

# Critical Illness Recovery Plan

Underwritten by TD Life Insurance Company (“TD Life”) hereinafter referred to as “the Insurer” and “We”, “Us” and “Our”.

## Summary of Coverage and Definitions

The following is a summary of coverage. Once coverage is approved, TD Life will mail you a Certificate of Insurance, which has the complete terms and conditions of your coverage. If there is a conflict with this summary, the Certificate of Insurance will govern.

### What benefits are provided?

If you are Diagnosed with Cancer (Life-Threatening), Acute Heart Attack or Stroke, the Critical Illness Recovery Plan can pay a lump sum amount of up to \$50,000.

### How much coverage is available?

Coverage amount ranges from \$5,000 to \$50,000, in increments of \$5,000. However, a customer can only choose from a set of benefit amounts that are determined by three factors:

- Age
- Gender
- Smoking Status

### How much does coverage cost?

Premium rates depend on your age, gender, and smoking status. You will be advised of the premium if your coverage is approved.

### Premium Information

The plan is designed as a group policy to make it more affordable for our customers. Your premiums are fixed for 10 years, regardless of changes to your age and health. Premiums during the 10 years can go up only if they go up for all customers insured under the group policy. The insurer has the right to change the premium rates with 30 days advance notice. In this instance, we will provide written notice to you. Your coverage is renewable after 10 years, at which time premiums will increase.

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

### How long does coverage last?

Your coverage will begin at 12:01 a.m. on the Effective Date of your Certificate of Insurance, which is indicated in the Coverage Schedule you will receive in the mail. **Benefits are reduced by 50% when you reach age 65 and coverage ends when you reach the age of 70.**

### What if I enroll, but later change my mind?

You have a 30 day review period from your Effective Date of coverage as outlined in the Coverage Summary of the Certificate of Insurance 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 TD Life at 1-888-788-0839 and your Certificate of Insurance will be cancelled as of the Effective Date.

If you decide to cancel your coverage any time after, please call TD Life at 1-888-788-0839 and—provided no claims have been made—any unearned premiums you may have paid will be refunded.

### Who is eligible to enroll?

To be eligible for insurance coverage, you must be a customer of TD Bank Group, and an Insured Person must:

- be a Canadian resident; and
- be in the Insured Person’s home province/territory at time of enrollment; and
- be between the ages of 18 and 54 on the Insured Person’s Effective Date; and

- never had or never been told you had cancer, heart attack or stroke and must not be currently under investigation for having cancer, a heart attack or a stroke.

The Insurer may ask you other questions as part of your application. Your approval for coverage depends on your answers to these questions.

### How are benefits paid?

All benefits are paid in cash and in addition to any other insurance you may have. The money is paid directly to you – not to doctors or hospitals – and is yours to use for any purpose you choose.

### When will we pay a benefit?

When an Insured Person, while insured, is Diagnosed with a Covered Critical Illness and survives for (30) days (until 12:01 a.m. of the 31st day) following the date of Diagnosis, the Insurer will pay to You the benefit amount indicated for that Insured Person.

### When will benefits not be paid?

**We will not pay an insurance benefit and will terminate all insurance coverages for an Insured Person under the Certificate of Insurance** if you die 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 the Certificate of Insurance** if your 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 the Certificate of Insurance if:**

- you give any false or incomplete responses to requests for information that we require to assess your eligibility for coverage\*;
- you give any false or incomplete information when requesting any change to your coverage\*;
- you give any false or incomplete responses to requests for information that we require to determine your smoking status\*;
- you are diagnosed with Cancer (Life-Threatening) or an investigation leading to a diagnosis of Cancer (Life-Threatening) within the first 90 days of your Effective Date; or
- you 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 your Effective Date.

\*This applies to the responses in an Insured Person’s enrollment form, or any other information we receive from an Insured Person, whether in writing, electronically or by telephone.

**Please see the Certificate of Insurance for full coverage details of Critical Illness Recovery Plan insurance, including eligibility requirements, benefits, features, limitations and exclusions.**

## Definitions

The following definitions are used in the Summary of Coverage and Certificate of Insurance:

**Acute Heart Attack** means the death of a portion of an Insured Person's heart muscle resulting from inadequate blood supply for which the following test results are confirmed:

- an increase of cardiac bio-markers and/or enzymes found in the blood stream, as a result of damaged heart muscle tissue, to levels considered diagnostic for an acute myocardial infarction.

**Acute Heart Attack does not include:**

- a) an incidental finding of electrocardiogram changes suggesting a prior myocardial infarction with no corroborating event;
- b) an increase of cardiac bio-markers and/or enzymes due to coronary angioplasty (a medical procedure involving the ballooning of a narrowed coronary artery) unless there are new elevations of ST segments in the involved electrocardiogram leads considered diagnostic for an acute myocardial infarction; or
- c) an increase of cardiac bio-markers and/or enzymes in the blood stream due to pericarditis or myocarditis.

**Cancer (Life-Threatening)** means a life-threatening tumour characterized by the uncontrollable growth and spread of malignant cells.

**Cancer (life-threatening) does not include:**

- a) carcinoma in situ;
- b) malignant melanoma to a depth of 0.75 mm or less;
- c) any skin cancer that has not spread beyond the deepest layer of the skin;
- d) Kaposi's sarcoma;
- e) Stage A (T1A or T1B) prostate cancer; or
- f) any cancer diagnosis or investigation leading to a diagnosis, which occurs within 90 days of the Effective Date applicable to an Insured Person's coverage.

**Covered Critical Illness** means acute heart attack, cancer (life-threatening) or stroke as defined in the Certificate of Insurance;

Covered Critical Illness does not include:

- a) acute heart attack, cancer (life-threatening) or stroke occurring within the first 6 months after an Insured

Person's 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

b) acute 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; 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.

**Diagnosis of** and **Diagnosed** with a Covered Critical Illness refers to meeting the definition of the applicable Covered Critical Illness.

**Effective Date(s)** means the date(s) coverage(s) start.

**Insured Person** means the Primary Insured, and if indicated in the "Coverage Summary" within the Certificate of Insurance, the Primary Insured's Spouse, as applicable.

**Policy** refers to group policy TDL019 between TD Life and TD Bank.

**Primary Insured** means the person who enrolled for this insurance product.

**Spouse** means:

- the person to whom an Insured Person is lawfully married; or
- an Insured Person's designated partner who has lived with the Insured Person for at least two years and continues to live with the Insured Person and is publicly represented as the Insured Person's partner.

**Stroke** means a cerebrovascular event producing neurological sequelae lasting more than (30) days and caused by thrombosis, hemorrhage, or embolism from an extra-cranial source, and for which there is evidence of measurable, objective neurological deficit.

**Stroke does not include:**

- Transient ischemic attacks.

**You** and **Your** refers to an Insured Person who is insured under the Policy.

For additional information, contact us at 1-877-397-4187  
Monday to Friday 8:00 a.m. – 11:00 p.m. EST  
Saturday 9:00 a.m. – 6:00 p.m. EST

