



## 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 Platinum Travel Visa\* Credit Card*

Common Carrier Travel Accident Insurance  
Delayed and Lost Baggage Insurance  
Flight /Trip Delay 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 Platinum Travel Visa 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 Platinum Travel Visa Card.

| INSURERS  | DISTRIBUTOR   | ADMINISTRATOR  |
|---|---|--|
| <p><b>TD Life Insurance Company</b><br/><b>("TD Life")</b><br/>P.O. Box 1 TD Centre<br/>Toronto, Ontario M5K 1A2<br/>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>.<br/>(the "AMF" or the "Authority") under client number 2000444011.</p> <p><b>TD Home and Auto Insurance Company</b><br/><b>("TD Home &amp; Auto")</b><br/>P.O. Box 1 TD Centre<br/>Toronto, Ontario M5K 1A2<br/>Ph.: 1-866-361-2311</p> <p>TD Home &amp; Auto is registered with the AMF under client number 2000471829.</p> | <p><b>The Toronto-Dominion Bank</b><br/>P.O. Box 1 TD Centre<br/>Toronto, Ontario<br/>M5K 1A2<br/>Ph.: 1-800-983-8472</p> | <p><b>Global Excel Management Inc.</b><br/><b>("Global Excel")</b><br/>73 Queen Street<br/>Sherbrooke, Quebec J1M 0C9<br/>Ph.: 1-866-374-1129 or<br/>+1-416-977-4425</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 Platinum 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>.

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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 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.

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**Cost:** Your TD Platinum 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 Platinum Travel Visa 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:

- **Common Carrier Travel Accident Insurance**
  - 30 days; refer to section 10 "How To Submit A Claim" for full details.
- **Delayed and Lost Baggage Insurance**
  - 45 days; refer to section 8 "How To Submit A Claim" for full details.
- **Flight/Trip Delay Insurance**
  - 45 days; refer to section 7 "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="#">Common Carrier Accident Insurance</a>  | <i>Primary Cardholder</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>Primary Cardholder's Spouse</i>                |   |
| <a href="#">Flight/Trip Delay Insurance</a>        | <i>Primary Cardholder's Dependent Children</i>    |   |
|  | <i>Additional Cardholder</i>                      |   |
|  | <i>Additional Cardholder's Spouse</i>             |   |
|  | <i>Additional Cardholder's Dependent Children</i> |   |

**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 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 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 Primary Cardholder and   |                         |
| 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 12) 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, 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 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 coverage to reimburse reasonable expenses for meals and accommodation while delayed for covered causes (e.g., severe weather condition, unforeseen equipment failure, strike or other job action, etc.) 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 your flight/trip is delayed for an eligible cause for 4 hours or more. |

**Note:** To activate coverage, the full cost of your trip must be paid for using your TD Credit Card and/or associated 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 "Description of Insurance" (Section 5) and "General Conditions" (Section 8) sections in *Your Certificate*.