

TRAVEL INSURANCE SUMMARY
Provided by TD Life Insurance Company ("TD Life") and TD Home and Auto Insurance Company ("TD Home & Auto")

Insurance Coverages Provided with MBNA® Gold Mastercard®

Common Carrier Accidental Death and Dismemberment (AD&D)
Unexpected Return Home

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 MBNA Gold Mastercard. 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 (<https://www.mbna.ca/en/credit-cards/mastercard-cardholder-benefits/>) for full details about the insurance coverages provided with the MBNA Gold Mastercard.

INSURERS	DISTRIBUTOR	ADMINISTRATOR
<p>TD Life Insurance Company ("TD Life") P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-888-788-0839</p> <p>TD Life is registered with the Autorité des marchés financiers (www.lautorite.qc.ca) (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</p> <p>TD Home & Auto is registered with the AMF under client number 2000471829.</p>	<p>The Toronto-Dominion Bank (referred to as "MBNA", a division of 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.: 1-866-520-8827 or +1-519-742-9356</p>

General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the MBNA Gold Mastercard, 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 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 MBNA Gold Mastercard has an annual fee charged by Your credit card provider. No fee will be charged for the insurance coverages provided with the MBNA Gold Mastercard.



Claims: *You* must report *Your* claim to *Our Administrator* by calling 1-866-520-8827 no later than the following time limits after the date the covered event(s) occurred:

- **Common Carrier Accidental Death and Dismemberment**
 - 30 days; refer to section General Provisions under "Notice of Claim" for full details.
- **Unexpected Return Home**
 - 30 days; refer to section General Provisions under "Notice of 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
Common Carrier Accidental Death and Dismemberment (AD&D)	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> ▪ Benefits apply when the Cardholder charges all or part of the cost of an <i>Insured Person's</i> fare for travel on a <i>Common Carrier</i> to the <i>Account</i> prior to departure.
Unexpected Return Home	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children</i>	<ul style="list-style-type: none"> ▪ Benefits apply when the <i>Cardholder</i> charges all or part of the cost of the fare for travel.

Note: For full details, please see the "Eligibility" section and/or the definition of "*Insured Person*" in each *Certificate*.

Common Carrier Accidental Death and Dismemberment (AD&D)

Issued by TD Life Insurance Company under Group Policy Number TGV008 (the "Policy") to MBNA, a division of 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 Accidental Death and Dismemberment provides coverage in the event that an *Insured Person*, while traveling as a passenger on a *Common Carrier* during a *Trip* suffers an *Accidental Bodily Injury*

What are the benefits?

Benefit	Maximum Benefit Payable
Accidental Death and Dismemberment, Loss of Sight, Speech, or Hearing Benefit	
Loss of Life	\$500,000
Loss of Both Hands or Feet	\$500,000
Loss of One Foot or One Hand and the Entire Sight of One Eye	\$500,000
Loss of Entire Sight of Both Eyes	\$500,000
Loss of One Hand and One Foot	\$500,000
Loss of Speech and Hearing	\$500,000
Loss of One Hand or One Foot	\$250,000
Loss of Entire Sight of One Eye	\$250,000
Loss of Speech	\$250,000
Loss of Hearing	\$250,000
Loss of Thumb and Index Finger on the same hand	\$125,000

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. The loss of life benefit of a *Cardholder* will be paid to the designated beneficiary that must be in writing and filed with *Our Administrator*.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. Benefits will not be paid if the Loss is directly or indirectly as a result of one or more of the following:

- Disease
- Suicide
- War or Insurrection
- Intoxication
- Drugs or Poison
- Criminal Offence
- Medical Complications

For complete details, please see the Part 2 – Common Carrier Accidental Death and Dismemberment (AD&D) Benefits Certificate of Insurance section in *Your Certificate*.

Unexpected Return Home

Issued by TD Home & Auto under Group Policy Number TDGV014 (the "Policy") to MBNA, a division of The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

In the event of the death of an immediate relative (spouse, child including adopted children, parent, legal guardian, parent-in-law, brother or sister including step brothers or sisters, grandparents, grandchildren, daughter-in-law, son-in-law, brother-in-law, sister-in-law) while You are on a *Trip*, the Cardholder will be reimbursed for the lesser of the additional charges to change Your Ticket or to purchase a one-way economy fare to Your residence.

What are the benefits?

Benefit	Maximum Benefit Payable
Unexpected Return Home	Reimbursement of the additional charges to change Your Ticket or to purchase a one-way economy fare to Your residence up to a max of \$2000 per Insured Person for a maximum total of \$25,000 per Covered Trip for all <i>Insured Persons</i> on the same <i>Covered Trip</i> .

Note: Benefits payable under this *Certificate* will be paid within sixty (60) days of receipt of satisfactory proof of loss.

What are the limitations and exclusions?

You must call the Operations Centre for help making the necessary arrangements, failure to do so may result in *Your* claim being delayed or denied.

For complete details, please see the Part 3 – Unexpected Return Home Benefits Certificate of Insurance section in *Your Certificate*.