person residing in Canada and to whom a TD Rewards Visa Card has been issued at the authorization of the primary cardholder.

What is the cost of this Coverage?

No fee will be charged for the insurance coverage provided with the TD Rewards Visa Card.

What is this Coverage?

This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events (please see the certificate of insurance for full details):

®† Assurant is a registered trademark of Assurant, Inc.

Mobile Device Insurance

Eligibility	Benefits**	Exclusions/ Limitations
<p>When you purchase an eligible mobile device anywhere in the world, you must:</p> <p>(1) <u>charge</u> to your TD Rewards Visa Card:</p> <ul style="list-style-type: none"> • at least 75% of the total cost of the mobile device; • any up-front costs and all monthly wireless bill payments if funding a portion of the total cost through a wireless plan; or • all monthly wireless bill payments if funding the total cost through a wireless plan; and <p>(2) <u>during</u> the coverage period:</p> <p>(a) your mobile device is lost, stolen or suffers mechanical breakdown or accidental damage;</p> <p>(b) you obtain the insurer's approval prior to proceeding with any repair services or replacement of the mobile device.</p>	<p>Reimbursement of lesser of:</p> <p>(1) the repair cost of the mobile device; or</p> <p>(2) the replacement cost, not exceeding the depreciated value of your mobile device less the applicable deductible</p> <p>Maximum: \$1,000</p>	<p><i>It does not cover:</i></p> <ul style="list-style-type: none"> • accessories • batteries • mobile devices purchased for resale, professional or commercial use <p><i>Limit on number of claims:</i></p> <ul style="list-style-type: none"> • 1 claim in any 12 consecutive month period • 2 claims in any 48 consecutive month period <p><i>No benefits if you notify insurer after the mobile device is fixed or replaced.</i></p>

** *Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which you are covered.*

How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer. You will then be sent a claim form.

Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than one year after the date of loss. If your claim is denied, you have three years to go to court.

How are the benefits paid?

The benefits are paid directly to you.

What if I have a complaint?

For information on how to have your complaint addressed, you can call the insurer at **1-800-859-0694** or visit their website at: www.assurant.ca/customer-assistance.

When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, your credit card account is cancelled or closed, your credit privileges are suspended or revoked, or you cease to be eligible for Coverage.

Can I cancel the Coverage?

At any time, if you don't want the insurance coverage, you can decide not to use it or contact your credit card provider to apply for a different credit card with alternative insurance coverages.

Other details?

Complete terms and conditions of the Coverage are in the certificate of insurance available online: Cardbenefits.assurant.com/docs/default-source/TD/TD-RewardsVisa_Cert.pdf

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