



- Insurance Coverages Provided with TD® Aeroplan® Visa Infinite Privilege* Credit Card**
- [Auto Rental Collision/Loss Damage Insurance](#)
 - [Common Carrier Travel Accident Insurance](#)
 - [Delayed and Lost Baggage Insurance](#)
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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 Aeroplan Visa Infinite Privilege 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/agreements) (td.com/agreements) for full details about the insurance coverages provided with the TD Aeroplan Visa Infinite Privilege Card.

| INSURERS | DISTRIBUTOR | ADMINISTRATORS |
|---|--|--|
| <p>TD Life Insurance Company ("TD Life") P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-888-788-0839 TD Life is registered with the <u>Autorité des marchés financiers (lautorite.qc.ca)</u> (the "AMF" or the "Authority") under client number 2000444011.</p> <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 TD Home & Auto is registered with the AMF 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> <p>CanAm Insurance Services (2018) Ltd. ("CanAm") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-800-293-4941 or +1-519-988-7633</p> |

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General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the TD Aeroplan Visa Infinite Privilege 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 Visa Infinite Privilege 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 Infinite Privilege 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 date the covered event(s) occurred:

- **Travel Medical Insurance and Trip Cancellation/Trip Interruption Insurance**
 - Immediately; refer to section 11 "General Conditions" and section 10 "How to make a claim" for full details.
- **Common Carrier Travel Accident Insurance**
 - 30 days; refer to section 8 "Making a claim" for full details.
- **Delayed and Lost Baggage Insurance**
 - 45 days; refer to section 6 "Claims" for full details.
- **Purchase Security and Extended Warranty Protection**
 - 45 days; refer to section 5 "Claims" for full details.
- **Flight/Trip Delay Insurance**
 - 45 days; refer to section 3 "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 Additional Cardholder 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>. |
| Common Carrier Accident Insurance Delayed and Lost Baggage Insurance Flight/Trip Delay Insurance | <i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children Additional Cardholder Additional Cardholder's Spouse</i> | <ul style="list-style-type: none"> ▪ The credit card must be in <i>good standing</i>; and ▪ The <i>Insured Person</i> must: <ul style="list-style-type: none"> ▪ be a resident of Canada; and ▪ be able to provide proof of travel. |
| Purchase Security and Extended Warranty | <i>Primary Cardholder Additional Cardholder</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>Insured Person</i> must be a resident of Canada. |
| Travel Medical Insurance Trip Interruption/Trip Cancellation Insurance | <i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children Additional Cardholder Additional Cardholder's Spouse</i> | <ul style="list-style-type: none"> ▪ The credit card must be in <i>good standing</i>; and ▪ The <i>Insured Person</i> must: <ul style="list-style-type: none"> ▪ be a resident of Canada; ▪ be able to provide proof of travel; and ▪ have a valid GHIP (Travel Medical Insurance Only). |

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 \$85,000) |

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 for a 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*.



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 Spouse) | |
| 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 10) 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 |
|------------------------|---|
| Delayed Baggage | 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. |
| Lost Baggage | Up to \$2,500 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 \$2,500 per *Covered Person* per trip. To activate coverage, *You* must charge at least 75% of the *Ticket* cost to *Your* TD Credit Card.

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 \$1,000 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, at least 75% of *Your* trip cost must be paid for using *Your* TD Credit Card and/or associated Aeroplan 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 "\$1,000 Flight/Trip Delay Coverage" (Section 2) and "General Conditions" (Section 5) sections 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 Infinite Privilege Card for one hundred and twenty (120) 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 two (2) times the period of the *Manufacturer's Warranty* coverage or two (2) years, whichever is the lesser on eligible items purchased with the TD Aeroplan Visa Infinite Privilege 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 120 days of purchase. |
| Extended Warranty | Coverage for eligible new items <i>You</i> purchase 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 24 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:

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*.



Travel Medical Insurance

Underwritten by TD Life under Group Policy TI002 issued to The Toronto-Dominion Bank (the "Policyholder" or "TD Canada Trust"). Global Excel provides Claims and Assistance services and CanAm, a subsidiary of Global Excel provides sales under the Group Policy.

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"> ▪ <i>Hospital</i> ▪ <i>Physician's bills</i> ▪ <i>Diagnostic services</i> ▪ <i>Ambulance</i> ▪ <i>Medical appliances</i> ▪ <i>Emergency return home</i> | Up to \$5,000,000 |
| 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 7) and "General Conditions" (Section 11) sections in *Your Certificate*.

What is the coverage period?

If you are 64 years of age or under, coverage is provided for the first 31 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.



Trip Cancellation/Trip Interruption Insurance

Issued by TD Life under Group Policy Number T1004 and TD Home & Auto under Group Policy Number TGV007 (the "Group Policy" or "Group Policies") to The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

Trip Cancellation/Trip Interruption Insurance is coverage that offers financial protection if covered events occur before departure and cause cancellation of travel plans or if covered events interrupt travel plans on or after the departure date.

What are the benefits?

| Benefit | Maximum Benefit Payable |
|--|--|
| Trip Cancellation Insurance (Before Departure Date) | Up to \$2,500 per <i>Insured Person</i> per <i>Covered Trip</i> (maximum of \$5,000 total for all <i>Insured Persons</i> on the same <i>Covered Trip</i>) if you are required to cancel the <i>Covered Trip</i> due to a <i>Covered Cause</i> . |
| Trip Interruption Insurance (After Departure Date): | Up to \$5,000 per <i>Insured Person</i> per <i>Covered Trip</i> (maximum of \$25,000 total for all <i>insured persons</i> on the same <i>Covered Trip</i>) if you are prevented from continuing the <i>Covered Trip</i> as a result of a <i>Covered Cause</i> . |

Note: To activate coverage, at least 75% of your trip cost must be paid for using your TD Credit Card and/or Aeroplan points.

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 "What your insurance covers - Trip Cancellation Insurance (Limitations and Exclusions)" (Section 6), "What your insurance covers – Trip Interruption Insurance (Limitations and Exclusions)" (Section 7), "Limitations and Exclusions: What your insurance does not cover" (Section 8), and "General conditions" (Section 12) sections in *Your Certificate*.

What is the coverage period?

For Trip Cancellation:

- *Coverage Period* begins on the date the *Covered Trip* is booked or reserved with the travel agent or other travel supplier. The *Coverage Period* ends on the on the earlier of the date the *Insured Person* departs or plans to depart on the *Covered Trip*; and the date the *Certificate* terminates.

For Trip Interruption:

- *Coverage Period* begins on the date the *Insured Person* completes a portion of the *Covered Trip* as shown on his or her invoice or ticket provided the *Covered Trip* is booked or reserved with the *Insured Person's* travel agent or other travel supplier. The *Coverage Period* ends on the earlier of the date the *Insured Person* is scheduled to return from the *Covered Trip*; and the date the *Certificate* terminates.