



## 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 Cash Back Visa Infinite\* Credit Card*

Delayed and Lost Baggage Insurance  
Travel Medical 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 Cash Back Visa Infinite 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 \(td.com/agreements\)](http://td.com/agreements) for full details about the insurance coverages provided with the TD Cash Back Visa Infinite Card.

INSURERS	DISTRIBUTOR	ADMINISTRATORS
<p><b>TD Life Insurance Company ("TD Life")</b> P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-888-788-0839</p> <p>TD Life is registered with the <a href="http://www.lautorite.qc.ca">Autorité des marchés financiers www.lautorite.qc.ca</a>. (the "AMF" or the "Authority") under client number 2000444011.</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>
<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</p> <p>TD Home &amp; Auto is registered with the AMF under client number 2000471829.</p>		

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## General Information You Need to Know

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The following is applicable to **all insurance coverages** provided with the TD Cash Back Visa Infinite 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>.

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**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.

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**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.

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**Cost:** Your TD Cash Back Visa Infinite 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 Cash Back Visa Infinite Card.

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**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:

- **Delayed and Lost Baggage Insurance**
  - 45 days; refer to section 8 "How To Submit A Claim" for full details.
- **Travel Medical Insurance**
  - Immediately; refer to sections 10 "General Conditions" and 8 "How To Submit 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="#">Delayed and Lost Baggage Insurance</a>	<i>Primary Cardholder                      Primary Cardholder's Spouse                      Primary Cardholder's Dependent Children                      Additional Cardholder                      Additional Cardholder's Spouse                      Additional Cardholder'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; and</li> <li>▪ be able to provide proof of travel.</li> </ul> </li> </ul>
<a href="#">Travel Medical Insurance</a>	<i>Primary Cardholder                      Primary Cardholder's Spouse                      Primary Cardholder's Dependent Children                      Additional Cardholder                      Additional Cardholder's Spouse                      Additional Cardholder'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</li> </ul> </li> </ul>

**Note:** For full details, please see the "Eligibility" section and/or the definition of "*Insured Person*" in each *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 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
<b>Delayed Baggage</b>	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.
<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, use Your Card to pay for the Ticket in full. 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 6) and "General Conditions" (Section 8) sections in *Your Certificate*.



## Travel Medical Insurance

Underwritten by TD Life under Group Policy TGV002 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 6) and "General Conditions" (Section 10) sections in *Your Certificate*.

### What is the coverage period?

If you are 64 years of age or under, coverage is provided for the first 10 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.