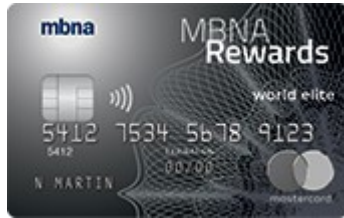


PRODUCT SUMMARY



Insurance Coverages Provided with MBNA Rewards World Elite® Mastercard®

- Common Carrier Accidental Death and Dismemberment (AD&D)
- Delayed and Lost Baggage Insurance
- Flight/Trip Delay Insurance
- Purchase Assurance and Extended Warranty
- Rental Vehicle Benefits
- Travel Medical Insurance
- 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 Rewards World Elite 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 World Elite Mastercard.

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</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.: 1-866-374-1129 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>

General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the MBNA Rewards World Elite 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 Rewards World Elite Mastercard has an annual fee charged by your credit card provider. No additional fee will be charged for the insurance coverages provided with the MBNA Rewards World Elite Mastercard.



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**
 - immediately or as soon as reasonably possible to report the claim and no later than one (1) year to submit your claim form; refer to sections 7 and 8 for full details
- **Rental Vehicle Benefits**
 - Immediately; refer to section General Provisions Part 1 for full details
- **Common Carrier Accidental Death and Dismemberment**
 - 30 days; refer to section General Provisions Part 2 under "Notice of Claim" for full details.
- **Delayed & Lost Baggage Insurance**
 - 45 days; refer to section Part 7 section 5 - Claims for full details
- **Purchase Assurance and Extended Warranty Protection**
 - 30 days; refer to section General Provisions Part 4 under "Notice of Claim" for full details
- **Flight/Trip Delay Insurance**
 - 45 days; refer to section Part 8 under Section 2 - Claims for full details
- **Unexpected Return Home**
 - 30 days; refer to section General Provisions for Part 3 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 Authorized User Authorized Users Spouse Authorized Users Dependent Children</i>	<ul style="list-style-type: none"> ▪ Benefits apply when the Cardholder charges all or part of the cost of an Insured Person's fare for travel on a Common Carrier to the Account prior to departure.
Delayed and Lost Baggage	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children Authorized User Authorized Users Spouse Authorized Users Dependent Children</i>	<ul style="list-style-type: none"> ▪ <i>Cardholder</i> must pay the Ticket in full using their Mastercard.
Flight/Trip Delay	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children Authorized User Authorized Users Spouse Authorized Users Dependent Children</i>	<ul style="list-style-type: none"> ▪ 75% of the fare has been charged to <i>Your Account</i> and or using <i>Your Points</i>.
Purchase Assurance and Extended Warranty	<i>Primary Cardholder Authorized User</i>	<ul style="list-style-type: none"> ▪ When the <i>Insured Person</i> charges the full cost of covered personal property to the <i>Account</i>; or ▪ If the <i>Insured Person</i> purchases a covered personal property using an access cheque issued in connection with the <i>Account</i>.
Travel Medical Insurance	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children Authorized User</i>	<ul style="list-style-type: none"> ▪ Primary Cardholder, Primary Cardholder's Spouse and Authorized User are under 65 years of age on the Departure date and throughout the Covered Trip; ▪ is covered under GHIP ▪
Unexpected Return Home	<i>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's</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

	<p><i>Dependent Children</i> <i>Authorized User</i> <i>Authorized Users Spouse</i> <i>Authorized Users Dependent Children</i></p>	<ul style="list-style-type: none"> travel.
Rental Vehicle	<p>Collision Damage Waiver Benefits: <i>Primary Cardholder</i> <i>Authorized User</i></p> <p>Rental Vehicle Accidental Death and Dismemberment (AD&D) Benefits: <i>Primary Cardholder</i> <i>Primary Cardholder's Spouse</i> <i>Primary Cardholder's Dependent Children</i> parent, parent-in-law, sister or brother <i>Authorized User</i> while <i>Occupying the Rental Vehicle</i> with the <i>Cardholder</i></p> <p>Rental Vehicle Personal Effects <i>Primary Cardholder</i> <i>Primary Cardholder's Spouse</i> children, parent, parent-in-law, sister or brother <i>Authorized User</i> while travelling with the <i>Cardholder</i></p>	<ul style="list-style-type: none"> Benefits will apply when the <i>Cardholder</i> enters into a non-renewable rental agreement for a <i>Rental Vehicle</i>, where the total period does not exceed thirty-one (31) days (subject to limitations and exclusions) The <i>Rental Vehicle</i> must be operated by the <i>Cardholder</i> or another authorized person under the rental agreement

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	\$1,000,000
Loss of Both Hands or Feet	\$1,000,000
Loss of One Foot or One Hand and the Entire Sight of One Eye	\$1,000,000
Loss of Entire Sight of Both Eyes	\$1,000,000
Loss of One Hand and One Foot	\$1,000,000
Loss of Speech and Hearing	\$1,000,000
Loss of One Hand or One Foot	\$500,000
Loss of Entire Sight of One Eye	\$500,000
Loss of Speech	\$500,000
Loss of Hearing	\$500,000
Loss of Thumb and Index Finger on the same hand	\$250,000

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*.

Delayed and Lost Baggage Insurance

Issued by TD Home & Auto under Group Policy Number TGV017 (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?

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 \$1,000 of coverage per <i>Covered Person per trip</i> to reimburse <i>You</i> for the portion of the replacement cost of personal property not covered by <i>Common Carrier</i> or other insurance.

Note: To activate coverage, the *Cardholder* must pay for the *Ticket* in full using their Mastercard. 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.

No coverage is provided for *Losses* when the *Checked Baggage* is delayed on a *Covered Person's* return home to their province or residence; expenses incurred more than 96 hours after arriving at the *Final Destination* shown on the *Ticket*; expenses incurred after the *Checked Baggage* is returned to the *Covered Person*. *Losses* caused by or resulting from any criminal act by the *Covered Person*; baggage not checked; baggage held, seized, quarantined or destroyed by customs or government agency; money; securities; credit cards and other negotiable instruments; tickets and documents.

For complete details, please see the Part 7 – Delayed & Lost Baggage Certificate of Insurance section in *Your Certificate*.

Flight/Trip Delay Insurance

Issued by TD Home & Auto under Group Policy Number TGV019 (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?

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, at least 75% of *Your* trip cost must be paid for using *Your* Credit Card and/or associated points.

What are the limitations and exclusions?

This coverage does not include any loss directly and /or indirectly due to:

1. An event which was made public or known to the *Cardholder* prior to the date the trip was booked;
2. Laws, regulations or orders issued or made by any government or Public Authority;
3. Strikes or labor disputes that existed or of which advanced warning had been given prior to the date the *Covered Trip* was booked;
4. Cancellation due to the withdrawal from service temporarily or permanently of any *Common Carrier* on the orders or recommendations of any Port Authority or the Aviation Agency of any similar body in any country; or
5. A bomb search or bomb threat

For complete details, please see Part 8 – Flight/Trip Delay Certificate of Insurance sections in *Your 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 including 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 World Elite Mastercard.

What are the benefits?

Benefit	Maximum Benefit Payable
Purchase Assurance	Coverage for eligible new items <i>You</i> purchase with your MBNA Rewards World Elite 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 World Elite 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 one year.

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
- b) or 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 Part 4 – Purchase Assurance and Extended Warranty Certificate of Insurance section in *Your Certificate*.

Travel Medical Insurance

Underwritten by TD Life under Group Policy T1002 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 Insurance</i>	Up to \$2,000,000 per <i>Insured Person</i> per <i>Covered Trip</i>
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?

The coverage period begins when the eligible *Insured Person* departs on a *Covered Trip*.

Note: The *Insured Person's* trip may be longer than the *Maximum Number of Covered Days*. However, only a *Medical Emergency* occurring within the first *Maximum Number of Covered Days* following the departure from the *Insured Person's* province or territory will be considered. For this purpose, the day of departure counts as a full day.

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*.

Rental Vehicle

Issued by TD Home & Auto and TD Life under Group Policy Number TGV009 (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?

You are covered for:

Collision Damage Waiver (CDW) Benefits, including:

1. Damage to Your Rental Vehicle
2. Theft of Your Rental Vehicle or any of its respective parts or accessories
3. Rental agency charges for valid loss-of-use while Your Rental Vehicle is being repaired; and
4. Reasonable and customary charges for towing your Rental Vehicle to the nearest available facility.

Note: This coverage does not provide any form of third party automobile property damage or personal injury liability insurance.

Rental Vehicle Accidental Death and Dismemberment (AD&D): in the event that an *Insured Person* suffers an *Accidental Bodily Injury*.

Rental Vehicle Personal Effects Benefits: in the event of theft or damage to your personal effects while in transit or in any hotel, or other building, en route during a trip with the *Rental Vehicle* for the duration of an eligible rental period.

What are the benefits?

Benefit	Maximum Benefit Payable	
Collision Damage Waiver (CDW)	The amount of the benefit payable will equal to the cost of the repair or replacement cost of your <i>Rental Vehicle</i> which has been damaged or stolen, less any amount or portion of the loss assumed, waived or paid by the vehicle agency, the insurer, or third party insurer.	
Rental Vehicle Accidental Death and Dismemberment*	Cardholder	Insured Person
• Loss of Life	\$200,000	\$20,000
• Loss of Both Hands and Feet	\$200,000	\$20,000
• Loss of One Foot or One Hand and the Entire Sight of One Eye	\$200,000	\$20,000
• Loss of Entire Sight of Both	\$200,000	\$20,000
• Loss of One Hand and One	\$200,000	\$20,000
• Loss of Speech and Hearing	\$200,000	\$20,000
• Loss of One Hand or One Foot	\$100,000	\$10,000
• Loss of Entire Sight in One Eye	\$100,000	\$10,000
• Loss of Speech	\$100,000	\$10,000
• Loss of Hearing	\$100,000	\$10,000
• Loss of Thumb and Index Finger on the Same Hand	\$50,000	\$5,000
Rental Vehicle Personal Effects Benefits	The maximum coverage during the rental period is \$1000 for each <i>Insured Person</i> . The total benefits during each rental period is limited to \$2000 per <i>Account</i> .	

***Note:** This coverage does not provide any form third party automobile property damage or personal injury liability insurance. The maximum total benefit payable, per Account, for any one accident is \$300,000.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. We will not pay benefits if a claim is directly or indirectly a result of one or more of the following:

- Damage
- Violation of Rental Agreement
- Intentional Acts
- Intoxication
- Disease
- Medical Complications
- Drugs or Poison
- Illegal Trade
- Criminal Offence
- Off-road Operation
- War or Insurrection
- Confiscation
- Seizure or Destruction
- Suicide

Collision Damage Waiver

This insurance contains limitations and exclusions.

- You must decline the collision damage waiver benefits offered by the car rental agency. If such coverage is not available from the car rental agency, then Collision Damage Waiver benefits will not be available under this *Certificate*.
- The lifetime benefits have a cumulative limit of \$65,000 per *Account*.
- This coverage does not apply to Rental Vehicles rented for a period exceeding thirty-one (31) days.
- This coverage will not pay for cost of any insurance offered by or purchased through the car rental agency, even if it is mandatory or included in the cost of the rental.
- Vehicles not included are:
 - Vans,
 - Trucks,
 - Campers or trailers,
 - Off-road vehicles,
 - Motorcycles, mopeds or motorbikes,
 - Expensive or exotic vehicles, antique vehicles
 - Recreational vehicles,
 - Leased vehicles.

Rental Vehicle Personal Effects

This insurance contains limitations and exclusions. It does not include money, bullion, banknotes, securities, other numismatic property, tickets or documents. Computers, software and cellular telephones are not covered. Benefits will not be paid if loss results from *Mysterious Disappearance*.

For complete details, please see Part 1 – Rental Vehicle Benefits Certificate of Insurance section in *Your Certificate*.