

TRAVEL INSURANCE SUMMARY
Provided by TD Life Insurance Company ("TD Life") and TD Home and Auto Insurance Company ("TD Home & Auto")

Insurance Coverages Provided with MBNA Rewards World Elite® Mastercard®

Common Carrier Accidental Death and Dismemberment (AD&D)
Delayed and Lost Baggage Insurance
Flight/Trip Delay Insurance
Travel Medical Insurance
Unexpected Return Home

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 MBNA Rewards World Elite Mastercard. The terms and conditions of the insurance coverages 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](https://www.mbna.ca/en/credit-cards/mastercard-cardholder-benefits/) (https://www.mbna.ca/en/credit-cards/mastercard-cardholder-benefits/) for full details about the insurance coverages provided with the MBNA Rewards World Elite Mastercard.

INSURERS	DISTRIBUTOR	ADMINISTRATOR
<p>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 (www.lautorite.qc.ca) (the "AMF" or the "Authority") under client number 2000444011.</p> <p>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 AMF under client number 2000471829.</p>	<p>The Toronto-Dominion Bank (referred to as "MBNA", a division of the Toronto-Dominion Bank) P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-800-983-8472</p>	<p>Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-520-8827 or +1-519-742-9356</p>

General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the MBNA Rewards World Elite Mastercard, 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 statement or claim.



Cancellation: Insurance coverages 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 MBNA Rewards World Elite Mastercard has an annual fee charged by your credit card provider. No additional fee will be charged for the insurance coverages provided with the MBNA Rewards World Elite Mastercard.



Claims: *You* must report *Your* claim to *Our Administrator* by calling 1-866-520-8827 no later than the following time limits after the date the covered event(s) occurred:

- **Common Carrier Accidental Death and Dismemberment**
 - 30 days; refer to section General Provisions under "Notice of Claim" for full details.
- **Delayed & Lost Baggage Insurance**
 - 45 days; refer to Part 7, under section 5 - Claims for full details.
- **Flight/Trip Delay Insurance**
 - 45 days; refer to Part 8 under section 2 - Claims for full details.
- **Travel Medical Insurance**
 - immediately or as soon as reasonably possible to report the claim and no later than one (1) year to submit your claim form; refer to sections 7 and 8 for full details.
- **Unexpected Return Home**
 - 30 days; refer to section General Provisions for Part 3 under "Notice of 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*.

General Information You Need to Know



Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
Common Carrier Accidental Death and Dismemberment (AD&D)	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> ▪ Benefits apply when the Cardholder charges all or part of the cost of an Insured Person's fare for travel on a Common Carrier to the Account prior to departure.
Delayed and Lost Baggage	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> ▪ <i>Cardholder</i> must pay the Ticket in full using their Mastercard.
Flight/Trip Delay	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> ▪ 75% of the fare has been charged to <i>Your Account</i> and or using <i>Your Points</i>.
Travel Medical Insurance	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> ▪ Primary Cardholder, Primary Cardholder's Spouse and Authorized User are under 65 years of age on the Departure date and throughout the Covered Trip; ▪ is covered under GHIP ▪
Unexpected Return Home	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> ▪ Benefits apply when the <i>Cardholder</i> charges all or part of the cost of the fare for travel.

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

Common Carrier Accidental Death and Dismemberment (AD&D)

Issued by TD Life Insurance Company under Group Policy Number TGV008 (the "Policy") to MBNA, a division of 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 Accidental Death and Dismemberment provides coverage in the event that an *Insured Person*, while traveling as a passenger on a *Common Carrier* during a *Trip* suffers an *Accidental Bodily Injury*

What are the benefits?

Benefit	Maximum Benefit Payable
Accidental Death and Dismemberment, Loss of Sight, Speech, or Hearing Benefit	
Loss of Life	\$1,000,000
Loss of Both Hands or Feet	\$1,000,000
Loss of One Foot or One Hand and the Entire Sight of One Eye	\$1,000,000
Loss of Entire Sight of Both Eyes	\$1,000,000
Loss of One Hand and One Foot	\$1,000,000
Loss of Speech and Hearing	\$1,000,000
Loss of One Hand or One Foot	\$500,000
Loss of Entire Sight of One Eye	\$500,000
Loss of Speech	\$500,000
Loss of Hearing	\$500,000
Loss of Thumb and Index Finger on the same hand	\$250,000

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. The loss of life benefit of a *Cardholder* will be paid to the designated beneficiary that must be in writing and filed with *Our Administrator*.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. Benefits will not be paid if the Loss is directly or indirectly as a result of one or more of the following:

- Disease
- Suicide
- War or Insurrection
- Intoxication
- Drugs or Poison
- Criminal Offence
- Medical Complications

For complete details, please see the Part 2 – Common Carrier Accidental Death and Dismemberment (AD&D) Benefits Certificate of Insurance section in *Your Certificate*.

Delayed and Lost Baggage Insurance

Issued by TD Home & Auto under Group Policy Number TGV017 (the "Policy") to MBNA, a division of 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 4 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 per trip</i> to reimburse <i>You</i> for the portion of the replacement cost of personal property not covered by <i>Common Carrier</i> or other insurance.

Note: To activate coverage, the *Cardholder* must pay for the *Ticket* in full using their Mastercard. 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.

No coverage is provided for *Losses* when the *Checked Baggage* is delayed on a *Covered Person's* return home to their province or residence; expenses incurred more than 96 hours after arriving at the *Final Destination* shown on the *Ticket*; expenses incurred after the *Checked Baggage* is returned to the *Covered Person*. *Losses* caused by or resulting from any criminal act by the *Covered Person*; baggage not checked; baggage held, seized, quarantined or destroyed by customs or government agency; money; securities; credit cards and other negotiable instruments; tickets and documents.

For complete details, please see the Part 7 – Delayed & Lost Baggage Certificate of Insurance section in *Your Certificate*.

Flight/Trip Delay Insurance

Issued by TD Home & Auto under Group Policy Number TGV019 (the "Policy") to MBNA, a division of 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 coverage to reimburse reasonable expenses for meals and accommodation while delayed for covered causes (e.g. severe weather condition, unforeseen equipment failure, strike or other job action, etc.) 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, at least 75% of *Your* trip cost must be paid for using *Your* Credit Card and/or associated points.

What are the limitations and exclusions?

This coverage does not include any loss directly and /or indirectly due to:

1. An event which was made public or known to the *Cardholder* prior to the date the trip was booked;
2. Laws, regulations or orders issued or made by any government or Public Authority;
3. Strikes or labor disputes that existed or of which advanced warning had been given prior to the date the *Covered Trip* was booked;
4. Cancellation due to the withdrawal from service temporarily or permanently of any *Common Carrier* on the orders or recommendations of any Port Authority or the Aviation Agency of any similar body in any country; or
5. A bomb search or bomb threat.

For complete details, please see the Part 8 – Flight/Trip Delay Certificate of Insurance section 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.

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</i> Insurance	Up to \$2,000,000 per <i>Insured Person</i> per <i>Covered Trip</i>
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?

The coverage period begins when the eligible *Insured Person* departs on a *Covered Trip*.

Note: The *Insured Person's* trip may be longer than the *Maximum Number of Covered Days*. However, only a *Medical Emergency* occurring within the first *Maximum Number of Covered Days* following the departure from the *Insured Person's* province or territory will be considered. For this purpose, the day of departure counts as a full day.

Unexpected Return Home

Issued by TD Home & Auto under Group Policy Number TDGV014 (the "Policy") to MBNA, a division of The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

In the event of the death of an immediate relative (spouse, child including adopted children, parent, legal guardian, parent-in-law, brother or sister including step brothers or sisters, grandparents, grandchildren, daughter-in-law, son-in-law, brother-in-law, sister-in-law) while You are on a Trip, the Cardholder will be reimbursed for the lesser of the additional charges to change Your Ticket or to purchase a one-way economy fare to Your residence.

What are the benefits?

Benefit	Maximum Benefit Payable
Unexpected Return Home	Reimbursement of the additional charges to change Your Ticket or to purchase a one-way economy fare to Your residence up to a max of \$2,000 per Insured Person for a maximum total of \$25,000 per Covered Trip for all <i>Insured Persons</i> on the same <i>Covered Trip</i> .

Note: Benefits payable under this *Certificate* will be paid within sixty (60) days of receipt of satisfactory proof of loss.

What are the limitations and exclusions?

You must call the Operations Centre for help making the necessary arrangements, failure to do so may result in *Your* claim being delayed or denied.

For complete details, please see the Part 3 – Unexpected Return Home Benefits Certificate of Insurance section in *Your Certificate*.