



CREDIT CARD INSURANCE SUMMARY

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

**Credit Card Insurance Coverages Provided with TD[®] Aeroplan[®] Visa Business*
Credit Card**

Auto Rental Collision/Loss Damage Insurance
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 credit card insurance coverages provided with your TD Aeroplan Visa Business Card. 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](http://td.com/businessagreements) (td.com/businessagreements) for full details about the insurance coverages provided with the TD Aeroplan Visa Business Card.

INSURER	DISTRIBUTOR	ADMINISTRATOR
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.	The Toronto-Dominion Bank P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-800-983-8472	Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-374-1129 or +1-416-977-4425

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General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the TD Aeroplan Visa Business 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 coverages 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 Aeroplan Business 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 Aeroplan Visa Business Card.



Claims: *You* must report *Your* claim to *Our Administrator* by calling 1-866-374-1129 as soon as possible, but no later than the following time limits after the date the covered event(s) occurred:

- **Auto Rental Collision/Loss Damage Insurance**
 - 48 hours; refer to section "In the event of an accident/theft" for full details
- **Purchase Security and Extended Warranty Protection**
 - 45 days; refer to section 5 "Claims" 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
Auto Rental Collision/Loss Damage Insurance	<i>Account Holder</i> who presents themselves in person at the <i>Rental Agency</i> and signs the rental contract.	<ul style="list-style-type: none"> ▪ The <i>Cardholder</i> must decline the <i>Rental Agency's CDW</i> or its equivalent ▪ The <i>Cardholder</i> takes possession of the rental vehicle and complies with the terms of the rental vehicle policy ▪ The <i>Cardholder</i> must be a resident of Canada ▪ The credit card must be in <i>good standing</i>.
Purchase Security and Extended Warranty Protection	<i>Account Holder</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 "*Insured Person*" in each *Certificate*.



Auto Rental Collision/Loss Damage Insurance

Issued by TD Home & Auto under Group Policy Number TDV092010 (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?

Auto Rental Collision / Loss Damage Insurance provides replacement and/or repair coverage for a rental vehicle.

What are the benefits?

Benefit	Maximum Benefit Payable
Rental Collision/ Loss Damage	Coverage for up to 48 consecutive days for loss, damage or theft of an eligible rental vehicle (MSRP of rental vehicle cannot exceed \$65,000)

Note: The rental agency's Collision Damage Waiver must be declined and the full cost of the rental vehicle must be paid for using your TD Credit Card.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. For example, the following vehicles will not be covered:

- Van/cargo vans
- Truck/pickup truck
- Off road vehicle
- Motorcycle
- Exotic vehicles (e.g. Aston Martin, Lotus, etc.)
- Antique vehicles

Additionally, coverage will not be provided with loss arising from:

- Third Party Liability
- Personal Injury
- Driving the rental vehicle while intoxicated
- Dishonest, fraudulent, or criminal act being committed by the *Insured person*
- Wear and tear of the rental vehicle
- Operation of the rental vehicle in violation of the terms of the rental agreement

For complete details, please see the "Collision/Loss Damage Covers" section in *Your 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 Aeroplan Visa Business 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 a period equal to the period of the *Manufacturer's Warranty* coverage or one (1) year, whichever is the lesser on most items purchased with the TD Aeroplan Visa Business 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 your 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> purchased with your 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 4), "General Conditions" (Section 7), and "Policy Limits" (Section 3) sections in *Your Certificate*.



CREDIT CARD INSURANCE SUMMARY

Provided by American Bankers Insurance Company of Florida





**Insurance Coverages provided
with TD® Aeroplan® Visa® Business
Credit Card**

*Mobile Device Insurance
Hotel/Motel Burglary Insurance*

This Summary Contains Important Information

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

INSURER	POLICYHOLDER / DISTRIBUTOR
 <p style="font-size: 1.2em; margin: 0;">ASSURANT®</p> <p>American Bankers Insurance Company of Florida* <i>*Carries on business in Canada under the trade name Assurant®†</i> 5000 Yonge Street, Suite 2000 Toronto, Ontario M2N 7E9 Phone: 1-800-859-0694</p> <p>Client number of the insurer with the Autorité des marchés financiers: 2000979997 Website of the Autorité des marchés financiers: lautorite.qc.ca</p>	 <p style="margin: 0;">The Toronto-Dominion Bank P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2</p>

Who qualifies for this Coverage?

The borrower who requested the TD Aeroplan Visa Business Card account.

Who is insured under this Coverage?

Any account holder (“you” and “your”) who is a natural person, residing in Canada and whose name is on the TD Aeroplan Visa Business Card.

In addition, for **Hotel/Motel Burglary Insurance**: When travelling with the account holder, the spouse, dependent children, and parents residing with the account holder are also insured.

What is the cost of this Coverage?

Your TD Aeroplan Visa Business 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 Aeroplan Visa Business Card.

What is this Coverage?

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

	Eligibility	Benefits**	Exclusions/Limitations
Mobile Device Insurance	<p>When you purchase an eligible mobile device anywhere in the world, you must:</p> <p>(1) <u>charge</u> to your TD Aeroplan Visa Business 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 <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>
Hotel/Motel Burglary Insurance (in Canada and USA only)	<p>When you make a reservation in a hotel/motel, you must:</p> <p>(1) <u>charge</u> at least 75% of total cost of the hotel/motel room to your TD Aeroplan Visa Business Card and/or use your Aeroplan Points; and</p> <p>(2) <u>during</u> the coverage period:</p> <p>(a) the personal property of an insured person is stolen from a hotel/motel room where there is evidence of forceful entry;</p> <p>(a) the police or authorities having jurisdiction are notified immediately.</p>	<p>Reimbursement cost of most items of personal property</p> <p>Maximum: \$2,500 per occurrence for all insured persons</p>	<p><i>It does not cover:</i></p> <ul style="list-style-type: none"> theft occurring in a privately-owned residence offered for rental through an online service items such as cash, travellers cheques, tickets or any other documents.

***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: <https://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 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.

Other details?

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