

**TD Canada Trust**

# Business TD Auto Club Membership Handbook

For TD Business *Visa*,  
TD Business Travel *Visa* and  
TD Venture Line of Credit *Visa*  
Cardholders

Ensuring you and your  
employees peace of mind  
along the way...



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Banking can be this comfortable



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## Welcome to the Business TD Auto Club

As a valued member, you can enjoy carefree driving throughout the year anywhere in Canada and the Continental United States with the Business TD Auto Club.<sup>1</sup> You now have access to motoring services ranging from Emergency Road Services to Trip Planning Services.<sup>2</sup>

With the Business TD Auto Club, help is only a telephone call away. The 24-hour, toll-free telephone number will give you access to help in almost any road emergency. *And the Business TD Auto Club is so confident of its service that if there isn't an Approved Roadside Facility near you, or if there is one but it cannot help you for any reason, the Business TD Auto Club will mail you a cheque for \$50 that you can use towards your next tank of gas. That's our Service Commitment!*

But the benefits don't stop there. The Business TD Auto Club also provides a valuable Trip Planning Service that can help you find the fastest – or most scenic – routes to your destination in Canada or the Continental United States. And you can get information on points of interest en route – a great way to make car travel easier and more enjoyable for you and your employees.

Remember, the Business TD Auto Club is here to offer you and your employees security and peace of mind while you are on the road!

Please take a few moments now to read this Handbook. It will give you the information you need on the benefits of the Business TD Auto Club, how to access Approved Facilities, and how to submit claims for reimbursement if required.

**Remember, with the Business TD Auto Club, you enjoy worry-free driving year round and around the clock in Canada and the Continental United States.**

## How to Contact the Business TD Auto Club

**For emergency assistance, 24 hours a day, 365 days a year, call:**

In Canada and the United States: **1-800-265-1289**

It will help if you have the following information on hand when you call:

- your TD Business *Visa*, TD Business Travel *Visa* or TD Venture Line of Credit *Visa*\* Card Account number and expiry date;
- the exact location of your vehicle;
- the make, year, colour and licence plate number of your vehicle.

**For personalized trip planning services, call:**

In Canada: **1-800-265-1289**

Business TD Auto Club Travel Planning Specialists are available between 8:30 a.m. and 6:30 p.m., Eastern Time, Monday to Friday.

**To make claims for reimbursement, write:**

**Business TD Auto Club  
P.O. Box 300  
Toronto, ON  
M5K 1K6**

## Membership General Information

- Your Business TD Auto Club membership covers you when driving any car, anywhere in Canada and the Continental United States.
- Your Business TD Auto Club membership will renew automatically on your TD Business Credit Card as long as your TD Credit Card Account is open and in good standing until cancelled by you.
- Your TD Business Card Account number serves as your Business TD Auto Club membership identification number when you call the Business TD Auto Club. You can also use your business phone number when you call.
- If your address should change over the course of your membership, it is up to you to contact the Business TD Auto Club at **1 800-265-1289** and inform us of any changes or corrections that need to be made to your personal information. A change-of-name request must be submitted in writing.
- Reimbursement options are offered which allow you to be reimbursed, up to a stated limit, if you arrange for the services yourself.

For more information regarding your reimbursement options, contact the Business TD Auto Club at **1 800-265-1289**

## Emergency Road and Towing Services

You can count on the Business TD Auto Club when you need roadside assistance.

Call the toll-free number and the Business TD Auto Club can recommend one of the service facilities qualified under the "Approved Roadside Service Program". They can provide the prompt, efficient service you need. The approved facility network extends across Canada and the Continental United States.

When you receive service from one of the Approved Facilities, simply show your TD Business *Visa*, TD Business Travel *Visa* or TD Venture Line of Credit *Visa* Card to the driver. You do not have to pay for any covered services of the Business TD Auto Club.

### Emergency Service Calls

#### *Up to 200 kilometres*

We'll help you get back on the road in a hurry should you:

- Have a dead battery
- Require a tire change (not including repairs)
- Require delivery of gas to a stranded vehicle (includes cost of 10 litres of gas)

### Gas Delivery

In the event that your vehicle runs out of fuel on a regularly travelled road a service vehicle will deliver where possible up to 10 litres of fuel so that you can proceed to the nearest gas station. In areas where fuel delivery is prohibited, your vehicle will be towed to the closest gas station and the cost of fuel will not be covered. An Approved Roadside Service Facility, within 200 kilometres of your vehicle, will provide these services to you at no cost.

Please note that the Business TD Auto Club does not pay for parts, repairs or labour.

In the event that you are unable to contact the Business TD Auto Club, or you elect to use a service facility of your choice, the reimbursement for Emergency Service calls will be at reasonable rates in accordance with the Business TD Auto Club standards, up to a maximum of **\$250 per call**.

### Lockout Service

#### *Up to 200 kilometres*

In the event that you should lock keys in your vehicle, service to open your locked vehicle can be provided by an Approved Roadside Service Facility within 200 kilometres of your vehicle.

Please note that you assume responsibility for any damage to the vehicle as a result of an entry attempt. Cost of keys not included.

In the event that you are unable to contact the Business TD Auto Club, or you elect to use a locksmith of your choice, the reimbursement for Lockout Service may be up to **\$250 per call**.

### Breakdown Towing

#### *Up to 200 kilometres*

The Business TD Auto Club can help if your car experiences a mechanical breakdown disabling it from proceeding under its own power.

Eligible towing costs are those incurred for moving your disabled vehicle from the site of the breakdown to the nearest repair service centre for repairs up to 200 kilometres. (Storage fees not included).

The service is subject to reasonable industry rates in accordance with Business TD Auto Club standards. **Note:** Commercial vehicles exceeding 8,000 lbs / 3,600 kg are covered only on a reimbursement basis.

In the event that you are unable to contact the Business TD Auto Club, or you elect to use a service facility of your choice, the reimbursement for Breakdown Towing may be up to **\$250 per call**.

### Winching Services

#### *Up to 200 kilometres*

The Business TD Auto Club will also cover the cost of extrication services if your vehicle is stuck in snow or a ditch, and, once removed, can proceed under its own power. The vehicle must be accessible and located on, or adjacent to, a regularly travelled and government serviced road, and within 200 kilometres of an Approved Roadside Service Facility. (**Note:** If the vehicle is unable to proceed under its own power due to damage and needs to be towed, the Accident Towing Benefit on page 8 will apply.)

Please note that the winching service does not apply when a member is requesting service to gain access out of an unshovelled driveway or laneway. You are responsible for maintaining the driveway or laneway.

Please note that if a winch service is required it is considered a recovery service. Roadside Assistance Tow Operators will take every step possible to avoid incurring any damage to the vehicle. However, if after the recovery has been performed and damage is identified, the tow facility will not be held liable or accountable. Any such claim should be reported through your vehicle insurance provider.

Up to two service vehicles and specialized towing equipment will be dispatched on scene if required for a period of one hour each.

In the event that you are unable to contact the Business TD Auto Club, or you elect to use a service facility of your choice, the reimbursement for Winching Services will be up to **\$250 per call**.

## Things you should know about the Emergency Road Services

- Always call **1 800-265-1289** as your first alternative when you need assistance in a roadside emergency. Approved Roadside Service Facilities have been contracted to provide service within designated areas of Canada and the Continental United States in order to avoid out-of-pocket costs to you (excluding recreational vehicles exceeding a Gross Vehicle Weight **(G.V.W.) of 8,000 lbs. / 3,600 kg**)
- Always call **1 800-265-1289** if an Approved Roadside Service Facility is not available in the vicinity of your vehicle's breakdown. The Business TD Auto Club will refund the cost (costs incurred in accordance with Business TD Auto Club standards).
- If you require service outside Canada or the United States, use a convenient service facility and, upon your return, submit a claim for reimbursement to the Business TD Auto Club, subject to specified reimbursement limits
- After you receive emergency road service, it is your responsibility to have the vehicle fixed, as the Business TD Auto Club will provide only one service call for the same mechanical problem
- Business TD Auto Club Members are limited to six roadside assistance dispatch calls or emergency road and towing service claims for reimbursement per membership year

- Business TD Auto Club Emergency Road Services does not pay for parts, repairs or labour

Should your breakdown occur out of reach of an Approved Roadside Service Facility with the required specialized equipment to service recreational vehicles, as a courtesy the Business TD Auto Club will contact, on your behalf, the closest service station for assistance, when possible, and will reimburse you for service up to the specified limit of \$250. Motor homes with a G.V.W. over 8,000 lbs. / 3,600 kg are only covered on a reimbursement basis.

## How to Make a Claim

- Have the service facility provide you with detailed receipts, including the cause of the breakdown and the service required. Claims for mechanical breakdown towing must be accompanied by a detailed repair bill as well as proof the repairs have been paid for.
- Make sure your full name, address and the TD Business Credit Card Account number are clearly printed on the receipt
- Mail your original receipts to the Business TD Auto Club within 30 days of the date of the incident (keep a photocopy of all receipts for your personal records)
- Upon receipt and confirmation of this information and approval of your claim, the Business TD Auto Club will mail you a reimbursement cheque to your address on file with Business TD Auto Club
- When claiming reimbursement for a fill-up under our Service Commitment, please send in your original TD Business *Visa*, TD Business Travel *Visa* or TD Venture Line of Credit *Visa* Card receipt for the purchase of gasoline and upon approval, we will mail you a reimbursement cheque to your address on file with Business TD Auto Club.

## Traffic Accident Emergency Services

A traffic accident can be a very frightening and unpleasant experience. The Business TD Auto Club can help, by reimbursing you for expenses incurred as outlined below. Please note that there are no distance limits in order for you to obtain the following Traffic Accident Emergency Service benefits. To qualify for reimbursement, however, you must have reported the accident to the police. In addition, it is important that you contact your insurance company immediately following any traffic accident.

## Accident Towing

### **Up to \$250**

The Business TD Auto Club will reimburse you up to **\$250** for the towing of your vehicle from the scene of the traffic accident to the service centre chosen by you. Expenses are eligible for reimbursement when not covered by your regular automobile insurance. (Clean-up and storage fees are not included.)

## Emergency Transportation/Rental Car

### **Up to \$250**

The Business TD Auto Club will reimburse you up to **\$250** to take you and your passengers from the scene of your traffic accident to your destination, using a rental vehicle from a recognized bona fide rental agency or commercial transportation (i.e. taxi, bus, train, plane). Expenses are eligible for reimbursement when not covered by your regular automobile insurance policy. (Basic daily vehicle rental rate and taxes only.)

## Emergency Accommodation and Meals

### **Up to \$250**

You will be reimbursed up to **\$250** to help pay for accommodation and meals for you, and any Additional Cardholders on your Business TD Auto Club membership in the vicinity of your traffic accident, while you are awaiting repairs to make your vehicle roadworthy.

## Return to Location of Repair Site

### **Up to \$250**

Should a traffic accident disable your vehicle, you may need to leave it for repairs in the vicinity of the accident, while you return home or travel to another destination. In this case, you will be reimbursed up to **\$250** for expenses incurred for commercial transportation (i.e. taxi, bus, train, plane) from your home or other destination, back to the location of your vehicle.

## Personal Necessities

### **Up to \$50**

The Business TD Auto Club will reimburse you and any Additional Cardholders registered on your Business TD Auto Club membership up to a total of **\$50** for the cost of personal necessities required while you are staying at a hotel or motel, as a result of a traffic accident. Personal necessities shall mean: personal care items (toothpaste, shampoo, etc.)

## Things you should know about Traffic Accident Emergency Services

- Traffic Accident Emergency Services are payable in the event that a vehicle is disabled and unable to proceed under its own power as the direct result of having been involved in a traffic accident while driven by eligible members
- The Business TD Auto Club will reimburse any reasonable fee charged by the police to obtain a copy of the accident report. Please enclose a receipt for this expense with your claim
- Traffic Accident Emergency Services are payable only for costs which were incurred within 72 hours of the accident (except for "Return to Location", which applies any time)
- Coverage applies worldwide

In addition to taking care of your vehicle, the Business TD Auto Club provides transportation for you and any Additional Cardholders registered on your Business TD Auto Club membership in the event of an accident within 100 kilometres of your home. The Business TD Auto Club will reimburse you up to **\$50** should you take a commercial transportation (i.e. bus, train, taxi, plane) to your destination in the event that the vehicle you were driving requires mechanical breakdown towing.

## Mechanical Breakdown Services

### **- Less than 100 kilometres from home**

Commercial Transportation- Up to \$50

## Mechanical Breakdown Services

### **- More than 300 kms from home**

TD Business Credit Cardholder will also benefit from Trip Interruption services if their vehicle experiences a mechanical breakdown and the Cardholder is more than 300 kms from home. Business TD Auto Club will consider the customer's claims for the following (Note that the roadside assistance program will not cover parts and labour for repairs):

- **Transportation (Taxi, bus, plane or train)**  
Business TD Auto Club will consider the cardholder's claim for commercial transportation should the cardholder wish to continue to his/her destination or return to the business for a maximum of up to **\$250**

- **Accommodations and Meals**

Business TD Auto Club will consider the Cardholder's claim to cover the cost for accommodations and meals in the vicinity of the breakdown while the cardholder awaits the repair of his/her vehicle, up to a maximum of **\$300**

## How to Make a Claim

- Contact the Business TD Auto Club after your traffic accident at 1 800-265-1289 anytime from 8:00 am to 8:00 pm Eastern Time. One of the Business TD Auto Club's experienced claims adjusters will take the time to explain how to submit your claim for reimbursement
- When submitting your claim, please indicate the cause and location of the accident or incident
- Enclose a letter from your vehicle insurance company verifying the incident; this letter should also indicate the expenses covered by your insurance company
- Enclose a copy of the police report
- Enclose the original invoices that indicate towing, lodging, meals, personal necessities, car rental, or commercial transportation expenses. We also require copies of repair bills, work orders or estimates for repairs (Keep a copy of these invoices for your personal records.) **Mail all receipts and reports to the Business TD Auto Club within 30 days of the date of the accident**
- Make sure your name, address and TD Business Credit Card Account number are included with the other information when you submit your claim for reimbursement
- Upon receipt and confirmation of this information, Business TD Auto Club will mail you a reimbursement cheque to your address on file with Business TD Auto Club

## Stolen Vehicle Emergency Services

If your car is stolen when you are at a minimum of 80 kilometres away from home, and you have reported the theft to the police and your insurance company, the Business TD Auto Club will provide you with the following services:

## Emergency Accommodation and Meals

### *Up to \$250*

The Business TD Auto Club will reimburse you up to **\$250** for costs you and any Additional Cardholders registered on your Business TD Auto Club membership incur to stay at a motel or hotel of your choice, including lodging and meals, while you are stranded and awaiting the recovery or replacement of your stolen vehicle.

## Emergency Transportation

### *Up to \$250*

The Business TD Auto Club will reimburse you up to **\$250** for the costs of transporting you and any Additional Cardholders registered on your Business TD Auto Club membership to your destination or home using commercial transportation (i.e. taxi, bus, plane, train, car rental).

## Return to Location

### *Up to \$250*

Should the police locate your vehicle after you have returned home or proceeded to another destination, you will be reimbursed up to **\$250** for expenses incurred using commercial transportation (i.e. taxi, bus, plane, train, car rental) in returning to the location of the recovered vehicle.

## Personal Necessities

### *Up to \$50*

If you stay at a hotel or motel as a result of your vehicle being stolen, you and your passengers will be reimbursed up to **\$50** in total for personal necessities required while you are stranded. Personal necessities shall mean: personal care items (toothpaste, shampoo, etc.)

## Things you should know about Stolen Vehicle Emergency Services

- **Stolen Vehicle Emergency Services will not apply when coverage is provided by your regular automobile insurance**
- Coverage applies worldwide

## How to Make a Claim

Refer to “How to Make a Claim” under Traffic Accident Emergency Services on page 10 of this Handbook.

## Hazardous Weather Services

As motorists living in Canada, we have all experienced the inconvenience and uncertainty of hazardous weather and poor driving conditions. With this coverage, you are entitled to the following benefits should you encounter hazardous driving conditions. When travelling, should you encounter road closures due to snow, hail, ice, fog, forest fire, avalanche, tornado, hurricane or landslide, leaving you stranded at least 100 kilometres away from home, you are entitled to the following benefits:

### Emergency Accommodation and Meals *Up to \$250*

Should hazardous weather leave you stranded and unable to continue your travel, you will be reimbursed for the cost of accommodation and meals for you and any Additional Cardholders registered on your Business TD Auto Club membership, up to and including a maximum of **\$250** in total.

### Towing

#### *Up to 200 kilometres*

Should hazardous weather conditions cause your vehicle to require towing, the Business TD Auto Club will help cover the cost of towing your vehicle to the nearest service facility to a maximum of 200 kilometres.

Commercial vehicles weighing more than a **Gross Vehicle Weight (G.V.W.) of 8,000 lb. /3,600 kg** are covered only on a reimbursement basis.

## How to Make a Claim

- Refer to “How to Make a Claim” under Traffic Accident Emergency Services on page 10 of this Handbook
- In addition, please indicate the details of the conditions encountered and provide verification of the existence of the hazardous weather conditions that prevented your travel (i.e. newspaper article, police report, etc.)

## Motorist Legal Services

Your driver's license is a valuable document and the Business TD Auto Club wants to help you protect it. In some cases we may be able to refer you to a lawyer who has experience with moving violations (in certain areas)<sup>3</sup> and can help you if you are charged with speeding, careless driving or other moving violations. Should you require the services of a lawyer with this experience, call us anytime from 8:00 am to 8:00 pm Eastern Time using our toll-free number and we will be happy to assist you.

### Legal Advice

#### *Up to \$200*

Sometimes, you just want a lawyer's opinion on how or whether to proceed with a matter concerning the operation of a vehicle. The Business TD Auto Club will reimburse you up to **\$200** toward the cost of retaining a lawyer to provide you with advice on the following:

- A preliminary legal opinion on any matter arising as the direct result of your operation of a vehicle
- An interpretation of the Highway Traffic Act or similar statute
- Negotiating the settlement of a claim made against you as a result of a traffic accident and arising out of your operation of a vehicle
- Legal advice on any matter arising as a result of your traveling on a common carrier licensed for carrying fare-paying passengers
- Any matter arising from your private sale or purchase of a vehicle

### Legal Defence

#### *Up to \$300*

When matters are more serious and you have been charged with an offence while operating a vehicle, the Business TD Auto Club will help you cover the cost for legal services up to **\$300** as outlined below<sup>3</sup>:

- In defence of charges for “moving violations” laid against you under Municipal By-laws, the Highway Traffic Act, the Criminal Code of Canada or similar legislation
- When you are sued for damages arising out of your operation of a vehicle

## Legal Representation at Inquest

### Up to \$300

The Business TD Auto Club will pay up to **\$300** toward the cost of retaining a lawyer to represent you at an inquest where the death of another person has been caused by your operation of a vehicle.

Things you should know about

Motorist Legal Services

- Moving violations do not include parking or seat belt violations
- Motorist Legal Services are not provided for alcohol and/or drug-related charges and are also not provided when alcohol and/or drugs are a contributing factor to any other legal situation
- Coverage is not applicable when the member is driving while under suspension, when charges are laid for previous outstanding fines and/or when the member is committing or attempting to commit a criminal act while driving his/her vehicle (other than the "moving violation")
- Payment of fees is limited to payment of legal fees only and does not include payment for the costs of investigation, witness fees, court costs, judgements, fines, penalties, damages or costs awarded against you or any liability assumed by you

This service is on a reimbursement basis only. Original invoices from Legal Defence will be considered for reimbursement

## How to Make a Claim

- To qualify for Motorist Legal Services, you must contact the Business TD Auto Club upon receiving a summons and prior to engaging a lawyer at 1 800-265-1289 anytime from 8:00 am to 8:00 pm Eastern Time
- Send in a detailed legal account, including procedures taken, and the outcome of the same. In addition, please include proof of the charge (i.e. the copy of the ticket) and a receipt outlining your legal fees. Please include your TD Business Credit Card Account number, name and address and mail to:

**Business TD Auto Club**  
**P.O. Box 300**  
**Toronto, ON**  
**M5K 1K6**

## Travel Planning and Protection

The Business TD Auto Club offers extensive travel services to help you make all the necessary travel arrangements you will need for your next motor trip in Canada and the Continental United States.

### Personalized Auto Trip Planning

The Business TD Auto Club Travel Planning Specialists can help you make your next motoring vacation more enjoyable than ever. At no additional cost, we'll provide you with:

- A personalized trip planner
- Detailed maps with highlighted routes
- A personal and computerized itinerary
- Point-to-point distance calculations to help you plan your daily mileage

Also available are Business TD Auto Club

"Destination Packs" for major tourist regions, with trip routing notes, information on things to see and do at your destination, handy facts and travel tips - all to make sure you get the most out of your next trip and all at no additional cost.

The Business TD Auto Club Members can make unlimited calls for Trip Planning Services.

Please make all auto trip planning requests at least 10 business days prior to your departure date to ensure that you receive this valuable information in time to review before your trip.

To access this service, please call the Business TD Auto Club at **1 800-265-1289** between 8:30 a.m. and 6:30 p.m., Eastern Time, Monday to Friday. One of our experienced Travel Planning Specialists will be pleased to help you get the right information for your trip.

### FAX Forwarding Services

If you are out of town and need to fax a business-related message, you can use our 24 hour toll-free fax forwarding service, at no additional charge for North American destinations.<sup>4</sup> Simply call **1 800-265-1289** if you are in Canada or the Continental United States.

Relay your brief message over the phone to the Business TD Auto Club Specialist, give the name and fax number of the addressee, and we will fax your message within 30 minutes of our receipt of the same.

# Membership Agreement and General Conditions

## Membership Agreement

AXA Assistance Canada Inc., the provider of the Business TD Auto Club agrees to provide benefits listed in this Handbook, to the member subject to the terms and conditions as set out in this Handbook.

Members must be holders, in good standing, of valid TD Business *Visa*, TD Business Travel *Visa* or TD Venture Line of Credit *Visa* Cards issued by The Toronto-Dominion Bank.

Our records determine the commencement and termination dates of your coverage and will be evidence of your eligibility to claim benefits.

Your membership is not transferable.

## General Conditions

Definition of "Vehicle": For the purposes of this Handbook, "Vehicle" shall mean any motor car, truck, bus, motor home or motorcycle with a G.V.W. of less than 8,000 lb. / 3,600 kg, but shall not include any snowmobile, farm tractor, farm or construction machine or any other vehicle not normally intended to be driven on public roads or highways. Vehicle must be plated, with current registration and vehicle insurance.

Definition of "Traffic Accident": For the purpose of this Handbook, "Traffic Accident" shall mean the upset or collision of a vehicle with any object, moving or stationary.

Any alterations on bills for service will render them invalid for claims reimbursement.

Only originals of invoices and/or credit card receipts submitted by you will be accepted for consideration for reimbursement. (Please keep a copy for your own records.)

Benefits as described in this Handbook will not be provided:

- a) where there is any indication at the time of a traffic accident or incident of your consumption of alcoholic beverages or narcotics or where you are not in possession of a valid licence to operate vehicle, or when your licence is under suspension;
- b) while a vehicle is not plated, not currently registered or not covered by Public Liability and Property Damage automobile insurance;

- c) in the event that charges are attributed a traffic accident or incident that occurred while you were committing or attempting to commit a criminal offence;
- d) when your claim arises out of an incident which occurs while your membership with Business TD Auto Club is not in force or you did not incur any expenses.

It is the members' responsibility to keep their vehicle(s) in roadworthy condition. It's important that you understand your coverage. You should be aware that your coverage does not apply to:

- a) Cost of parts, repairs, labour, additional servicing equipment, storage or impound towing;
- b) Towing from one repair facility to another;
- c) A second tow or a repeat call for the same mechanical problems;
- d) Costs which are covered by your automobile insurance;
- e) Vehicles driven into an area not regularly travelled;
- f) Unauthorized individuals driving your vehicle;
- g) Service to vehicles unattended by you.

We reserve the right to decline any claim presented for payment more than 30 days from the date the service was performed, or any claim not in conformity with the requirements set out in this Handbook.

The services contracted for shall not cover emergency claims caused directly or indirectly, wholly or partly by war, riot, floods, invasion, insurrection, civil commotion or while the vehicle you are driving is being used in the military or police service.

## Satisfaction Guaranteed

We are committed to your total satisfaction with the Business TD Auto Club which you have purchased.

If, for any reason, we do not meet your expectations of value or service within the first 30 days of your membership, you may cancel your membership by contacting Business TD Auto Club in writing at the address provided herein. Cancellation will be effective when written notification has been received.

We will immediately and without question issue a full refund, less the used portion of your membership on a pro-rated basis.

## **Cancellation Policy**

If you are not completely satisfied with your Business TD Auto Club membership, you may cancel at any time by forwarding written notification of cancellation. Cancellation will be effective as of the date written notification is received at Business TD Auto Club head office at the address provided herein. Members paying annually who cancel mid-term are eligible to receive a pro-rated refund of membership fees for each full month remaining in the membership year less any claim amounts and provider fees incurred by Business TD Auto Club when assistance was provided. Should a quarterly-paying member choose to cancel mid-term, Business TD Auto Club will stop charging the quarterly membership fee to the TD Credit Card Account as of the next possible billing date. Partial-quarterly refunds will not be issued.

## **Agreement Term/Termination**

The term of the agreement is 12 months from the effective date of the membership and shall automatically renew for additional 12 months unless the member gives advance written notice of termination. Upon renewal, Business TD Auto Club has the right to charge the member's TD Credit Card Account the renewal fee then applicable. Further, Business TD Auto Club has the right to terminate this agreement on 30 days written notice if the Business TD Auto Club Program is cancelled.

## **Membership Termination/Suspension**

Business TD Auto Club may terminate or suspend your membership at any time without notice, for any reason, including:

- a) if your TD Credit Card is no longer in good standing;
- b) if Business TD Auto Club determines, in its sole discretion, that you have made excessive use of or have abused or misused your membership; or

## **Liability Statement**

All service operators providing service to members are independent contractors and are not employees of AXA Assistance Canada Inc. or The Toronto-Dominion Bank. Therefore, the Business TD Auto Club and The Toronto-Dominion Bank and their subsidiaries cannot and do not assume any liability or responsibility for any loss or damage to a member's vehicle or personal property resulting from the rendering of such service.

Any loss or damage is the sole responsibility the servicing facility and should be reported to the proprietor of the facility and your own insurance company within 24 hours of its occurrence and prior to any repairs being carried out.

The Business TD Auto Club Membership is provided by AXA Assistance Canada Inc., an independent third party service provider. All references in this Handbook to the Business TD Auto Club refer to AXA Assistance Canada Inc.

**The Toronto-Dominion Bank and its affiliates accept no responsibility or liability in respect of these services. Any disputes must be settled directly with the service provider.**

## **Sharing and Disclosing your TD Business Credit Card Information**

With respect to maintaining, enhancing and servicing your TD Auto Club membership, you acknowledge and agree that information about your TD Credit Card (including its status, Account number and expiry date) and information about your TD Auto Club membership (including the frequency and types of services provided to you and any comments you may provide about your membership), may be shared between The Toronto-Dominion Bank and AXA Assistance Canada Inc.

<sup>1</sup> Business TD Auto Club Membership is provided by AXA Assistance Canada Inc., an independent third party service provider. The Toronto-Dominion Bank and its affiliates accept no responsibility or liability in respect of these services. Any disputes must be settled directly with the service provider.

<sup>2</sup> Benefits, features and conditions are described as at October 22, 2013, and are subject to change.

<sup>3</sup> AXA Assistance Canada Inc. and The Toronto-Dominion Bank accept no responsibility or liability in respect of legal services provided.

<sup>4</sup> Limit is three faxes per month, maximum of one page per fax.

Please note that all monetary values are stated in Canadian dollars.

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