

Deluxe TD Auto Club Membership



Inside

| | |
|--|-----------|
| Welcome to the Deluxe TD Auto Club | 1 |
| How to Contact the Deluxe TD Auto Club | 2 |
| Membership General Information | 2 |
| Emergency Road and Towing Services | 3 |
| Traffic Accident Emergency Services | 7 |
| Stolen Vehicle Emergency Services | 9 |
| Hazardous Weather Services | 10 |
| Motorist Legal Services | 11 |
| Travel Planning and Protection | 13 |
| Membership Agreement and General Conditions | 14 |

Welcome to the Deluxe TD Auto Club

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

With the Deluxe 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 Deluxe 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 Deluxe TD Auto Club will pay for your next tank of gas!

But the advantages don't stop there. The Deluxe 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 family.

Remember, the Deluxe TD Auto Club is here to offer you and your family 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 Deluxe TD Auto Club, how to access Approved Facilities, and how to submit claims for reimbursement if required.

Remember, with the Deluxe TD Auto Club, you can enjoy worry-free driving year round and around the clock in Canada and the U.S.

How to Contact the Deluxe 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 Gold Elite® *Visa** Card Account number
- The exact location of your vehicle
- The make, year, colour and license plate number of your vehicle

For personalized trip planning services, call:

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

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

To make claims for reimbursement, write to:

Deluxe TD Auto Club
248 Pall Mall St.
P.O. Box 5845
London, ON N6A 4T4

Membership General Information

- Your Deluxe TD Auto Club membership covers you, your spouse and unmarried children under 22 years of age who reside with you when driving any car, anywhere in the Canada and the United States
- Your TD Gold Elite *Visa* Account number serves as your Deluxe TD Auto Club membership identification number when you call the Deluxe TD Auto Club
- If your address should change over the course of your membership, it is up to you to contact the Deluxe 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 Deluxe TD Auto Club at **1 800-265-1289**

Emergency Road and Towing Services

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

Call the toll-free line and the Deluxe TD Auto Club can recommend one of the service facilities qualified under our “Approved Roadside Service Program”. They can provide the prompt, efficient service you need. Our approved facility network extends across Canada and the United States. When you receive service from one of our Approved Facilities you do not have to pay for any covered services of the Deluxe TD Auto Club.

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 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 lb./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 Deluxe TD Auto Club will refund the cost (costs incurred in accordance with Deluxe TD Auto Club standards) of your next fill-up under our Service Guarantee
- If you require service outside Canada or the U.S., use a convenient service facility

and, upon your return, submit a claim for reimbursement to the Deluxe 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 Deluxe TD Auto Club will provide only one service call for the same mechanical problem
- Deluxe TD Auto Club Members are limited to six calls per year for Primary Cardholders and two calls per year for Supplementary Cardholders for Roadside Service
- Deluxe 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 we 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 over 8,000 lb./3,600 kg are covered only on reimbursement basis.

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)

An Approved Roadside Service Facility, within 200 kilometres of your vehicle, will provide these services to you at no cost.

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

In the event that you are unable to contact the Deluxe 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 Deluxe 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 entry attempt. Cost of keys not included.

In the event that you are unable to contact the Deluxe TD Auto Club, or you elect to use a locksmith of your choice, the reimbursement for Lockout Service may be up to \$100 per call.

Breakdown Towing

Up to 200 kilometres

The Deluxe 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 service centre for repairs up to 200 kilometres. (Storage fees not included.)

The service is subject to reasonable industry rates in accordance with Deluxe TD Auto Club standards. (Note: Motor homes exceeding a G.V.W. of 8,000 lb./3,600 kg are covered only on a reimbursement basis up to \$100.)

In the event that you are unable to contact the Deluxe 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 Deluxe 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 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 7 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.

In the event that you are unable to contact the Deluxe TD Auto Club, or you elect to use a service facility of your choice, the reimbursement for Winching Services will be up to \$100 per call.

Personal Transportation

Up to \$25 (less than 80 kilometres from home)

In addition to taking care of your vehicle, the Deluxe TD Auto Club provides transportation for you and eligible members of your family in the event of a mishap within 80 kilometres of your home. The Deluxe TD Auto Club will reimburse you up to \$25 should you take commercial transportation (i.e. bus, train, taxi, plane) to your destination in the event that the vehicle you were driving requires mechanical breakdown towing.

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 TD Gold Elite *Visa* Account number are clearly printed on the receipt
- Mail your original receipts to the Deluxe 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 Deluxe TD Auto Club will credit your reimbursement to your TD Gold Elite *Visa* Account
- When claiming reimbursement for a fill-up under our Service Guarantee, please send in your TD Gold Elite *Visa* receipt for the purchase of gasoline

and upon approval, we will credit your reimbursement to your TD Gold Elite *Visa* Account

Traffic Accident Emergency Services

A traffic accident can be a very frightening and unpleasant experience. The Deluxe 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 \$200

The Deluxe TD Auto Club will reimburse you up to \$200 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 \$200

(Basic daily vehicle rental rate and taxes only.)

The Deluxe TD Auto Club will reimburse you up to \$200 to take you and your passengers from the scene of your traffic accident to your destination or home, 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.

Emergency Accommodation and Meals

Up to \$200

You will be reimbursed up to \$200 to help pay for accommodation and meals for you and your passengers, 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 \$200

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 \$200 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 Deluxe TD Auto Club will reimburse you and your passengers 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.

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 Deluxe 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

How to Make a Claim

- Contact the Deluxe TD Auto Club after your traffic accident at **1 800-265-1289** during regular office hours. One of our 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. (Keep a copy of these invoices for your personal records.) Mail all receipts and reports to the Deluxe TD Auto Club within 30 days of the date of the accident
- Make sure your name, address and TD Gold Elite *Visa* Account number are included with the other information when you submit your claim for reimbursement
- Upon receipt and confirmation of this information, Deluxe TD Auto Club will credit your reimbursement to your TD Gold Elite *Visa* Account

Stolen Vehicle Emergency Services

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

Emergency Accommodation and Meals *Up to \$200*

The Deluxe TD Auto Club will reimburse you up to \$200 for costs you and your passengers 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 \$200*

The Deluxe TD Auto Club will reimburse you up to \$200 for the costs of transporting you and your passengers to your destination or home using commercial transportation (i.e. taxi, bus, plane, train, car rental).

Return to Location

Up to \$200

Should the police locate your vehicle after you have returned home or proceeded to another destination, you will be reimbursed up to \$200 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.

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 8 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 80 kilometres away from home, you are entitled to the following benefits:

Emergency Accommodation and Meals *Up to \$200*

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 your passengers, up to and including a maximum of \$200 in total.

Towing

Up to 200 kilometres

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

Recreational vehicles weighing more than a Gross Vehicle Weight (G.V.W.) of 8,000 lb./3,600 kg are covered for reimbursement up to \$100.

How to Make a Claim

- Refer to “How to Make a Claim” under Traffic Accident Emergency Services on page 8 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 Deluxe 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 violations³ 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 during our office hours using our toll-free line and we will be happy to assist you.

Legal Advice

Up to \$150

Sometimes, you just want a lawyer’s opinion on how or whether to proceed with a matter concerning the operation of a vehicle. The Deluxe TD Auto Club will reimburse you up to \$150 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 travelling 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 Deluxe TD Auto Club will help you cover the cost for legal services up to \$300 as outlined below³ –

- 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 Deluxe 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

Legal expense coverage is underwritten by:

London & Midland
General Insurance Company
201 Queens Avenue
London, Ontario, Canada N6A 1J1

How to Make a Claim

- To qualify for Motorist Legal Services, you must contact the Deluxe TD Auto Club upon receiving a summons and prior to engaging a lawyer at **1 800-265-1289** during regular office hours
- 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 Gold Elite *Visa* Account number, name and address and mail to:

Deluxe TD Auto Club
248 Pall Mall St.
P.O. Box 5845
London, ON N6A 4T4

Travel Planning and Protection

The Deluxe 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 North America.

Personalized Auto Trip Planning

The Deluxe 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 Deluxe 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.

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

Please make all auto trip planning requirements 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 Deluxe TD Auto Club at **1 800-265-1289** between 8 a.m. and 8 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.⁴ Simply call **1 800-265-1289** if you are in Canada or the United States.

Relay your brief message over the phone to the Deluxe 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

Deluxe TD Auto Club, provided by Sykes Canada Corporation “DTAC”, agrees to provide benefits listed in this Handbook, to the member

subject to the terms and conditions as set out in this Handbook.

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

Your membership is not transferable.

If TD *Visa*⁵ determines that you have made excessive use of or have abused the benefits, your membership may be terminated.

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. (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 a 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 to 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 DTAC 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.

DTAC reserves 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.

TD *Visa* has the right to terminate this contract on 30 days written notice. TD *Visa* reserves the right to cancel your membership at any time.

Liability Statement

All service operators providing service to members are independent contractors and are not employees of Sykes Canada Corporation or TD *Visa*. Therefore, DTAC and TD *Visa* 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 of 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 Deluxe TD Auto Club Membership is provided by Sykes Canada Corporation, 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.

All references to the Deluxe TD Auto Club in this Handbook refer to Sykes Canada Corporation.

¹ Deluxe TD Auto Club Membership is provided by Sykes Canada Corporation, 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.

² Benefits, features and conditions are described as at December 1, 2004, and are subject to change.

³ Sykes Canada Corporation and The Toronto-Dominion Bank accept no responsibility or liability in respect of legal services provided.

⁴ Limit is three faxes per month, maximum 120 characters per fax.

⁵ References to TD *Visa* mean The Toronto-Dominion Bank.

* Visa International Service Association/TD Canada Trust, licensed user of Mark.

* Trade-mark of The Toronto-Dominion Bank.

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



586002(0606)