



PRODUCT SUMMARY



Insurance Coverage Provided with TD Business Select Rate Visa* Credit Card

- Purchase Security and Extended Warranty Protection
- Auto Rental Collision/Loss Damage Insurance

This Product Summary Contains Important Information

The following is meant to provide an overview of the features and benefits of the insurance coverages provided with *Your* TD Business Select Rate Visa Card. The terms and conditions of the insurance coverage(s) 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 \(td.com/businessagreements\)](http://td.com/businessagreements) for full details about the insurance coverage(s) provided with the TD Business Select Rate Visa Card.

INSURERS	DISTRIBUTOR	ADMINISTRATORS
<p>TD Home and Auto Insurance Company ("TD Home & Auto") P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-866-361-2311</p> <p>TD Home & Auto is registered with the Autorité des marchés financiers www.lautorite.qc.ca (the "AMF" or the "Authority") under client number 2000471829.</p>	<p>The Toronto-Dominion Bank P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-800-983-8472</p>	<p>Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-374-1129 or +1-416-977-4425</p>

* Trademark of Visa Int., used under license

© The TD logo and other TD trade-marks are the property of The Toronto-Dominion Bank. All trade-marks are the property of their respective owners.



General Information You Need to Know

The following is applicable to **all insurance coverage(s)** provided with the TD Business Select Rate 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>.



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 coverage(s) 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: There is no annual fee on *Your* TD Business Select Rate Visa Card. However, *You* have the option to pay an annual fee charged by *Your* credit card provider to lower your interest rate. No additional fee will be charged for the insurance coverages provided with the TD Business Select Rate Visa Card.



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:

- **Purchase Security and Extended Warranty Protection**
 - 45 days; refer to section 5 "Claims" for full details.
- **Auto Rental Collision/Loss Damage Insurance**
 - 48 hours; refer to section "In the event of an accident/theft") 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>Primary Cardholder or Authorized User of the card who presents themselves in person at the Rental Agency and signs the rental contract.</i>	<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 "*Account Holder*" 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
Auto 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 *Account*.

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 Business Select Rate Visa Infinite 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 an additional period equal to the *Manufacturer's Warranty* coverage or one (1) year, whichever is the lesser on most items purchased with the TD Business Select Rate Visa Infinite 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've</i> purchased with <i>Your</i> TD Credit Card, should they be stolen or damaged within 90 days of purchase.
Extended Warranty Protection	Coverage for eligible new items <i>You've</i> purchased with <i>Your</i> TD Credit Card. If the item comes with a <i>Manufacturer's Warranty</i> valid in Canada, <i>You</i> 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*.