



**TRAVEL INSURANCE SUMMARY**  
**Provided by 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 \(td.com/businessagreements\)](http://td.com/businessagreements) for full details about the insurance coverage(s) provided with the TD Business Travel Visa Card.

INSURERS	DISTRIBUTOR	ADMINISTRATOR
<p><b>TD Life Insurance Company ("TD Life")</b>            P.O. Box 1 TD Centre            Toronto, Ontario M5K 1A2            Ph.: 1-888-788-0839            TD Life is registered with the <a href="#"><u>Autorité des marchés financiers (lautorite.gc.ca)</u></a>            (the "AMF" or the "Authority") under client number 2000444011.</p> <p><b>TD Home and Auto Insurance Company ("TD Home &amp; Auto")</b>            P.O. Box 1 TD Centre            Toronto, Ontario M5K 1A2            Ph.: 1-866-361-2311            TD Home &amp; Auto is registered with the <a href="#"><u>Autorité des marchés financiers www.lautorite.gc.ca</u></a> (the "AMF" or the "Authority") under client number 2000471829.</p>	<p><b>The Toronto-Dominion Bank</b>            P.O. Box 1 TD Centre            Toronto, Ontario M5K 1A2            Ph.: 1-800-983-8472</p>	<p><b>Global Excel Management Inc. ("Global Excel")</b>            73 Queen Street            Sherbrooke, Quebec J1M 0C9            Ph.: 1-866-374-1129 or +1-416-977-4425</p>

\* Trademark of Visa Int., used under license  
 © The TD logo and other TD trade-marks are the property of The Toronto-Dominion Bank.  
 All trade-marks are the property of their respective owners.



## 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:

**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*.

## General Information You Need to Know



### Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
<a href="#">Common Carrier Accident Insurance</a>  <a href="#">Flight/Trip Delay Insurance</a>	<i>Account Holder</i>	<ul style="list-style-type: none"> <li>▪ The credit card must be in <i>good standing</i>; and</li> <li>▪ The <i>Insured Person</i> must                             <ul style="list-style-type: none"> <li>▪ be a resident of Canada; and</li> <li>▪ be able to provide proof of travel.</li> </ul> </li> </ul>
<a href="#">Delayed and Lost Baggage Insurance</a>	<i>Account Holder</i>	<ul style="list-style-type: none"> <li>▪ The credit card must be in <i>good standing</i>; and</li> <li>▪ The <i>Account Holder</i> must                             <ul style="list-style-type: none"> <li>▪ be a resident of Canada; and</li> <li>▪ be able to provide proof of travel.</li> </ul> </li> </ul>
<a href="#">Travel Medical Insurance</a>  <a href="#">Trip Interruption/Trip Cancellation Insurance</a>	<i>Account Holder</i> <i>Account Holder's Spouse</i> <i>Account Holder's Dependent Children</i>	<ul style="list-style-type: none"> <li>▪ The credit card must be in <i>good standing</i>; and</li> <li>▪ The <i>Insured Person</i> must:                             <ul style="list-style-type: none"> <li>▪ be a resident of Canada;</li> <li>▪ be able to provide proof of travel; and</li> <li>▪ have a valid GHIP (Travel Medical Insurance Only).</li> </ul> </li> </ul>

**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 TGV009 (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
Paralysis - Quadriplegia (Complete paralysis of both upper and lower limbs)	Up to \$500,000
Permanent Total Disability (Available only to <i>Account Holder</i> and <i>Spouse</i> )	
Paralysis - Paraplegia (Complete paralysis of both lower limbs)	Up to \$500,000
Paralysis - Hemiplegia (Complete paralysis of upper and lower limbs of one of side of the body)	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 traveler'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
<b>Delayed Baggage</b>	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.
<b>Lost Baggage</b>	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 <i>Your</i> 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 TI002 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> Coverage including: <ul style="list-style-type: none"> <li>▪ <i>Hospital</i></li> <li>▪ <i>Physician's</i> bills</li> <li>▪ Diagnostic services</li> <li>▪ Ambulance</li> <li>▪ Medical appliances</li> <li>▪ Emergency return home</li> </ul>	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
<b>Trip Cancellation Insurance (Before Departure Date)</b>	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 <i>You</i> are required to cancel the <i>Covered Trip</i> due to a <i>Covered Cause</i> .
<b>Trip Interruption Insurance (After Departure Date)</b>	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 <i>You</i> 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.