

CREDIT CARD INSURANCE SUMMARY

Provided by TD Home and Auto Insurance Company ("TD Home & Auto")

Insurance Coverages Provided with MBNA Rewards Platinum Plus [®] Mastercard[®]

[Purchase Assurance and Extended Warranty](#)

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

INSURER	DISTRIBUTOR	ADMINISTRATOR
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.	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	Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-520-8827 or +1-519-742-9356

General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the MBNA Rewards Platinum Plus 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 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: No fee will be charged for the insurance coverages provided with the MBNA Rewards Platinum Plus 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:

- **Purchase Assurance and Extended Warranty Protection**
 - 30 days; refer to section General Provisions under "Claims" 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*.



Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
Purchase Assurance and Extended Warranty	<i>Primary Cardholder</i> <i>Authorized User</i>	<ul style="list-style-type: none"> ▪ When the Insured Person charges the full cost of covered property to the Account; or ▪ If the <i>Insured Person</i> purchases an item using an access cheque issued in connection with the <i>Account</i>.

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

Purchase Assurance and Extended Warranty Protection

Issued by TD Home & Auto under Group Policy Number TDGV012 (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?

Purchase Assurance covers against theft or damage to covered personal property item purchased by the *Insured Person* and not otherwise insured. If item is stolen or damaged, it will be repaired, replaced or reimbursed at the purchase price (not excluding taxes) at the insurer's discretion.

Extended Warranty Protection

Extended Warranty Protection benefits apply when the full cost of an item is charged to the MBNA Rewards Platinum Plus Mastercard.

What are the benefits?

Benefit	Maximum Benefit Payable
Purchase Assurance	Coverage for eligible new items <i>You</i> purchase with your MBNA Rewards Platinum Plus Mastercard, should they be stolen or damaged within 90 days of purchase.
Extended Warranty	Coverage for eligible new items <i>You</i> purchase with your MBNA Rewards Platinum Plus Mastercard. 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.

What are the limitations and exclusions?

Purchase Assurance:

This insurance contains limitations and exclusions. The following items are not covered:

- a. Travelers cheques, money (paper or coin), tickets, bullion, bank notes, negotiable instruments or other numismatic property;
- b. Documents;
- c. Animal or living plants;
- d. Mail order purchase until delivered and accepted by the Cardholder;
- e. Golf balls;
- f. Automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawnmowers, golf carts, lawn tractors, trailers or any other motorized vehicles, or any of their respective parts or accessories
- g. Computers, software, their parts and accessories (collectively considered one item). Coverage is limited to \$500 for each item loss.
- h. Jewelry and fine art (art objects) (collectively considered one item). Coverage is limited to \$500 for each item loss.
- i. Lifetime accumulative limit of \$60,000 per *Account*.
- j. *You* will receive no more than the purchase price (not including taxes) of the protected item as recorded on the *Mastercard* sales receipt

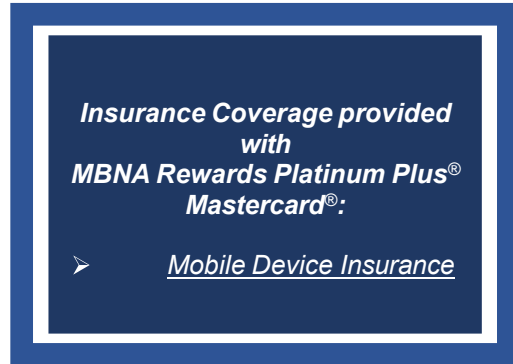
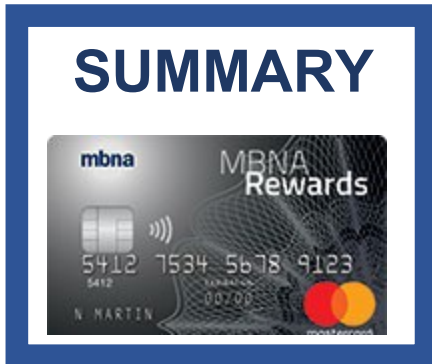
Extended Warranty:

This insurance contains limitations and exclusions. The following items are not covered:

- a) Used items; or
- b) Any motorized vehicles or any of their respective parts or accessories.
- c) The extended warranty applies to any parts and/or labour costs resulting from mechanical breakdown or failure of a covered item, or any other obligations that were specifically covered under the terms of the original manufacturer's warranty that is valid in Canada.



For complete details, please see the Purchase Assurance and Extended Warranty Certificate of Insurance sections in *Your Certificate*.

CREDIT CARD INSURANCE SUMMARY
Provided by American Bankers Insurance Company of Florida



This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverage (“Coverage”) provided with your MBNA Rewards Platinum Plus Mastercard.

INSURER	POLICYHOLDER / DISTRIBUTOR
 <p>ASSURANT® American Bankers Insurance Company of Florida* <i>*Carries on business in Canada under the trade name Assurant®†</i> 5000 Yonge Street, Suite 2000 Toronto, Ontario M2N 7E9 Phone: 1-877-654-7511</p> <p>Client number of the insurer with the Autorité des marchés financiers: 2000979997 Website of the Autorité des marchés financiers: autorite.qc.ca</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</p>

Who qualifies for this Coverage?

The primary cardholder of a MBNA Rewards Platinum Plus Mastercard who is a natural person, resident of Canada.

Who is insured under this Coverage?

Cardholder (“you” and “your”): Primary cardholder and any authorized user who is also a resident of Canada and to whom a MBNA Rewards Platinum Plus Mastercard has been issued and whose name appears on the card.

What is the cost of this Coverage?

No fee will be charged for the insurance coverage provided with the MBNA Rewards Platinum Plus Mastercard.

What is this Coverage?

This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events (please see the certificate of insurance for full details):

	Eligibility	Benefits**	Exclusions/Limitations
Mobile Device Insurance	<p>When you purchase an eligible mobile device anywhere in the world, you must:</p> <p>(1) <u>charge</u> to your MBNA Rewards Platinum Plus Mastercard:</p> <ul style="list-style-type: none"> • at least 75% of the total cost of the mobile device; • any up-front costs and all monthly wireless bill payments if funding a portion of the total cost through a wireless plan; or • all monthly wireless bill payments if funding the total cost through a wireless plan; and <p>(2) <u>during</u> the coverage period:</p> <p>(a) your mobile device is lost, stolen or suffers mechanical breakdown or accidental damage;</p> <p>(b) you obtain the insurer's approval prior to proceeding with any repair services or replacement of the mobile device.</p>	<p>Reimbursement of lesser of:</p> <p>(1) the repair cost of the mobile device; or</p> <p>(2) the replacement cost, not exceeding the depreciated value of your mobile device less the applicable deductible</p> <p>Maximum: \$1,000</p>	<p><i>It does not cover:</i></p> <ul style="list-style-type: none"> • accessories • batteries • mobile devices purchased for resale, professional or commercial use <p><i>Limit on number of claims:</i></p> <ul style="list-style-type: none"> • 1 claim in any 12 consecutive month period • 2 claims in any 48 consecutive month period <p><i>No benefits if you notify insurer after the mobile device is fixed or replaced.</i></p>

****Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which you are covered.**

How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer. You will then be sent a claim form.

Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than one year after the date of loss. If your claim is denied, you have three years to go to court.

How are the benefits paid?

The benefits are paid directly to you.

What if I have a complaint?

For information on how to have your complaint addressed, you can call the insurer at **1-877-654-7511** or visit their website at: <https://www.assurant.ca/customer-assistance>.

When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, your credit card account is cancelled or closed, your credit privileges are suspended or revoked, or you cease to be eligible for coverage.

Can I cancel the Coverage?

At any time, if you don't want the insurance coverage, you can decide not to use them or contact your credit card provider to apply for a different credit card with alternative insurance coverages.

Other details?

Complete terms and conditions of the Coverage are in the certificate of insurance available online: [Cardbenefits.assurant.com/docs/default-source/MBNA/MBNA_RewardsPlatinumPlus_Cert.pdf](https://cardbenefits.assurant.com/docs/default-source/MBNA/MBNA_RewardsPlatinumPlus_Cert.pdf)