IMPORTANT NOTICE - READ CAREFULLY BEFORE YOU TRAVEL

You have purchased travel insurance coverage – what’s next? We want You to understand (and it is in Your best interests to know) what Your coverage includes, what it excludes, and what is limited (payable but with limits). Please take time to read through Your Certificate before You travel. Italicized and capitalized terms are defined in Your Certificate.

- Travel insurance covers claims arising from sudden and unexpected situations (e.g. accidents and emergencies).
- To qualify for this insurance, You must meet all the eligibility requirements.
- 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 whether disclosed or not at time of purchase.
- Contact Global Excel at 1-800-359-6704 +1-416-977-5040 (collect) before You need to cancel or interrupt Your Covered Trip or Your benefits may be limited or denied.
- In the event of a claim Your prior medical history may be reviewed.
- If any of Your information is not accurate or complete, Your insurance plan will be voidable.

IT IS YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE. Please read Your Certificate for specific coverage, details, limitations and exclusions.

IF YOU HAVE QUESTIONS, CALL 1-800-775-1669, or visit www.td.com/safetravels

24-hour Emergency Assistance

In a Medical Emergency, You must call Global Excel immediately, or as soon as reasonably possible. If not, benefits will be limited as described in Section 6, under “Medical Emergency Insurance Limitations and Exclusions.” Some expenses will only be covered if Global Excel approves them in advance. You can get help 24 hours a day, seven days a week by calling:
- from Canada or the U.S., toll-free, 1-800-359-6704; or
- from other countries, +1-416-977-5040, collect.

Claims Support

To request a claim form or to receive claim-related support, call Global Excel from 8 a.m. to 8 p.m. ET, Monday to Friday, toll-free at 1-800-359-6704 or collect +1-416-977-5040

Changes to Your Coverage

To cancel Your insurance or to make changes to Your coverage, call CanAm from 8 a.m. to 9 p.m. ET, Monday to Friday, and 9 a.m. to 5 p.m. ET on Saturday, toll-free at 1-800-775-1669
<table>
<thead>
<tr>
<th>Coverage under this Certificate is provided by:</th>
<th>Claims administration and adjudication services are provided by:</th>
<th>Sales and policy administration services are provided by:</th>
</tr>
</thead>
<tbody>
<tr>
<td>P.O. Box 1 TD Centre</td>
<td>73 Queen Street</td>
<td>73 Queen Street</td>
</tr>
<tr>
<td>Toronto, Ontario M5K 1A2</td>
<td>Sherbrooke, Quebec J1M 0C9</td>
<td>Sherbrooke, Quebec J1M 0C9</td>
</tr>
<tr>
<td>TD Home and Auto Insurance Company (Insurer)</td>
<td>Phone: 1-800-359-6704 or +1-416-977-5040</td>
<td>Phone: 1-800-775-1669</td>
</tr>
<tr>
<td>320 Front St West, 3rd Floor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Toronto, Ontario M5V 3B6</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section 1: Introduction

Certificate of Insurance
Your Certificate of Insurance is part of Your contract and indicates the coverages and insurance to the contract. You have the coverage(s) only if it was purchased.

How to contact Us
- Prior to travel:
  - Call CanAm from 8 a.m. to 9 p.m. ET, Monday to Friday, and 9 a.m. to 5 p.m. ET on Saturday, toll-free at 1-800-775-1669
  - When travelling and You require emergency assistance:
    - From Canada or the U.S., toll-free, 1-800-359-6704; or from other countries, collect, +1-416-977-5040.
    - 24-hour Emergency Assistance:
      - In a Medical Emergency, You must call Global Excel immediately, or as soon as reasonably possible. If not, benefits will be limited as described in Section 6: Limitations and Exclusions That Apply to All Benefits, under “Trip Cancellation and Trip Interruption Insurance Limitations.” Some expenses will only be covered if Global Excel approves them in advance.

Section 2: Eligibility

Eligibility Requirements
You may apply for coverage if You are:
- at least 18 years old on the Effective Date of Your Trip Cancellation and Trip Interruption Insurance;
  - If You are under 18 years old, a parent or guardian can provide authorization.
- a Resident of Canada; and
- a TD Bank Group customer, or the Spouse or Dependent Child of a TD Bank Group customer; and
- in Canada when You buy the coverage; and
- purchasing coverage for the full duration of Your Trip up to a maximum of 365 days from the Departure Date as indicated on Your insurance application or most recent Declaration of Coverage.

If You fail to meet any of the conditions outlined above, Your insurance is void and Our liability is limited to a refund of the premium paid.
Section 3: Summary of Trip Cancellation and Trip Interruption Benefits

For complete details of benefits, please refer to the applicable sections within this Certificate.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Maximum Benefit Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trip Cancellation Insurance (Before Departure Date)</td>
<td>Up to the Amount of Coverage purchased, to a maximum insurable amount of $20,000 per Insured Person, per Covered Trip.</td>
</tr>
<tr>
<td>Trip Interruption Insurance (After Departure Date):</td>
<td>Unused portion of pre-paid travel arrangements, up to the Amount of Coverage purchased prior to departure, to a maximum insurable amount of $20,000 per Insured Person, per Covered Trip.</td>
</tr>
<tr>
<td>Transportation</td>
<td>One-way economy class ticket.</td>
</tr>
<tr>
<td>Meals and accommodation</td>
<td>Up to $350 per day, per Insured Person, up to a maximum of $700 per Insured Person, per Covered Trip.</td>
</tr>
<tr>
<td>Return of deceased</td>
<td>Up to $10,000 towards transportation or burial in the event of the death of an Insured Person.</td>
</tr>
</tbody>
</table>

Section 4: Definitions

Italicized and capitalized terms are defined. As You read through the Certificate, please refer to Definitions on page 19 to ensure You have a full understanding of Your coverage, limitations and exclusions.

Section 5: Description of Insurance Coverage

Trip Cancellation Coverage (before Departure Date)
Trip Cancellation coverage offers financial protection if unexpected events occur before departure and cause cancellation of travel plans.

What to do if You need to cancel Your Covered Trip
After the Insured Person has cancelled their travel arrangements with the travel supplier, the Insured Person will need to follow the instructions under Section 10, "How to Submit a Claim" to submit a claim.

It is important to call Global Excel immediately or within 24 hours at the emergency assistance number found in Section 11, "How to Contact Our Administrator". Some expenses are only covered if they’re approved in advance by Global Excel. All transportation expenses must be pre-approved.

The amount payable under Trip Cancellation Insurance coverage is limited to the cancellation penalties in effect on the date the covered cause for cancellation occurs, so it’s important to cancel the Insured Person’s plans immediately but no later than within 24 hours of cancellation with Your travel agent or travel supplier.

Trip Interruption Coverage (after Departure Date)
Trip Interruption coverage offers financial protection if unexpected events interrupt travel plans on or after departure date.

What to do if You need to interrupt Your Covered Trip
After the Insured Person has interrupted their travel arrangements with the travel supplier, the Insured Person will need to follow the instructions under Section 10, "How to Submit a Claim" to submit a claim.

The Insured Person must call Global Excel immediately at the 24 Hour Emergency Assistance number found in Section 11, "How to Contact Our Administrator". Some expenses are only covered if they’re approved in advance by Global Excel. All transportation expenses must be pre-approved.
Only the expenses that are non-refundable on the day the covered cause for interruption occurs are eligible for reimbursement, so contact Global Excel immediately but no later than within 24 hours to discuss alternate travel arrangements.

**When does Your Trip Cancellation and Trip Interruption Insurance Coverage Start and End**
Refer to Section 7, "Trip Cancellation and Trip Interruption Coverage Period" and "When Your Certificate Terminates," for details on when Your coverage starts and ends.

**Trip Cancellation and Trip Interruption Insurance Benefits**
Trip Cancellation and Trip Interruption Insurance provides coverage for the following causes for Cancellation and Interruption. Below is a summary of what benefits are available to You.

<table>
<thead>
<tr>
<th>What are the Covered Causes?</th>
<th>What benefits are You eligible for?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Emergency/Death</strong></td>
<td></td>
</tr>
<tr>
<td>The Medical Emergency of You or Your Travelling Companion.</td>
<td>✓</td>
</tr>
<tr>
<td>• Unused portion of pre-paid travel arrangements</td>
<td>• Transportation</td>
</tr>
<tr>
<td>• Transportation</td>
<td>• Meals and Accommodation</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The admission to a Hospital following a Medical Emergency of a member of Your Immediate Family (who is not at Your destination), Your business partner, Key Employee or Caregiver.</td>
<td>✓</td>
</tr>
<tr>
<td>• Unused portion of pre-paid travel arrangements</td>
<td>• Transportation</td>
</tr>
<tr>
<td>• Transportation</td>
<td>• Meals and Accommodation</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>A member of Your Immediate Family, Your business partner, Key Employee or Caregiver suffers a Medical Emergency or dies.</td>
<td>✓</td>
</tr>
<tr>
<td>• Unused portion of pre-paid travel arrangements</td>
<td>• Transportation</td>
</tr>
<tr>
<td>• Transportation</td>
<td>• Meals and Accommodation</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Your host at destination is admitted to a Hospital or dies following a Medical Emergency.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Unused portion of pre-paid travel arrangements</td>
</tr>
<tr>
<td></td>
<td>• Transportation</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Your Travelling Companion's Immediate Family Member, business partner, Key Employee or Caregiver suffers a Medical Emergency or dies.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Unused portion of pre-paid travel arrangements</td>
</tr>
<tr>
<td></td>
<td>• Transportation</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The Medical Emergency or death of Your Immediate Family Member who is at Your destination.</td>
<td>✓</td>
</tr>
<tr>
<td>• Unused portion of pre-paid travel arrangements</td>
<td>• Transportation</td>
</tr>
<tr>
<td>• Transportation</td>
<td>• Meals and Accommodation</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Your death.</td>
<td>✓</td>
</tr>
<tr>
<td>• Unused portion of pre-paid travel arrangements</td>
<td>• Return of deceased</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The death of Your Travelling Companion.</td>
<td>✓</td>
</tr>
<tr>
<td>• Unused portion of pre-paid travel arrangements</td>
<td>• Transportation</td>
</tr>
<tr>
<td>• Transportation</td>
<td>• Meals and Accommodation</td>
</tr>
<tr>
<td>Pregnancy and Adoption</td>
<td>Trip Cancellation</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Complications of a pregnancy when they occur in the first 31 weeks of a pregnancy involving You, Your Spouse, or a member of Your Immediate Family.</td>
<td>✓</td>
</tr>
<tr>
<td>Limitation: The confirmation of a multiple pregnancy or the confirmation of a pregnancy as a result of fertility treatment(s) are not considered complications of pregnancy.</td>
<td></td>
</tr>
<tr>
<td>Complications of a pregnancy when they occur in the first 31 weeks of pregnancy involving Your Travelling Companion, or a member of the Immediate Family of Your Travelling Companion or Travelling Companion’s Spouse.</td>
<td>✓</td>
</tr>
<tr>
<td>Limitation: The confirmation of a multiple pregnancy or the confirmation of a pregnancy as a result of fertility treatment(s) are not considered complications of pregnancy.</td>
<td></td>
</tr>
<tr>
<td>Your or Your Spouse’s pregnancy being confirmed after Your Effective Date if Your departure from Your Home falls within 9 weeks before or after the expected delivery date.</td>
<td></td>
</tr>
<tr>
<td>Your Travelling Companion’s or Your Travelling Companion’s Spouse’s pregnancy being confirmed after Your Effective Date if Your departure from Your Home falls within 9 weeks before or after the expected delivery date.</td>
<td>✓</td>
</tr>
<tr>
<td>Your legal adoption of a child, when the actual date of that adoption is scheduled to take place after Your Effective Date of Insurance and before or after Your Departure Date.</td>
<td></td>
</tr>
<tr>
<td>Your Travelling Companion’s legal adoption of a child, when the actual date of that adoption is scheduled to take place after Your Effective Date of Insurance and before or after Your Departure Date.</td>
<td>✓</td>
</tr>
<tr>
<td>Travel Visas and Government Advisories</td>
<td>Trip Cancellation</td>
</tr>
<tr>
<td>Department of Foreign Affairs, Trade and Development Canada (DFATD) issues a written formal Travel Warning during Your Trip, or, after You purchase Your insurance but before Your Departure Date, advising Canadians to avoid all or non-essential travel to a destination included in Your Covered Trip.</td>
<td>✓</td>
</tr>
</tbody>
</table>
Your travel visa is not issued or Your travel visa application is rejected for reasons beyond Your control.

**Limitation:** The non-issuance of an Immigration and/or Employment Visa is not covered. The non-issuance of a travel visa due to late visa application is not covered.

Your Travelling Companion’s travel visa is not issued or travel visa application is rejected for reasons beyond Your Travelling Companion’s control.

**Limitation:** The non-issuance of an Immigration and/or Employment Visa is not covered. The non-issuance of a travel visa due to late visa application is not covered.

<table>
<thead>
<tr>
<th>Causes relating to Employment</th>
<th>Trip Cancellation</th>
<th>Trip Interruption</th>
<th>Delayed Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>You or Your Spouse is transferred by the employer with whom You or Your Spouse is employed on Your Effective Date, which requires the relocation of Your principal residence.</td>
<td>✓</td>
<td>×</td>
<td></td>
</tr>
<tr>
<td>You or Your Spouse lose(s) a permanent job due to lay-off or dismissal without just cause.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Limitation:</strong> Loss of contract employment or self-employment is not covered.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cancellation of Your or Your Travelling Companion’s Business Meeting beyond Your or Your employer’s control or Your Travelling Companion’s or Your Travelling Companion’s employer’s control.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.</td>
<td></td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>A transfer by the employer with whom Your Travelling Companion or Your Travelling Companion’s Spouse is employed on Your Effective Date, which requires the relocation of their principal residence.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your Travelling Companion or Your Travelling Companion’s Spouse loses a permanent job due to lay-off or dismissal without just cause.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Limitation:</strong> Loss of contract employment or self-employment is not covered.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your Travelling Companion being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Unused portion of pre-paid travel arrangements
- Transportation
- Meals and Accommodation
<table>
<thead>
<tr>
<th>Travel Delays</th>
<th>TripCancellation</th>
<th>Trip Interruption</th>
<th>Delayed Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delay of Your scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the Covered Trip, when You choose not to continue with Your travel arrangements.</td>
<td>✓</td>
<td>• Unused portion of pre-paid travel arrangements</td>
<td>✗</td>
</tr>
<tr>
<td>Delay of Your Travelling Companion’s scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the Covered Trip, when You choose not to continue with Your travel arrangements.</td>
<td></td>
<td>• Transportation</td>
<td></td>
</tr>
<tr>
<td>Delay of Your Travelling Companion’s scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the Covered Trip, when You choose to continue with Your travel arrangements.</td>
<td></td>
<td>• Meals and Accommodation</td>
<td></td>
</tr>
<tr>
<td>Delay of a private automobile resulting from the mechanical failure of that automobile, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure, causing You to miss a connection or resulting in the interruption of Your travel arrangements, provided the automobile was scheduled to arrive at the point of departure at least 2 hours before the scheduled time of departure.</td>
<td>×</td>
<td>• Unused portion of pre-paid travel arrangements</td>
<td></td>
</tr>
<tr>
<td>Delay of Your connecting Common Carrier, resulting from the mechanical failure of that carrier, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes, volcanic eruptions, loss or theft of Your passports, travel documents; causing You to miss a connection or resulting in the interruption of Your travel arrangements.</td>
<td></td>
<td>• Transportation</td>
<td></td>
</tr>
<tr>
<td>• Meals and Accommodation</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Other Risks

<table>
<thead>
<tr>
<th>Other Risks</th>
<th>TripCancellation</th>
<th>Trip Interruption</th>
<th>Delayed Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>An event completely independent of any intentional or negligent act that renders Your principal residence uninhabitable or the business that You own inoperative.</td>
<td></td>
<td>• Unused portion of pre-paid travel arrangements</td>
<td>✗</td>
</tr>
<tr>
<td>You, Your Spouse or Your Dependent Child being:</td>
<td></td>
<td>• Transportation</td>
<td></td>
</tr>
<tr>
<td>a) Called for jury duty;</td>
<td>✓</td>
<td>• Meals and Accommodation</td>
<td>✗</td>
</tr>
<tr>
<td>b) Subpoenaed as a witness; or</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Required to appear as a party in a judicial proceeding, during Your Covered Trip.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your commercial accommodation at Your Trip destination is rendered uninhabitable due to a disaster or event independent of any intentional act of negligence.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
An event completely independent of any intentional or negligent act that renders Your Travelling Companion’s principal residence uninhabitable or the business that he/she owns inoperative.

<table>
<thead>
<tr>
<th>Your Travelling Companion, Your Travelling Companion’s Spouse or Dependent Child being:</th>
<th>✓</th>
<th>• Unused portion of pre-paid travel arrangements</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Called for jury duty;</td>
<td></td>
<td>• Transportation</td>
</tr>
<tr>
<td>b) Subpoenaed as a witness; or</td>
<td></td>
<td>• Meals and Accommodation</td>
</tr>
<tr>
<td>c) Required to appear as a party in a judicial proceeding, during Your Covered Trip.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The quarantine or hijacking of You, Your Spouse or Your Dependent Child.

<table>
<thead>
<tr>
<th>The quarantine or hijacking of Your Travelling Companion or Your Travelling Companion’s Spouse or Dependent Child.</th>
<th>✓</th>
<th>• Unused portion of pre-paid travel arrangements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>• Transportation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Meals and Accommodation</td>
</tr>
</tbody>
</table>

Chart Legend:

✓ : Eligible for benefit

× : Ineligible for benefit

The Benefits Listed Above Include the Following:

**Trip Cancellation Insurance (before Departure Date):**
If one of the covered causes listed above occurs after You purchase Your insurance, and before You leave Home and You are unable to travel:

- We will pay up to the Amount of Coverage for the prepaid, unused, and non-refundable travel arrangements that are non-transferrable to another travel date; or
- We will cover the cost of the next occupancy charge up to the Amount of Coverage (only applicable if Your Travelling Companion must cancel their Covered Trip due to a covered cause applicable to them).

**Trip Interruption Insurance (after Departure Date):**
If one of the covered causes listed above occurs after You leave Home on Your Covered Trip, We will pay, subject to pre-approval by Global Excel:

- Up to the Amount of Coverage for the non-refundable, unused portion of Your prepaid travel arrangements, excluding the cost of prepaid transportation back to Your Home.

- **Transportation:**
  - The extra cost of Your one-way economy class transportation, subject to pre-approval by Global Excel:
    - to rejoin a tour or group;
    - to Your next destination as stated in Your trip itinerary; or
    - to Your Home.

- **Fly to bedside or funeral:**
  - If You are required to interrupt Your Covered Trip to attend a funeral, or travel to the bedside of a Hospitalized Immediate Family Member, business partner, Key Employee or Caregiver, You have the option to purchase a ticket to the destination where the death or Hospitalization has occurred. You will be reimbursed for the cost of the ticket, up to the maximum amount of what it would have cost for one-way economy class transportation via the most cost-effective route back to Your Home.

**Note:** Only available for use once during Your Coverage Period as indicated on Your most recent Declaration of Coverage.

**Exclusion:** The "Fly to bedside or funeral" benefit replaces the option to obtain a return ticket to Your Home. Additionally, the "Meals and Accommodation" benefit below does not apply under this fly to bedside or funeral benefit.
Note: It is a condition of any transportation benefit under this Certificate that travel must be undertaken on the earliest of:
- The date when Your travel is medically possible; or
- Within 10 days following Your originally scheduled Return Date if Your delay is not the result of Hospitalization.

**Meals and Accommodation:**
- Up to $350 per day to a maximum of $700 per Insured Person, per Covered Trip, for Your:
  - Commercial accommodations and meals;
  - Essential telephone calls and internet usage fees;
  - Taxi fares (or rental car in lieu of taxi fares).

**In the Event of a Delay of Connecting Common Carrier:**
- Up to $350 per day to a maximum of $700 per Insured Person, per Covered Trip, for Your:
  - Overnight commercial accommodations (if delayed for 6 hours or more and the delay occurs overnight);
  - Essential telephone calls and internet usage fees;
  - Taxi fares (or rental car in lieu of taxi fares).

**Exclusion:** This benefit can only be claimed if no other compensation was provided or offered by the delayed connecting Common Carrier.

Note: It is a condition of any "Meals and Accommodation" benefit under this Certificate that travel must be undertaken on the earliest of:
- The date when Your travel is medically possible; or
- Within 10 days following Your originally scheduled Return Date if Your delay is not the result of Hospitalization.

**Return of Deceased:**
- In the event of Your death during the Trip Interruption Coverage Period, We will pay, subject to pre-approval by Global Excel, up to a maximum of $10,000 towards:
  - The cost for preparation and transportation of Your remains from the place of death to Your Canadian city of residence.
  - OR: The burial or the cremation of Your remains where Your death occurred and one roundtrip economy class Common Carrier ticket if:
    - An Immediate Family Member is required to identify or obtain release of the deceased; and
    - Global Excel approves this transportation in advance

**Exclusion:** The cost of a burial casket or urn is not covered. The cost of funeral expenses at home province or territory is also not covered.

**Section 6: Limitations and Exclusions That Apply to All Benefits**

**Trip Cancellation and Trip Interruption Insurance Limitations**

1. **Pre-approval**
   - It is important to cancel or interrupt Your Covered Trip immediately, but no later than 24 hours following the covered cause for cancellation or interruption, as the amount payable under this Certificate may be limited to any penalties imposed by Your travel provider(s) which are in effect on the date the covered cause for cancellation or interruption occurs.
   - You must call Global Excel immediately, so that We may:
     - confirm coverage
     - provide assistance and pre-approval, where required

   If it is not possible for You to call, We ask that You have someone call on Your behalf as soon as possible. Otherwise, if You do not call Global Excel before You cancel or interrupt Your Covered Trip, Your maximum benefit payable may be impacted.
2. Other Limitations

**Trip Cancellation Insurance (before Departure Date):**
The covered cause must occur after You purchase Your insurance, and before You leave Home and You are unable to travel.

**Trip Interruption Insurance (after Departure Date):**
The covered causes must occur after You leave Home on Your Covered Trip, benefits are subject to pre-approval by Global Excel.

Note: To be eligible for cancellation and interruption benefits for medical reasons under this Certificate, a Pre-Existing Medical Condition must be Stable for a specified period of time before Your Effective Date.

**Pre-Existing Medical Condition Exclusions**
Your Pre-Existing Medical Condition exclusion is determined by Your age, when You completed Your Application for insurance. To be eligible for cancellation and interruption benefits for medical reasons under this Certificate, a Pre-Existing Medical Condition must be Stable for a specified period of time before Your Effective Date. The following table explains which Pre-Existing Medical Condition exclusion and stability period applies to You.

<table>
<thead>
<tr>
<th>Your Age</th>
<th>Pre-Existing Medical Condition exclusion that applies to You:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Age 64 and under</td>
<td>We will not pay for any expenses or benefits incurred directly or indirectly as a result of Your Medical Condition or related condition (whether or not the diagnosis has been determined), if at any time in the <strong>90 days</strong> before Your Effective Date, Your Medical Condition or related condition has not been Stable, other than a Minor Ailment.</td>
</tr>
<tr>
<td>• Age 65 and older</td>
<td>We will not pay for any expenses or benefits incurred directly or indirectly as a result of Your Medical Condition or related condition (whether or not the diagnosis has been determined), if at any time in the <strong>180 days</strong> before Your Effective Date, Your Medical Condition or related condition has not been Stable, other than a Minor Ailment.</td>
</tr>
</tbody>
</table>

**Trip Cancellation and Trip Interruption Insurance Exclusions**
In addition to the exclusion outlined above, under "Pre-Existing Medical Condition Exclusion," this Certificate does not cover any services or expenses of any kind caused directly or indirectly as a result of the following:

1. **General misrepresentation**
   You must be accurate and complete in Your dealings with Us at all times.
   a. Misrepresentation of Your health/medical information
      • This Certificate is issued on the basis of information in Your application or provided in connection with Your application. When completing the application, Your answers must be complete and accurate. In the event of a claim, We may review Your medical history. If any of Your answers are found to be incomplete or inaccurate:
         – Your coverage will be void which means Your claim will not be paid, and
         – We will refund Your premium
      • Misrepresentation regarding any Medical Condition for which You or an Insured Person gave Us or Global Excel, or CanAm false or inaccurate information about diagnosis, Hospitalizations, Treatment, prescriptions or medications.
   b. Misrepresentation of material facts other than Your health/medical information, e.g. departure date
      • We will not pay a claim if You, any person insured under this Certificate or anyone acting on Your behalf attempt to deceive or mislead Us, or makes a fraudulent, false or exaggerated statement or claim.
This exclusion applies to You, Your Spouse, Your Dependent Children and Your Travelling Companion, their Spouse and Dependent Children, whether or not they are travelling with You. It also applies to Your parents and Your siblings and those of Your Travelling Companion, who live in the same home, whether or not they are travelling with You.

2. a. Benefits in connection with a Medical Condition which is not Stable:
   • no benefit will be paid for any Medical Condition which is not Stable for a specified period of time (as noted in the table in "Pre-Existing Medical Condition Exclusion" in the beginning of Section 6, above) before Your Effective Date.

   b. Travelling for the purpose of obtaining Treatment:
      • no benefit will be paid for a trip made for the purpose of obtaining a diagnosis, medical Treatment, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication.

   c. Travelling when Treatment could be expected
      • no benefit will be paid for any Medical Condition or symptoms for which it is reasonable to believe or expect that Treatment or Hospitalization will be required during Your trip,
      • no benefit will be paid for any evident symptoms that would be reasonable to expect You to investigate in the three (3) months prior to Your departure on a Covered Trip.

3. Illegal act
   Situation where Your claim will not be paid:
   • claim that results from or is related to Your involvement in the commission or attempted commission of a criminal offence or illegal act in the jurisdiction where the claim was incurred, including driving while impaired or over the legal limit.

4. Abuse of alcohol, drug, or intoxicants
   Situations where Your claim will not be paid:
   • any Medical Condition, including symptoms of withdrawal, arising from, or in any way related to, Your chronic use of alcohol, drugs or other intoxicants whether prior to or during Your Covered Trip; or
   • any Medical Condition arising during Your Covered Trip from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.

5. Non-compliance with prescribed Treatment
   Situation where Your claim will not be paid:
   • any Medical Condition that is the result of You not following medical Treatment as prescribed to You, including prescribed or over-the-counter medication.

6. Claims related to expectant mother’s complications of pregnancy, or delivery
   Situations where Your claim will not be paid:
   • claim related to routine pre-natal or post-natal care; or
   • claim related to pregnancy, delivery or complications of either, arising nine (9) weeks before the expected date of delivery or any time after delivery.

7. Child born during the Covered Trip
   Situation where Your claim will not be paid:
   • claim related to Your child born during the Covered Trip.

8. War or civil unrest
   Situation where Your claim will not be paid:
   • an act of war, whether declared or undeclared; or
   • hostile or warlike action in time of peace or war; or
   • willing participation in a riot or civil unrest; or
   • rebellion; or
   • revolution; or
   • insurrection; or
   • any service in the armed forces while on duty.
9. **Travel advisory**

Situation where *Your* claim will not be paid or payment will be limited:

- where an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *Your* destination, before *Your Effective Date*.

To view the travel advisories, visit the Government of Canada Travel site. This exclusion does not apply to claims for a *Medical Emergency* or a *Medical Condition* unrelated to the travel advisory.

10. **Travel against medical advice**

Situation where *Your* claim will not be paid:

- any claim incurred after a *Physician* advised *You* not to travel.

11. **Other – Sports and High-Risk Activities**

Situations where *Your* claim will not be paid:

- accident that occurs while *You* are participating in:
  - any sporting activity for which you are paid;
  - any sporting event for which the winners are awarded cash prizes;
  - any extreme sport or activity involving a high level of risk, such as those indicated below, but not limited to:
    - parasailing, hang-gliding and paragliding;
    - parachuting and sky diving;
    - bungee jumping;
    - *Mountaineering*;
    - cave exploration
    - scuba diving, outside the limits of *Your* certification;
    - any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness
    - any competition, speed event or other high-risk activity involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere;

12. **Inaccurate evidence of insurability**

Situations where *Your* claim will not be paid:

- with respect to *Your* failure to provide accurate and complete evidence of insurability as described under Section 9: Contract or Coverage Termination or Void by Insurer.

13. **Intentional self-inflicted injury**

Situation where *Your* claim will not be paid:

- intentional self-inflicted injury, suicide or attempted suicide (whether or not the *Insured Person* is aware of the result of their actions), regardless of the *Insured Person's* state of mind.

14. **Reasons for Cancellation or Interruption occurring outside the Coverage Period**

Situation where *Your* claim will not be paid:

- an incident that occurs outside the *Coverage Period*.

For example, no benefit will be paid with respect to an incident that occurs after 11:59 p.m. ET on the last day of the *Coverage Period*, if *You* have not purchased top-up extended *Your Coverage Period*.

NOTE: The day of departure counts as a full day for this purpose.

15. **Non-emergency services**

Situation where *Your* claim will not be paid:

- non-emergency, experimental or elective *Treatment* (e.g. cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications).

16. **Payment of benefit prohibited by Canadian law**

Situation where *Your* claim will not be paid:

- where the payment of the benefit is prohibited by Canadian law or where Canada has signed a treaty or agreed to a sanction prohibiting such payment.
17. Reasonably Foreseeable Circumstances
- Any anticipated event, occurrence, circumstance, or Medical Condition, which You had knowledge of, on or before Your Effective Date, and which You knew might cause the cancellation, interruption or delay of Your Covered Trip.
- A Covered Trip the purpose of which is to visit or attend an ailing person, when the Medical Condition or death of that person is the cause of the claim.
- The scheduled change of a medical test or surgery that was originally scheduled before Your Coverage Period.

18. Non-Payment of Premium
- Pre-paid travel arrangements for which an insurance premium was not paid (e.g. not forming part of the Amount of Coverage under this Certificate).

19. Travel Documents and Border Issues
- The non-issuance of a travel visa due to late visa application.
- Your refused entry at customs, border crossing, or security checkpoint for any reason.

20. Coverage and/or payment benefit prohibited by law
- This coverage shall be null and void and no benefit will be payable where the coverage and/or payment of the benefit is prohibited by Canadian law or by any other applicable national economic or trade sanctions law or regulation.

Section 7: How to Become Insured, Extend or Increase Coverage

How to Become Insured
You are insured if You have proof of insurance. Your proof of insurance is in the form of the Declaration of Coverage document that is provided to You when You complete Your Application for coverage. If You do not receive Your proof of insurance before You depart on Your Covered Trip, You must contact CanAm immediately.

You will have coverage once You complete all the following steps:
- applicants meet the Eligibility Requirements for insurance under Section 2: Eligibility; and
- apply for insurance; and
- pay the required premium.

Once this is complete, You will receive Proof of Insurance.

Trip Cancellation and Trip Interruption Coverage Period

Trip Cancellation Coverage Period
- The Trip Cancellation Insurance Coverage Period begins on the Effective Date indicated on Your most recent Declaration of Coverage.
- The Trip Cancellation Insurance Coverage Period ends on the Departure Date stated on Your most recent Declaration of Coverage.

Trip Interruption Coverage Period
- The Trip Interruption Coverage Period begins once You have departed from Your Home as indicated on Your travel invoice or ticket, provided that the Covered Trip is reserved or purchased with a travel supplier prior to Your Departure Date.
- The Trip Interruption Coverage Period ends on the earlier of:
  - The date You return to Your Home; or
  - 11:59 PM ET of Your Return Date, as stated on Your most recent Declaration of Coverage.

Automatic Extension of Coverage
The delay of a Common Carrier will result in an automatic extension of coverage up to a maximum of 72 hours or until You return to Your Home, whichever is earlier.

When Your Certificate Terminates
Your Trip Cancellation and Trip Interruption Insurance will automatically terminate on the earliest of:
• The date the covered cause of cancellation occurred, if Your Covered Trip is cancelled before Your departure from Your Home;
• The date You return to Your Home;
• 11:59 PM ET of Your Return Date.

How to Extend Your Coverage Period if the Covered Trip is Extended

If You already have TD Trip Cancellation and Trip Interruption Insurance coverage, You can apply to extend the Coverage Period, by contacting CanAm by telephone, if each Insured Person qualifies for coverage as described under Eligibility Requirements, except that:
• You do not have to be in Canada when You apply to extend coverage; and
• You can apply either before or after You depart on Your trip as long as:
  - no Insured Person has suffered a Medical Emergency before You apply for this extension of coverage; and
  - You apply before 11:59 p.m. ET on the date on which the original coverage terminates;

Any extension is subject to approval by CanAm.

The terms, conditions and exclusions of Our Certificate issued as extended coverage apply to You and may be different than Your existing coverage.

The terms, conditions and exclusions of the Certificate apply to You during the Extension Period.

Section 8: Insurance Premium

About Your Premium

Premiums will be based on:
• the number of travellers to be insured as of the Effective Date of Your Certificate; and
• the total cost of the trip for all travellers (including taxes); and
• Our pricing that is in effect at the time of Your Application;

If You cancel Your insurance, some or all of Your premiums may be refunded, as described below.

NOTE: Please note that premium rates can be changed without notice.

Premium Refund

You may be eligible for a refund of Your Trip Cancellation and Trip Interruption Insurance premium if:
• Your Covered Trip is cancelled before You depart on Your Trip and:
  o The supplier (e.g. tour operator, airline, etc.) cancels Your Covered Trip and all penalties are waived; or
  o The supplier (e.g. tour operator, airline, etc.) changes the travel dates and You are unable to travel on these dates and all penalties are waived; or
  o You cancel Your Covered Trip before any cancellation penalties are in effect.
• No refund of premium will be made in the event that a claim has been paid, incurred or reported or if You have already departed on Your Covered Trip.

All requests for cancellation must be made to CanAm, in writing or by phone (see "How to Contact Our Administrator" in Section 11).

• by phone – cancellation will be effective on the date of Your call; or
• by written, mailed request – cancellation will be effective on the post-marked date of Your request.

Section 9: Contract or Coverage Termination or Void by Insurer

When Can the Insurer Void Coverage

Failure to disclose impacts Your benefits

This Certificate and all coverage hereunder is voidable by Us:
• if the failure to disclose or misrepresent relates only to the amount of premium that should have been paid; or
• even if any failure to disclose or misrepresent does not relate to the cause of any claim.
Section 10 – How to Submit a Claim

IMPORTANT NOTE: You must report Your claim and provide completed claim form with required supporting documentation to Global Excel as soon as possible, but no later than one (1) year after the date it occurred.

Who to Contact to Submit a Claim
Once the Insured Person has cancelled his or her Covered Trip with the travel supplier, call Global Excel:

- from Canada or the U.S., toll-free, 1-800-359-6704; or
- from other countries, collect, +1-416-977-5040

Complete the Required Form
a) Request the Form
To request a claim form call Global Excel from 8 a.m. to 8 p.m. ET, Monday to Friday, toll-free at 1-800-359-6704

b) Time limit from date of event
If You are making a claim, You must send Global Excel the appropriate claim forms, together with written proof of loss (e.g. original invoices and tickets, medical and/or death certificates) as soon as possible. In every case, You must report Your claim and submit Your completed claim form with required documentation within one (1) year from the date of the accident or the date the claim arises. Failure to provide the applicable documentation may invalidate Your claim.

Provide the Information requested
To make a Trip Cancellation or Trip Interruption claim, as part of the requirements above, under "Time limit from date of event," We will need documentation to substantiate the claim, including but not limited to the following:

- completed claim form;
- a medical document, fully completed by the legally qualified Physician in active personal attendance and in the locality where the Medical Emergency occurred, stating the reason why travel was not recommended, the diagnosis and all dates of Treatment;
- written evidence of the covered cause of cancellation, interruption or delay;
- travel supplier or tour operator terms and conditions detailing any cancellation penalties or reimbursement for unused travel arrangements;
- complete original unused transportation tickets and vouchers;
- reports from the police or local authorities documenting the cause of the missed connection;
- all receipts for the prepaid land arrangements as detailed in Your travel documents or itinerary prior to departure;
- all receipts for subsistence allowance expenses as approved by Global Excel;
- original passenger receipts for new tickets;
- detailed invoices and/or receipts from the service provider(s);
- any receipts for or proof of refund already obtained from travel suppliers or tour operators;
- the Insured Person will also be required to provide evidence of his or her actual or planned Departure Date from his or her province or territory of residence;
- where the claim relates to a Medical Condition, a signed “Release of Medical Information” authorization to allow Us to obtain any further information required to complete the claim review.

NOTE: If Global Excel makes an advance payment for expenses that are later discovered to be ineligible under this Certificate, the Insured Person must reimburse Us.

If You Report the Claim Immediately
If Global Excel guarantees or pays eligible expenses on behalf of an Insured Person, then You and, if applicable, the Insured Person must sign an authorization form allowing Global Excel to recover those expenses:

- from any health plan or other insurance; and
through rights You may have against other insurers or other parties (see Section 12: General Conditions, under “Right of Subrogation”).

If Global Excel pays eligible expenses that are covered under other insurance or another plan, You and the Insured Person (if applicable) must help Global Excel to seek reimbursement as required.

The Insured Person must also provide evidence of the actual departure date from his or her province or territory of residence. If requested, an Insured Person must confirm any return dates to his or her province or territory of residence, including any return dates related to an interruption in a Covered Trip.

NOTE: If Global Excel makes an advance payment for expenses that are later discovered to be ineligible under this Certificate, the Insured Person must reimburse Us.

If You Do Not Report the Claim Immediately
It is important to cancel or interrupt Your Covered Trip immediately, but no later than 24 hours following the covered cause for cancellation or interruption because the amount payable under this Certificate may be limited to any penalties imposed by Your travel provider(s) which are in effect on the date the covered cause for cancellation or interruption occurs.

If not, benefits will be limited as described under “Trip Interruption and Trip Interruption Insurance Limitations” in Section 6. Refer to Section 11 under "How to Contact Our Administrator" for information on how to get a claim form.

What Claimant Can Expect from Insurer
Once We have approved the claim, We will notify You and payment will be made within 60 days after receipt of the required claim forms, documentation and written proof of loss. If the claim has been denied, We will inform You of the claim denial reasons within 60 days after receipt of the required claim forms and written proof of loss.

Section 11 – How to Contact Our Administrator

How to Contact Our Administrator

1. 24-hour Emergency Assistance Number
To enquire about these benefits, or to make arrangements with respect to Trip Cancellation and Trip Interruption Insurance, call Global Excel 24 hours a day, seven days a week:
   • from the U.S. or Canada, 1-800-359-6704;
   • from elsewhere, call collect, +1-416-977-5040.

2. Customer Service
To cancel Your insurance or to make changes to your coverage, call CanAm from 8 a.m. to 9 p.m. ET, Monday to Friday, and 9 a.m. to 5 p.m. ET on Saturday, toll-free at 1-800-775-1669 or mail Your request to:

Re: TD Travel Insurance

c/o CanAm Insurance Services

73 Queen Street

Sherbrooke, Quebec J1M 0C9

To request a claim form or for claims support, call Global Excel from 8 a.m. to 8 p.m. ET, Monday to Friday, toll-free at 1-800-359-6704.

Section 12 – General Conditions

Unless this Certificate or the Group Policy states otherwise, the following conditions apply to Your coverage.

Access to Medical Care

We and/or Global Excel will assist You to access care whenever possible, however will not be responsible for the availability, quality or results of any medical Treatment, care or transport, or for the failure of any Insured Person to obtain Treatment.
Benefit Payments
This Certificate contains provisions removing or restricting the right of the Insured Person to designate persons to whom or for whose benefit money is to be payable. This means that under the Group Policy, neither You nor any Insured Person has the right to choose a beneficiary who will receive any benefits payable under this Certificate. Benefits are payable to You or, on Your behalf, to Your medical service provider.

Coordination of Benefits with other insurance
All of Our coverages are excess insurance, meaning that any other sources of recovery You have will pay first, and this insurance coverage will be the last to pay. The total benefits payable under all Your insurance, including this Certificate, cannot be more than the actual expenses for a claim. If an Insured Person is also insured under any other insurance certificate or policy, We will coordinate payment of benefits with the other insurer.

Currency
All amounts shown are in Canadian currency.

Group Policy
All benefits under this Certificate are subject in every respect to the Group Policy, which alone constitutes the agreement under which benefits will be provided. The principal provisions of the Group Policy affecting Insured Persons are summarized in this Certificate. The Group Policy is on file at the office of the Policyholder and upon request, You are entitled to receive and examine a copy of the Group Policy.

Legal Action Limitation Period
Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Civil Code of Quebec.

Relationship between Us and the Group Policyholder
TD Life Insurance Company and TD Home and Auto Insurance Company is affiliated with The Toronto-Dominion Bank ("TD Bank").

Review and Medical Examination
When a claim is being processed, We will have the right and the opportunity, at Our own expense, to review all medical records related to the claim and to examine the Insured Person medically when and as often as may be reasonably required.

Right of Subrogation
There may be circumstances where another person or entity should have paid You for a loss but instead We paid You for the loss. If this occurs, You agree to co-operate with Us so We may demand payment from the person or entity who should have paid You for the loss. This may include:
• transferring to Us the debt or obligation owing to You from the other person or entity; or
• permitting Us to bring a lawsuit in Your name; or
• if You receive funds from the other person or entity, You will hold it in trust for Us; or
• acting so as not to prejudice any of Our rights to collect payment from the other person or entity. We will pay the costs for the actions We take.

Recovery
In the event that You are found to be ineligible for coverage, or that a claim is found to be invalid, or benefits are reduced in accordance with any policy exclusion or term or condition, We have the right to collect from You any amount which We have paid on Your behalf to service providers or other parties.

Other Sources of Payment
The benefits payable, as described in this Certificate, are in excess of all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only become available after all other sources are exhausted.
**Definitions**

In this *Certificate*, the following words and phrases shown in italics and capitalized have the meanings shown below. As *You* read through the *Certificate*, please refer to this section to ensure *You* have a full understanding of *Your* coverage, limitations and exclusions.

| **Application** | Means the series of questions that form *Your* application and are submitted:  
• on *Your* behalf when *You* apply by telephone; or  
• when *You* apply online.  
The *Application*, which is used to determine *Your* eligibility, forms part of *Your* insurance contract and is used to process *Your* request for insurance. |
| **Amount of Coverage** | Means the insurable amount of Trip Cancellation and Trip Interruption Insurance that *You* purchase under this *Certificate*. This is the maximum amount of money that *You* may be eligible to receive in the event of an approved claim for Trip Cancellation or Trip Interruption of a *Covered Trip*. |
| **Business Meeting** | Means a meeting, tradeshow, training course, or convention scheduled before *Your* *Effective Date* between companies with unrelated ownership, pertaining to *Your* full-time occupation or profession and that is the sole purpose of *Your* *Trip*. Legal proceedings are not considered to be a *Business Meeting*. |
| **Caregiver** | Means the permanent, full-time person entrusted with the well-being of *Your* *Dependent Child or Children* and whose absence cannot reasonably be replaced. |
| **Certificate** | Means this *Certificate* of Insurance. |
| **Change in Medication** | Means the medication dosage or frequency has been reduced, increased, stopped and/or new medication(s) has/have been prescribed.  
**Exceptions**: A change from a brand name medication to a generic brand medication of the same dosage does not constitute a *Change in Medication*. |
| **Common Carrier** | Means any land, air or water conveyance (e.g. passenger plane, ferry, cruise ship, bus, limousine, taxi or train) which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge. |
| **Coverage Period** | Means the time between the *Effective Date* of *Your Certificate* and the return date indicated in *Your Application* or most recent *Declaration of Coverage*. |
| **Covered Trip** | Means a trip:  
• made by an *Insured Person* outside the *Insured Person’s* province or territory of residence; and  
• that begins on the *Departure Date* of *Your Certificate* and ends on the return date shown in the *Application* or, *Your* most recent *Declaration of Coverage*; and  
• That does not extend to or past:  
  o The date the *Insured Person* no longer meets the eligibility requirements set out in Section 2;  
  o The date coverage terminates as described in Section 7.  
• That was booked or reserved prior to *Departure Date* from *Your Home*. |
| **Declaration of Coverage** | Means the document *You* receive when *You* apply for new or additional coverage under the *Group Policy*, which includes *Your Certificate* number and confirms the coverage *You* have purchased. |
| **Departure Date** | Means the date *You* leave *Home*, as shown on *Your Covered Trip* itinerary. |
| **Dependent Child(ren)** | Means Your natural, adopted, or step-children who are:  
- unmarried; and  
- dependent on You for financial maintenance and support; and  
  - under 22 years of age; or  
  - under 26 years of age and attending an institution of higher learning, full-time, in Canada; or  
  - mentally or physically disabled.  
  
  **NOTE:** A Dependent Child does not include a child born while the child’s mother is outside her province or territory of residence during the Covered Trip, and as such, the child will not be insured with respect to that trip. |
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<thead>
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</thead>
<tbody>
<tr>
<td><strong>Dollars and $</strong></td>
<td>Mean Canadian dollars.</td>
</tr>
<tr>
<td><strong>Effective Date</strong></td>
<td>Means the date and time the required premium is paid and the Certificate takes effect as shown on Your insurance Application or most recent Declaration of Coverage.</td>
</tr>
<tr>
<td><strong>Extension Period</strong></td>
<td>Means the additional period of coverage which You purchase by contacting Our Administrator as described in Section 7.</td>
</tr>
<tr>
<td><strong>Group Policy or Group Policies</strong></td>
<td>Means TD Life Insurance Company (&quot;TD Life&quot;) under Group Policy Number TI004 and TD Home and Auto Insurance Company (&quot;TD Home &amp; Auto&quot;) under Group Policy Number TGV007.</td>
</tr>
</tbody>
</table>
| **Home** | Means:  
- Your Canadian province or territory of residence, if You requested coverage to start when You depart on Your Covered Trip; or  
- The place You leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage, in the case of Trip Interruption. |
| **Hospital** | Means:  
- An institution that is licensed as an accredited hospital that is staffed and operated for the care and treatment of in-patients and out-patients. Treatment must be supervised by Physicians and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.  
- A Hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa. |
| **Hospitalized, or Hospitalization** | Means to be an inpatient in a Hospital. |
| **Immediate Family Member** | Means an Insured Person’s:  
- Spouse, parents, step-parent, grandparents, natural or adopted children, step-children or legal ward, grandchildren, brothers, sisters, step-brothers, step-sisters, aunts, uncles, nieces, nephews; and  
- mother-in-law, father-in-law, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law; and  
- the Insured Person’s Spouse’s grandparents, brothers-in-law and sisters-in-law. |
| **Insured Person(s)** | Means a person:  
- who is eligible to be insured under this Certificate; and  
- who was named in the Application; and  
- for whom the required premium has been paid; and  
- on whom insurance has been issued under the Certificate. |
| **Key Employee** | Means a business partner, or an employee who is critical to the ongoing affairs of Your business during the trip.  
**Exceptions:** This applies exclusively to self-employed individuals. |
<p>| <strong>Medical Condition</strong> | Means any disease, illness, or injury (including symptoms of undiagnosed conditions complication of pregnancy within the first thirty-one (31) weeks of pregnancy; a mental or emotional disorder, including acute psychosis that requires admission to a Hospital. |</p>
<table>
<thead>
<tr>
<th><strong>Medical Emergency</strong></th>
<th>Means a sudden and unforeseen <em>Medical Condition</em> that requires immediate <em>Treatment</em>. A <em>Medical Emergency</em> no longer exists when the evidence reviewed by Global Excel indicates that no further <em>Treatment</em> is required at destination or <em>You</em> are able to return to <em>Your province/territory of residence</em> for further <em>Treatment</em>.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Minor Ailment</strong></td>
<td>Means any sickness or injury which does not require:</td>
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<tr>
<td></td>
<td>• the use of medication for a period greater than fifteen (15) days; or</td>
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<tr>
<td></td>
<td>• more than one (1) follow up visit to a <em>Physician</em>, <em>Hospitalization</em>, surgical intervention, or referral to a specialist; or</td>
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<tr>
<td></td>
<td>• which ends at least fourteen (14) consecutive days prior to the <em>Departure Date</em> of the <em>Covered Trip</em>.</td>
</tr>
<tr>
<td></td>
<td><strong>NOTE</strong>: A chronic condition or complications of a chronic condition are not considered a <em>Minor Ailment</em>.</td>
</tr>
<tr>
<td><strong>Mountaineering</strong></td>
<td>Means the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.</td>
</tr>
<tr>
<td><strong>Physician</strong></td>
<td>Means a person who is not <em>You</em> or <em>Your Immediate Family Member</em> or <em>Your Travelling Companion</em>, licensed in the jurisdiction where the services are provided, to prescribe and administer medical treatment.</td>
</tr>
<tr>
<td><strong>Pre-Existing Medical Condition</strong></td>
<td>Means any <em>Medical Condition</em> that exists prior to <em>Your Effective Date</em>.</td>
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<td><strong>Resident of Canada and/or Canadian Resident</strong></td>
<td>Is any person who:</td>
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<td>• has lived in Canada for a total of 183 days within the last year (the 183 days do not have to be consecutive); or</td>
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<td></td>
<td>• is a member of the Canadian Armed Forces.</td>
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<tr>
<td><strong>Return Date</strong></td>
<td>The date on which <em>You</em> are scheduled to return to <em>Your Home</em>. This date is shown on <em>Your insurance application</em> or most recent Declaration of Coverage.</td>
</tr>
<tr>
<td><strong>Spouse</strong></td>
<td>Means:</td>
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<td></td>
<td>• the person who the <em>Insured Person</em> is legally married to; or</td>
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<td></td>
<td>• the person the <em>Insured Person</em> has lived with for at least one (1) year and publicly refers to as his or her domestic partner.</td>
</tr>
<tr>
<td><strong>Stable</strong></td>
<td>Means a <em>Medical Condition</em>, other than a <em>Minor Ailment</em>, is considered <em>Stable</em> when all of the following statements are true:</td>
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<td></td>
<td>1. there has not been any new <em>Treatment</em> prescribed or recommended, or change(s) to existing <em>Treatment</em> (including a stoppage in <em>Treatment</em>); and</td>
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<tr>
<td></td>
<td>2. there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new <em>Prescription Drug</em>; and</td>
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<td>3. the <em>Medical Condition</em> has not become worse; and</td>
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<td>4. there has not been any new, more frequent or more severe symptoms; and</td>
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<td>5. there has been no <em>Hospitalization</em> or referral to a specialist; and</td>
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<td></td>
<td>6. there have not been any tests, investigation or <em>Treatment</em> recommended, but not yet complete, nor any outstanding test results; and</td>
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<td></td>
<td>7. there is no planned or pending <em>Treatment</em>.</td>
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<td></td>
<td>All of the above conditions must be met for a <em>Medical Condition</em> to be considered <em>Stable</em>.</td>
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<td></td>
<td><strong>Note</strong>: The following exceptions are considered <em>Stable</em>:</td>
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<td>• the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) and there has been no change in Your <em>Medical Condition</em>; or</td>
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<td></td>
<td>• A change from a brand name medication to a generic brand medication of the same dosage.</td>
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<tr>
<td><strong>Travelling Companion</strong></td>
<td>Means any person who travels with <em>You</em> during the <em>Covered Trip</em> and who is sharing transportation and/or accommodation with <em>You</em>.  <strong>Exceptions</strong>: No more than three (3) individuals (including <em>You</em>) will be considered travel companions on any one trip.</td>
</tr>
<tr>
<td><strong>Treated or Treatment</strong></td>
<td>Means a procedure prescribed, performed or recommended by a <em>Physician</em> for a <em>Medical Condition</em>. This includes but is not limited to prescribed medication, investigative testing and surgery.</td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
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</tbody>
</table>
| **We, Us and Our**       | Mean: *TD Life with respect to the medically covered causes for Trip Cancellation and Trip Interruption Insurance; and*  
|                          | *TD Home & Auto with respect to the non-medically covered causes for Trip Cancellation and Trip Interruption Insurance.* |
| **You, Your and Yours**  | Means the person(s) named as the *Insured Person(s)* on *Your* most recent *Declaration of Coverage*, for which insurance coverage was applied and the appropriate premium has been received by *Us*. |

This is the end of *Your Certificate of Insurance.*
How Insurer Protects Client Personal Information

PRIVACY AGREEMENT

COLLECTING AND USING YOUR INFORMATION

At the time You request to begin a relationship with Us and during the course of Our relationship, We may collect Information including:

- Details about You and Your background, including Your name, address, contact information, date of birth, occupation and other identification; Records that reflect Your dealings with and through Us;
- Your preferences and activities.

This Information may be collected from You and from sources within or outside TD, including from:

- Government agencies and registries, law enforcement authorities and public records;
- Credit reporting agencies;
- Other financial or lending institutions;
- Organizations with whom You make arrangements, other service providers or agents, including payment card networks;
- References or other information You have provided;
- Persons authorized to act on Your behalf under a power of attorney or other legal authority;
- Your interactions with Us, including in person, over the phone, at the ATM, on Your mobile device or through email or the Internet;
- Records that reflect Your dealings with and through Us.

You authorize the collection of Information from these sources and, if applicable, You authorize these sources to give Us the Information.

We will limit the collection and use of Information to what We require in order to serve You as Our customer and to administer Our business, including to:

- Verify Your identity;
- Evaluate and process Your application, accounts, transactions and reports;
- Provide You with ongoing service and information related to the products, accounts and services You hold with Us;
- Analyze Your needs and activities to help Us serve You better and develop new products and services;
- Help protect You and Us against fraud and error;
- Help manage and assess Our risks, operations and relationship with You;
- Help Us collect a debt or enforce an obligation owed to Us by You;
- Comply with applicable laws and requirements of regulators, including self-regulatory organizations.

DISCLOSING YOUR INFORMATION

We may disclose Information, including as follows:

- With Your consent;
- In response to a court order, search warrant or other demand or request, which We believe to be valid;
- To meet requests for information from regulators, including self-regulatory organizations of which We are a member or participant, or to satisfy legal and regulatory requirements applicable to Us;
- To suppliers, agents and other organizations that perform services for You or for Us, or on Our behalf;
- To payment card networks in order to operate or administer the payment card system that supports the products, services or accounts You have with Us (including for any products or services provided or made available by the payment card network as part of Your product, services or accounts with Us), or for any contests or other promotions they may make available to You;
- On the death of a joint account holder with right of survivorship, We may release any information regarding the joint account up to the date of death to the estate representative of the deceased, except in Quebec where the liquidator is entitled to all account information up to and after the date of death;
- When We buy a business or sell all or part of Our business or when considering those transactions;
- To help Us collect a debt or enforce an obligation owed to Us by You;
- Where permitted by law.
SHARING INFORMATION WITHIN TD

Within TD We may share Information world-wide, other than health-related Information, for the following purposes:

- To manage Your total relationship within TD, including servicing Your accounts and maintaining consistent Information about You;
- To manage and assess Our risks and operations, including to collect a debt owed to Us by You;
- To comply with legal or regulatory requirement;

You may not withdraw Your consent for these purposes.

Within TD We may also share Information world-wide, other than health-related Information, to allow other businesses within TD to tell You about products and services. In order to understand how We use Your Information for marketing purposes and how You can withdraw Your consent, refer to the Marketing Purposes section below.

Additional collections, uses and disclosures

Social Insurance Number (SIN) – If requesting products, accounts or services that may generate interest or other investment income, We will ask for Your SIN for revenue reporting purposes. This is required by the Income Tax Act (Canada). If We ask for Your SIN for other products or services, it is Your option to provide it. When You provide Us with Your SIN, We may also use it as an aid to identify You and to keep Your Information separate from that of other customers with a similar name, including through the credit granting process. You may choose not to have Us use Your SIN as an aid to identify You with credit reporting agencies.

Credit Reporting Agencies and Other Lenders – For a credit card, line of credit, loan, mortgage or other credit facility, merchant services, or a deposit account with overdraft protection, hold and/or withdrawal or transaction limits, We will exchange Information and reports about You with credit reporting agencies and other lenders at the time of and during the application process, and on an ongoing basis to review and verify Your creditworthiness, establish credit and hold limits, help Us collect a debt or enforce an obligation owed to Us by You, and/or manage and assess Our risks. You may choose not to have Us conduct a credit check in order to assess an application for credit. Once You have such a facility or product with Us and for a reasonable period of time afterwards, We may from time to time disclose Your Information to other lenders and credit reporting agencies requesting such Information, which helps establish Your credit history and supports the credit granting and processing functions in general. We may obtain Information and reports about You from Equifax Canada Inc., Trans Union of Canada, Inc. or any other credit reporting agency. You may access and rectify any of Your personal information contained in their files by contacting them directly through their respective websites www.consumer.equifax.ca and www.transunion.ca. Once You have applied for any credit product with Us, You may not withdraw Your consent to this exchange of Information.

Fraud - In order to prevent, detect or suppress financial abuse, fraud, criminal activity, protect Our assets and interests, assist Us with any internal or external investigation into potentially illegal or suspicious activity or manage, defend or settle any actual or potential loss in connection with the foregoing, We may collect from, use and disclose Your Information to any person or organization, fraud prevention agency, regulatory or government body, the operator of any database or registry used to check information provided against existing information, or other insurance companies or financial or lending institutions. For these purposes, Your Information may be pooled with data belonging to other individuals and subject to data analytics.

Insurance – This section applies if You are applying for, requesting prescreening for, modifying or making a claim under, or have included with Your product, service or account, an insurance product that We insure, reinsure, administer or sell. We may, collect, use, disclose and retain Your Information, including health-related Information. We may collect this Information from You or any health care professional, medically-related facility, insurance company, government agency, organizations who manage public information data banks, or insurance information bureaus, including MIB Group, Inc. and the Insurance Bureau of Canada, with knowledge of Your Information.

With regard to life and health insurance, We may also obtain a personal investigation report prepared in connection with verifying and/or authenticating the information You provide in Your application or as part of the claims process.

With regard to home and auto insurance, We may also obtain Information about You from credit reporting agencies at the time of, and during the application process and on an ongoing basis to verify Your creditworthiness, perform a risk analysis and determine Your premium.
We may use Your Information to:
- Determine Your eligibility for insurance coverage;
- Administer Your insurance and Our relationship with You;
- Determine Your insurance premium;
- Investigate and adjudicate Your claims;
- Help manage and assess Our risks and operations.

We may share Your Information with any health-care professional, medically-related facility, insurance company, organizations who manage public information data banks, or insurance information bureaus, including the MIB Group, Inc. and the Insurance Bureau of Canada, to allow them to properly answer questions when providing Us with Information about You. We may share lab results about infectious diseases with appropriate public health authorities.

If We collect Your health-related Information for the purposes described above, it will not be shared within TD, except to the extent that a TD company insures, reinsures, administers or sells relevant coverage and the disclosure is required for the purposes described above. Your Information, including health-related Information, may be shared with administrators, service providers, reinsurers and prospective insurers and reinsurers of Our insurance operations, as well as their administrators and service providers for these purposes.

Marketing Purposes – We may also use Your Information for marketing purposes, including to:
- Tell You about other products and services that may be of interest to You, including those offered by other businesses within TD and third parties We select;
- Determine Your eligibility to participate in contests, surveys or promotions;
- Conduct research, analysis, modeling, and surveys to assess Your satisfaction with Us as a customer, and to develop products and services;
- Contact You by telephone, fax, text messaging, or other electronic means and automatic dialing-announcing device, at the numbers You have provided Us, or by ATM, internet, mail, email and other methods.

With respect to these marketing purposes, You may choose not to have Us:
- Contact You occasionally either by telephone, fax, text message, ATM, internet, mail, email or all of these methods, with offers that may be of interest to You;
- Contact You to participate in customer research and surveys.

Telephone and Internet discussions – When speaking with one of Our telephone service representatives, internet live chat agents, or messaging with Us through social media, We may monitor and/or record Our discussions for Our mutual protection, to enhance customer service and to confirm Our discussions with You.

MORE INFORMATION

This Agreement must be read together with Our Privacy Code which includes Our Online Privacy Code and Our Mobile Apps Privacy Code. You acknowledge that the Privacy Code forms part of the Privacy Agreement. For further details about this Agreement and Our privacy practices, visit www.td.com/privacy or contact Us for a copy.

You acknowledge that We may amend this Agreement and Our Privacy Code from time to time. We will post the revised Agreement and Privacy Code on Our website listed above. We may also make them available at Our branches or other premises or send them to You by mail. You acknowledge, authorize and agree to be bound by such amendments.

If You wish to opt-out or withdraw Your consent at any time for any of the opt-out choices described in this Agreement, You may do so by contacting Us at 1-800-359-6704. Please read Our Privacy Code for further details about Your opt-out choices.
Complaint-Handling Process for TD Life Insurance Company

At TD Insurance we are committed to providing you with the best customer experience we can. Your confidence and trust are extremely important to us. If you have a concern about TD Insurance or the service you have received we want to work with you to resolve it as efficiently as possible. If a problem cannot be resolved immediately, the following steps are taken to ensure it is fixed as quickly and fairly as possible:

Step 1: Contact Our Administrator
If you are not satisfied with the outcome of your claim, you may appeal the decision by contacting our administrator by phone, mail, or email using the contact information provided below:
Global Excel
Attention: Appeals Department
73 Queen Street
Sherbrooke, Quebec J1M 0C9
Phone: 1-800-359-6704
Email: TDI.Claims@globalexcel.com

Step 2: Problem is referred to TD Insurance Customer Care
If you are not satisfied with the solution offered in Step 1, the problem will be escalated to the TD Insurance Customer Care Department. At this level a TD Insurance Customer Care Manager will work with you to understand the problem. The TD Insurance Customer Care Manager will provide you with the decision on the matter. You may contact the TD Insurance Customer Care Department directly by phone, mail or email using the contact information provided below:
TD Insurance Customer Care Department
PO Box 1
TD Centre
Toronto, Ontario M5K 1A2
Phone: 1-877-734-1288
Email: tdinscc@td.com

Please be sure to include your full name, address, telephone number, Certificate and/or claim number in all inquiries.

Step 3 – Contact the TD Insurance Ombudsman
If your problem or concern remains unresolved after you have followed Steps 1 and 2, you may contact the TD Insurance Ombudsman. The TD Insurance Ombudsman is dedicated to resolving disputes fairly and professionally. If the TD Insurance Ombudsman determines that your concern has not been addressed by a TD Insurance Customer Care Manager as outlined in Step 2, the TD Insurance Ombudsman may direct your problem to the appropriate business area for investigation and response. Within five days of receiving your enquiry, the TD Insurance Ombudsman will write or call to advise you if and where your problem has been redirected, whether it has been resolved, or in more complex cases, what further steps are being taken and when you can expect a resolution. You may contact the TD Insurance Ombudsman by:
TD Ombudsman
P.O. Box 1
TD Centre
Toronto, Ontario M5K 1A2
Phone: 416-982-4884 or 1-888-361-0319 (toll free)
Fax: 416-983-3460 or 1-866-891-2410 (toll free)
Email: td.ombudsman@td.com.

Please be sure to include your full name, address, telephone number, Certificate and/or claim number in all inquiries.
Step 4 – If your problem or concern remains unsatisfied after you have received the ombudsman’s final position letter you may contact the appropriate OmbudService:

Contact for home and auto complaints:
General Insurance OmbudService (GIO)
10 Milner Business Court, Suite 701
Toronto, Ontario M1B 3C6
Phone: 416-299-6931 or 1-877-225-0446 (toll free)
Fax: 416-299-4261
Website: www.giocanada.org

Contact for life and health complaints:
OmbudService for Life & Health Insurance (OLHI)
401 Bay Street, Suite 1507
P.O. Box 7
Toronto, Ontario M5H 2Y4
Phone: 416-777-9002 or 1-888-295-8112 (toll free)
Fax: 416-777-9750
Website: www.olhi.ca

Financial Consumer Agency of Canada
The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure that they comply with federal consumer protection laws.

The FCAC also helps educate consumers, and monitors industry codes of conduct and public commitments designed to protect the interests of consumers. At TD Insurance, we comply with consumer laws that protect you in various ways. For example, we will provide you with information about our complaint-handling procedures. We also comply with the CBA Code of Conduct for Authorized Insurance Activities.

If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC in writing at:

Financial Consumer Agency of Canada
Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, Ontario
K1R 1B9

The FCAC can also be contacted by telephone at 1-866-461-3222 (en français 1-866-461-2232).

For more information about the FCAC, please visit www.fcac-acfc.gc.ca Please note: The FCAC does not become involved in matters of redress or compensation – all requests for redress from TD Insurance must follow the problem resolution process available in this site.