



CRITICAL ILLNESS RECOVERY PLAN Insurance Policy Package

This Booklet Includes Your Insurance Policy # 123 456 789

Advantages Of Your Critical Illness Recovery Plan

- Tax-free¹ Lump-Sum Benefit
- Help Financially Support You and Your Family In The Event Of A Critical Illness
- Easy Claim Submission Process

¹Based on current Canadian tax laws

WELCOME TO TD INSURANCE

Insurance Policy

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January 1, 2018

Jane Sample
Address
City, PR A1A 1A1

Important information about your Critical Illness Recovery Plan coverage Insurance Policy #: 123 456 789 Insured by: TD Life Insurance Company*

Dear **Jane Sample**,

Thank you for choosing Critical Illness Recovery Plan. You've taken an important step in getting the financial support you and your family need, in the event you are diagnosed with Heart Attack, Cancer (Life-Threatening), or Stroke.

I am writing to let you know that enclosed in this booklet you will find important information regarding your Insurance Policy.

What you need to know:

- Your Insurance Policy (pages 6 to 16) is an important record of the Critical Illness Recovery Plan coverage you purchased on January 1, 2018. Please read it carefully to understand the coverage now available to you.
- Please file your Insurance Policy in a safe place. If it is ever lost, destroyed or misplaced, simply contact us at **1-888-788-0839** to request a duplicate copy.
- Please review your enclosed Health Question Confirmation responses and contact us immediately if any answers are incorrect or incomplete as this could affect your insurability.

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Here are some of the highlights of your insurance plan, which you'll find fully explained in this booklet:

A plan that helps you financially manage your recovery time in the event of a critical illness diagnosis

- Money towards the latest treatments, even if they aren't available locally or funded by government health plans.
- Money to support your lifestyle, while you're getting back on your feet.

One-time payment that can give you and your family financial support

- Critical Illness Recovery Plan can provide a lump-sum benefit when diagnosed with Heart Attack, Cancer (Life-Threatening), or Stroke.
- It's an excellent way to supplement your health coverage and fill the gap in protection that you may face as a survivor.

We're here for you

Thank you for trusting us with your insurance needs. If you have any questions or need assistance, we will be happy to help. Please call us at **1-888-788-0839**, Monday to Friday, 8 a.m. to 10 p.m. (ET) and Saturday 10 a.m. to 6 p.m. (ET).

Sincerely,

Mark Hardy
Vice President, Life and Health
TD Life Insurance Company

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This is *Your* Insurance Policy for Critical Illness Recovery Plan Coverage

This Insurance Policy is a detailed summary of *your* coverage provided under the *policy*.

NOTE: In this Insurance Policy, *you* and *your* refers to the *policy owner*. *We*, *us*, *our* and the *insurer* refer to TD Life Insurance Company (TD Life).

Coverage Summary

- All coverages will reduce by 50% when the *insured person* turns 65 years old.
- All coverages will end when the *insured person* turns 70 years old.

For example: If the *insured person* has a coverage amount of \$50,000 prior to turning 65 years old, when the *insured person* turns age 65, coverage reduces to \$25,000.

Jane Sample
Address
City, PR A1A 1A1

Premium Amount at <i>Effective Date</i>	\$98.75
Premium Payment Frequency	Monthly
Premium Payment Account Type	Credit Card ending in 1234
First Premium Payment Date	January 01/2018 in the amount of \$98.75

Coverage Details	Insured Person: Jane Sample
Issue Age	30
Sex Assigned at Birth and Smoking Status	Female/Non-smoker
Critical Illness Benefit	\$50,000
<i>Effective Date</i>	January 1, 2018
<i>Reinstatement Effective Date</i>	No reinstatement effective date
Coverage Ends On	October 26, 2057

Note: If the *insured person* was previously approved as a smoker and has not smoked for the previous 12 months, they may apply to change their smoker status and benefit from a lower cost. The request will be subject to medical underwriting by *us*.



Premium Summary

The risk of suffering from *Heart Attack*, *Cancer (Life-Threatening)*, and/or *Stroke* increases with age. In order for *us* to manage that risk, premiums will increase every 10 years—as set out in the below “Premium Summary Table”—until *your* coverage ends.

We may change *your* premiums from time to time. If *we* do, the same change will apply to all policies that share one or more characteristic that *we* deem material to *our* risk. If *we* find it necessary to change premiums, *we* will give at least 30 days advance written notice to *you* at the most recent address *we* have. Notice will include the new premiums and the effective date of the change.

If tax rates change, *your* premiums will change accordingly without notice to *you*.

Premium Summary Table

Premium From	Description	Total Premium
January 1, 2018	Coverage starts	\$17.23
January 1, 2018	Coverage renewal	\$35.91
January 1, 2018	Coverage renewal	\$80.73
January 1, 2018	Coverage renewal	\$161.46

NOTE: All amounts and benefits are in Canadian Funds, and taxes are included where applicable

Introduction To *Your* Insurance Coverage

This *policy* outlines the following details about *your* coverage:

- *We* agree to insure the *insured person*, subject to the terms and conditions.
- Coverage begins on the *effective date* and continues until coverage ends. For additional details, please refer to section “When Does *Your* Coverage End?”

The terms and conditions of coverage consist of:

- This *policy*;
- The *insured person's* Health Questions Confirmation; and



- The *insured person's* telephone, internet and/or paper application.

In the application, the *insured person* confirmed that they were eligible for this coverage. To be eligible for this insurance, the *insured person*:

- Must be a Canadian citizen or have applied for or been granted Permanent Resident (Landed Immigrant) status by the Canadian Government;
- Must be between the ages of 18 and 54 on the *insured person's effective date*;
- Must never have been investigated for, consulted for or had symptoms of Heart Attack, Cancer (Life-Threatening) or Stroke within the 6 months prior to the *effective date*; and
- Must never have been diagnosed with Heart Attack, Cancer (Life-Threatening), or Stroke prior to the *effective date*.

Misstatement of Age and Sex Assigned at Birth

If a *policy* is issued on an *insured person* based on an incorrect age, the following may apply:

- If the *insured person* is still eligible for insurance, the premium amount will be adjusted to the correct amount based on the correct date of birth at the *insured person's effective date*; and
 - If overpaid, we will refund the excess premiums calculated at the time a claim is made against this *policy*; or
 - If underpaid, we will decrease the benefit amount by the amount underpaid at the time a claim is made against this *policy*;
- If the *insured person* is not eligible for insurance, all coverages under this *policy* will be considered never to have been in force and we will refund all premiums paid.

If a *policy* is issued to an *insured person* based on an incorrect sex assigned at birth, the following may apply:

- The premium amount will be adjusted to the correct amount based on the correct sex assigned at birth at the *insured person's effective date* and:
 - If overpaid, we will refund the excess premiums calculated at the time a claim is made against this *policy*; or
 - If underpaid, we will decrease the benefit amount by the amount underpaid at the time a claim is made against this *policy*.



How Much Do I Pay?

Your premium payments—as outlined in the “Coverage Summary”—will be collected monthly via direct debit from *your* bank account or credit card.

You may be eligible for a premium discount, which if applicable will be applied to *your* premium payments. If *you* subsequently become ineligible for a premium discount, we will adjust *your* premiums accordingly.

If a payment is not made by its due date, we will allow a **grace period of one month from the premium due date**, during which time this *policy* will remain active. However, if payment is not made by the end of the grace period, *your* coverage will end.

What If I Apply, But Later Change My Mind?

You have a **30 day review period** from *your effective date* of coverage as outlined in the “Coverage Summary” to review the benefits provided and decide whether or not the coverage meets *your* needs. If *you* decide to cancel *your* coverage during this period, please call us at **1-888-788-0839** and *your policy* will be cancelled as of the *effective date*.

If *you* decide to cancel *your* coverage any time after, please call us at **1-888-788-0839** and—provided no claims have been made—we will cancel *your policy* and refund any premiums we may owe.

What Benefits Are Provided?

All benefits are subject to the terms and conditions as set out in this *policy*. For additional benefit details, please refer to the “Coverage Summary”.

Critical Illness Benefit

When an *insured person* is diagnosed by a *Specialist* with a covered *critical illness*—Heart Attack, Cancer (Life-Threatening) or Stroke—and survives for 30 days (until 12:01 am of the 31st day)



following the date of diagnosis, we may pay to the *insured person* the critical illness benefit amount, as indicated in the "Coverage Summary".

Only one critical illness benefit is payable under this Insurance Policy. Once a critical illness claim is paid, *your* coverage will end.

Definitions Applicable to Critical Illness Benefit

Cancer (Life-Threatening) is a definite diagnosis of a tumor, which must be characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Types of cancer include carcinoma, melanoma, leukemia, lymphoma, and sarcoma. The diagnosis of Cancer must be made by a *Specialist*.

Exclusion: No benefit will be payable under this condition if, within the first 90 days following the later of, the *effective date* of the *policy*, or the date of the last *reinstatement effective date* of the *policy*, the *insured person* has any of the following:

- Signs, symptoms or investigations, the lead to a diagnosis of Cancer (covered or excluded under the *policy*), regardless of when the diagnosis is made; or
- A diagnosis of Cancer (covered or excluded under the *policy*).

Medical information about the diagnosis and any signs, symptoms or investigations leading to the diagnosis must be reported to *us* within 6 months of the date of diagnosis. If this information is not provided within this period, *we* have the right to deny any claims for cancer or, any critical illness caused by any cancer or its treatment.

No benefit will be payable for the following:

- Lesions described as benign, pre-malignant, uncertain, borderline, non-invasive, carcinoma in-situ (Tis), or tumors classified as Ta;
- Malignant melanoma skin cancer, without lymph node or distant metastasis;
- Any non-melanoma skin cancer, without lymph node or distant metastasis;
- Prostate cancer classified as T1a or T1b, without lymph node or distant metastasis;
- Papillary thyroid cancer or follicular thyroid cancer, or both, that is less than or equal to 2.0cm in the greatest diameter and classified as T1, without lymph node or distant metastasis;



- Chronic lymphocytic leukemia classified less than Rai stage 1; or
- Malignant gastrointestinal stromal tumors (GIST) and malignant carcinoid tumors, classified less than AJCC Stage 2.

For purposes of the *policy*, the terms Tis, Ta, T1a, T1b, T1 and AJCC cancer are to be applied as defined by the American Joint Committee on Cancer (AJCC) cancer staging manual, 7th edition, 2010.

For purposes of the *policy*, the term Rai staging is to be applied as set out in the KR Rai, A Sawitsky, EP Cronkite, AD Chanana, RN Levy and BS Pasternack: Clinical staging or chronic lymphocytic leukemia. Blood 46:219 1975

Heart Attack is the definite diagnosis of the death of heart muscle due to obstruction of blood flow, that results in: Rise and fall of biochemical cardiac markers to levels considered diagnostic of myocardial infarction, with at least one of the following:

- Heart attack symptoms
- New electrocardiogram (ECG) changes consistent with a heart attack
- Development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty

The diagnosis of Heart Attack must be made by a *Specialist*

Exclusion: No benefit will be payable under this condition for:

- Elevated biochemical cardiac markers as a result of an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty, in the absence of new Q waves, or
- ECG changes suggesting a prior myocardial infarction, which do not meet the Heart Attack definition as described above.

Stroke (Cerebrovascular Accident) is the definite diagnosis of an acute cerebrovascular event caused by intra-cranial thrombosis or haemorrhage, or embolism from an extra-cranial source, with:

- Acute onset of new neurological symptoms, and
- New objective neurological deficits on clinical examination, persisting for more than 30 days following the date of diagnosis. These new symptoms and deficits must be corroborated by diagnostic imaging testing. The diagnosis of Stroke must be made by a *Specialist*.

Exclusion: No Benefit will be payable under this condition for:

- Transient Ischaemic Attacks; or,



- Intracerebral vascular events due to trauma; or,
- Lacunar infarcts which do not meet the definition of stroke as described above.

Covered Critical Illness means Heart Attack, Cancer (Life-Threatening) or Stroke as defined in this Insurance Policy.

Covered Critical Illness does not include:

a) Heart Attack, Cancer (Life-Threatening) or Stroke occurring within the first 6 months after an *insured person's effective date* or the last *reinstatement effective date* as a result of an illness or condition for which the *insured person* had symptoms, received medical consultation, treatment, care or services, including prescribed medication during the 6 month period prior to the *insured person's effective date* or the last *reinstatement effective date*; or

b) Heart Attack, Cancer (Life-Threatening) or Stroke:

- Which developed from an illness or condition which was being investigated within the first 6 months after an *insured person's effective date* or the last *reinstatement effective date*; and
- In regard to such illness or condition, the *insured person* had symptoms, received medical consultation, treatment, care or services, including prescribed medication during the 6 month period prior to the *insured person's effective date* or the last *reinstatement effective date*.

Please refer to page 15 in the Insurance Policy for a further list of definitions.

What is Excluded?

We will not pay an insurance benefit and will end all insurance coverages under this Insurance Policy if the *insured person* dies from a covered critical illness within the first 30 days following the date of diagnosis.

We will not pay an insurance benefit for an *insured person* under this Insurance Policy if the *insured person's* claim is caused directly or indirectly by the use of illegal or illicit drugs or substances, or misuse of medication obtained with or without a prescription.

We will not pay an insurance benefit and will void all insurance coverages—including refunding all premiums paid—for an *insured person* under this Insurance Policy if the *insured person*:

- Gives any false or incomplete responses to requests for information that we require to assess the *insured person's* eligibility for coverage*;



- Gives any false or incomplete information when requesting any change to coverage*;
- Gives any false or incomplete responses to requests for information that we require to determine the *insured person's* smoking status*;
- Is diagnosed with *Cancer (Life-Threatening)* or an investigation leading to a diagnosis of *Cancer (Life-Threatening)* within the first 90 days of the *effective date* or the last *reinstatement effective date*; or
- Had *Cancer (Life-Threatening)*, a *Heart Attack* or a *Stroke* or had been under investigation leading to a diagnosis of any of these conditions any time prior to the *effective date* or the last *reinstatement effective date*.

*This applies to the responses in the *insured person's* application, or any other information we receive from the *insured person*, whether in writing, electronically or by telephone.

When Does Your Coverage End?

All coverages under this Insurance Policy will end on the earliest of any of the following dates, in addition to what is outlined in the section "What Is Excluded?":

- The *insured person* is diagnosed with a covered critical illness for which a *critical illness* benefit is payable;
- The *insured person* dies;
- We receive a verbal or written request from *you* to cancel coverage;
- A premium payment remains due but unpaid by the end of the one month grace period;
- The *policy* is terminated by *us*. If this happens, the *policy owner* will receive 30 days advance written notice at the most recent address we have; or
- The *insured person* turns 70 years old.

NOTE: If we receive a claim for the *insured person*, premiums should still be paid to avoid coverage from ending, if the claim is not approved. If the claim is approved, appropriate premium adjustments may be made by *us*.

Putting your policy back into effect

If your *policy* has ended because it *lapsed*, you may apply to have it put back into effect if the *insured person* is alive. This process is called *reinstatement*.



You may apply to us within 2 years of the *lapse date* to have your *policy* reinstated. In order to reinstate your *policy* in that time period, you must meet all of the following criteria:

- The *insured person* must be alive;
- You must pay us all unpaid premiums due from the *lapse date* up to and including the *reinstatement effective date*;
- You must provide us with a completed Reinstatement Application; and
- You must provide us with new evidence of insurability for the *insured person* that we consider satisfactory.

How Do I Make A Claim?

Claim forms are available by calling us at **1-888-788-0839**.

In order to consider a claim for the *insured person* under this Insurance Policy, the *insured person*, or authorized representative must provide us access to the necessary medical records and other relevant information. In addition, we have the right to an examination of the *insured person* by a *physician* or *specialist* of our choice before approval and/or payment of a claim.

Subject to applicable law, you or a person making a claim on your behalf may request:

- A copy of the application;
- A copy of the *policy*, and
- A copy of any other documents we require you to submit.

We must receive a claim within a specific time, as outlined below:

- For a **covered critical illness benefit**, the claim must be received within **one year** of being diagnosed with a *covered critical illness*.

Additional claim information:

- We will provide forms to the *insured person* for proof of the claim upon request.
- We must receive completed requirements within 90 days from receipt of the forms.
- Proof of claim is at the *insured person's* expense.



Additional Information About Your Coverage

- **Assignment:** This Insurance Policy may not be assigned.
- **English Language:** It is the express wish of the parties that this Insurance Policy and all related documents, including notices and other communications, be drawn up in the English language only.
- **Legal Action:** Every action or proceeding against an *insurer* for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *the Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Civil Code of Quebec*.
- **Non-Participating and Cash Values:** This Insurance Policy is non-participating and has no cash value.
- **Waiver:** The *insurer* will not waive any condition of this *policy*, unless the waiver is clearly expressed in writing and signed by the *insurer*.

Contact Information

TD Insurance
TD Life Insurance Company
P.O. Box 1
TD Centre
Toronto, Ontario, M5K 1A2
1-888-788-0839



Definitions Of The Terms *We've* Used

This Insurance Policy used the following terms, which are identified in italics:

Effective Date(s) means the date(s) coverage(s) start, as outlined in the "Coverage Summary".

Insured Person refers to the person who has applied and been approved for this insurance product.

Lapse refers to the termination of this *policy* because the premium was not paid within the *grace period*.

Lapse Date refers to the date of the *policy lapse*.

Physician means a qualified, independent doctor, licensed and practising medicine in Canada.

Policy means this document which provides evidence of the *insured person's insurance*.

Policy Owner means the person who owns the *policy*. The *policy owner* is not necessarily the *insured person*.

Reinstatement is the restoration of a *lapsed policy* as described in the section 'Putting *your policy* back into effect'.

Reinstatement Effective Date is the date this *policy* is reinstated as described in the section 'Putting *your policy* back into effect'.

Specialist means a licensed medical practitioner who has been trained in the specific area of medicine relevant to the *covered critical illness* for which benefit is being claimed, and who has been certified by a specialty examining board. *Specialist* includes, but is not limited to, cardiologist, neurologist, nephrologist, oncologist, ophthalmologist, burn *specialist* and internist. The *Specialist* must not be the *policy owner*, the *insured person*, a relative of or business associate of the *policy owner* or of the insured.

You and Your means the *policy owner* who may be different from the *insured person*.

We, Us, Our and the Insurer refers to TD Life.

This is the end of the Insurance Policy. The pages that follow contain additional helpful information about *your* coverage.



Declaration and Authorization For *Your* Critical Illness Recovery Plan Coverage

Please read carefully

When *you* applied for this insurance *you* declared and agreed that:

1. *You* will inspect the *policy* to verify that its terms are satisfactory.
2. All *your* statements and answers are *your* true and complete statements and answers to the questions. The concealment, misrepresentation or false declaration in the application could void *your* coverage under the *policy*.
3. Payment of any benefits is subject to the terms and conditions, as described in the *policy*.
4. *You* have a **30 day review period** from the *effective date* of coverage as outlined in the Coverage Summary to review the benefits provided and decide whether or not the coverage meets *your* needs. If *you* decide to cancel the *insured person's* coverage during this period, *your policy* will be cancelled as of the effective date. If *you* decide to cancel the *insured person's* coverage any time after—provided no claims have been made—*we* will refund any premiums *we* may owe.
5. *We* may change *your* premiums from time to time. If *we* do, the same change will apply to all policies that share one or more characteristic that *we* deem material to *our* risk. Premiums will increase after each 10 year term due to age.
6. All coverages will reduce by 50% when the *insured person* turns 65 years old. All coverages will end when the *insured person* turns 70 years old. No insurance coverage will start until the *effective date* or last *reinstatement effective date* of coverage as outlined in the *policy*.
7. The purchase of this insurance is voluntary and is not required in order to obtain any other product or service from *us* or *our* affiliates.
8. The answers that *you* provided form a part of the application along with any supplementary applications or forms that *we* may require.



Authorization

As set out in *our* Privacy Agreement located at td.com/privacy, *you* agree that *we* may share *your* personal information with *our* world-wide affiliates, and re-insurers, as well as with *our* service providers. *We* may also use *your* information to: identify *you*; provide *you* with ongoing service; help *us* serve *you* better; protect *us* both from fraud and error; comply with legal and regulatory requirements. *We* may communicate with *you* for any of these purposes by telephone or other electronic means at the numbers *you* have provided or by mail and email.

Payment By Credit Card ending in 1234

You have selected premium payment by pre-authorized account withdrawals, and *you* authorize TD Life on its own behalf, to withdraw the insurance premium on a monthly basis. Withdrawals will start after the date the *policy* is issued and continue monthly on the same date thereafter.

Do *you* understand and agree to the terms and conditions?

Your response: Yes

Use of Information

We may share *your* non-health personal information with *our* affiliates to offer products and services to *you* by telephone, at the numbers *you* have provided *us*, or by internet and mail or other methods. *You* may choose not to be contacted regarding direct marketing offers by informing TD Life.

Do I have *your* consent?

Your response: Yes



Privacy Agreement

In this Agreement, the words "*you*" and "*your*" mean any person, or that person's authorized representative, who has requested from *us*, or offered to provide a guarantee for, any product, service or account offered by *us* in Canada. The words "*we*", "*us*" and "*our*" mean TD Bank Group ("TD"). TD includes The Toronto-Dominion Bank and its world-wide affiliates, which provide deposit, investment, loan, securities, trust, insurance and other products or services. The word "Information" means personal, financial and other details about *you* that *you* provide to *us* and *we* obtain from others outside TD, including through the products and services *you* use.

You acknowledge, authorize and agree as follows:

Collecting and using *your* information

At the time *you* request to begin a relationship with *us* and during the course of *our* relationship, *we* may collect Information including:

- Details about *you* and *your* background, including *your* name, address, contact information, date of birth, occupation and other identification;
- Records that reflect *your* dealings with and through *us*;
- *Your* preferences and activities.

This Information may be collected from *you* and from sources within or outside TD, including from:

- Government agencies and registries, law enforcement authorities and public records;
- Credit reporting agencies;
- Other financial or lending institutions;
- Organizations with whom *you* make arrangements, other service providers or agents, including payment card networks;
- References or other information *you* have provided;
- Persons authorized to act on *your* behalf under a power of attorney or other legal authority;
- *Your* interactions with *us*, including in person, over the phone, at the ATM, on *your* mobile device or through email or the Internet;
- Records that reflect *your* dealings with and through *us*.



You authorize the collection of Information from these sources and, if applicable, you authorize these sources to give us the Information.

We will limit the collection and use of Information to what we require in order to serve you as our customer and to administer our business, including to:

- Verify your identity;
- Evaluate and process your application, accounts, transactions and reports;
- Provide you with ongoing service and information related to the products, accounts and services you hold with us;
- Analyze your needs and activities to help us serve you better and develop new products and services;
- Help protect you and us against fraud and error;
- Help manage and assess our risks, operations and relationship with you;
- Help us collect a debt or enforce an obligation owed to us by you;
- Comply with applicable laws and requirements of regulators, including self-regulatory organizations.

Disclosing your information

We may disclose Information, including as follows:

- With your consent;
- In response to a court order, search warrant or other demand or request, which we believe to be valid;
- To meet requests for information from regulators, including self-regulatory organizations of which we are a member or participant, or to satisfy legal and regulatory requirements applicable to us;
- To suppliers, agents and other organizations that perform services for you or for us, or on our behalf;
- To payment card networks in order to operate or administer the payment card system that supports the products, services or accounts you have with us (including for any products or services provided or made available by the payment card network as part of your product, services or accounts with us), or for any contests or other promotions they may make available to you;



- On the death of a joint account holder with right of survivorship, we may release any information regarding the joint account up to the date of death to the estate representative of the deceased, except in Quebec where the liquidator is entitled to all account information up to and after the date of death;
- When we buy a business or sell all or part of our business or when considering those transactions;
- To help us collect a debt or enforce an obligation owed to us by you;
- Where permitted by law.

Sharing information within TD

Within TD we may share Information world-wide, other than health-related Information, for the following purposes:

- To manage your total relationship within TD, including servicing your accounts and maintaining consistent Information about you;
- To manage and assess our risks and operations, including to collect a debt owed to us by you;
- To comply with legal or regulatory requirements;
- You may not withdraw your consent for these purposes.

Within TD we may also share Information world-wide, other than health-related Information, to allow other businesses within TD to tell you about products and services. In order to understand how we use your Information for marketing purposes and how you can withdraw your consent, refer to the Marketing Purposes section below.



Additional collections, uses and disclosures

Social Insurance Number (SIN) — If requesting products, accounts or services that may generate interest or other investment income, we will ask for your SIN for revenue reporting purposes. This is required by the Income Tax Act (Canada). If we ask for your SIN for other products or services, it is your option to provide it. When you provide us with your SIN, we may also use it as an aid to identify you and to keep your Information separate from that of other customers with a similar name, including through the credit granting process. You may choose not to have us use your SIN as an aid to identify you with credit reporting agencies.

Credit Reporting Agencies and Other Lenders — For a credit card, line of credit, loan, mortgage or other credit facility, merchant services, or a deposit account with overdraft protection, hold and/or withdrawal or transaction limits, we will exchange Information and reports about you with credit reporting agencies and other lenders at the time of and during the application process, and on an ongoing basis to review and verify your creditworthiness, establish credit and hold limits, help us collect a debt or enforce an obligation owed to us by you, and/or manage and assess our risks. You may choose not to have us conduct a credit check in order to assess an application for credit. Once you have such a facility or product with us and for a reasonable period of time afterwards, we may from time to time disclose your Information to other lenders and credit reporting agencies requesting such Information, which helps establish your credit history and supports the credit granting and processing functions in general. We may obtain Information and reports about you from Equifax Canada Inc., Trans Union of Canada, Inc. or any other credit reporting agency. You may access and rectify any of your personal information contained in their files by contacting them directly through their respective websites www.consumer.equifax.ca and www.transunion.ca. Once you have applied for any credit product with us, you may not withdraw your consent to this exchange of Information.

Fraud — In order to prevent, detect or suppress financial abuse, fraud, criminal activity, protect our assets and interests, assist us with any internal or external investigation into potentially illegal or suspicious activity or manage, defend or settle any actual or potential loss in connection with the foregoing, we may collect from, use and disclose your Information to any person or organization, fraud prevention agency, regulatory or government body, the operator of any database or registry used to check information provided against existing information, or other insurance companies or financial or lending institutions. For these purposes, your Information may be pooled with data belonging to other individuals and subject to data analytics.



Insurance — This section applies if you are applying for, requesting prescreening for, modifying or making a claim under, or have included with your product, service or account, an insurance product that we insure, reinsure, administer or sell. We may collect, use, disclose and retain your Information, including health-related Information. We may collect this Information from you or any health care professional, medically-related facility, insurance company, government agency, organizations who manage public information data banks, or insurance information bureaus, including MIB Group, Inc. and the Insurance Bureau of Canada, with knowledge of your Information.

With regard to life and health insurance, we may also obtain a personal investigation report prepared in connection with verifying and/or authenticating the information you provide in your application or as part of the claims process.

With regard to home and auto insurance, we may also obtain Information about you from credit reporting agencies at the time of, and during the application process and on an ongoing basis to verify your creditworthiness, perform a risk analysis and determine your premium.

We may use your Information to:

- Determine your eligibility for insurance coverage;
- Administer your insurance and our relationship with you;
- Determine your insurance premium;
- Investigate and adjudicate your claims;
- Help manage and assess our risks and operations.

We may share your Information with any health-care professional, medically-related facility, insurance company, organizations who manage public information data banks, or insurance information bureaus, including the MIB Group, Inc. and the Insurance Bureau of Canada, to allow them to properly answer questions when providing us with Information about you. We may share lab results about infectious diseases with appropriate public health authorities.

If we collect your health-related Information for the purposes described above, it will not be shared within TD, except to the extent that a TD company insures, reinsures, administers or sells relevant coverage and the disclosure is required for the purposes described above. Your Information, including health-related Information, may be shared with administrators, service providers, reinsurers and prospective insurers and reinsurers of our insurance operations, as well as their administrators and service providers for these purposes.

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Marketing Purposes — We may also use *your* Information for marketing purposes, including to:

- Tell *you* about other products and services that may be of interest to *you*, including those offered by other businesses within TD and third parties *we* select;
- Determine *your* eligibility to participate in contests, surveys or promotions;
- Conduct research, analysis, modeling, and surveys to assess *your* satisfaction with *us* as a customer, and to develop products and services;
- Contact *you* by telephone, fax, text messaging, or other electronic means and automatic dialing-announcing device, at the numbers *you* have provided *us*, or by ATM, internet, mail, email and other methods.

With respect to these marketing purposes, *you* may choose not to have *us*:

- Contact *you* occasionally either by telephone, fax, text message, ATM, internet, mail, email, or all of these methods, with offers that may be of interest to *you*;
- Contact *you* to participate in customer research and surveys.

Telephone and Internet discussions — When speaking with one of *our* telephone service representatives, internet live chat agents, or messaging with *us* through social media, *we* may monitor and/or record *our* discussions for *our* mutual protection, to enhance customer service and to confirm *our* discussions with *you*.

More information

This Agreement must be read together with *our* Privacy Code which includes *our* Online Privacy Code and *our* Mobile Apps Privacy Code. *You* acknowledge that the Privacy Code forms part of the Privacy Agreement. For further details about this Agreement and *our* privacy practices, visit www.td.com/privacy or contact *us* for a copy.

You acknowledge that *we* may amend this Agreement and *our* Privacy Code from time to time. *We* will post the revised Agreement and Privacy Code on *our* website listed above. *We* may also make them available at *our* branches or other premises or send them to *you* by mail. *You* acknowledge, authorize and agree to be bound by such amendments.

If *you* wish to opt-out or withdraw *your* consent at any time for any of the opt-out choices described in this Agreement, *you* may do so by contacting *us* at **1-888-788-0839**. Please read *our* Privacy Code for further details about *your* opt-out choices.



Frequently Asked Questions About Critical Illness Recovery Plan Coverage

I also have disability coverage. Isn't that enough?

Disability coverage is also important, but it may not provide *you* a lump-sum payment to help *you* maintain *your* lifestyle and ease the financial burdens of health-related expenses, such as private nursing care, physical therapy, medical equipment, or child care. And most disability plans provide a reduced monthly benefit, and many continue for only a limited time.

If I have a heart attack—or other covered critical illness—and recover in a few weeks or months, and then return to work, does this coverage pay me?

Critical Illness Recovery Plan coverage can pay a lump sum, if *your* condition meets the definitions of Heart Attack, Cancer (Life-Threatening), or Stroke. Eligibility for benefits is not dependant on *your* ability to work. Please refer to the Insurance Policy for a complete list of definitions, terms and conditions.

Why are only these three illnesses—Heart Attack, Cancer (Life-Threatening) and Stroke— covered?

Heart Attack, Cancer (Life-Threatening) and Stroke, as defined in the Insurance Policy and subject to terms and conditions, are the most common illnesses occurring across all ages in Canada¹. They are the most likely to affect the average Canadian at a time when they need financial protection for their lifestyle.

How will I know if I'm eligible to make a claim?

Please refer to section "How Do I Make A Claim?" (page 13) for complete information on how to file a claim. If *you* suffer a covered critical illness—as set out in *your* Insurance Policy—you're eligible to file a claim. Claims forms are available by calling *us* at **1-888-788-0839**.



Does a critical illness need to be terminal to collect benefits?

No. If *you* suffer a covered critical illness, as described in the Insurance Policy and subject to the terms and conditions, and *you* survive more than 30 days past the date of *your* diagnosis, *you* can still file a claim.

What if the critical illness is terminal?

Even if the covered critical illness is terminal, the Critical Illness Recovery Plan coverage may pay a benefit. In order to be eligible to file a claim, *you* must survive 30 days following the date of diagnosis. For example, if *you* are diagnosed with breast Cancer (Life-Threatening), the Critical Illness Recovery Plan coverage will provide benefits subject to the terms and conditions as outlined in the Insurance Policy.

My premiums are low now, but will they increase in the future?

The risk of suffering from Heart Attack, Cancer (Life-Threatening), and/or Stroke increases with age and in order for *us* to manage that risk, *your* premiums will increase every 10 years until *your* coverage end at age 70. For additional details, please refer to sections "Coverage Summary" (page 5), "Premium Summary" (page 6) and "How Much Do I Pay?" (page 8) in the Insurance Policy.

Will I have to pay taxes on any of the benefits I might receive?

No. Under existing Canadian tax laws, all payments under the Critical Illness Recovery Plan are tax-free.

Who do I contact for more information?

For information or questions on *your* Critical Illness Recovery Plan coverage, please contact *us* at **1-888-788-0839**.

"Statistics Canada. Leading Causes of Death in Canada, 2018. More current data may be available." "All trade-marks are the property of their respective owners. © The TD logo and other TD trade-marks are the property of The Toronto-Dominion Bank."