

TD First Class Travel® *Visa Infinite** Card

Cardholder Agreement and Benefit Coverages Document



The
TD First Class Travel *Visa Infinite*
Cardholder Agreement
and Benefit Coverages Document

*This document contains important
and useful information about your
TD First Class Travel Visa Infinite Card.
Please keep this document in a
secure place for future reference.*

This document includes:

- TD First Class Travel *Visa Infinite* Cardholder Agreement
- TD Travel Rewards Program Terms and Conditions
- Travel Medical Insurance certificate
- Trip Cancellation/ Trip Interruption Insurance certificate
- Common Carrier Travel Accident Insurance certificate
- Delayed and Lost Baggage Insurance certificate
- Emergency Travel Assistance Services
- Auto Rental Collision/Loss Damage Insurance certificate
- Purchase Security and Extended Warranty Protection

This Agreement is being provided by The Toronto-Dominion Bank (the **Bank**, also referred to as **we, us or our**) in connection with a TD Canada Trust Credit Card including any renewal or replacement card (the **Card**) and any TD *Visa* Cheque that we may issue. References in this agreement to the **Account** is the account which we maintain for the Card and any TD *Visa* Cheque that we may issue from time to time.

When a Cardholder or a person authorized by the Cardholder signs, activates or uses the Card or the Account, it means that the Cardholder has received and read this agreement and the accompanying **Disclosure Statement**, which together constitute the **Agreement** between the Bank and the Cardholder. We may send you amendments or replacements of this Agreement from time to time. This Agreement replaces any previous Cardholder Agreement provided to you for the Account.

DEFINITIONS: What these Words Mean: In this Agreement:

Authorized User means a person to whom a Card has been issued at the authorization of the Primary Cardholder.

Balance means the total amount of all Transactions, fees (including those set out in the Disclosure Statement), interest and other amounts payable under this Agreement, less any payments or other credits which have been posted to your Account.

Balance Transfer means a cash advance transaction in which you use funds from the Account to pay the outstanding balance on another credit card and thereby transfer the balance to the Account. We may from time to time offer you a promotional interest rate on your Balance Transfer, otherwise the annual interest rate that applies on your Account to Cash Advances will apply to your Balance Transfer. If you accept a promotional offer that we have made you on a Balance Transfer, this Agreement will continue to apply to that Balance Transfer and any additional terms we set out in the offer will also apply to that Balance Transfer.

Cardholder means the Primary Cardholder and any Authorized User.

Cash Advance includes:

- a cash advance obtained at an automated banking machine (**ATM**), over the phone or on the Internet;
- a cash advance obtained at our branches and at other financial institutions;
- a Balance Transfer;
- a TD *Visa* Cheque; or
- a Cash-Like Transaction.

Cash-Like Transactions means Transactions involving the purchase of items directly convertible into cash and are similar to cash. Cash-Like Transactions include casino gaming chips, money orders, wire transfers, travellers' cheques and gaming transactions (including betting, off-track betting, race track wagers and casino gaming chips).

Primary Cardholder means a person who applied for a Card, whose name is on the Account and to whom a Card has been issued.

Purchase means any Transaction other than a Cash Advance or TD *Visa* Cheque.

TD *Visa* Cheque means a cheque we issue to you from time to time on the Account that you can use to: (i) pay for goods and services with your Card; or (ii) pay the outstanding balance on another credit card belonging to you (other than a credit card provided by the Bank) and thereby transfer the balance to the Account. We may from time to time offer you a promotional interest rate on the TD *Visa* Cheque we have issued you, otherwise the annual interest rate that applies on your Account to Cash Advances will apply to your TD *Visa* Cheque. If you use a TD *Visa* Cheque we have issued to you with a special promotional interest rate, this Agreement will continue to apply to that TD *Visa* Cheque and any additional terms we set out in the offer will also apply to that TD *Visa* Cheque.

Transaction means any use of a Card or the Account to purchase goods or services or make any other charges to the Account including a Purchase, Cash Advance or TD *Visa* Cheque.

You or your means each Cardholder.

Using the Account (including Unauthorized Transactions): You may use your Card and, if provided by the Bank, TD *Visa* Cheques, in accordance with the terms of this Agreement for those purposes that we agree to, including:

- to pay for Purchases;
- to obtain Cash Advances;
- to use a TD *Visa* Cheque;
- to cash cheques at any branch of the Bank in Canada by presenting the cheque and the Card (up to your Available Credit (see below), but not exceeding \$2,000 in total at any time); and
- to access the Cardholder's other accounts at the Bank or our affiliates.

You agree not to use the Card or Account for anything that is illegal or fraudulent.

When any Cardholder makes a Transaction using the Account, we are loaning the Primary Cardholder the amount of the Transaction. The Primary Cardholder is responsible for and must repay us the Balance owing on the Account. If the Primary Cardholder wishes to seek reimbursement from any Authorized User for any portion of the Balance that has been paid or is owing on the Account, it is the Primary Cardholder's responsibility, not the Bank's, to ensure that appropriate arrangements are in place with the Authorized User.

If we permit, any one Cardholder may use the Account and provide us with instructions without the approval of the others. The Primary Cardholder may authorize that a Card be issued to an Authorized User without notice to any other Authorized User. We may limit the number of Cards issued on one Account. An Authorized User's Card number may differ from the Primary Cardholder's Card number but are all part of the same Account.

If you use or give a Card number or Account number to someone for a Purchase, to obtain a Cash Advance, to transfer funds to your Account through a Balance Transfer, to use a TD Visa Cheque, or if you otherwise authorize the Account to be charged without presenting the Card or without signing a sales draft (including by mail, telephone, Internet or any other electronic method of communication), the legal effect is the same as if you had presented the Card and signed a sales draft. If a Cardholder has at any time authorized a person to use the Account, the Primary Cardholder will be liable for any use of the Account by that person even though a Cardholder intended to limit that authorization to a particular use or time.

A Transaction will be considered "unauthorized" only if your Card or Account, including a Card or Account number, has been used by a person other than you or an Authorized User, and when neither you nor an Authorized User receives any benefit from the Transaction. You will also be required to have fulfilled your obligations as described in this section and in "Electronic Services; Use and Protection of a Card, PIN or Password". You will be required to cooperate fully with us in any investigation to determine if a Transaction was unauthorized.

If you cash a cheque using the Card and the cheque is dishonoured when presented for payment by us, a Cash Advance in the amount of such cheque will be charged to the Account as of the date you received the funds for such cheque.

Due to technical limitations in some countries, if you use the Card outside of Canada to withdraw cash from another account of a Cardholder at the Bank or our affiliates, the withdrawal may be recognized and treated as a Cash Advance from the Account, rather than a withdrawal of cash from the Cardholder's other account.

You may not use the Card before its *valid from* date or after its expiry date shown on your Card. However, if any amounts are charged to the Account before its *valid from* date or after the expiry date, the Primary Cardholder is responsible for and must pay us those amounts.

A stop payment on a TD Visa Cheque is not permitted. We reserve the right to refuse to honour any TD Visa Cheque. We reserve the right not to provide or to discontinue providing TD Visa Cheques at any time.

We reserve the right to block use of the Card and prevent use of the Account without telling you in advance if we suspect illegal, unauthorized or fraudulent use of the Account, including transactions relating to Internet gambling.

Credit Limit: The initial credit limit established by us for your Account (the **Credit Limit**) is shown on the Disclosure Statement. Your Credit Limit may be **reduced** from time to time, without prior notice to you. We will not increase your Credit Limit without obtaining the express consent of the Primary Cardholder prior to doing so. The amount of credit that is available to you at any time (your **Available Credit**) for Transactions (such as Purchases, Cash Advances, and other charges to the Account) is the positive difference between the Credit Limit and the Balance that is outstanding on the Account at such time. Your Available Credit is also shown on your monthly statement. While we establish a Credit Limit on your Account, as a TD First Class Travel *Visa Infinite* Cardholder, we may allow the amount owing on your Account to exceed the Credit Limit for individual Purchases. Before doing so, however, those individual Purchases are evaluated by us, based on factors such as suspected fraud, your Account history, credit and/or payment history. We may also allow the amount owing on your Account to exceed the Credit Limit for other Transactions. While we may authorize any Transaction to exceed your Credit Limit, we are not required to do so even if we have done so before. If we authorize any Transaction that causes the amount you owe us to exceed your Credit Limit, then you must pay the minimum payment required, plus the amount of the Balance that exceeds the Credit Limit, by the Payment Due Date on your monthly statement. The Primary Cardholder remains liable for the entire Balance owing on the Account, whether or not it exceeds the Credit Limit.

Interest and Grace Period: You can avoid interest being charged on Purchases and fees by ensuring that we always receive payment in full of your Balance every month by the Payment Due Date on your monthly statement. This interest-free period does not apply to Cash Advances. We charge interest on Cash Advances as described in "Interest on Cash Advances including Balance Transfers, Cash-Like Transactions and TD Visa Cheques". You will lose your interest-free status on all new Purchases and fees that appear on your statement for the first time if we do not receive payment in full of your Balance by the Payment Due Date on your current statement. We will then charge interest on all new Purchases and fees that appear on that current statement. Interest accrued on new Purchases and fees from their transaction date until the date we receive payment in full of the amount of those Purchases and fees on your current statement will appear on your next monthly statement.

Interest is calculated at a daily interest rate(s) which is equivalent to the applicable annual interest rate(s), each as initially shown in the Disclosure Statement. Interest rates are subject to change at any time. Any change to the applicable interest rate(s) will be indicated on your statement.

If interest is charged, we charge interest on any amount owed from the transaction date until that amount has been paid in full. We calculate interest daily but add it to your Balance on a monthly basis. We calculate interest on any amount owed each month by:

- multiplying the amount owed each day by the applicable daily interest rate or rates (that is the applicable annual interest rate or rates divided by the number of days in the year); and
- adding together those interest charges for each day in that month.

The total is the amount of interest we will charge you each month.

We do not charge interest on interest.

The interest rate applicable to your Account will go up by 5% per annum, calculated on a daily basis, if you do not pay the Minimum Payment shown on your monthly statement within 30 days after the Payment Due Date shown on your monthly statement. You will also lose the benefit of any lower-rate promotional offers (including any offer that remains open to you to participate in). You will pay interest on your Account at the new higher rate shown on your monthly statement. You will continue to pay the higher rate of interest until such time as you have paid the Minimum Payment for two consecutive monthly statements by the Payment Due Date shown on each monthly statement.

The number of days between the Statement Date and the Payment Due Date shown on your monthly statement is the **Grace Period**. If we receive payment in full of the Balance by the Payment Due Date on your previous statement, the Grace Period will continue to be the standard 21 days. If we did not receive payment in full of the Balance by the Payment Due Date on your previous month's statement, the number of days between the Statement Date and the Payment Due Date on your current statement will be automatically extended to 25 days. **Interest will continue to accrue during this extended 25-day period.** When we receive payment in full of your Balance by the Payment Due Date, the number of days between the Statement Date and the Payment Due Date on your next statement will revert back to your standard Grace Period. In addition, if your Payment Due Date falls on a Saturday, Sunday or holiday in Canada, your Payment Due Date will be automatically extended to the next day that is not a Saturday, Sunday or holiday in Canada. **Any interest that applies will continue to accrue during this extended period.**

Interest on Cash Advances including Balance Transfers, Cash-Like Transactions and TD Visa Cheques: Interest is always charged on Cash Advances from and including the transaction date of the Cash Advance until the amount of the Cash Advance is paid in full. When you transfer funds from your Account through a Balance Transfer, obtain a Cash-Like Transaction or use a TD Visa Cheque, we treat that Transaction as a Cash Advance. If you are uncertain whether a Transaction will be treated as a Cash Advance, please call us at 1-800-983-8472 or collect at (416) 307-7722.

Minimum Payment: You must pay at least the minimum payment required on each Payment Due Date shown on your statement which is calculated as shown in the Disclosure Statement.

Foreign Currency Transactions: If you use the Account to make Purchases or obtain Cash Advances in U.S. Dollars, Euros, Great British Pounds, Australian Dollars, or Mexican Pesos, the foreign currency will be converted directly to Canadian Dollars before it is recorded in the Account. If you use the Account to make Purchases or obtain Cash Advances in any other foreign currency, the currency will be first converted to U.S. Dollars and then to Canadian Dollars before it is recorded in the Account. Credits to the Account involving a foreign currency will also be converted directly to Canadian Dollars, or first to U.S. Dollars and then to Canadian Dollars, depending on the foreign currency involved as set out above.

For debit Transactions, currency will be converted by applying a rate established by VISA plus a fixed percentage as shown in the Disclosure Statement. For credit Transactions, currency will be converted by applying a rate established by VISA minus a fixed percentage as shown in the Disclosure Statement. As a result, for credit Transactions made in respect of prior, related debit Transactions, the Canadian Dollar amount credited to the Account will in most cases be less than the Canadian Dollar amount that was originally debited to the Account. The rate that is used will be the rate on the date that a Transaction is recorded in the Account and may be different from the rate in effect on the date of the Transaction.

Statements: We will provide the Primary Cardholder with a monthly statement if there has been any activity on the Account during the last month or there is any outstanding Balance except if, during any three-month period, there is an outstanding credit Balance on the Account that is less than \$10 and there has been no activity on the Account during that three-month period, then we may provide the Primary Cardholder with a monthly statement only at the end of that three-month period. Statements may not be provided on the same date in each month and therefore the Payment Due Date on your statement may not always be the same.

Statement Errors: You must promptly and carefully examine the statement and notify us in writing of any errors in the statement. We will investigate reported errors if we receive written notice from you within thirty (30) days of the statement date. If we do not receive written notice from you within thirty (30) days of the statement date, the statement and every item on the statement and our records respecting the Account will be considered to be correct (except for any amount that has been credited to the Account) and you may not afterwards make any claim against the Bank respecting any item in your statement.

How We Communicate with You: Statements and other communications will be sent by ordinary mail to the address appearing in our records for the Primary Cardholder. With the Primary Cardholder's consent, and if we agree to do so, we may also send statements and other communications by another method, including electronically. We may also send copies of the statements and other communications to an Authorized User, if requested and if we agree to do so, or are required to do so by law. The Primary Cardholder and each Authorized User acknowledges that the statement, any information on the statement and other communications may be shared with any Cardholder without notice to other Cardholders. Communication to the Primary Cardholder will be sufficient communication to all Cardholders. Communication sent by mail will be considered to have been received by the Cardholder five (5) business days after we mail it or at the time of sending in the case of an electronic method or when received in the case of a communication delivered by hand. The Primary Cardholder must advise us immediately of any address change or other

information to keep our records current. We are not responsible for the failure of the Primary Cardholder or any Authorized User to receive a statement or other communication if we send it to the address, or other contact information we have for the Account, appearing in our records. For our mutual protection, we may record all telephone calls that relate to the Account.

Lost or Stolen Cards: You must notify us immediately by telephone or in writing if you know or suspect that a Card or TD Visa Cheque has been lost or stolen. The toll-free number to call is 1-800-983-8472 or you may call us collect at (416) 307-7722. If you notify us, you will not be liable for any unauthorized use of the Card. However, if the Account is used with a personal identification code such as the Cardholder's Personal Identification Number (PIN), Connect ID and/or Password, the Primary Cardholder will be liable for the full amount of all unauthorized Transactions which occur before notification.

Making Payments: It is the responsibility of the Primary Cardholder to ensure that payments are received by us by each Payment Due Date. You can make a payment to your Account at any time. You must choose a method of payment that results in your payment being received by us by the Payment Due Date. If we receive a payment after what we consider to be our normal business hours, that payment will be treated as having been received by us on the next business day. Payments that are made through the mail or at the branch, ATM or online banking service of another financial institution may take several days to be received by us. If your Payment Due Date falls on a Saturday, Sunday or holiday in Canada, your Payment Due Date will be automatically extended to the next day that is not a Saturday, Sunday or holiday in Canada. Any interest that applies will continue to accrue during this extended period.

How We Apply Your Payments: We will apply payments received on your Account first towards your Minimum Payment in the following order:

- a) First, to any interest that appears on your statement;
- b) Second, to any fees that appear on your statement;
- c) Third, to any Transactions that appear on your statement, including any amount that exceeds your Credit Limit or any past due amounts;
- d) Fourth, to any fees and other Transactions which do not yet appear on your statement.

In any of the above categories (a) to (d), those amounts with the lowest rate(s) of interest will be paid first before those amounts with the higher rate(s) of interest.

If you pay more than your Minimum Payment, we will apply that excess amount of your payment to the remaining Balance on your statement, as follows:

- i) First, all items that have the same interest rate(s) will be placed into the same category. For example, if your remaining Balance includes the amount of a Purchase at the interest rate that regularly applies to Purchases on your Account and also includes the amount of a Balance Transfer to which a lower promotional interest rate applies, these items will be placed into separate categories due to the different interest rate(s) that apply to them.
- ii) Second, we will allocate the amount of your payment above your Minimum Payment to the different interest rate(s) categories in (i) in the proportion that the amount in each category represents to the remaining Balance. For example, if the amount of your Purchase represents 70% of your remaining Balance and the amount of your Balance Transfer category represents 30% of your remaining Balance, we will apply 70% of your payment towards the amount of the Purchase and 30% of your payment towards the amount of your Balance Transfer.

If you pay more than your Balance on your statement, the excess will be applied to Transactions that have not yet appeared on your monthly statement, using the same payment allocation described in this paragraph for payment of the remaining Balance. We may delay enforcing our rights under this Agreement and may accept late payments, partial payments and payments marked as "paid in full" or containing similar wording without losing any rights that we have under this Agreement or by law, including the right to recover in full all amounts that the Primary Cardholder owes to us on the Account.

Our Rights if you Default: If you do not make a payment on the Payment Due Date, or otherwise do not comply with this Agreement, or if anything occurs which causes us to believe that you will be unable to make payment or otherwise not be able to comply with this Agreement:

- a) the entire Balance owing on the Account will, at our option, become due and payable, despite any other provision of this Agreement, together with interest on such Balance at the annual interest rate payable on the Account at that time,
- b) we may, without notice to you, deduct money from any other account that you have with us or any of our affiliated companies which would include any member of the TD Bank Group, and use it to pay the amount that is owing to us, and
- c) you must pay all our legal expenses on a solicitor and own client basis (including legal fees charged by our own internal legal counsel) that we incur to collect or attempt to collect what is owing to us.

Payments and Credits: If we owe you any amount on the Account at any time we will not pay you interest on that amount. A credit Balance in the Account will not increase the Cardholder's Available Credit or Credit Limit. The Bank is not liable if the Cardholder is at any time for any reason unable to access funds deposited to the Account or a credit Balance in the Account. The Cardholder must not deposit any cheque or other payment instrument to the Account in order to obtain a Cash Advance or otherwise utilize the Account if the Cardholder has any reason to believe that the cheque or other payment instrument will not be honoured when the Bank presents it for payment.

Ownership of Card: The Card continues to remain our property, and we may revoke the Card at any time and require that each Card be returned to us.

Responsibility for Services: If you have any problems with purchases made through use of the Account, you must settle them directly with the merchant. Any dispute that you have with a merchant does not affect your obligation to pay us the full amount that has been charged to the Account.

If a merchant gives you a refund and we receive a credit voucher from the merchant, we will credit the Account with the amount that has been refunded. However, if interest has been charged in the meantime as a result of the transaction, we will not refund the interest charged.

We are not responsible for benefits, services and coverages associated with the Account that are provided by other companies, and you may not refuse to pay us any amount charged to the Account for such benefits, services and coverages. These benefits, services and coverages are subject to the terms set by the companies providing them and any disputes must be settled directly with those companies.

Although we have no obligation to do so, if we credit the Account, you agree that your rights and claims in respect of the credit are automatically assigned to us. You also agree to co-operate with us by signing any documents as may be required by us regarding the assignment of rights and claims before we credit the Account. However, we have no obligation to credit the Account and if we do credit the Account, it will not be considered a precedent for crediting the Account in the future.

Electronic Services; Use and Protection of a Card, PIN or Password: The following provisions apply to your use of a Card or the Account, including if we allow you to access or use a Card or the Account for any Transaction, including a Purchase, or any other activity on the Account with a personal identification code such as a Connect ID, Personal Identification Number (PIN), and/or Password, through a terminal (including one that accepts contactless payment cards) or other machine at an ATM, over the phone, on the Internet, or other electronic service:

- a) Access to or use of the Account through EasyLine® telephone banking, EasyWeb® Internet banking or to make electronic bill payments, if offered by us, is governed by the Bank's Financial Services Terms if the Cardholder has signed a Financial Services Agreement, or the Cardholder and Electronic Banking Services Agreement applies if you have not signed a Financial Services Agreement.
- b) Care and control of the Card, Connect ID, PIN and Password — You are responsible for the care and control of the Card, Connect ID, PIN and Password. You must maintain them safely at all times, which includes:
 - keep possession of the Card;
 - keep your PIN and Password separate from the Card and Connect ID;
 - keep your PIN and Password strictly confidential;
 - take all reasonable precautions to ensure that no one finds out your PIN or Password, including while you key in your PIN or Password at an ATM or other machine;
 - avoid such PIN or Password combinations that may be easily determined by others, such as birthdays, phone numbers, age, Social Insurance Number, etc.;
 - ensure that each PIN or Password is unique; and
 - contact us immediately if your Card is lost or stolen or your Connect ID, PIN or Password becomes known to an unauthorized person.

Your Card, Connect ID, PIN or Password are reserved strictly for your own use. If they are used by someone else, you will be required to prove that you took all reasonable precautions to protect these items.

- c) Your responsibility for use of the Card, Connect ID, PIN and Password — You are responsible for the full amount of all authorized activity or other Transactions resulting from use of the Card or Connect ID and PIN or Password by any person, including any entry error or fraudulent or worthless deposit at an ATM or other machine. You are responsible for the full amount of all unauthorized activity or other Transactions which occur before we receive notification that your PIN, Password or Card was lost or stolen or that your Connect ID, PIN or Password may have become known to an unauthorized person. On receiving such notice from you we will block the Card's, PIN's or Connect ID's ability to access our services and/or the use of a Card or the Account.
- d) Account activity — Our records will be conclusive proof of use of a Card or the Account or electronic services and will be considered your written request to perform the Transaction. Even though you may be provided with a Transaction receipt, verification or confirmation number, or interim statement by or through an ATM or other machine, the following applies to all Transactions or other activity on the Account:
 - our acceptance, count and verification of Transactions or deposits will be considered correct and binding unless there is an obvious error; and
 - Transactions or other activity on the Account through an ATM or other machine may be credited or debited by us to the Account on a date determined by us. This date may be different than the date on which you used the ATM, terminal or other machine.
- e) Access to other accounts — If we allow you to access or use any other account (including a deposit account) that you have with the Bank or its affiliates using your Card at an ATM, all of you, including any Authorized User from time to time, will also have access to and will be able to use the other account. Use of the other account includes conducting Transactions. By arranging and maintaining the access to the other account using your Card, it means that you agree that all of you, including any Authorized User from time to time, will have access to and use of the other account.
- f) *Verified by Visa* — You must register for and use the *Verified by Visa** program in order to access or use the Account for Internet transactions with participating merchants. Access to or use of the Account using the *Verified by Visa* program is governed by the Bank's *Verified by Visa* Cardholder Terms of Service.

Liability for Damages Limited: We will not be liable for any damages (including special, indirect or consequential damages) resulting from:

- any failure, error, malfunction or inaccessibility of any Card, ATM, terminal or other machine or equipment, or
- if for any reason your Card or a TD *Visa* Cheque is not accepted or for any other reason you cannot use the Account, even if we knew that damage was likely or the damage was a result of our negligence or the negligence of our employees, agents or representatives.

Cancellation of Pre-Authorized Debits: The Primary Cardholder is responsible for all pre-authorized debits charged to the Account, including pre-authorized debits charged to the Account by any Authorized User and including those charged to the Account after the Agreement is ended or an Authorized User Card has been cancelled, unless written notice to cancel the debit has been received by the merchant before it has been charged to the Account. If we request, you must provide us with a copy of the written notice received by the merchant. It is your responsibility to contact merchants if you want to cancel any pre-authorized debit and then to check your statement to ensure the pre-authorized debit has been cancelled. You are responsible for providing a merchant with adequate, correct and up-to-date information for any pre-authorized debits to be charged to your Account, including if your Card number or expiry date changes. We are not liable if any pre-authorized debits cannot be posted to your Account and you must settle directly with the merchant any dispute or liability you may have for the Transactions relating to those pre-authorized debits.

Cancellation of Authorized User Card(s): We may cancel an Authorized User Card or withdraw or limit access to the Account at any time without telling you in advance. The Primary Cardholder may also cancel an Authorized User Card by providing us with notice in writing instructing us to cancel and confirming that the Authorized User Card is in the possession of the Primary Cardholder or has been destroyed. In either case, cancelling an Authorized User Card will not affect the Primary Cardholder's obligation to pay all amounts owing on the Account. If the Primary Cardholder is unable to obtain or destroy the Authorized User Card, the Primary Cardholder will continue to be responsible for and will pay us for all amounts owing on the Account for interest, fees, Purchases, Cash Advances, TD *Visa* Cheques or other Transactions incurred by any Authorized User.

Changes to this Agreement: We may make changes to this Agreement by giving subsequent notice of the change to the Primary Cardholder with your statement or in some other way, unless advance notice is required by law. If you sign, use or activate any Card or the Account or if any Balance owing on the Account remains unpaid after the change is made, it will mean you have accepted the change.

Benefits, services and coverages associated with any Card or the Account may also change or end by giving subsequent notice to the Primary Cardholder, unless advance notice or notice in some other way is required by law. Except if we change this Agreement in writing, any waiver by us of any provision of this Agreement will not be considered a precedent for waiving the same or any other provision.

Transfer of Rights: We may transfer, sell or otherwise assign all of our rights under this Agreement. If we do so, we may disclose information about you and the Account to anyone to whom we assign our rights.

Ending this Agreement: We may end this Agreement or withdraw or limit your right to access the Account at any time without telling you in advance. The Primary Cardholder may also end this Agreement by giving us notice in writing. In either case, ending this Agreement will not affect the obligation of the Primary Cardholder to pay all amounts owing on the Account, including all Pre-Authorized Debits charged to the Account before the merchant has received written notice of cancellation from a Cardholder. If this Agreement ends, you must return all Cards to us and, if we ask you to do so, all TD *Visa* Cheques issued to any Cardholder. In any event, we or our agent may take possession of them. When the Agreement ends, benefits, services and coverages will automatically end or may be cancelled or changed at our discretion.

Liability: The Primary Cardholder will be liable for payment of all amounts owing under this Agreement, including for all Transactions made by an Authorized User.

Headings: The headings to each section of this Agreement are added for convenience and do not change the meaning of any provision of this Agreement.

Severability: If it is found by a court that any portion of this Agreement is invalid or unenforceable, the remainder of the Agreement will not be affected.

Governing Law: This Agreement will be governed by and interpreted in accordance with the laws of the province or territory in Canada where you reside or most recently resided and the laws of Canada, as applicable. If you have not resided in Canada, this Agreement will be governed by and interpreted in accordance with the laws of the Province of Ontario and Canada, as applicable.

For Quebec Only: It is the express wish of the parties that this Agreement and any directly or indirectly related documents be drawn up in English. Les parties ont exprimé la volonté expresse que cette convention et tous les documents s'y rattachant directement ou indirectement soient rédigés en anglais.

Privacy Agreement: Protecting Your Privacy – In this section, the words “we”, “us” and “our” mean the TD Bank Group^{1†}. The word “Information” means personal, financial and other details about you that you provide to us and we obtain from others outside our organization, including through the products and services you use.

You acknowledge, authorize and agree as follows:

Collecting and Using your Information – At the time you 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, date of birth, occupation and other identification, all of which are required under law; records that reflect your business dealings with and through us; and your financial preferences and activities.

This Information may be collected from you and from sources outside our organization, including from:

- government agencies and registries, law enforcement authorities and public records;
- credit reporting agencies;
- other financial institutions;
- other service providers, agents and other organizations with whom you make arrangements;
- references you have provided; and
- persons authorized to act on your behalf under a power of attorney or other legal authority.

You authorize those 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;
- operate and administer the Card network system;
- analyze your financial needs and activities to help us serve you better;
- help protect you and us against fraud and error;
- help manage and assess our risks, operations and relationship with you; and
- 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, 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 including any supplier of services that you receive as an included benefit with your Card or that you request in order for the supplier to establish and serve you as a user of that service;
- to any Authorized User for whom you request an Authorized User Card;
- to operate and administer the Card network system;
- when we buy or sell all or part of our businesses or when considering such transactions;
- to help us collect a debt or enforce an obligation owed to us by you; or
- where permitted by law.

Sharing Information within TD Bank Group (TDBG) – Within TDBG, we may share Information, other than health-related Information, for the following purposes: to manage your total relationship within TDBG, including servicing your Account, as well as our business risks and operations; to comply with legal or regulatory requirements; and to allow other businesses within TDBG to tell you about products and services. If you prefer, you may choose not to have us share your Information in this way.

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, your choice to provide it is optional. 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 Consent – We will obtain information and reports about you from credit reporting agencies and other lenders at the time of and any time during the application process, and on an ongoing basis to review and verify your creditworthiness and/or establish credit and hold limits.

We may from time to time disclose your Information to other lenders and credit reporting agencies seeking such Information, which helps establish your credit history and supports the credit granting and processing functions in general. If you have a TD Canada Trust Credit Card Account or other credit product with us, you may not withdraw your credit consent.

Insurance – If you are applying for, requesting prescreening for, modifying or making a claim under an insurance product that we insure, reinsure, administer or sell, we may, if necessary, collect, use, disclose and retain health-related Information about you. We may collect this Information from you or any health care professional, medically related facility, insurance company or other person who has knowledge of your Information. We may also obtain a personal investigation report.

We may use your Information to:

- ensure you are eligible for coverage;
- administer your insurance and our relationship with you;
- investigate and adjudicate your claims;
- help manage and assess our risks.

We may share your Information with any health care professional, medically related facility, insurance company or other person who has knowledge of your personal Information, 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 TDBG, except to the extent that other TDBG companies insure, reinsure, administer or sell relevant coverage and the disclosure is required for the purposes described above. Your 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: better understand your financial needs and activities so that we may tell you about other products and services that may be of interest to you, including those offered by our affiliates and third parties we select; determine your eligibility to participate in contests, surveys or promotions, and to conduct and administer contests that you enter; conduct research and surveys to assess your satisfaction with us as a customer, and to develop products and services to meet your needs; contact you by telephone, fax and automatic dialing-announcing device, at the numbers you have provided us, or by Internet, mail and other methods.

With respect to these marketing purposes, you may choose not to have us:

- contact you occasionally either by mail, telephone, email, fax, Internet or all of these methods, with offers that may be of benefit to you;
- contact you to participate in customer research and surveys.

Telephone Discussions – When speaking with one of our telephone service representatives, we may monitor and/or record your telephone discussions for our mutual protection, to enhance customer service and to confirm our discussions with you.

More Information

Please read our Privacy Code – “Protecting Your Privacy” – for further details about these provisions and our privacy policies. Visit www.td.com/privacy or contact us for a copy. You acknowledge that we may amend these privacy provisions and our Privacy Code from time to time to reflect changes in legislation or other issues that may arise. We will post the revised provisions 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 above, you may do so by contacting us at 1-866-222-3456. Please read our Privacy Code for further details about your opt-out choices.

If You Have a Problem or Concern: Tell us about your problem or concern in the way that is most convenient for you. If your problem pertains to TD Canada Trust Credit Card Group or to a transaction on your statement, you may contact a TD Canada Trust Customer Service Representative toll-free at 1-800-983-8472, contact us by mail at TD Canada Trust Credit Card Group, TD Centre, P.O. Box 300, Toronto, Ontario M5K 1K6, by fax at 1-877-983-2932, or by email** at customerfeedback@td.com. For other types of problems, please contact your Branch, or the Business Unit that handles your account, once again, in the way that is most convenient. As a next step, if your concern remains unresolved, the Manager will offer to elevate your problem to a representative of the Senior Management Office. Alternatively, if you prefer to elevate the problem yourself, the Manager will be pleased to provide you with the contact information. You may also speak with one of our telephone banking specialists at 1-800-430-6095, and they will assist you by having the appropriate representative contact you.

If your concern remains unresolved, you may contact the TD Ombudsman, by mail at P.O. Box 1, TD Centre, Toronto, Ontario M5K 1A2, or toll-free at 1-888-361-0319. If your concern still remains unresolved, you may then contact the Ombudsman for Banking Services and Investments (OBSI) by mail at 401 Bay Street, Suite 1505, P.O. Box 5, Toronto, Ontario M5H 2Y4 or toll free at 1-888-451-4519.

For a more detailed overview please obtain a copy of our “If You Have a Problem or Concern” brochure from any branch or from our website at www.td.com.

Financial Consumer Agency of Canada – If you have a complaint regarding a potential violation of a consumer protection law, you may contact the Financial Consumer Agency of Canada (FCAC) in writing at 6th Floor, Enterprise Building, 427 Laurier Ave. West, Ottawa, Ontario, K1R 1B9 or at www.fcac-afc.gc.ca. Please note that the FCAC does not become involved in matters of redress or compensation – all such requests must follow the process set out above.

** For your protection, do not send confidential or personal information (such as your Account number) via email, as it is not a secure method of communication. If your request is urgent or requires disclosure of confidential information for resolution, please phone us.

TD TRAVEL REWARDS PROGRAM TERMS AND CONDITIONS

In this section the words “we”, “us”, and “our” mean: (1) the Bank; (2) the TD Travel Rewards Centre (the “Centre”) which is the phone channel operated by Carlson Marketing Ltd. (“Carlson”) and (3) the Expedia® For TD online and phone channels (“Expedia For TD”) that are operated by Expedia, Inc. (“Expedia”). “Program” means the TD Travel Rewards Program associated with the Account and includes all Program privileges and travel reward benefits including TD Points. “Travel Purchases” means all Purchases of travel and related services (including bookings) under the Program charged to the Account. All Travel Purchases made through the Centre are provided by Carlson or its agents or suppliers. All Travel Purchases made through Expedia For TD are provided by Expedia or its agents or suppliers. All Travel Purchases made under the Program but not using either the Centre or Expedia For TD are provided by third party agencies, suppliers or other travel providers including any online sites or phone channels operated by Expedia (except for Expedia For TD) and any other online travel agencies, suppliers or providers (the “Other Travel Providers”). Applicable terms of the TD First Class Travel Visa Infinite Cardholder Agreement apply to the Program, as do the following additional terms and conditions, which together are referred to as this Agreement.

TD Points

TD Points are earned for Purchases charged to the Account as follows: (1) Three (3) TD Points are earned for each one (1) dollar in purchases made; (2) Nine (9) TD Points are earned for each one (1) dollar in Travel Purchases made online through Expedia For TD; and (3) Six (6) TD Points are earned for each (1) dollar in Travel Purchases made through the Centre or made by phone through Expedia For TD. All fees, Cash Advances (including Balance Transfers and TD Visa Cheques), interest charges, optional services, refunds, rebates or other similar credits do not earn TD Points unless there is a special promotion. Credits for refunds, returned items, rebates and other similar credits will reduce or cancel the TD Points earned by the full or partial amount originally charged to the Account. This means that when you redeem TD Points towards a Travel Purchase: (1) The dollar value of the redeemed TD Points are applied as a credit to the original amount of the Travel Purchase leaving you with a net Travel Purchase amount, if any, that is charged to your Account (the “Net Amount”); and (2) You will only earn TD Points on the Net Amount. For more details, refer below to “TD Points Redemption”.

We will provide you with your TD Points Balance (the “TD Points Balance”) within the monthly statement for the Account. You must promptly and carefully examine the TD Points Balance and notify us in writing of any errors in the TD Points Balance. In the event of an error, our only responsibility is to correct the error. If we do not receive written notice from you within thirty (30) days of the statement date of the monthly statement for the Account, the TD Points Balance will be considered correct and you may not afterwards make any claim against the Bank respecting any item in your TD Points Balance. However, we reserve the right to adjust the TD Points Balance on the Account at any time.

TD Points (including those earned from Card(s) issued to an Authorized User) are for the sole benefit of the Primary Cardholder.

TD Points from the Account cannot be combined or pooled with TD Points from another TD Canada Trust Credit Card Account unless you are the Primary Cardholder on each TD Canada Trust Credit Card Account.

TD Points cannot be transferred upon the death of the Primary Cardholder, except to an Authorized User who applies, qualifies and becomes a Primary Cardholder.

TD Points have no cash value, cannot be redeemed for cash or credit and will be declared void if sold, bartered or otherwise assigned. TD Points cannot be divided or otherwise transferred in the event of separation or divorce.

TD Points Expiry

TD Points will not expire as long as the Account remains open and this Agreement has not ended. In the event that we end the Agreement for any reason, all TD Points will expire immediately. If the Account is in good standing and the Primary Cardholder ends this Agreement and/or transfers to another TD Canada Trust Credit Card Account, any accumulated TD Points from the Account can only be transferred to another

TD Canada Trust Credit Card Account that earns TD Points provided that the Primary Cardholder is the Primary Cardholder of that other TD Canada Trust Credit Card Account. Otherwise, TD Points from the Account must be redeemed within ninety (90) days of the date of the transfer to another TD Canada Trust Credit Card Account or when this Agreement ends. We reserve the right to delay expiration of TD Points, which delay will not be considered a precedent as to our future TD Points' expiry policy.

Making Travel Purchases

1) Through the Centre or Expedia For TD

The Cardholder may make Travel Purchases through the Centre or through Expedia For TD as follows: 1) You can redeem TD Points to cover the full cost of the Travel Purchase; 2) You can combine redemption of TD Points and a charge to the Account to cover the full cost of the Travel Purchase; or 3) You can charge the full cost of the Travel Purchase to the Account.

You will only be charged a \$40 booking fee (plus any applicable taxes) in the following situations: (1) By Carlson, if you make a Travel Purchase through the Centre and you **do not** redeem any TD Points for that Travel Purchase; or (2) By Expedia, if you make a Travel Purchase **by phone** through Expedia For TD and you **do not** redeem any TD Points for that Travel Purchase.

Travel Purchases can only be made through the Centre or through Expedia For TD by using TD Points alone, by using the Account alone, or by a combination of TD Points and the Account.

2) Through Other Travel Providers

A Cardholder may also make a Travel Purchase through Other Travel Providers by charging the full cost (or any portion) of the Travel Purchase to the Account. To redeem TD Points towards any amount of a Travel Purchase made at Other Travel Providers, refer below to "**TD Points Redemption**".

Who Can Make Travel Purchases

All Cardholders are entitled to make Travel Purchases under the Program using their Card at the Centre, at Expedia For TD, or at Other Travel Providers, whether or not TD Points are or will be redeemed for that Travel Purchase.

Travel Arrangements

1) Through the Centre or Expedia For TD

Every effort will be made to ensure that all your travel requirements are met. However, your travel is based on travel supplier available space and seating and is subject to terms and conditions of the travel supplier, such as pre-payment requirements. Travel space and prices are not confirmed until the Centre or Expedia For TD confirms the reservation with the travel supplier. It is the Cardholder's responsibility to instruct the Centre or Expedia For TD to confirm the reservation with the travel supplier. A reservation which merely holds your space, does not guarantee the price. Once your travel arrangement has been confirmed, the treatment of any routing changes, changes to travel dates, cancellations, "no-shows", additional charges such as any taxes and any other changes will be solely at the discretion of the travel supplier or other third party and are not our responsibility. Travel supplier policies may vary from time to time and may differ among travel suppliers. It is the Cardholder's responsibility to know the relevant policies, terms and conditions of the travel supplier.

The Centre or Expedia For TD will make every reasonable effort to provide travel information upon your request. However, we accept no responsibility or liability in the event that failure to provide you with information results in travel arrangements that have a higher cost or differ in any way from arrangements that may be available through other travel suppliers.

2) Through Other Travel Providers

You are responsible for confirming the details and terms and conditions of the Travel Purchases made through Other Travel Providers including all travel supplier restrictions and reservations that apply to those Travel Purchases even if you redeem TD Points under the Program towards those Travel Purchases.

Travel Documents

1) From the Centre or from Expedia For TD

All correspondence and travel documents provided by the Centre or Expedia For TD will be sent to the Primary Cardholder's address appearing in our records at the Centre or Expedia For TD or in accordance with instructions from the Primary Cardholder that we consider to be reasonable. However, the Centre or Expedia For TD does not offer facilities to pick-up travel documents in-person. We are not responsible for any failure to receive correspondence and travel documents if we send it to the address or in accordance with other contact information for the Account, appearing in our records at the Centre or Expedia For TD, or in accordance with instructions from the Primary Cardholder that we consider to be reasonable.

You and your travel companions are responsible to ensure that you have in your possession on departure and as otherwise required all necessary travel documents as required by law. If you do not have the necessary travel documents, you may be denied boarding by the travel supplier. We are not responsible if you do not have the necessary travel documents and you will not be entitled to any compensation from us. It is your responsibility to check with the airlines and any other travel suppliers for all estimated departure times and arrival times, as well as appropriate check-in times. Some travel suppliers will not board passengers unless the passengers have checked in within an appropriate amount of time prior to departure. The appropriate amount of time is determined by the airline or any other travel supplier in advance of departure.

2) From Other Travel Providers:

You are responsible for confirming the details and terms and conditions of Travel Purchases made through Other Travel Providers including all travel documents and correspondence required and arrangements for obtaining them from the Other Travel Providers, even if you redeem TD Points towards those Travel Purchases.

TD Points Redemption

Every 10,000 TD Points are worth \$50 off the cost of the Travel Purchases. Redemptions can only be made in 10,000 TD Points increments.

TD Points can only be redeemed for Travel Purchases under the Program either through the Centre or through Expedia For TD, but not through Other Travel Providers. In order to redeem TD Points, the Account must be open, in good standing, and not in default under the terms and conditions of this Agreement. TD Points can only be redeemed by the Primary Cardholder or an Authorized User.

TD Points that have not been recorded in your TD Points Balance are not available to be redeemed. TD Points will not be earned on any Purchases that have not been posted to the Account, including any Travel Purchases made through Other Travel Providers. This means that until the Purchase has been posted to the Account and the TD Points earned on that Purchase have been recorded in your TD Points Balance, you cannot redeem any TD Points that you may earn on that Purchase.

You can redeem TD Points under the Program for any amount of a Travel Purchase as follows: (1) You can redeem the required number of TD Points to cover the full amount of the Travel Purchase. If the dollar value of the TD Points redeemed exceeds the full amount of any Travel Purchase, your Account will not be credited for more than the full amount of the Travel Purchase; or (2) You can redeem the required number of TD Points for any portion of the Travel Purchase. Your Account will be credited with an amount equal to the dollar value of the TD Points redeemed.

The Net Amount of any Travel Purchase will remain on the Account and the Primary Cardholder will continue to be responsible for payment of the Net Amount.

Whether a Travel Purchase is made through the Centre, through Expedia For TD, or through Other Travel Providers, if any TD Points are redeemed towards that Travel Purchase, TD will provide a credit for those redeemed TD Points by an amount equal to the dollar value of those TD Points.

1) Redeeming TD Points for Travel Purchases made through the Centre or through Expedia For TD

When you make a Travel Purchase through the Centre or through Expedia For TD, you can only redeem those TD Points that are recorded in your TD Points Balance at the time you are making that Travel Purchase, even if the Travel Purchase requires only a deposit at that time. As a reminder, when you redeem TD Points towards a Travel Purchase that you are making through the Centre or through Expedia For TD, any credit that is applied to your Travel Purchase for the TD Points you are redeeming, will reduce or cancel the TD Points to be earned for that Travel Purchase. This means that when you redeem TD Points towards only a portion of your Travel Purchase: (1) The dollar value of the TD Points you have redeemed will be applied as a credit to the full amount of that Travel Purchase and only the Net Amount of that Travel Purchase will be charged to your Account; and (2) You will only earn TD Points on the Net Amount of that Travel Purchase.

2) Redeeming TD Points after a Travel Purchase has been made through Other Travel Providers

For Travel Purchases made through Other Travel Providers, TD Points must be redeemed within ninety (90) days after the Travel Purchase has been posted to the Account. You cannot redeem TD Points through Other Travel Providers. To determine when a Travel Purchase has been posted to your Account, you can view your transactional history for the Account online through our EasyWeb internet banking or allow the Travel Purchase to appear on your next monthly statement after the transaction date of that Travel Purchase. As a reminder, when you redeem TD Points towards a Travel Purchase that you made through Other Travel Providers, any credit for the TD Points to be redeemed and applied to your Account for your original Travel Purchase amount, will reduce or cancel the TD Points that were earned for that Travel Purchase. This means that when you redeem TD Points towards only a portion of your original Travel Purchase: (1) The dollar value of the TD Points you have redeemed will be applied as a credit to your Account to reduce the full amount of your original Travel Purchase; and (2) You will only earn TD Points on the Net Amount of your original Travel Purchase.

Other Rewards Programs

Although Travel Purchases made through the Centre, through Expedia For TD or through Other Travel Providers may earn frequent flyer miles, points or other benefits from other travel rewards programs (“**Other Benefits**”) you cannot redeem Other Benefits under the Program. We will not book all or any portion of your Travel Purchase for which you are using Other Benefits. If you are using Other Benefits (in whole or in part) for your Travel Purchase, you must make such Travel Purchase directly with the originating issuer of your Other Benefits. We are not responsible for the issue or redemption of Other Benefits.

Taxes

The payment of all applicable taxes related to travel reward benefits under the Program, including Travel Purchases made through the Centre, through Expedia For TD or through Other Travel Providers, is your sole responsibility. Some of the applicable taxes may be charged to the Account and/or paid by redeeming TD Points at the time you make the Travel Purchase through the Centre or through Expedia For TD, while other taxes may be otherwise collected from the Cardholder such as upon arrival at or departure from the Cardholder’s destination.

The credit provided by the Bank for the amount of any TD Points redeemed by the Cardholder towards a Travel Purchase or towards taxes payable on that Travel Purchase, whether purchased through the Centre, through Expedia For TD, or through Other Travel Suppliers, will not result in the Bank being responsible for the payment of any applicable taxes relating to Travel Purchases made through the Centre, through Expedia For TD, or through any Other Travel Provider.

The amount of any taxes or other charges associated with your Travel Purchase that are imposed by travel suppliers or other third parties (including any Other Travel Provider), are your sole responsibility and may change at any time without notice, even after the date that the Travel Purchase arrangements have been confirmed. Any personal income tax liability that may arise from the receipt or redemption of TD Points is your sole responsibility.

Liability for Travel Suppliers

We accept no responsibility or liability for the failure of any travel supplier including any Other Travel Provider to perform travel arrangements for any reason or for any other actions, errors or omissions by a travel supplier or Other Travel Provider. We will not, under any circumstances, assume any liability for any loss or damage caused by goods or services supplied or requested in connection with the Program. We accept no responsibility or liability if travel arrangements are voluntarily or involuntarily rerouted, downgraded or upgraded from your original paid itinerary and class of service by a travel supplier or Other Travel Provider or for any other changes or substitutions that a travel supplier or Other Travel Provider may make. It is the Primary Cardholder’s responsibility to know the relevant policies, terms and conditions of any travel supplier including those of any Other Travel Provider.

Changes and Termination

We reserve the right to change any of the rules, regulations, terms, conditions, restrictions, benefits, procedures and suppliers of services in respect of the Program and the Account, in whole or in part, with or without prior notice. However, when no prior notice is provided, we will make every effort to inform you of such changes as soon as possible after they are made. We are not responsible for market changes beyond our control. We may terminate the Program at any time. If the Program is terminated, TD Points may only be redeemed within ninety (90) days from the date of our notice of Program termination. We reserve the right to cancel or make changes to the Account, TD Points, or travel reward benefits, with or without notice, for any reason, including if you abuse the Program privileges, do not comply with this Agreement, misrepresent any information provided to us or if you conduct yourself in a manner detrimental to us or the interests of the Program.

Interpretation and Limitation of Liability

We will be the final authority as to the interpretation of all rules, regulations, procedures, terms, conditions, restrictions and benefits of the Program as outlined in this Agreement.

We are not responsible or liable for any loss suffered by Cardholders or third parties in respect of the Program, TD Points, any travel suppliers including Other Travel Providers, travel reward benefits, terms and conditions of the Program or as a result of changes in respect of, or termination of, the Program, Card(s) or the Account.

We will not be liable for any damages (including special, indirect or consequential damages) in respect of the Program, TD Points, any travel suppliers including Other Travel Providers, or travel reward benefits. In addition, Carlson accepts no liability or responsibility for any Travel Purchases made under the Program through Expedia For TD, and Expedia accepts no liability or responsibility for any Travel Purchases made under the Program through the Centre. As well, the Bank accepts no liability or responsibility for any Travel Purchases made under the Program through either the Centre or through Expedia For TD.

Any Cardholder may be subject to claims and may lose Program privileges if they do not comply with this Agreement.

Every effort has been made to ensure that the information in materials provided to Cardholders from time to time by either the Centre or Expedia For TD is accurate. However, we will not be liable for any errors or omissions in any information provided to you, or for any loss to or damages suffered by Cardholders arising from such errors or omissions. We do not review any materials or information that are/is provided to you by or through any travel suppliers including Other Travel Providers and we are not liable for any errors or omissions that may be contained in that information or materials.

TRAVEL MEDICAL INSURANCE

**For Covered Trips of 8 days or less for people under 65 years of age, and
For Covered Trips of 2 days or less for people 65 years of age or older.**

*Insured by: TD Life Insurance Company
120 Adelaide Street West
Toronto, ON M5H 1T1*

This certificate of insurance (the “**Certificate**”) applies to the TD First Class Travel *Visa Infinite Account*.

Certificate

TD Life Insurance Company (“TD Life”) provides the insurance for this *Certificate* under Group Policy **No. TGV002** (the “**Group Policy**”). World Travel Protection Canada Inc. (“WTP”) administers the insurance on behalf of TD Life, and provides medical and claims assistance, claims payment and administrative services under the Group Policy.

This Certificate contains important information. Please read it carefully and take it with You on Your trip.

Important Note:

What to do in an emergency: All medical emergencies must be reported to WTP immediately. If *You*, or if applicable, an *Insured Person*, do not contact WTP promptly, benefits may be limited or excluded. Please see section 8 for details.

Pre-Existing Conditions: A *Pre-Existing Condition* exclusion applies to *Emergency Medical Benefits* for all *Insured Persons*. Please see Limitations and Exclusions under sections 6 and 7 for details.

SECTION 1 – SUMMARY OF BENEFITS

<u>Benefit</u>	<u>Maximum Benefit Payable</u>
<i>Medical Emergency Insurance</i>	<i>\$1,000,000 per Insured Person per Covered Trip.</i>

NOTE: If a *Medical Emergency* occurs, *You*, or if applicable, an *Insured Person*, must phone WTP immediately, or as soon as is reasonably possible, or the *Maximum Benefit Payable* will be reduced to \$30,000, and only 80% of the *Eligible Medical Emergency Expenses* will be covered. *You* can call WTP 24 hours a day, seven days a week at **1-866-374-1129** from Canada or the USA, or from other countries by calling collect at **(416) 977-4425**.

SECTION 2 – DEFINITIONS

In this Certificate:

Account means the account owned by the *Primary Cardholder* that the *Bank* maintains with respect to a TD First Class Travel *Visa Infinite Card(s)*.

Bank means The Toronto-Dominion Bank.

Authorized User means a person to whom a TD First Class Travel *Visa Infinite Card* has been issued at the authorization of the *Primary Cardholder*.

Certificate means this certificate of insurance.

Coverage Period means the period of time during which a *Medical Emergency* must occur for a benefit to be payable. This period is defined in section 5.

Covered Trip means a trip:

- made by an *Insured Person*;
- outside the *Insured Person’s* province or territory of residence;

- that does not exceed the *Maximum Number of Covered Days*, including the departure date; and
- that does not extend to or past:
 - the date the *Insured Person* no longer meets the eligibility requirements set out in section 3; or
 - the date coverage terminates as described in section 4.

Note: In the event of a claim, the *Insured Person* will be required to submit proof of the departure. Only a *Medical Emergency* occurring during a *Covered Trip* will be eligible for consideration. Note that the day of departure counts as a full day for this purpose.

Exclusions:

- A *Covered Trip* does not include any trip for the purpose of commuting to or from an *Insured Person's* usual place of employment.
- Coverage is only provided under the Group Policy if the *Medical Emergency* occurs within the *Maximum Number of Covered Days* that the *Insured Person* is first away from his or her province or territory of residence. Note that the day of departure counts as a full day for this purpose.

Note: If the *Insured Person's* trip exceeds the *Maximum Number of Covered Days*, the *Insured Person* may want to purchase separate insurance under a different TD Life group policy for the number of days that the trip will exceed the *Maximum Number of Covered Days*. Different terms and conditions will apply and, depending on the *Insured Person's* age and the length of their trip, the *Insured Person* may be required to provide information about their health. Call TD Life prior to *Your* departure date at **1-800-293-4941** for more information or if *You* would like to obtain a quote.

Dependent Children means *Your* children who are:

- unmarried;
- dependent on *You* for maintenance and support; and
- who are:
 - under 22 years of age; or
 - under 26 years of age and attending an institution of higher learning, full-time, in Canada.

Exclusion: If a Dependent Child is born while the child's mother is outside of her province of residence, the Dependent Child will not be insured with respect to that trip.

Dollars and \$ mean Canadian dollars.

Effective Date means the date this *Certificate* takes effect with respect to *You*, and is the later of March 17, 2008 and the date on which an *Account* is opened by the *Bank* for *You* and *You* meet the eligibility requirements set out in section 3 with respect to this *Account*.

Eligible Medical Emergency Expenses are defined in section 6.

Emergency Medical Benefit is defined in section 6.

GHIP means a Canadian provincial or territorial government health insurance plan.

Good Standing: An *Account* is in *Good Standing* if:

- the *Primary Cardholder* has applied for the *Account*;
- the *Bank* has approved and opened the *Account*;
- the *Primary Cardholder* has not advised the *Bank* to close the *Account*; and
- the *Bank* has not suspended or revoked credit privileges or otherwise closed the *Account*.

Hospital means

- an institution that has been accredited and licensed by the appropriate authority as a Hospital to treat patients on an in-patient, outpatient and emergency basis; or
- the nearest appropriate medical facility that has been approved in advance by WTP.

Exclusion: *Hospital* does not include chronic care, convalescent or nursing home facilities.

Hospitalized means confined as an in-patient in a *Hospital*.

Insured Person means a person who is eligible to be insured under this *Certificate* as described in section 3.

Maximum Number of Covered Days means 8 consecutive days for *Insured Persons* under 65 years of age and 2 consecutive days for *Insured Persons* 65 years of age or older. The departure date counts as one full day for this purpose. Age will be measured as of the date of departure for this purpose.

Medical Emergency means any unforeseen illness or accidental bodily injury occurring during a *Covered Trip* that requires immediate emergency medical treatment by a *Physician*.

Physician means a Physician or surgeon who is registered or licensed to practice medicine in the jurisdiction where he or she provides medical advice or treatment and who is not related by blood or marriage to any *Insured Person* under this *Certificate*.

Pre-Existing Condition means a medical condition:

- for which symptoms appeared in the *Pre-Existing Condition Period*;
- which was investigated, diagnosed or treated during the *Pre-Existing Condition Period*, where treatment includes medication; or
- for which further investigation was recommended or prescribed, or for which a change in treatment was recommended (including a change in medication or its dosage) during the *Pre-Existing Condition Period*.

Pre-Existing Condition Period with respect to a benefit under this *Certificate* is a period of time that ends immediately before the *Coverage Period* for that type of benefit begins. The Pre-Existing Condition Period is:

- 180 days for *Insured Persons* who are 74 years of age or younger;
- 365 days for *Insured Persons* who are 75 years of age or older.

Primary Cardholder means a person who applied for a TD First Class Travel *Visa Infinite* Card, whose name is on the *Account* and to whom a TD First Class Travel *Visa Infinite* Card has been issued. A *Primary Cardholder* does not include an *Authorized User*.

Spouse means:

- the *Insured Person's* legal husband or wife; or
- the person who the *Insured Person* has lived with for at least one year and publicly represented as his or her domestic partner.

Usual, Customary and Reasonable Charges means charges that do not exceed the general level of charges made by other providers of similar standing in the geographical area where charges are incurred for comparable treatment, services or supplies for a similar *Medical Emergency*.

We, Us and Our mean TD Life Insurance Company.

You and Your mean the *Primary Cardholder*.

SECTION 3 – ELIGIBILITY

The *Primary Cardholder* is eligible to be insured under this *Certificate* if, throughout the *Covered Trip*, the *Primary Cardholder*:

- is a resident of Canada;
- is covered by a Canadian provincial or territorial government health insurance plan; and
- has an *Account* in *Good Standing*.

The *Primary Cardholder's Spouse* is eligible to be insured under this *Certificate* if, throughout the *Covered Trip*:

- the *Primary Cardholder* is eligible to be insured under this *Certificate* as described above, even if the *Primary Cardholder* is not traveling; and
- the *Spouse*:
 - is a resident of Canada;
 - is covered by a Canadian provincial or territorial government health insurance plan; and
 - continues to meet the definition of *Spouse* of the *Primary Cardholder*.

The *Primary Cardholder's Dependent Child* is eligible to be insured under this *Certificate* if, throughout the *Covered Trip*:

- the *Primary Cardholder* is eligible to be insured under this *Certificate* as described above, even if the *Primary Cardholder* is not traveling; and
- the *Dependent Child*:
 - is a resident of Canada;
 - is covered by a Canadian provincial or territorial government health insurance plan;

- is traveling with either the *Primary Cardholder* or with the *Primary Cardholder's Spouse*; and
- continues to meet the definition of *Dependent Child*.

Exclusion: If a *Dependent Child* is born while the child's mother is outside of her province of residence, the *Dependent Child* will not be insured with respect to that trip.

An *Authorized User* is eligible to be insured under this *Certificate* if, throughout the *Covered Trip*:

- the *Primary Cardholder* is eligible to be insured under this *Certificate* as described above, even if the *Primary Cardholder* is not traveling; and
- the *Authorized User*:
 - is a resident of Canada;
 - is covered by a Canadian provincial or territorial government health insurance plan; and
 - continues to meet the definition of *Authorized User*.

Note: The spouse and children of an *Authorized User* are not automatically eligible for coverage under this *Certificate* unless they meet other eligibility requirements set out above (e.g. if the child of an *Authorized User* is also the *Dependent Child* of the *Primary Cardholder*).

Coverage after the *Maximum Number of Covered Days*

- This *Certificate* does not offer any coverage after the end of the *Maximum Number of Covered Days*.
- If an *Insured Person* under age 65 is planning a trip that will last more than 8 days, or an *Insured Person* aged 65 or older is planning a trip that will last more than 2 days, the *Insured Person* may want to purchase separate insurance for the number of days that the trip will exceed the *Maximum Number of Covered Days*.
- Coverage may be available under a different TD Life group policy. Different terms and conditions will apply and, depending on the *Insured Person's* age and the length of their trip, the *Insured Person* may be required to provide information about their health. Call TD Life prior to *Your* departure date at **1-800-293-4941** for more information or if *You* would like to obtain a quote.

SECTION 4 – WHEN COVERAGE TERMINATES

Coverage for the *Primary Cardholder* under this *Certificate* will terminate on the earliest of the following dates:

- the date the *Account* is cancelled, closed or otherwise ceases to be in *Good Standing*;
- the date *You* cease to be eligible for coverage; and
- the date the Group Policy terminates.

Coverage for an *Insured Person* other than the *Primary Cardholder* under this *Certificate* will terminate on the earliest of the following dates:

- the date coverage terminates for the *Primary Cardholder*; and
- the date the *Insured Person* ceases to be eligible for coverage.

No benefits will be paid under this *Certificate* for losses incurred after coverage has terminated.

SECTION 5 – THE COVERAGE PERIOD

The *Coverage Period* begins when the eligible *Insured Person* departs on a *Covered Trip*.

NOTE: The *Insured Person's* trip may be longer than the *Maximum Number of Covered Days* (8 consecutive days for *Insured Persons* under age 65, and 2 consecutive days for *Insured Persons* aged 65 or older). However, only a *Medical Emergency* occurring within the first *Maximum Number of Covered Days* following the departure from the *Insured Person's* province or territory of residence will be considered. The day of departure counts as a full day for this purpose. *Dependent Children* are only covered while traveling with *You* and/or *Your Spouse*.

The *Coverage Period* ends on the earlier of:

- the date the *Insured Person* returns from the *Covered Trip*;
- the end of the *Maximum Number of Covered Days* for that *Insured Person*, except as described below;
- the date the Group Policy terminates.

However, if an *Insured Person* is suffering from a *Medical Emergency* at the end of the *Maximum Number of Covered Days* for that *Insured Person* (the "Termination Date"), then the *Coverage Period*:

- for that *Insured Person*; and
- for any other *Insured Person* if

- WTP has approved a Traveling Companion Benefit for that other *Insured Person*; and
- That other *Insured Person* was insured under this *Certificate* with respect to the *Covered Trip* at the Termination Date is automatically extended to 72 hours following the end of the *Medical Emergency*.

However, under no circumstances will coverage continue after termination of the Group Policy.

SECTION 6 – WHAT YOUR INSURANCE COVERS – EMERGENCY MEDICAL INSURANCE

We will pay a *Medical Emergency Benefit* if an *Insured Person* suffers a *Medical Emergency* during the *Coverage Period* for a *Covered Trip*.

Emergency Medical Benefit means, subject to the Maximum Benefit Payable described in section 1, the *Usual, Customary and Reasonable Charges* for *Eligible Medical Emergency Expenses*, less all amounts payable or reimbursable under a *GHIP* or any group or individual health plans or insurance policies.

Eligible Medical Emergency Expenses means:

- **Hospital accommodation;**
- **Physicians' bills;**
- **Private duty nursing:**
 - up to \$5,000 for:
 - services performed by a registered nurse; including
 - medically necessary nursing supplies;
- **Diagnostic services:**
 - charges for diagnostic tests, laboratory tests and X-rays which are:
 - prescribed by the treating *Physician*; and
 - approved in advance by WTP if the tests involve:
 - magnetic resonance imaging (MRI);
 - computerized axial tomography (CAT) scans;
 - sonograms;
 - ultrasounds; or
 - any invasive diagnostic procedures including angioplasty;
- **Ambulance:**
 - charges for emergency ambulance service to the nearest approved *Hospital*;
- **Air Ambulance:**
 - charges for emergency air ambulance only if:
 - WTP determines that the *Insured Person's* physical condition precludes the use of any other means of transportation;
 - WTP makes the determination before the service is provided;
 - WTP pre-approves this service; and
 - WTP arranges this service;
- **Prescriptions:**
 - reimbursement of prescription drugs that are required as part of emergency treatment;
 - **Exclusion:** vitamins and patent, proprietary and experimental drugs are excluded;
- **Accidental Dental:**
 - up to \$2,000 for dental treatment that is:
 - required during a *Coverage Period*; and
 - necessitated by a blow to natural or permanently installed teeth which occurs during a *Coverage Period*;
 - **Limitation:** treatment for emergency relief of dental pain is covered up to a maximum of \$200;

- **Medical Appliances**
 - cost of casts, crutches, trusses, braces, slings, splints and/or the rental cost of a wheelchair or walker where:
 - prescribed by a *Physician*; and
 - required as a result of a *Medical Emergency*;
- **Return Airfare**
 - the extra cost for a one-way economy fare plus, if required to accommodate a stretcher, a second one-way economy fare if:
 - as a result of a *Medical Emergency*, WTP determines that an *Insured Person* should return to Canada for medical reasons; and
 - WTP approves the transportation in advance;
- **Transportation to Bedside**
 - if an *Insured Person* is *Hospitalized* and is expected to remain *Hospitalized* for at least three consecutive days, the cost of one round-trip economy airfare from Canada if it is:
 - for the *Insured Person's Spouse*, parent, child, brother or sister; and
 - approved in advance by WTP;
- **Traveling Companion Benefit**
 - the cost of a single one-way economy airfare if:
 - an *Insured Person* suffers a covered *Medical Emergency*;
 - as a result, a traveling companion stays beyond his or her scheduled return date; and
 - WTP approves, in advance, the cost of a one-way economy airfare back to the traveling companion's place of departure;
- **Bedside Companion Benefit**
 - up to \$150 per day, to a maximum of \$1,500, for food and accommodation for a person if:
 - WTP has approved transportation for the person under either a Transportation to Bedside benefit or a Traveling Companion Benefit; and
 - WTP has approved the Bedside Companion Benefit in advance;
- **Vehicle Return**
 - up to \$1,000 toward the cost of returning an *Insured Person's* vehicle to his or her home or, if applicable, the nearest appropriate vehicle rental agency if:
 - the *Insured Person* is unable to return the vehicle due to a covered *Medical Emergency*; and
 - WTP arranges for the return of the vehicle;
- **Return of Deceased**
 - up to \$5,000 toward the cost of preparation and transportation home of a deceased *Insured Person* if death results from a covered *Medical Emergency*;
 - **Exclusion:** the cost of a burial casket or urn is not covered under this benefit; and
 - one round-trip economy airfare if:
 - an *Immediate Family Member* is required to identify or obtain release of the deceased; and
 - WTP approves this transportation in advance.

SECTION 7 – LIMITATIONS AND EXCLUSIONS: WHAT YOUR INSURANCE DOES NOT COVER

1. Failure to report

- A *Medical Emergency* must be reported to WTP within 48 hours of admission to *Hospital*, or as soon as is reasonably possible.
- If the *Medical Emergency* is not reported as required, the maximum benefit payable with respect to the *Medical Emergency* will be 80% of the *Eligible Medical Emergency Expenses*, to a limit of \$30,000.

2. Pre-Existing Condition

- No benefit will be paid for a *Covered Trip* with respect to treatment, services or expenses that relate to or result from a *Pre-Existing Condition*.

3. Reasonably foreseeable Conditions

- No benefit will be payable with respect to a sickness, accidental injury or *Medical Emergency* that was reasonably foreseeable when the *Insured Person* departed on the *Covered Trip*.

4. Medical Emergency occurring outside the Coverage Period

- No benefit will be payable with respect to a *Medical Emergency* that occurs before the *Coverage Period* begins or after it ends.
- For an *Insured Person* under age 65, this means, for example, that no benefit will be paid with respect to any *Medical Emergency* if an *Insured Person's Medical Emergency* occurs after the first 8 days following an *Insured Person's* departure date from their province or territory of residence.
- For an *Insured Person* 65 years of age or older, this means, for example, that no benefit will be paid with respect to any *Medical Emergency* if an *Insured Person's Medical Emergency* occurs after the first 2 days following an *Insured Person's* departure date from their province or territory of residence.
- Note that the day of departure counts as a full day for this purpose.

5. Failure to transfer to an appropriate facility for treatment

- We, in consultation with the *Insured Person's* treating *Physician*, reserve the right to transfer an *Insured Person* to an appropriate medical facility or to his or her province or territory of residence for further treatment.
- Failure to comply with a transfer request will absolve Us of any liability to provide benefits for expenses incurred after the scheduled transfer date.

6. Recurrence

- A *Medical Emergency* is considered to have ended when medical evidence indicates that the *Insured Person* is able to return to his or her province or territory of residence. No benefits will be paid in connection with the condition that caused a *Medical Emergency* if they are incurred after that time.

7. Failure to obtain advance approval

- Where an *Eligible Medical Emergency Expense* specifies that it must be approved in advance by WTP, if advance approval is not obtained, no benefit will be payable for that expense.
- No benefit will be paid with respect to any surgery or invasive procedure that has not been approved in advance by WTP, except in extreme circumstances where a request for prior approval would delay necessary surgery in a life-threatening medical crisis.

8. Non-emergency services

- No benefit will be payable with respect to non-emergency, experimental or elective services, including any treatment, surgery or medication which medical evidence indicates that the *Insured Person* could have returned to Canada to receive.

9. General

- As noted above, the benefits payable under the Group Policy will be the actual cost of the covered expense less:
 - the amount reimbursable under *GHIP*; and
 - the amount reimbursable through any other insurance or health plan coverage.

10. In addition, no benefit will be payable in connection with treatment, services or expenses related to or resulting from:

a. Misrepresentation

- any medical condition for which *You* or an *Insured Person* provided WTP or Us with false or inaccurate information regarding hospitalizations, treatment or medications;

b. Pregnancy

- pregnancy or childbirths within 9 weeks of expected delivery date;
- any complication relating to pregnancy that occurs in the last 9 weeks leading up to the expected delivery date, or after the expected delivery date;
- any child born during a *Covered Trip*;

c. Intentionally inflicted injuries

- intentionally inflicted injuries, suicide or attempted suicide, while either sane or insane;

d. Failure to take medication

- failure to take medication as prescribed by the *Insured Person's Physician*;

e. Alcohol or drug abuse

- abuse of medication or alcohol or use of illicit drugs;

f. Crime

- participation in a criminal offence;

g. Professional Sports or Racing

- participation in professional sports or any organized racing or speed contests;

h. War or terrorism

- any act of war, whether declared or not, hostile or warlike action in time of peace or war, insurrection, rebellion, revolution, civil war, hijacking or terrorism;

i. Commuting

- any trip that is primarily for the purpose of commuting to or from the *Insured Person's* usual place of employment;

j. Mental Problems

- any mental, nervous or emotional problems, including any *Medical Emergency* arising from these problems;

k. Hazardous Activities

- recreational scuba diving (unless the *Insured Person* holds a basic scuba designation from a certified school or licensing body), mountaineering, bungee-jumping, parachuting, parasailing, cave exploration, hang-gliding, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness;

l. Travel Advisories

- travel in a country if the Canadian government had issued a travel advisory for that country that was in effect immediately before the *Coverage Period* began.

11. Dependent Child not traveling with You or Your Spouse. No benefit will be payable with respect to a *Dependent Child* unless he or she is traveling with *You* or *Your Spouse*.

12. Family members of an Authorized User. No benefit will be payable with respect to a person merely because that person is the spouse or a dependent child of an *Authorized User*, unless that person is otherwise eligible for insurance under this *Certificate*.

SECTION 8 – WHAT TO DO IN A MEDICAL EMERGENCY

When a Medical Emergency occurs, You or if applicable, an Insured Person, must phone WTP immediately, or as soon as is reasonably possible. Otherwise, benefits will be limited as described in section 7 under “Limitations and Exclusions: 1. Failure to Report”. Some expenses will only be covered if WTP approves them in advance.

Assistance is available twenty-four hours a day, seven days a week, by calling toll-free **1-866-374-1129** from Canada or the U.S.A., or from other countries by calling collect **(416) 977-4425**.

WTP will verify whether coverage is in effect and, if so, will direct the *Insured Person* to the nearest appropriate medical facility. WTP will pay, or guarantee payment to, the provider of medical services wherever possible, and manage the *Insured Person's Medical Emergency* from the initial report through its conclusion.

If a direct guarantee or payment is not possible, the *Insured Person* may be asked to pay for services. Upon submission of a claim, the *Insured Person* will be reimbursed for any such *Eligible Medical Emergency Expenses* so paid, as described under this *Certificate*.

Note: All payments and payment guarantees are subject to the terms and conditions of the *Certificate*, including limitations and exclusions.

SECTION 9 – HOW TO MAKE A CLAIM

A *Medical Emergency* should always be reported immediately, as described in section 8, or benefits will be limited.

If You or, if applicable, the Insured Person did not report the Claim immediately as required.

If, without contacting WTP for assistance and claim management, an *Insured Person* incurs *Eligible Medical Emergency Expenses*, then he or she must first submit receipts and other proof to:

- *GHIP*;
- then to any group or individual health plans and/or insurers.

Any *Eligible Medical Emergency Expenses* that are not covered by such *GHIP*, health plans or insurance should then be submitted to WTP with proof of claim, receipts and payment statements. In this case, claims forms can be obtained from WTP's Customer Service representatives at the number set out in section 10.

The Insured Person will also be required to provide evidence of his or her actual date of departure from his or her province or territory of residence.

If You or, if applicable, the Insured Person did report the claim.

If *Hospital* or other medical charges have been guaranteed or paid by WTP on behalf of an *Insured Person* then *You* and, if applicable, the *Insured Person* must sign an authorization form allowing WTP to recover these charges:

- from the *Insured Person's GHIP*;
- from any health plan or other insurance;
- through subrogation rights against any responsible third party.

If WTP has paid for *Eligible Medical Emergency Expenses* covered under other insurance or another plan, *You* and, if applicable, the *Insured Person* must assist WTP in obtaining reimbursement, where necessary.

The Insured Person will also be required to provide evidence of his or her actual date of departure from his or her province or territory of residence.

Note: If an advance payment is made for expenses and it is later discovered that they were not covered under this *Certificate*, then *You* and/or the *Insured Person* must reimburse Us.

SECTION 10 – HOW TO CONTACT WORLD TRAVEL PROTECTION

24 Hour Emergency Assistance Number

To report a *Medical Emergency*, *You* or, if applicable, the *Insured Person* can call WTP twenty-four hours a day, seven days a week at:

- From the U.S.A. or Canada **1-866-374-1129**
- From elsewhere, call collect **(416) 977-4425**

Customer Service: Phone number

To enquire about *Your* benefits under this *Certificate* or to check on the status of an existing claim, *You* can call WTP at:

- Toll-free at **1-866-374-1129** or at **(416) 977-4425**
- Monday – Friday 8 a.m. – 8 p.m. Eastern Time
- Saturday noon – 6 p.m. Eastern Time

In a non-emergency situation, *You* can also call this number to obtain claims forms.

Customer Service: Mailing Address

To obtain a claim form:

World Travel Protection Canada Inc.
Re: TD First Class Travel *Visa Infinite* – Travel Medical Insurance
400 University Avenue, 15th floor
Toronto, Ontario
M5G 1S7

Fax: (416) 205-4673.

SECTION 11 – GENERAL CONDITIONS

Unless otherwise expressly provided in this *Certificate* or in the Group Policy, the following general provisions apply to the benefits described in this *Certificate*:

Proof of Loss

The appropriate claims forms together with written proof of loss must be furnished as soon as reasonably possible, but in all events within one (1) year from the date on which the loss occurred.

Examination

During the processing of a claim, *We* shall have the right and 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.

Subrogation

We have full rights of subrogation, including the right to proceed at *Our* own expense in the *Insured Person's* name against third parties who may be responsible for a claim arising or providing indemnity or benefits similar to the benefits under this *Certificate*. *You* and the *Insured Person* shall give *Us* all such assistance as is reasonably required to secure *Our* rights and remedies, including the execution of all documents necessary to enable *Us* to bring suit in *Your* name or the name of the *Insured Person*, as applicable.

Other Insurance

The total benefits payable under all insurance, whether insured by *Us* or otherwise, with respect to a claim can not exceed the actual expenses incurred in connection with the claim. If a person who is insured under this *Certificate* is also insured under any other insurance certificate or policy, *We* will coordinate payment of benefits with the insurer of that other insurance.

Legal Action

No actions or proceedings may be brought against *Us* after one (1) year from the date on which the loss occurred. All actions or proceedings against *Us* must be brought in the province or territory in which *You* were resident at the *Effective Date* of this *Certificate* and will be governed by the laws of that province or territory, without reference to its conflicts of law rules.

False Claim

If *You* or an *Insured Person* make a claim knowing it to be false or fraudulent in any respect, neither *You* nor the *Insured Person* will be entitled to the benefits of this coverage, nor to the payment of any claim under the Group Policy.

Currency

All amounts are shown in Canadian currency.

Access to Medical Care

TD Life, the *Bank*, WTP and their affiliates are not responsible for the availability, quality or results of any medical treatment or transport, or for the failure of any *Insured Person* to obtain medical treatment.

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. This Group Policy is issued to the *Bank*. 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 *Bank*.

TRIP CANCELLATION / TRIP INTERRUPTION INSURANCE

*Insured by: TD Life Insurance Company
120 Adelaide Street West
Toronto, ON M5H 1T1*

and

*TD Home and Auto Insurance Company
2161 Yonge Street, 4th Floor
Toronto, Ontario M4S 3A6*

This certificate of insurance (the "**Certificate**") applies to the TD First Class Travel Visa Infinite Account.

Certificate

Effective March 17, 2008, TD Life Insurance Company ("**TD Life**") provides the insurance for the Medical Covered Causes for Cancellation and the Medical Covered Causes for Interruption under this *Certificate* under Group Policy **No. TGV003**.

Effective September 1, 2010, TD Home and Auto Insurance Company ("**TDH&A**") provides the insurance for the Non-Medical Covered Causes for Cancellation and the Non-Medical Covered Causes for Interruption under this *Certificate* under Group Policy **TGV006**.

Together, these policies are referred to as the "**Group Policies**".

World Travel Protection Canada Inc. ("**WTP**") administers the insurance on behalf of TD Life and TDH&A and provides claims payment and administrative services under the Group Policies.

This Certificate contains important information. Please read it carefully and take it with You on Your trip.

Important Notes:

Pre-Existing Conditions: A *Pre-Existing Condition* exclusion applies to the Trip Cancellation and Trip Interruption benefits. Please see Limitations and Exclusions under sections 6 through 8 for details.

If You need to cancel or interrupt a trip: If a Covered Cause for Cancellation or Interruption occurs, *You* or, if applicable, an *Insured Person*, must phone WTP immediately. Please see section 11 for contact information.

SECTION 1 – SUMMARY OF BENEFITS

<u>Benefits</u>	<u>Maximum Benefit Payable</u>
Trip Cancellation Insurance	\$1,000 per <i>Insured Person</i> per <i>Covered Trip</i> \$5,000 total per <i>Covered Trip</i> for all <i>Insured Persons</i> on the same <i>Covered Trip</i>
Trip Interruption Insurance	\$5,000 per <i>Insured Person</i> per <i>Covered Trip</i> \$25,000 total per <i>Covered Trip</i> for all <i>Insured Persons</i> on the same <i>Covered Trip</i>

NOTE: If the value of an *Insured Person's Covered Trip* exceeds the amounts listed above, *You* may wish to speak to your travel agent or other travel supplier for excess coverage.

SECTION 2 – DEFINITIONS

In this Certificate:

Account means the account owned by the *Primary Cardholder* that the *Bank* maintains for the TD First Class Travel Visa Infinite Card(s).

Authorized User means a person to whom a TD First Class Travel Visa Infinite Card has been issued at the authorization of the *Primary Cardholder*.

Bank means The Toronto-Dominion Bank.

Certificate means this certificate of insurance.

Common Carrier means any land, air or water conveyance which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

Coverage Period means the period of time during which a covered event must occur for a benefit to be payable. Coverage Period means the *Trip Cancellation Coverage Period* or the *Trip Interruption Coverage Period*, as applicable. These terms are defined in section 5.

Covered Trip means a trip:

- made by an *Insured Person*;
- outside the *Insured Person's* province or territory of residence;
- that does not extend to or past:
 - the date the *Insured Person* no longer meets the eligibility requirements set out in section 3;
 - the date coverage terminates as described in section 4;
- that was booked or reserved prior to departure from the *Insured Person's* province or territory of residence; and
- for which the full cost has been charged:
 - to *Your Account*, and/or
 - using *Your TD Points*.

Dependent Children means *Your* children who are:

- unmarried;
- dependent on *You* for maintenance and support; and
- who are:
 - under 22 years of age; or
 - under 26 years of age and attending an institution of higher learning, full-time, in Canada.

Effective Date means the date this *Certificate* takes effect with respect to *You*, and is the later of March 17, 2008 and the date on which an *Account* is opened by the *Bank* for *You* and *You* meet the eligibility requirements set out in section 3 with respect to this *Account*. Only *Covered Trips* booked on or after the *Effective Date* shall be eligible for coverage.

Good Standing: An *Account* is in Good Standing if:

- the *Primary Cardholder* has applied for the *Account*;
- the *Bank* has approved and opened the *Account*;
- the *Primary Cardholder* has not advised the *Bank* to close the *Account*; and
- the *Bank* has not suspended or revoked credit privileges or otherwise closed the *Account*.

Immediate Family Member means an *Insured Person's Spouse*, parents, grandparents, children, grandchildren, brothers and sisters and the *Insured Person's Spouse's* parents, grandparents, brothers, sisters, children and grandchildren.

Insured Person means a person who is eligible to be insured under this *Certificate* as described in section 3.

Physician means a physician or surgeon who is registered or licensed to practice medicine in the jurisdiction where he or she provides medical advice or treatment and who is not related by blood or marriage to any *Insured Person* under this *Certificate*.

Pre-Existing Condition means a medical condition:

- for which symptoms appeared in the *Pre-Existing Condition Period*;
- which was investigated, diagnosed or treated during the *Pre-Existing Condition Period*, where treatment includes medication; or
- for which further investigation was recommended or prescribed, or for which a change in treatment was recommended (including a change in medication or its dosage) during the *Pre-Existing Condition Period*.

Pre-Existing Condition Period with respect to a benefit under this *Certificate* is a period of time that ends immediately before the *Coverage Period* for that type of benefit begins. The *Pre-Existing Condition Period* is:

- 180 days for *Insured Persons* under age 75; or
- 365 days for *Insured Persons* 75 years of age and older.

Primary Cardholder means a person who applied for a TD First Class Travel *Visa Infinite* Card, whose name is on the *Account* and to whom a TD First Class Travel *Visa Infinite* Card has been issued. A *Primary Cardholder* does not include an *Authorized User*.

Spouse means:

- the *Insured Person's* legal husband or wife; and
- the person who the *Insured Person* has lived with for at least one year and publicly represented as his or her domestic partner.

TD Points means the rewards units earned for goods and services charged to the *Account* through the TD Travel Rewards Program associated with the *Account*.

We, Us and **Our** mean TD Life Insurance Company with respect to the *Medical Covered Causes for Cancellation* and *Medical Covered Causes for Interruption*. **We, Us** and **Our** mean TD Home and Auto Insurance Company with respect to the *Non-Medical Covered Causes for Cancellation* and *Non-Medical Covered Causes for Interruption*. These terms are defined in sections 6 and 7.

You and **Your** means the *Primary Cardholder*.

SECTION 3 – ELIGIBILITY

The *Primary Cardholder* is eligible to be insured under this *Certificate* if, throughout the *Covered Trip*, the *Primary Cardholder*:

- is a resident of Canada; and
- has an *Account* in *Good Standing*.

The *Primary Cardholder's Spouse* is eligible to be insured under this *Certificate* if, throughout the *Covered Trip*:

- *You* are eligible to be insured under this *Certificate* as described above, even if *You* are not traveling; and
- the *Spouse*:
 - is a resident of Canada; and
 - continues to meet the definition of *Spouse* of the *Primary Cardholder*.

The *Primary Cardholder's Dependent Child* is eligible to be insured under this *Certificate* if, throughout the *Covered Trip*:

- *You* are eligible to be insured under this *Certificate* as described above, even if *You* are not traveling; and
- the *Dependent Child*:
 - is a resident of Canada;
 - is traveling with either *You* or with *Your Spouse*; and
 - continues to meet the definition of *Dependent Child*.

An *Authorized User* is eligible to be insured under this *Certificate* if, throughout the *Covered Trip*:

- *You* are eligible to be insured under this *Certificate* as described above, even if *You* are not traveling; and
- the *Authorized User*:
 - is a resident of Canada; and
 - continues to meet the definition of *Authorized User*.

Note: An *Authorized User's* spouse and children are not eligible to be insured unless they meet one of the other eligibility requirements described above (e.g. if the *Authorized User's* child is also the *Primary Cardholder's* Dependent Child).

SECTION 4 – WHEN YOUR CERTIFICATE TERMINATES

Coverage for the *Primary Cardholder* under this *Certificate* will terminate on the earliest of the following dates:

- the date the *Account* is cancelled, closed or otherwise ceases to be in *Good Standing*;
- the date the *Primary Cardholder* ceases to be eligible for coverage; and
- the date the Group Policy terminates.

Coverage for an *Insured Person* other than the *Primary Cardholder* under this *Certificate* will terminate on the earliest of the following dates:

- the date coverage terminates for the *Primary Cardholder*; and
- the date the *Insured Person* ceases to be eligible for coverage.

No benefits will be paid under this *Certificate* for losses incurred after coverage has terminated.

SECTION 5 – THE COVERAGE PERIOD

Trip Cancellation Coverage Period

- The Trip Cancellation *Coverage Period* begins on the date the *Covered Trip* is booked or reserved with the travel agent or other travel supplier and the **full** cost of the *Covered Trip* has been charged to *Your Account* using a TD First Class Travel *Visa Infinite* Card and/or *Your TD Points*.
- *Dependent Children* are only covered if traveling with *You* or *Your Spouse*. Therefore, for each *Insured Person* who is a *Dependent Child* the Trip Cancellation *Coverage Period* begins on the date set out above **only** if *You* or *Your Spouse* will be traveling with the *Dependent Child* on the *Covered Trip*.

The Trip Cancellation *Coverage Period* ends on the earlier of:

- the date the *Insured Person* departs or plans to depart on the *Covered Trip*; and
- the date this *Certificate* terminates.

Trip Interruption Coverage Period

- The Trip Interruption *Coverage Period* begins on the date the *Insured Person* completes a portion of the *Covered Trip* as shown on his or her invoice or ticket provided the *Covered Trip* is booked or reserved with the *Insured Person's* travel agent or other travel supplier and the **full** cost of the *Covered Trip* has been charged to *Your Account* using a TD First Class Travel *Visa Infinite* Card and/or *Your TD Points*.

- *Dependent Children* are only covered while traveling with *You or Your Spouse*. Therefore, for each *Insured Person* who is a *Dependent Child* the Trip Interruption *Coverage Period* begins on the date set out above **only** if *You or Your Spouse* are traveling with the *Dependent Child* on the *Covered Trip*.

The Trip Interruption *Coverage Period* ends on the earlier of:

- the date the *Insured Person* is scheduled to return from the *Covered Trip*; and
- the date this *Certificate* terminates.

SECTION 6 – WHAT YOUR INSURANCE COVERS – TRIP CANCELLATION INSURANCE

We will pay a Trip Cancellation Benefit with respect to an *Insured Person* if he or she is required to cancel a *Covered Trip* due to a *Covered Cause for Cancellation* listed below that occurs during the Trip Cancellation *Coverage Period* for the *Covered Trip*.

Trip Cancellation Benefit means, subject to the Maximum Benefit Payable described in section 1, *Eligible Trip Cancellation Expenses*.

Eligible Trip Cancellation Expenses means one of the following two options:

- reimbursement for:
 - the portion of the *Insured Person's* unused travel arrangements which were:
 - Paid in advance and the full cost was charged to *Your Account* and/or using *Your TD Points*;
 - Forfeited as a result of a *Covered Cause for Cancellation*; and
 - Non-refundable on the date the *Covered Cause for Cancellation* arose; and
 - travel point administration cancellation fees that applied on the date the *Covered Cause for Cancellation* arose, where applicable; but
 - **Exclusion:** there will be no reimbursement for the cost of any additional travel insurance;
- or, in the alternative, if the *Insured Person* misses the scheduled departure as a result of a *Covered Cause for Cancellation*, payment of reasonable transportation costs that are:
 - required for the *Insured Person* to travel to the destination of the *Covered Trip* by the most direct route; and
 - approved in advance by WTP.

Covered Causes for Cancellation

Covered Causes for Cancellation mean *Medical Covered Causes for Cancellation* and *Non-Medical Covered Causes for Cancellation*, as described below.

Medical Covered Causes for Cancellation mean:

- death of an *Insured Person*
- sudden and unexpected sickness or accidental injury of an *Insured Person* if:
 - it did not result from a *Pre-Existing Condition*;
 - it prevents the *Insured Person* from starting the *Covered Trip*;
 - a *Physician* certifies, in writing:
 - that:
 - he or she has advised the *Insured Person* to cancel the *Covered Trip*; or
 - the sickness or injury made it impossible for the *Insured Person* to start the *Covered Trip*; and
 - the medical reason for the decision; and
 - The *Insured Person* provides the *Physician's* certification to WTP before the scheduled departure date;
- death of an *Immediate Family Member* of the *Insured Person*;
- sudden and unexpected sickness or accidental injury of an *Immediate Family Member* of the *Insured Person*; or
- the sudden and unexpected death or hospitalization of an *Insured Person's* host at the destination.

Non-Medical Covered Causes for Cancellation mean:

- an enforceable call of an *Insured Person* to jury duty or sudden and unexpected subpoena of an *Insured Person* to act as a witness in a court of law requiring the *Insured Person's* presence in court during the *Covered Trip*;

- a written formal notice issued by the Department of Foreign Affairs and International Trade of the Canadian government after the *Insured Person's Covered Trip* is booked, advising Canadians not to travel to a country, region or city originally ticketed for the *Covered Trip* for a period that includes an *Insured Person's Covered Trip*;
- an employment transfer of the *Insured Person* by the employer with whom the *Insured Person* was employed on the date the *Insured Person* booked his or her *Covered Trip*, which transfer requires the relocation of the *Insured Person's* principal residence within 30 days before the *Insured Person's* scheduled *Covered Trip* departure date;
- a delay causing an *Insured Person* to miss a connection for a *Common Carrier* or resulting in the interruption of an *Insured Person's* travel arrangements, and is limited to the following:
 - delay of an *Insured Person's Common Carrier* resulting from the mechanical failure of that carrier;
 - a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report); or
 - weather conditions.
- **Exclusion:** The outright cancellation of *Common Carrier* travel is not considered a delay.
- **Limitation:** The benefit under this *Covered Cause for Cancellation* is the *Insured Person's* one-way economy fare via the most cost-effective route to the *Insured Person's* next destination;
- a natural disaster that renders an *Insured Person's* principal residence uninhabitable;
- an *Insured Person* is quarantined in a situation where no *Medical Covered Cause for Cancellation* applies;
- an *Insured Person* is hijacked; and
- an enforceable call to service of an *Insured Person* who is a military, police or fire reservist.

Limitations and Exclusions

1. Pre-Existing Condition

- No benefit will be payable with respect to a medical condition of the *Insured Person* that relates to or results from a *Pre-Existing Condition*.

2. Reasonably Foreseeable Conditions

- No benefit will be payable with respect to a sickness, accidental injury or quarantine of the *Insured Person* that was reasonably foreseeable when the Trip Cancellation *Coverage Period* began.

3. Cancellation penalties arising after Covered Cause for Cancellation

- Benefits will be limited to cancellation penalties in effect on the date the *Covered Cause for Cancellation* arises, so it is important to cancel the *Insured Person's* travel plans immediately.

4. Causes not covered

- No benefit will be payable with respect to cancellation of a *Covered Trip* for any reason other than those listed under Covered Causes for Cancellation.

5. Frequent flyer plan points

- Under no circumstance will any benefit be payable in connection with the value of frequent flyer plan points that have been lost or wasted.

SECTION 7 – WHAT YOUR INSURANCE COVERS - TRIP INTERRUPTION INSURANCE

We will pay a Trip Interruption Benefit with respect to an *Insured Person* if he or she is prevented from continuing a *Covered Trip* as a result of a *Covered Cause for Interruption* listed below that occurs during the Trip Interruption *Coverage Period* for the *Covered Trip*.

Trip Interruption Benefit means, subject to the Maximum Benefit Payable described in Section 1, *Eligible Trip Interruption Expenses*.

Eligible Trip Interruption Expenses means:

- if the *Insured Person* must terminate the *Covered Trip* as a result of the *Covered Cause for Interruption*, the lesser of:
 - the cost of a one-way economy airfare to the point of departure, if WTP approves this transportation in advance; or
 - the fee charged by the airline to change the *Insured Person's* date of return;

- if the *Insured Person* is delayed in reaching the next destination of his or her *Covered Trip* as a result of a *Covered Cause for Interruption*, payment of reasonable additional transportation costs that are:
 - required for the *Insured Person* to rejoin a tour group by the most direct route; and
 - approved in advance by WTP; and
- the portion of any unused land arrangements which were:
 - part of the *Insured Person's Covered Trip*;
 - paid prior to the *Insured Person's* date of departure; and
 - non-refundable on the date the *Covered Cause of Interruption* occurred.

Covered Causes for Interruption

Covered Causes for Interruption mean *Medical Covered Causes for Interruption* and *Non-Medical Covered Causes for Interruption*, as described below.

Medical Covered Causes for Interruption mean:

- death of an *Insured person*;
- accidental injury or sickness of an *Insured Person* if:
 - it does not result from a *Pre-Existing Condition*; and
 - in the opinion of WTP:
 - it requires immediate medical attention; and
 - either:
 - it prevents the *Insured Person* from continuing with the *Covered Trip*; or
 - the *Insured Person* will be delayed in reaching the next destination of his or her *Covered Trip*;
 - death of an *Immediate Family Member* of the *Insured Person*;
 - sudden and unexpected sickness or accidental injury of an *Immediate Family Member* which requires an overnight stay in a *Hospital*.

Non-Medical Covered Causes for Interruption mean:

- a written formal notice issued during the *Covered Trip* by the Department of Foreign Affairs and International Trade of the Canadian government, advising Canadians not to travel to a country, region or city originally ticketed for the *Covered Trip* for a period that includes an *Insured Person's Covered Trip*;
- a delay causing an *Insured Person* to miss a connection for a *Common Carrier* or resulting in the interruption of an *Insured Person's* travel arrangements, and is limited to the following:
 - a delay of an *Insured Person's Common Carrier*, resulting from the mechanical failure of that carrier;
 - a traffic accident or an emergency police-directed road closure (either must be substantiated by a police report), or
 - weather conditions.
- **Exclusion:** The outright cancellation of a flight is not considered as a delay.
- **Limitation:** The benefit under this *Covered Cause for Interruption* is the *Insured Person's* one-way economy fare via the most cost-effective route to the *Insured Person's* next destination;
- a natural disaster that renders an *Insured Person's* principal residence uninhabitable;
- an *Insured Person's* quarantine or hijacking; and
- an enforceable call to service of an *Insured Person* who is a military, police or fire reservist.

Limitations and Exclusions

1. Pre-Existing Conditions

- No benefit will be payable with respect to a medical condition of the *Insured Person* that relates to or results from a *Pre-Existing Condition*.

2. Reasonably foreseeable Conditions

- No benefit will be payable with respect to a sickness or accidental injury of the *Insured Person* that was reasonably foreseeable when the *Insured Person* departed on the *Covered Trip*.

3. Interruption occurring outside the Coverage Period

- No benefit will be payable with respect to an interruption that occurs before the *Trip Interruption Coverage Period* begins or after it ends.

4. Sums that become non-refundable after the Covered Cause for Interruption occurs

- Only the sums that are non-refundable on the day the *Covered Cause for Interruption* occurs shall be eligible for the purposes of this claim, so it's important to call WTP immediately to discuss alternate arrangements.

5. Causes not covered

- No benefit will be payable with respect to interruption of a *Covered Trip* for any reason other than those listed under *Covered Causes for Interruption*.

6. Frequent Flyer Plan Points

- Under no circumstance will any benefit be payable in connection with the value of frequent flyer plan points that have been lost or wasted.

7. Unused Return Travel

- Under no circumstance will *Trip Interruption Benefits* include the cost of prepaid unused return travel.

SECTION 8 – LIMITATIONS AND EXCLUSIONS: WHAT YOUR INSURANCE DOES NOT COVER

Limitations and exclusions that apply to a particular benefit are found above, in the description of those benefits. These include exclusions and limitations with respect to:

- *Pre-Existing Conditions*;
- reasonably foreseeable medical conditions;
- failure to report a covered cause for trip cancellation or trip interruption immediately;
- failure to obtain advance approval from WTP for certain expenses, including travel arrangements;

Please see the relevant benefit section for details. In addition:

1. No benefit will be payable in connection with losses related to or resulting from:

a. Pregnancy

- pregnancy or childbirth within 9 weeks of expected delivery date;
- any complication relating to pregnancy that occurs in the last 9 weeks leading up to the expected delivery date, or after the expected delivery date;
- any child born during the *Covered Trip* in question;

b. Intentionally inflicted injuries

- intentionally inflicted injuries, suicide or attempted suicide, while either sane or insane;

c. Alcohol or drug abuse

- abuse of medication or alcohol or use of illicit drugs;

d. Crime

- participation in a criminal offence;

e. Professional Sports or Racing

- participation in professional sports or any organized racing or speed contests;

f. War or terrorism

- any act of war, whether declared or not, hostile or warlike action in time of peace or war, insurrection, rebellion, revolution, civil war, hijacking or terrorism;

g. Mental Problems

- any mental, nervous or emotional problems;

h. Hazardous Activities

- recreational scuba diving (unless the *Insured Person* holds a basic scuba designation from a certified school or licensing body), mountaineering, bungee-jumping, parachuting, parasailing, cave exploration, hang-gliding, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness;

i. Travel Advisories

- travel in a country if the Canadian government had issued a travel advisory for that country that was in effect immediately before the *Coverage Period* for the benefit in question began.

2. Dependent Child not traveling with *You* or *Your Spouse*

No benefit will be payable:

- with respect to a Dependent Child unless he or she is traveling
 - with *You* or,
 - if *Your Spouse* is an *Insured Person* under this *Certificate*, with *Your Spouse*.

SECTION 9 – WHAT TO DO IF *YOU* NEED TO CANCEL OR INTERRUPT A TRIP

Trip Cancellation

It is important to **call WTP immediately** at the 24 Hour Emergency Assistance number found in section 11, below.

The amount payable under Trip Cancellation 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 one day.

After the *Insured Person* has cancelled his or her travel arrangements with the travel supplier, the *Insured Person* will need to follow the instructions under section 10, *How to make a claim*.

Trip Interruption

The *Insured Person* must **call WTP immediately** at the 24 Hour Emergency Assistance number found in section 11, below. Some expenses are only covered if they're approved in advance by WTP. 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 WTP immediately but no later than within one day to discuss alternate travel arrangements.

SECTION 10 – HOW TO MAKE A CLAIM

Once the *Insured Person* has cancelled his or her travel arrangements with the travel agent or other travel supplier, call WTP at the Customer Service phone number in section 11 to obtain a claim form.

The *Insured Person* will be required to submit a completed claim form and provide documentation to substantiate the claim, including the following:

- original invoice, original tickets (including any unused coupons), original vouchers, and original itinerary;
- *Your Account* statement and any other documentation necessary to confirm that the costs of Eligible Expenses were charged in **full** to *Your Account* and/or using *Your TD Points*.
- proof that cancellation or interruption resulted from a *Covered Cause for Cancellation* or from *Covered Cause for Interruption*, as applicable. This may include a medical certificate, *Physician's* written statement or death certificate, reports from police, *Common Carrier* or local authorities; and
- where the claim relates to a *Medical Covered Cause for Interruption* or a *Medical Covered Cause for Cancellation*, a signed "Release of Medical Information" authorization to allow Us to obtain any further information required to complete the claim review.

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.

SECTION 11 – HOW TO CONTACT WORLD TRAVEL PROTECTION

24 Hour Emergency Assistance Number

To make arrangements with respect to Trip Interruption or Trip Cancellation, the *Insured Person* can call WTP twenty-four hours a day, seven days a week at:

From the U.S.A. or Canada **1-866-374-1129**
From elsewhere, call collect **(416) 977-4425**

Customer Service: Phone number

To enquire about these benefits, the *Insured Person* can call WTP at: **1-866-374-1129 or at (416) 977-4425**

Monday – Friday 8 a.m. – 8 p.m. Eastern Time
Saturday noon – 6 p.m. Eastern Time

Customer Service: Mailing Address

To obtain a claim form, send a request to:

World Travel Protection Canada Inc.
Re: Trip Cancellation/Trip Interruption Insurance
400 University Avenue, 15th floor
Toronto, Ontario
M5G 1S7

Fax: (416) 205-4673.

SECTION 12 – GENERAL CONDITIONS

Unless otherwise expressly provided in this *Certificate* or in the Group Policies, the following general provisions apply to the benefits described in this *Certificate*:

Proof of Loss

The appropriate claims forms together with written proof of loss must be furnished as soon as reasonably possible, but in all events within one (1) year from the date on which the loss occurred.

Examination

During the processing of a claim, *We* shall have the right and 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.

Subrogation

We have full rights of subrogation, including the right to proceed at *Our* own expense in the *Insured Person's* name against third parties who may be responsible for a claim arising or providing indemnity or benefits similar to the benefits under this *Certificate*. *You* and the *Insured Person* shall give *Us* all such assistance as is reasonably required to secure *Our* rights and remedies, including the execution of all documents necessary to enable *Us* to bring suit in *Your* name or the name of the *Insured Person*, as applicable.

Other Insurance

The total benefits payable under all insurance, whether insured by *Us* or otherwise, with respect to a claim can not exceed the actual expenses incurred in connection with the claim. If a person who is insured under this *Certificate* is also insured under any other insurance certificate or policy, *We* will coordinate payment of benefits with the insurer of that other insurance.

Legal Action

No actions or proceedings may be brought against *Us* after one (1) year from the date on which the loss occurred. All actions or proceedings against *Us* must be brought in the province or territory in which the *Insured Person* was resident at the *Effective Date* of this *Certificate* and will be governed by the laws of that province or territory, without reference to its conflicts of law rules.

False Claim

If *You* or an *Insured Person* makes a claim knowing it to be false or fraudulent in any respect, neither *You* nor the *Insured Person* will be entitled to the benefits of this coverage, nor to the payment of any claim under the Group Policies.

Group Policies

All benefits under this *Certificate* are subject in every respect to the Group Policies which alone constitute the agreements under which benefits will be provided. The Group Policies are issued to The Toronto-Dominion Bank (the "Bank"). The principal provisions of the Group Policies affecting *Insured Persons* are summarized in this *Certificate*. The Group Policies are on file at the office of the *Bank*.

COMMON CARRIER TRAVEL ACCIDENT INSURANCE

Provided by:
Chubb Insurance Company of Canada
One Financial Place
1 Adelaide Street East
Toronto, Ontario M5C 2V9

The Coverage Certificate below applies to the TD First Class Travel *Visa Infinite* Card which will be referred to as a "TD Canada Trust Credit Card Account" throughout the Certificate:

Coverage Certificate

Chubb Insurance Company of Canada ("Chubb") certifies as follows that You are eligible to be an *Insured Person* under Policy #6476 4830 (the "Policy") underwritten by us and issued to The Toronto-Dominion Bank. Also eligible below are your *Spouse* and *Dependent Children*.

Words in *italics* in this Certificate are defined in Section 1.

Section 1 – Definitions

ACCIDENTAL BODILY INJURY (IES) means bodily injury which is accidental, is the direct source of a *Loss*, is independent of disease, illness or other cause and occurs while this Policy is in force.

ACCOUNT means Your TD Canada Trust Credit Card Account accessed using Your TD Canada Trust Credit Card or TD *Visa* Cheque.

ACCOUNT HOLDER means the Cardholder to whom the monthly *Account* statement is sent, and who is a resident of Canada. The *Account Holder* may be referred to herein using "you" and "your".

COMA means a profound state of unconsciousness from which the *Insured Person* cannot be aroused to consciousness even by powerful stimulation, as determined by a physician. (**Note:** *Coma* benefits are available only to *Dependent Children*.)

COMMON CARRIER means any licensed land, water or air conveyance operated by those whose occupation or business is transportation of persons or things without discrimination for hire. Should a *Common Carrier* be delayed or rerouted, such that the carrier is required to arrange alternate transportation for its passengers, the definition of *Common Carrier* will extend to whatever conveyance is used for this purpose. Such alternate transportation need not be charged to your *Account* for coverage to be in effect. *Common Carrier* is extended to include any Airline having a Charter Air Carrier's license or its equivalent, provided it maintains regularly scheduled flights and publishes timetables and fares consistent with Scheduled Airline practices and provided the aircraft is limited to fixed-wing turbo-prop or jet Aircraft. Rafts, amusement park rides, jet skis, balloons, ski lifts and hang-gliders are not considered to be a *Common Carrier*.

COVERED TRIP means travel on a *Common Carrier*, the fare for which is fully charged to your *Account*, or paid for either in full or partially by TD Points earned on your TD Travel Rewards Program. If your TD Points have only partially paid for your *Common Carrier* fare, the balance of that fare must be fully charged to your *Account*.

DEPENDENT CHILD (REN) means those children residing with the *Account Holder*, under the age of twenty-one (21) and unmarried, who are primarily dependent upon the *Account Holder* for maintenance and support. *Dependent Children* also means children beyond the age of twenty-one (21) and unmarried, who are permanently, mentally and physically challenged and incapable of self-support. Also included in the definition of *Dependent Children* are the *Account Holder's Dependent Children* under the age of twenty-five (25) and unmarried, who are classified as full-time students at an institution of higher learning.

IMMEDIATE FAMILY MEMBER means the *Spouse*, parents, grandparents, children age eighteen (18) and over, brother or sister of the *Insured Person*.

INSURED PERSON means the *Account Holder*, as well as the *Account Holder's Spouse* and *Dependent Children* whose name is on a ticket or a rental agreement.

LOSS means the types of *Accidental Bodily Injuries* listed in Section 4 and for which this insurance provides coverage.

PERMANENT TOTAL DISABILITY means that the *Accidental Bodily Injuries* sustained in a covered accident solely and directly:

- 1) prevent the Insured Person from performing all the substantial and material duties of the Insured Person's occupation; and
- 2) causes a condition which is medically determined, by a physician approved by Chubb, to be of continuous and indefinite duration; and
- 3) require the continuous care of a physician, unless the Insured Person has reached his/her maximum point of recovery; and
- 4) prevent the Insured Person from engaging in any gainful occupation for which the Insured Person is qualified, or could be qualified, by reason of education, training, experience, or skill.

The *Permanent Total Disability* must have existed for twelve (12) consecutive months.

(**Note:** *Permanent Total Disability* benefits are not available to *Dependent Children*.)

RENTAL CAR means a four-wheel private passenger motor vehicle designed for travel on public roads and rented from a licensed rental company for no more than forty-eight (48) consecutive days. It does not include trucks, trailers, campers, recreational vehicles or motor vehicles propelling or towing a trailer or any other object, off-road vehicles (meaning any vehicle used on roads that are not publicly maintained), vans, or mini vans that are manufactured to seat more than eight (8) occupants (including the driver) or when the vehicle is used to carry, haul or transport any type of cargo or property or passengers for hire.

SPOUSE means either a person to whom the *Account Holder* is lawfully married, or the common-law spouse of an *Account Holder*. Common-law spouse shall mean a person (of the same or opposite sex) who has been living with the *Account Holder* continuously for at least one year and is publicly represented as the *Account Holder's* partner.

Section 2 – Common Carrier Accident Coverage

Benefits will be paid as specified in the Schedule of Benefits below if an *Insured Person* suffers a *Loss* arising from and occurring on a *Covered Trip* while the *Insured Person* is:

- 1) riding as a passenger in or entering or exiting any *Common Carrier*; or
- 2) at the airport, terminal or station, at the beginning or end of the *Covered Trip*.

If the purchase of the *Common Carrier* passage fare is not made prior to the *Insured Person's* arrival at the airport, terminal or station, coverage begins at the time the entire *Common Carrier* passage fare is charged to the *Insured Person's Account*.

Coverage includes circumstances arising from and occurring on a *Covered Trip* while the *Insured Person* is riding as a passenger in, entering or exiting any *Common Carrier*, while traveling directly to or from the airport, terminal, or station;

- 1) immediately preceding the departure of the scheduled *Common Carrier* conveyance on which the *Insured Person* has purchased passage; and
- 2) immediately following the arrival of the scheduled *Common Carrier* conveyance on which the *Insured Person* was a passenger.

Section 3 – Rental Car Accident Coverage

Benefits will be paid as specified in the Schedule of Benefits below if an *Insured Person* suffers a *Loss* while operating or riding as a passenger in, or boarding or alighting from any *Rental Car* provided that:

- (a) The cost of the *Rental Car* was fully charged to your *Account*; or paid either in full or partially by TD Points earned under your TD Points program. If your TD Points have only partially paid for the cost of your *Rental Car*, the balance of that cost must be fully charged to your TD Canada Trust Credit Card; and
- (b) there has been no violation of the rental agreement by the *Account Holder*; and
- (c) the driver of the rented automobile is not legally intoxicated nor under influence of any narcotic unless prescribed by a licensed physician.

The maximum benefit payable for any one *Rental Car Accident* is \$2,000,000 in total.

Section 4 – Schedule of Benefits and Important Conditions

If an *Insured Person* has multiple *Losses* as the result of one accident, only the single largest benefit amount applicable to the *Loss* suffered is payable.

The following benefits are provided if the *Loss* occurs as a result of an accident within one year from the date of the accident:

A. Accidental Death or Dismemberment, Loss of Sight, Speech or Hearing and Paralysis Benefits

Accidental Loss of	Benefit Amount
Life	\$500,000
Speech and Hearing	\$500,000
Both Hands or Both Feet or Sight of Both Eyes or a Combination of a Hand, a Foot or Sight of One Eye	\$500,000

One Arm or One Leg	\$375,000
One Hand or One Foot or Sight of One Eye	\$333,350
Speech or Hearing	\$333,350
Thumb and Index Finger of the same Hand	\$166,650

Paralysis

Quadriplegia (complete paralysis of both upper and lower limbs)	\$500,000
Paraplegia (complete paralysis of both lower limbs)	\$500,000
Hemiplegia (complete paralysis of upper and lower limbs of one side of body)	\$500,000

“Loss” with reference to hand or foot means complete severance through or above the knuckle joint of at least four fingers of the same hand or three fingers and a thumb of the same hand or the ankle joint; with reference to arm or leg means complete severance through or above the elbow or knee joint; with reference to sight of an eye means the permanent loss of vision in one eye; and with reference to thumb and index finger means complete severance through or above the knuckle joints of the thumb and index finger.

“Loss” with reference to speech means the permanent and irrecoverable loss of the capability of speech without the aid of mechanical devices; with reference to hearing means the permanent and irrecoverable loss of hearing in both ears.

“Paralysis” means complete and irreversible loss of all motion of all practical use of an arm or leg provided the loss is continuous for twelve (12) consecutive months.

B. Permanent Total Disability and Coma Benefits

Loss	Benefit Amount
Permanent Total Disability	\$500,000
Coma	\$500,000

(i) *Permanent Total Disability* benefits are available only to you and your *Spouse*. Benefit amount (less any amount paid under Sections 4(A) and (B) is payable if an *Insured Person* sustains *Permanent Total Disability* within three hundred and sixty-five (365) days after the date of the accident and the *Permanent Total Disability* continues for twelve (12) consecutive months.

(ii) *Coma* benefits are available only to your *Dependent Child(ren)*. An elimination period of thirty-one (31) days applies, which commences on the date the *Dependent Child(ren)* enter into a *Coma*. *Coma* benefits are not payable, nor do they accrue, during an elimination period. The *Coma* benefit amount is payable monthly at a rate of 1% of the benefit amount shown above until the earliest of: 1) the date the *Dependent Child* dies; 2) the date the *Dependent Child* is no longer in a *Coma*; or 3) total payments equal the *Coma* benefit amount shown above. If the *Dependent Child* dies as a result of the accident during the period for which this *Coma* benefit is payable, we will pay a lump sum equal to the *Dependent Child's* loss of life benefit amount, less *Coma* benefit amounts already paid.

C. Exposure and Disappearance

- When by reason of an accident described in Section 2, the *Insured Person* is unavoidably exposed to the elements and as a result of such exposure suffers a *Loss*, the amount set out in the Schedule of Benefits shall be paid.
- If the *Insured Person* has not been found within one (1) year of the disappearance, stranding, sinking, wrecking or breakdown of a *Common Carrier* in which the *Insured Person* was covered as an occupant, it will be assumed that the *Insured Person* has suffered a loss of life.

Section 5 – Special Benefits

A. Family Transportation Benefit

- When an *Insured Person* is confined as an in-patient in a hospital due to *Accidental Bodily Injuries* that result in a *Loss*, Chubb will pay for the expenses incurred to transport an *Immediate Family Member* of the *Insured Person* to the hospital. Such personal attendance must be recommended by an attending physician, and such transportation must be via *Common Carrier* on the most direct route available.
- When an *Insured Person's* loss of life results in a loss of life benefit amount being payable, Chubb will pay for the expenses incurred by an *Immediate Family Member* of the *Insured Person* for transportation to the place where the *Insured Person's body* is located for the purpose of identifying the *Insured Person's body*. Such transportation must be via *Common Carrier* on the most direct route available.

The maximum *Family Transportation Benefit* payable is \$5,000 per *Insured Person* who is hospitalized as described above.

B. Repatriation Benefit

When *Accidental Bodily Injuries* result in a loss of life benefit amount being payable, and the loss of life occurs at least 100 kilometres from the *Insured Person's* permanent city of residence, Chubb will pay for the cost of preparation and transportation of *Insured Person's* body to such place of residence. The maximum Repatriation Benefit payable is \$10,000 per loss of life.

C. Rehabilitation Benefit

When *Accidental Bodily Injury* results in a *Loss*, an additional amount will be paid for covered Rehabilitation expenses. Covered expenses are the reasonable and necessary expenses actually incurred up to a maximum of \$10,000 for treatment by a therapist or confinement in an institution of an *Insured Person* provided:

- such treatment is required in order to retrain the *Insured Person* for work in any gainful occupation, including the *Insured Person's* regular occupation; and
- expenses are incurred within two years from the date of the accident. No payment will be made for ordinary living, travelling or clothing expenses.

Section 6 – Payment of Benefits

The loss of life benefit of an *Account Holder* will be paid to the designated beneficiary. This choice must be in writing and filed with Chubb. All other benefit amounts for *Losses* suffered by the *Account Holder* are paid to the *Account Holder*.

The loss of life benefit of a *Spouse* or *Dependent Child* will be paid to the *Account Holder*, if living, otherwise to the designated beneficiary. This choice must be in writing and filed with Chubb. All other benefit amounts for *Losses* suffered by the *Spouse* or *Dependent Child* are paid to the *Spouse* or *Dependent Child*, except that any amount payable for *Losses* sustained by a minor will be paid to the minor's legal guardian.

If the *Insured Person* has not chosen a beneficiary, or if there is no beneficiary alive when the *Insured Person* dies, we will pay the benefit amount to the first surviving class in the following order:

- the *Insured Person's* Spouse;
- in equal shares to the *Insured Person's* surviving children;
- in equal shares to the *Insured Person's* surviving parents;
- in equal shares to the *Insured Person's* surviving brothers and sisters;
- to the *Insured Person's* estate.

Section 7 – Exclusions

This Policy does not cover *Loss* caused by or resulting from any of the following

- Loss* occurring while the employee is in, entering or exiting any aircraft while acting or training as a pilot or crew member.
- Loss* resulting from suicide, attempted suicide or loss that is intentionally self-inflicted.
- Loss* caused by or resulting from a declared or undeclared war, but war does not include acts of terrorism.
- Loss* caused by bacterial infection except bacterial infection of an *Accidental Bodily Injury*, or if death results from the accidental ingestion of a substance contaminated by bacteria.

Section 8 – Making a Claim

Written Notice of Claim must be given to Chubb Insurance Company of Canada, One Financial Place, 1 Adelaide Street East, Toronto, Ontario, MSC 2V9 within thirty (30) days after the occurrence or commencement of any *Loss* covered by this Policy or as soon as reasonably possible. Notice must include enough information to identify the *Insured Person* and *Account*. Failure to give Notice of Claim within thirty (30) days will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Written Proof of *Loss* must be given to us within ninety (90) days after the date of *Loss*, or as soon as reasonably possible.

At the time of a claim, Chubb is available to assist you or your representative in obtaining and completing the necessary claim forms. Call 1-800-532-4822.

Section 9 – Individual Termination of Insurance

The insurance coverage of any *Insured Person* shall terminate on the earliest of the following:

- the date the Policy is terminated

- b) the expiration of the Policy term for which premium has been paid
- c) the date the Account Holder's Account is cancelled or his or her Account privileges are terminated.

Section 10 – General Conditions

LEGAL ACTION AGAINST US: No legal action may be brought to recover on this Policy until sixty (60) days after we have been given complete written Proof of Loss. No such action may be brought after three (3) years from the time written Proof of Loss is required to be given. No such action may be brought unless there has been full compliance with all of the terms of this Policy. In no case will we be liable for benefits that are not payable under the terms of this Policy or that exceed the applicable Benefit Amounts or Limits of Insurance.

CONFORMANCE WITH STATUTES: Any terms of this Policy which are in conflict with the applicable statutes, laws or regulations of the province or territory in which this Policy is issued are amended to conform to such statutes.

PHYSICAL EXAMINATION AND AUTOPSY: Chubb has the right to have the *Insured Person* examined by a physician approved by Chubb, as often as reasonably necessary while a claim is pending. Chubb may also have an autopsy done, unless prohibited by law. Any examinations or autopsies that we require will be done at Chubb's expense and by a physician.

MASTER POLICY: This certificate is a description of coverage provided by Policy #6476 4830 issued to The Toronto-Dominion Bank. All terms and conditions of the Policy govern. In no event does possession of multiple certificates or TD Canada Trust Credit Card Accounts entitle an *Insured Person* to benefits in excess of those described herein for any Loss sustained.

DELAYED AND LOST BAGGAGE INSURANCE

Provided by:
TD Home and Auto Insurance Company
 2161 Yonge Street, 4th Floor
 Toronto, Ontario M4S 3A6

The coverage Certificate below applies to the TD First Class Travel *Visa Infinite* Card which will be referred to as a "TD Canada Trust Credit Card" or "Card" throughout the Certificate:

Coverage Certificate

The terms of the Delayed and Lost Baggage Group Policy #TDVB112008 (the Master Policy) issued by TD Home and Auto Insurance Company (Insurer) to The Toronto-Dominion Bank are described in this Certificate and are effective December 1, 2008.

Words in *italics* in this Certificate are defined in Section 1.

Section 1 – Definitions

ACCOUNT(S) means *Your* TD Canada Trust Credit Card Account accessed using *Your* TD Canada Trust Credit Card.

ACCOUNT HOLDER means the cardholder to whom the monthly Account statement is issued. The *Account Holder* may be referred herein as "*You*" or "*Your*".

BAGGAGE DELAY means a *Covered Person's Checked Baggage* is delayed by more than six (6) hours from the *Covered Person's* time of arrival at the *Final Destination*.

CHECKED BAGGAGE means suitcases or other containers specifically designated for carrying personal belongings, for which a baggage claim check has been issued to the *Covered Person* by a *Common Carrier*.

COMMON CARRIER means any land, air, or water conveyance which is licensed to carry passengers for compensation and which undertakes to carry all persons indifferently who may apply for passage, so long as there is room, and there is no legal excuse for refusal.

COVERED PERSON means the *Account Holder*, *Spouse* or *Dependent Children* whose name is on the *Ticket*, or, if no name is on the *Ticket*, for whom a *Ticket* has been purchased.

DEPENDENT CHILDREN means any natural child (legitimate or illegitimate), any legally adopted child, any step-child or any child dependent upon the *Account Holder* in a "parent-child" relationship for maintenance and support who is:

- (i.) under the age of twenty-one (21) years and unmarried, or
- (ii.) under the age of twenty-five (25) years, unmarried and in full time attendance at an institution of higher learning, or
- (iii.) by reason of mental or physical infirmity, incapable of self-sustaining employment and totally dependent upon the Account Holder for support within the terms of the Income Tax Act.

ESSENTIAL ITEMS means essential clothing and toiletries that the *Covered Person* was carrying in the baggage, which the *Covered Person* must replace during the period of *Baggage Delay*.

FINAL DESTINATION means the away-from-home ticketed destination for any particular day of travel, as shown on *Your Ticket*.

SPOUSE means the person who is (i) lawfully married to the *Account Holder* or (ii) the person who has been living with the *Account Holder* for a continuous period of at least one year and who is publicly represented as the *Account Holder's Spouse*.

TICKET means evidence of the fare paid for travel on a *Common Carrier* and paid in **full** on or after December 1, 2008 (1) by charge to *Your Account*, (2) by redemption of TD Points earned under *Your* TD Travel Rewards Program or (3) by a combination of (1) and (2).

Section 2 – Who is covered

The *Account Holder*, the *Account Holder's Spouse*, and the *Account Holder's Dependent Children* whose name is on a *Ticket*, or if no name is on a *Ticket*, for whom the *Ticket* has been purchased.

Section 3 – What are the Coverages

A. Delayed Baggage

In the event of *Baggage Delay*, *You* will be reimbursed for the cost to replace *Essential Items* provided those purchases are made before the baggage is returned to the *Covered Person* but in no event more than ninety-six (96) hours after arriving at the *Final Destination*.

B. Lost Baggage

In the event the *Common Carrier* never locates the *Covered Person's Checked Baggage*, *You* will be reimbursed for the portion of the replacement cost of lost personal property that is not paid by the *Common Carrier* or other insurance.

The total benefits payable in respect of sub-sections A and B are subject to a maximum of \$1,000 per *Covered Person* per Trip.

To activate coverage, use *Your* Card to pay for the *Ticket* in full. Coverage will be in force while baggage is in the custody of the *Common Carrier*.

Section 4 – Termination of Coverage

Coverage terminates on the earliest of the following:

- 1) When *Your Account* is closed;
- 2) When *Your Account* is ninety (90) or more days past due, but coverage is automatically reinstated when the *Account* is returned to good standing;
- 3) When the Policy is cancelled except that the Insurer will remain liable for the claim if the event giving rise to the claim occurred prior to the effective termination date and the claim is otherwise valid.

Section 5 – Exclusion and Limitations

No coverage is provided for:

Losses occurring when the *Checked Baggage* is delayed on a *Covered Person's* return home to their province or residence; expenses incurred more than ninety-six (96) hours after arriving at the *Final Destination* shown on the *Ticket*; expenses incurred after the *Checked Baggage* is returned to the *Covered Person*; losses caused by or resulting from any criminal act by the *Covered Person*; baggage not checked; baggage held, seized, quarantined or destroyed by customs or government agency; money; securities; credit cards and other negotiable instruments; tickets and documents.

Section 6 – Claims

The *Account Holder* must furnish the Insurer with proof of claim. This shall include a signed loss report.

(A) Initial Notification

If *You* have incurred a claim covered under the Delayed/Lost Baggage Plan, *You* must give notice by contacting World Travel Protection Canada Inc. within forty-five (45) days from the date of the occurrence of the delay.

Call toll-free between 8:00 a.m. and 8:00 p.m. Eastern Time Monday to Friday or 12:00 p.m. to 6 p.m. Eastern Time Saturday.

1-800-667-8031 or (416) 977-0283

Or in writing to:

TD Canada Trust Credit Card Insurance Services
c/o World Travel Protection Canada Inc.
400 University Avenue, 15th Floor
Toronto, Ontario M5G 1S7
Fax: 1-877-661-3566 or (416) 205-4673

The *Covered Person* will be asked to provide or, if writing, should provide:

- name, address, and telephone number;
- *Account* number used to purchase the Ticket;
- the date, time and place of the occurrence of the delay or loss; and
- the amount of the claim.

(B) Written Proof

In the event of a claim covered under the Delayed/Lost Baggage Plan, a loss report will be mailed to the *Covered Person*. You should complete it in full and return it within ninety (90) days from the date of occurrence of the delay or loss.

The loss report shall include but may not be limited to:

- a copy of the *Ticket*;
- a copy of the baggage claim ticket;
- a copy of the *Account* charge receipt or TD Canada Trust Credit Card statement for the cost of the *Ticket*;
- a copy of a statement from *Your* homeowner's or tenant's insurance carrier indicating the extent to which *You* have been reimbursed for any items permanently lost with *Your* baggage;
- itemized receipts for actual expenses incurred for essential clothing and toiletries;
- written statement from the *Common Carrier* confirming all of the following specifics:
 - date and time of delay or loss;
 - date and time that baggage was returned, or if not returned, a statement of the amount of liability accepted by the Common Carrier, if any;
 - reason or circumstances surrounding the delay or loss; and
 - any other information reasonably required by the Insurer.

Section 7 - General Conditions

Legal Action

No legal action may be brought to recover on the Policy until sixty (60) days after the Insurer has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Other Insurance

The coverage provided by the Insurer is issued strictly as excess coverage and does not apply as contributing insurance; it will reimburse the *Account Holder* only to the extent a permitted claim exceeds coverage and payment under Other Insurance, regardless of whether the Other Insurance contains provisions purporting to make its coverage non-contributory or excess. The Policy also provides coverage for the amount of the deductible of Other Insurance.

Subrogation with Respect to Lost Baggage

As a condition to the payment of any claim to an *Account Holder* under the Policy, the *Account Holder* and/or any *Covered Person* shall, upon request, transfer or assign to the Insurer all legal rights against all other parties for the loss. The *Account Holder* shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the *Account Holder* and/or *Covered Person*.

Benefits Account Holder Only

This protection shall inure ONLY to the benefit of the *Account Holder*. No other person or entity shall have any right, remedy or claim, either legal or equitable to the benefits.

False Claim

If an *Account Holder* makes any claim knowing it to be false or fraudulent in any respect, such *Account Holder* shall no longer be entitled to the benefits of this protection nor to the payment of any claim made under the Policy.

Policy

This certificate is not a policy of insurance. In the event of any conflict between this description of coverage and the Policy, the terms and conditions of the Policy will govern. In no event does possession of multiple certificates or TD Canada Trust Credit Card Accounts entitle a *Covered Person* to benefits in excess of this stated herein for any one loss sustained.

EMERGENCY TRAVEL ASSISTANCE SERVICES

Provided by:
World Travel Protection Canada Inc.
400 University Avenue, 15th Floor
Toronto, Ontario M5G 1S7

The Coverage Certificate below applies to the TD First Class Travel *Visa Infinite* Card which will be referred to as a "TD Canada Trust Credit Card" throughout the Certificate:

Important Note

The following describes assistance services only, not insurance benefits. Any payments made by World Travel Protection Canada Inc. (World Travel Protection) will be charged to your TD Canada Trust Credit Card, subject to credit availability, unless you make other arrangements to reimburse World Travel Protection.

Multilingual Assistance Coordinators are on call 24 hours a day.

World Travel Protection Assistance Coordinators are supported by World Travel Protection Medical Staff including physicians experienced in emergency medical assistance.

For Emergency Assistance 24 Hours A Day:

In Canada and U.S.A. Call 1-866-374-1129
In Other Countries Call Collect (416) 977-4425

1 – Medical Assistance Services

Medical Referrals

If a medical emergency arises while travelling, you can contact the World Travel Protection Assistance Centre and you will be referred to the nearest designated physician or medical facility.

Medical Consultation and Monitoring

World Travel Protection Medical Staff are available 24 hours a day, 365 days a year, to consult with your attending physician to ensure that your medical needs are being met. World Travel Protection Medical Staff are experienced in working with physicians outside of Canada to determine the adequacy of care being received and the need for further assistance.

Medical Transportation

When World Travel Protection Medical Staff in conjunction with your attending physician, determine that transfer to another medical facility is necessary, World Travel Protection will coordinate all aspects of the transport to and from the hospital and airport, at the point of departure and arrival. World Travel Protection Assistance Coordinators will arrange for qualified medical accompaniment, if necessary.

Neither The Toronto-Dominion Bank nor World Travel Protection is responsible for the availability, quality or results of any medical treatment you receive or fail to receive for any reason.

2 – Payment Assistance

World Travel Protection can assist you in arranging or coordinating payment (over \$200) to emergency medical or hospital service providers.

Full liability for payment of these services will, however, rest with you.

3 – Travel Assistance Services

Legal Assistance

World Travel Protection can assist you to post bail and pay legal fees, if necessary.

Emergency Cash Transfer

In the event of theft, loss or emergency, World Travel Protection can assist you to obtain cash which will be charged to your TD Canada Trust Credit Card.

Lost Document and Ticket Replacement

In the event of theft or loss, World Travel Protection can assist you to replace the necessary travel documents or tickets.

Lost Luggage Assistance

In the event of theft or loss, World Travel Protection can assist you to locate or replace luggage and personal effects.

TD First Class Travel *Visa Infinite* Cardholders are also eligible for Delayed and Lost Baggage Insurance; however, this coverage is entirely separate (see your Coverage Certificate in this Document for details).

Translation Services

World Travel Protection can provide immediate translation services in an emergency situation.

World Travel Protection will make a good faith effort to provide these services, however, it has no liability to you if local laws, insurrection, epidemic, unavailability of health care providers, strikes, severe weather, geographic inaccessibility or other factors beyond their control delay, interfere or prevent the provision of these services.

AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE

Provided by:
TD Home and Auto Insurance Company
2161 Yonge Street, 4th Floor
Toronto, Ontario M4S 3A6

The coverage Certificate below applies to the TD First Class Travel Visa Infinite Card which will be referred to as a "TD Canada Trust Credit Card" throughout the Certificate.

Coverage Certificate

Please read this certificate carefully. It outlines what Collision/Loss Damage Insurance is and what is covered along with the conditions under which a payment will be made when *You* rent and operate a rental vehicle but do not accept the Collision Damage Waiver (CDW) or its equivalent offered by the *Rental Agency*. It also provides instructions on how to make a claim. This certificate should be kept in a safe place and carried with *You* when *You* travel.

Effective September 1, 2010 TD Home and Auto Insurance Company (referred to in this certificate as the "Company") provides the insurance for this certificate under Policy TDV092010 (referred to in this certificate as the "Policy").

This certificate is not a contract of insurance. It contains only a summary of the principal provisions of the Policy.

All benefits are subject in every respect to the Policy which alone constitutes the Agreement under which payments are made.

This coverage may be cancelled, changed or modified at the option of the card issuer or the Company with at least 30 days written notice to the Primary Cardholder.

To help *You* understand this document, some key words have been defined below:

ACCOUNT means the account which TD maintains for the TD Canada Trust Credit Card.

AUTHORIZED USER means a person to whom a TD Canada Trust Credit Card has been issued at the authorization of the *Primary Cardholder*.

CAR SHARING means a car rental club which gives its members 24 hour access to a fleet of cars parked in a convenient location.

CARDHOLDER means the *Primary Cardholder* and any *Authorized User* in accordance with the Cardholder Agreement.

INSURED PERSON means (1) *You* the *Cardholder*, who presents himself (herself) in person at the *Rental Agency*, signs the rental contract, declines the *Rental Agency's* CDW or its equivalent and takes possession of the rental vehicle and who complies with the terms of this Policy. (2) Any other person who drives the same rental vehicle with *Your* permission whether or not such person has been listed on the rental vehicle contract or has been identified to the *Rental Agency* at the time of making the rental, however, *You* and all drivers must otherwise qualify under and follow the terms of the rental contract and must be legally licensed and permitted to drive the rental vehicle under the laws of the jurisdiction in which the rental vehicle shall be used.

Important: Check with *Your* personal automobile insurer and the *Rental Agency* to ensure that *You* and all other drivers have adequate third party liability, personal injury and damage to property coverage. **This policy only covers loss or damage to the rental vehicle as stipulated herein.**

LOSS OF USE means the amount paid to a *Rental Agency* to compensate it when a rental vehicle is unavailable for rental while undergoing repairs for damage incurred during the rental period.

PRIMARY CARDHOLDER means a person who has applied for a TD Canada Trust Credit Card, whose name is on the *Account* and to whom a TD Canada Trust Credit Card has been issued.

RENTAL AGENCY means an auto *Rental Agency* licensed to rent vehicles and which provides a rental agreement. For greater certainty, throughout this certificate of insurance the terms 'rental company' and 'rental agency' refer to both traditional auto rental agencies and Car Sharing Programs.

RENTAL AGENCY'S CDW means an optional Collision Damage Waiver (CDW) or similar coverage offered by car rental companies that relieves renters of financial responsibility if the car is damaged or stolen while under rental contract. Rental Agency's CDW is not insurance.

TAX-FREE CAR means a tax-free car package that provides tourists with a short-term (17 days to 6 months), tax-free vehicle lease agreement with a guaranteed buyback. The Collision/Loss Damage Insurance program will not provide coverage for Tax-free cars.

YOU/YOUR means a TD Canada Trust Credit *Cardholder* whose name is embossed on the TD Canada Trust Credit Card or who is authorized to use the TD Canada Trust Credit Card in accordance with the Cardholder Agreement.

A. Collision/Loss Damage Insurance at a Glance

- Only the *Cardholder* may rent a vehicle and decline the *Rental Agency's* collision damage waiver (CDW) or an equivalent coverage offering. This coverage applies only to the *Insured Person's* personal and business use of the rental vehicle.
- *Your* TD Canada Trust Credit Card must be in good standing.
- *You* must initiate and complete the entire rental transaction with the same TD Canada Trust Credit Card.
- The full cost of the rental must be charged to *Your* TD Canada Trust Credit Card to activate coverage.
- Coverage is limited to one rental vehicle at a time, i.e. if during the same period there is more than one vehicle rented by the *Cardholder*, only the first rental will be eligible for these benefits.
- The length of time *You* rent the same vehicle or vehicles must not exceed forty-eight (48) consecutive days, which follow one immediately after the other. In order to break the consecutive day cycle, a full calendar day must exist between rental periods. If the rental period exceeds forty-eight (48) consecutive days, coverage will not be provided from the first day onwards, i.e. coverage will not be provided for either the first 48 consecutive days or any subsequent days. Coverage may not be extended for more than forty-eight (48) days by renewing or taking out a new rental agreement with the same or another *Rental Agency* for the same vehicle or another vehicle.
- Coverage is limited to loss/damage to, or theft of a rental vehicle only up to the rental vehicle's actual cash value plus valid *Loss of Use* charges.
- The *Cardholder* must decline on the rental contract the CDW option or its equivalent offered by the *Rental Agency*. (The Collision/Loss Damage Insurance coverage does not pay for the premium charged by the *Rental Agency* for the CDW offered by the *Rental Agency*.)
- Most vehicles are covered by the Policy. (A list of vehicles excluded from this coverage is outlined in the section "**Types of Vehicles Covered**".)
- The Collision/Loss Damage Insurance Program will provide coverage to *Cardholders* when the full cost of each rental of a vehicle (per use and mileage charges) is paid for using *Your* TD Canada Trust Credit Card and the *Car Sharing* Program's Collision/Loss Damage Insurance is declined.
- Coverage is available except where prohibited by law.
- Claims must be reported within forty-eight (48) hours of the damage/loss occurring by calling **1-800-880-6497** (when in Canada or the United States) or, call collect **(416) 977-3772**.

PLEASE READ THE FOLLOWING COVERAGE DESCRIPTION CAREFULLY FOR MORE DETAILED INFORMATION ON CONDITIONS AND EXCLUSIONS.

Collision/Loss Damage (CLD) Insurance provides coverage when *You* use *Your* TD Canada Trust Credit Card to pay for a rental vehicle and decline the CDW (or an equivalent coverage) offered by the *Rental Agency*. There is no additional charge for the CLD Insurance. The coverage compensates *You* or a *Rental Agency* for loss/damages up to the actual cash value of the rented vehicle and valid *Rental Agency Loss of Use* charges when the conditions described below are met.

B. Collision/Loss Damage Covers

CLD Insurance is primary insurance (except for losses that may be waived or assumed by the *Rental Agency* or their insurer, and in such circumstances where local government insurance legislation states otherwise) which pays the amount for which *You* are liable to the *Rental Agency* up to the actual cash value of the damaged or stolen rental vehicle as well as valid *Loss of Use* charges resulting from damage or theft occurring while *You* are the renter of the rental vehicle.

The length of time *You* rent the same vehicle or vehicles must not exceed forty-eight (48) consecutive days. If *You* rent the same vehicle or vehicles for more than forty-eight (48) consecutive days, no coverage is provided for any part of your rental period.

This coverage does NOT include loss arising directly or indirectly from:

1. a replacement vehicle for which *Your* personal automobile insurance is covering all or part of the cost of the rental;
2. third party liability;
3. personal injury or damage to property, except the rental vehicle itself or its equipment;
4. the operation of the rental vehicle at any time during which any *Insured Person* is driving while intoxicated or under the influence of any narcotic;
5. any dishonest, fraudulent or criminal act committed by any *Insured Person*;
6. wear and tear, gradual deterioration, or mechanical or electrical breakdown or failure, inherent vice or damage, insects or vermin;

7. operation of the rental vehicle in violation of the terms of the rental agreement except:
 - (a) *Insured Persons* as defined, may operate the rental vehicle;
 - (b) the rental vehicle may be driven on publicly maintained gravel roads;
 - (c) the rental vehicle may be driven across provincial and state boundaries in Canada and the U.S. and between Canada and the U.S.

N.B. It must be noted that loss/damage arising while the vehicle is being operated under (a), (b) or (c) above is covered by this insurance. However, the *Rental Agency's* third party insurance will not be in force and, as such, *You* must ensure that *You* are adequately insured privately for third party liability.

8. seizure or destruction under a quarantine or customs regulations or confiscated by order of any government or public authority;
9. transportation of contraband or illegal trade;
10. war, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combatting or defending against such action;
11. transportation of property or passengers for hire;
12. nuclear reaction, nuclear radiation, or radioactive contamination;
13. intentional damage to the rental vehicle by an *Insured Person*.

C. Who is Eligible for Coverage?

Insured Persons as defined provided that:

1. *Your Card Account* privileges have not been terminated or suspended, and/or
2. *Your Card Account* is not more than ninety (90) days past due.

D. Coverage Activation

For coverage to be in effect, *You* must:

1. Use *Your TD Canada Trust Credit Card* to pay for the entire rental from a *Rental Agency*.
2. Decline the *Rental Agency's* CDW option or similar coverage offered by the *Rental Agency* on the rental contract. If there is no space on the vehicle rental contract for *You* to indicate that *You* have declined the coverage, then indicate in writing on the contract "I decline CDW provided by this merchant".
 - Rental vehicles which are part of prepaid travel packages are also covered if the total package was paid by *Your TD Canada Trust Credit Card*.
 - *You* are covered if *You* receive a "free rental" as a result of a promotion where *You* have had to make previous vehicle rentals and if each such previous rental was entirely paid for with *Your TD Canada Trust Credit Card*.
 - *You* are covered if *You* receive a "free rental" day(s) as a result of TD Travel Rewards Program (or similar TD Canada Trust Credit Card program) for the number of days of free rental. If the free rental day(s) are combined with rental days for which *You* pay the negotiated rate, this entire balance must be paid by *Your TD Canada Trust Credit Card*.
 - *You* are covered if points earned under *Your TD Travel Rewards Program* are used to pay for the rental. However, if only a partial payment is paid using the TD Travel Rewards Program, the entire balance of that rental must be paid using *Your TD Canada Trust Credit Card* in order to be covered.

E. Coverage Termination

There is NO Coverage when:

1. The *Rental Agency* reassumes control of the rental vehicle.
2. This Policy is cancelled.
3. *Your* rental period is more than forty-eight (48) consecutive days, or *Your* rental period is extended for more than forty-eight (48) consecutive days by renewing or taking out a new rental agreement with the same or another *Rental Agency* for the same vehicle or other vehicles.
4. *Your TD Canada Trust Credit Card* is cancelled or card privileges are otherwise terminated.

F. Where Coverage is Available

This coverage is available on a 24-hour basis unless precluded by law or the coverage is in violation of the terms of the rental contract in the jurisdiction in which it was formed (other than under Section B, Part 7 (a) (b) or (c) above).

(See the section on "**Helpful Hints**" for tips on locations where use of this coverage may be challenged and what to do when a *Rental Agency* makes the rental or return of a vehicle difficult.)

G. Types of Vehicles Covered

The types of rental vehicles covered include:

All cars, sport utility vehicles, and Mini-Vans (defined as vans made by an automobile manufacturer and classified by the manufacturer or a government authority as Mini-Vans made to transport a maximum of eight (8) people including the driver and which are used exclusively for the transportation of passengers and their luggage) except those excluded below.

The following vehicles are NOT covered:

1. vans, cargo vans or mini cargo vans (other than Mini-Vans as described above);
2. trucks, pick-up trucks or any vehicle that can be spontaneously reconfigured into a pick-up truck;
3. limousines;
4. off-road vehicles — meaning any vehicle used on roads that are not publicly maintained roads unless used to ingress and egress private property;
5. motorcycles, mopeds or motor bikes;
6. trailers, campers, recreational vehicles or vehicles not licensed for road use;
7. vehicles towing or propelling trailers or any other object;
8. mini-buses or buses;
9. any vehicle with a Manufacturer's Suggested Retail Price (MSRP) excluding all taxes, over sixty-five thousand dollars (\$65,000) Canadian, at the time and place of loss.
10. exotic vehicles, meaning vehicles such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce;
11. any vehicle which is either wholly or in part hand made, hand finished or has a limited production of under 2,500 vehicles per year;
12. antique vehicles, meaning a vehicle over twenty (20) years old or which has not been manufactured for ten (10) years or more.
13. *Tax-free cars*.

Luxury vehicles such as BMW, Cadillac, Lincoln and Mercedes Benz are covered as long as they meet the above requirements.

IN THE EVENT OF AN ACCIDENT/THEFT

- **Within forty-eight (48) hours**, call toll-free **1-800-880-6497** if *You* are in Canada or the United States or call collect **(416) 977-3772**. The representative will answer *Your* questions and send *You* a claim form.
- Decide with the rental agent which one of *You* will make the claim.
- **If the rental agent decides to settle the claim directly**, complete the accident report claim form and assign the right for the *Rental Agency* to make the claim on *Your* behalf on the claim form or other authorized forms. It is important to note that *You* remain responsible for the damage/loss and that *You* may be contacted in the future to answer inquiries resulting from the claims process. The rental agent may fax the required documentation toll-free if they are in Canada or the United States to **1-877-661-3566**. When elsewhere the fax number is **(416) 205-4673**. Original documentation may also be required in some instances. (If *You* have any questions, are having any difficulties, or would like the claims administrator to be involved immediately, call the number provided above).
- **If *You* will be making the claim**, *You* must call the claims administrator within forty-eight (48) hours of the damage/theft having occurred. *Your* claim must be submitted with as much documentation, requested below, as possible within forty-five (45) days of discovering the loss/damage. *You* will need to provide all documentation within ninety (90) days of the date of damage or theft to the claims administrator at the address provided below.

- The following claim documentation is required:
 - the claim form, completed and signed
 - *Your* sales draft showing that the rental was paid in full with the TD Canada Trust Credit Card
 - the original copy of the vehicle rental agreement
 - accident or damage report, if available
 - the itemized repair bill, or if not available, a copy of the estimate
 - receipt for paid repairs
 - police report, when available
 - copy of *Your* billing or pre-billing statement if any repair charges were billed to *Your* account

Forward this documentation to:

**TD Auto Rental Collision/Loss Damage Insurance
c/o World Travel Protection Canada Inc.
400 University Avenue, 15th Floor
Toronto, ON M5G 1S7
Canada**

Under normal circumstances, the claim will be paid within fifteen (15) days after the claims administrator has received all necessary documentation. If the claim cannot be assessed on the basis of the information that has been provided, it will be closed.

After the Company has paid *Your* claim, *Your* rights and recoveries will be transferred to the Company to the extent of the Company's payment for the loss/damage incurred when the rental vehicle was *Your* responsibility. This means the Company will then be entitled, at its own expense, to sue in *Your* name. If the Company chooses to sue another party in *Your* name, *You* must give the Company all the assistance the Company may reasonably require to secure its rights and remedies. This may include providing *Your* signature on all necessary documents that enable the Company to sue in *Your* name.

Once *You* report damage, loss or theft, a claim file will be opened and will remain open for six (6) months from the date of the damage or theft. Payment will only be made on a claim or any part of a claim that is completely substantiated as required by the claims administrator within six (6) months of the date of loss/damage.

You should use due diligence and do all things necessary to avoid or reduce any loss or damage to property protected by this Collision/Loss Damage Insurance.

If *You* make a claim knowing it to be false or fraudulent in any respect, *You* will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy.

Helpful Hints

Before *You* rent a vehicle, find out if *You* are required to provide a deposit if *You* wish to decline the *Rental Agency's* CDW. If possible, select a *Rental Agency* which provides an excellent rate AND allows *You* to decline the CDW without having to make a deposit.

Rental Agencies in some countries may resist *Your* declining their CDW coverage. These *Rental Agencies* may try to encourage *You* to take their coverage or to provide a deposit. If *You* experience difficulty using *Your* CLD Insurance coverage, please call toll-free **1-800-880-6497** if *You* are in Canada or the United States or, call collect **(416) 977-3772** and provide:

- the name of the *Rental Agency* involved,
- the *Rental Agency's* address,
- the date of the rental,
- the name of the *Rental Agency* representative with whom *You* spoke, and *Your* rental contract number.

The *Rental Agency* will then be contacted and acquainted with the CLD Insurance coverage.

In certain locations, the law requires that *Rental Agencies* provide Collision Damage Coverage in the price of the vehicle rental. In these locations (and in Costa Rica or elsewhere where *Cardholders* may be required to accept CDW), the CLD Insurance will provide coverage for any required deductible provided that all the procedures outlined in the certificate are followed and the *Rental Agency's* Deductible Waiver has been declined on the rental contract.

You will not be compensated for any payment *You* may have made to obtain the *Rental Agency's* CDW.

Check the rental vehicle carefully for scratches or dents before and after *You* drive the vehicle. Be sure to point out where the scratches or dents are located to a *Rental Agency* representative.

If the vehicle has sustained damage of any kind, immediately phone one of the numbers provided and do not sign a blank sales draft to cover the damage and *Loss of Use* charges or, a sales draft with an estimated cost of repair and *Loss of Use* charges. The rental agent may make a claim on *Your* behalf to recover repair and *Loss of Use* charges by following the procedures outlined in the section **"In the Event of an Accident/Theft"**.

PURCHASE SECURITY AND EXTENDED WARRANTY PROTECTION

Provided by:
TD Home and Auto Insurance Company
2161 Yonge Street, 4th Floor
Toronto, Ontario M4S 3A6

The Coverage Certificate below applies to the TD First Class Travel *Visa Infinite* Card which will be referred to as a "TD Canada Trust Credit Card" throughout the Certificate:

Coverage Certificate

The terms of the TD Canada Trust Credit Card Purchase Security and Extended Warranty Protection Group Policy #TDVP112008 (the Master Policy) issued by TD Home and Auto Insurance Company (Insurer) to The Toronto-Dominion Bank are described in this Certificate and are effective December 1, 2008.

Words in *italics* in this Certificate are defined in Section 1.

Section 1 – Definitions

ACCOUNT(S) means *Your* TD Canada Trust Credit Card Account accessed using *Your* TD Canada Trust Credit Card or TD *Visa* Cheque.

ACCOUNT HOLDER means the Cardholder to whom the monthly *Account* statement is sent. The *Account Holder* may be referred herein as "*You*" or "*Your*".

INSURED ITEM means a new item of personal property (a pair or set being one item) for personal use for which the full *Purchase Price* has been charged to the *Account of the Account Holder*.

MANUFACTURER'S WARRANTY means an express written warranty issued by or on behalf of the manufacturer of the *Insured Item* at the point of sale at the time of purchase of an *Insured Item*. The *Manufacturer's Warranty* must be valid in Canada.

PURCHASE PRICE means the actual cost to the *Account Holder* of the *Insured Item*, including any applicable sales tax.

SPOUSE means:

- a person to whom the *Account Holder* is lawfully married; or
- the designated partner where such partner has been domiciled with the *Account Holder* for at least one year and is publicly represented as the *Account Holder's Spouse*.

Section 2 – What are the Insurance Benefits

(a) Purchase Security

The Purchase Security Plan automatically protects most *Insured Items* purchased with the TD Canada Trust Credit Card for ninety (90) days from purchase for all risk of direct physical loss or damage, except as herein provided, anywhere in the world, in excess of other applicable insurance. If the item is lost, stolen or damaged, it will be replaced or repaired, or the *Account Holder* will be reimbursed for the *Purchase Price*. This protection is provided at no additional cost and is in effect for purchases made on or after December 1, 2008.

(b) Extended Warranty Protection

- The Extended Warranty Protection Plan automatically provides extended warranty coverage for *Insured Items* such coverage to commence immediately following the expiry of the applicable *Manufacturer's Warranty* for a period equal to the period of the *Manufacturer's Warranty* coverage or one year, whichever is the lesser on most items purchased with the TD Canada Trust Credit Card as long as there is a *Manufacturer's Warranty* valid in Canada (automatic coverage is limited to warranties five years or less.) *Manufacturer's Warranties* greater than five years are covered if registered with Insurer within the first year after purchase of the item.
- To register an *Insured Item* with a warranty greater than five (5) years for Extended Warranty Protection, the *Account Holder* must send:
 - a copy of the sales receipt;
 - Credit Card record of charge or Credit Card statement;
 - serial number of the item, if available;
 - original *Manufacturer's Warranty* valid in Canada; and
 - description of the product to the Insurer at the address noted in Section 5.

This protection is provided at no additional cost and is in effect for purchases made on or after December 1, 2008.

Section 3 – Policy Limits

There is a maximum aggregate lifetime benefit per *Account Holder* of \$60,000 for all TD Canada Trust Credit Cards of the *Account Holder*. The *Account Holder* will be entitled to receive no more than the full *Purchase Price* of the *Insured Item* as recorded on the *Account* receipt or *Account* statement. Claims for items belonging to a pair or set will be paid for at the *Purchase Price* of the pair or set provided the parts of the pair or set are unusable individually and cannot be replaced individually. The Insurer, at its sole option, may elect to:

- (a) Repair, rebuild or replace the item lost or damaged (whether wholly or in part), upon notifying the *Account Holder* of its intention to do so within forty-five (45) days following receipt of the required Loss Report; or
- (b) Pay cash for said item, not exceeding the full *Purchase Price* thereof paid using the *Account* and subject to the exclusions, terms and limits of liability as stated in this Certificate.

Section 4 – Exclusions

Any loss or damage of any aspect of any product, device, or equipment to function properly as caused by any change in date will be excluded. This exclusion applies to Purchase Security and to Extended Warranty Protection.

Purchase Security

- (a) Coverage is not extended to loss or damage to the following:
 - (i) cash or its equivalent, traveller's cheques, tickets and any negotiable instruments;
 - (ii) art objects, bullion, rare or precious coins;
 - (iii) perishables, animals or living plants;
 - (iv) jewellery and watches in baggage unless carried by hand and under the personal supervision of the *Account Holder* or *Account Holder's* travelling companion previously known to the *Account Holder*;
 - (v) automobiles, motorboats, aircrafts, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof;
 - (vi) ancillary costs incurred in respect of an *Insured Item* and not forming part of the *Purchase Price*;
 - (vii) parts and/or labour required as a result of mechanical breakdown;
 - (viii) used and pre-owned items including antiques and demos;
 - (ix) any item purchased by and/or used for a business or commercial purpose;
 - (x) items consumed in use; and
 - (xi) services.
- (b) Loss or damage resulting from the following perils are excluded from coverage:
 - (i) abuse or fraud;
 - (ii) flood or earthquake;
 - (iii) war, invasion, hostilities, rebellion, insurrection, terrorism, confiscation by authorities, contraband or illegal activity;
 - (iv) normal wear and tear;
 - (v) mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another);
 - (vi) radioactive contamination;
 - (vii) inherent product defects;
 - (viii) normal course of play; or
 - (ix) willful acts or omissions; and
 - (x) indirect, incidental or consequential damages, including bodily injury, property damage, economic loss, punitive or exemplary damages and legal costs are not covered.

Extended Warranty Protection

In addition to any exclusions which may be set out in the *Manufacturer's Warranty*, this certificate does not cover:

- (i) wear and tear, gradual reduction in operating performance, negligence, misuse and abuse;
- (ii) automobiles, motor boats, aircraft, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;
- (iii) willful acts or omissions and improper installation or alteration;
- (iv) ancillary costs;
- (v) used or pre-owned items including demos;
- (vi) any item purchased by and/or used for a business or commercial purpose; and
- (vii) consequential damages, including bodily injury, property damages, economic loss, punitive or exemplary damages and legal costs are not covered;
- (viii) inherent product defects.

Section 5 – Claims

The *Account Holder* must furnish the Insurer with proof of loss. This shall include a signed Loss Report.

(a) Initial Notification

If you have incurred a loss covered under the Purchase Security or Extended Warranty Protection Plans, you must give notice by contacting the Insurer within forty-five (45) days from the date of loss or damage.

Call toll-free between 8:00 a.m. and 8:00 p.m. Eastern Time Monday to Friday or 12:00 p.m. to 6 p.m. Eastern Time Saturday:

1-800-667-8031 or (416) 977-0283

Or in writing to:

**TD Canada Trust Credit Card Insurance Services
c/o World Travel Protection Canada Inc.
400 University Avenue, 15th Floor
Toronto, Ontario M5G 1S7
Fax: 1-877-661-3566 or (416) 205-4673**

The *Account Holder* will be asked to provide or, if writing, should provide:

- name, address and telephone number
- *Account* number used to purchase the *Insured Item*
- description of the *Insured Item* and
- date, place, amount and cause of the loss or damage.

(b) Written Proof

- (i) Purchase Security

In the event of a claim covered under the Purchase Security Plan, a Loss Report will be mailed to the *Account Holder*. Complete in full and return within ninety (90) days from the date of loss or damage.

The Loss Report shall include but may not be limited to:

- copy of the *Account* charge receipt and/or *Account* statement
- a copy of the store receipt
- serial number of the *Insured Item* (where applicable) and
- any other information reasonably required by the Insurer such as a police or insurance claim report.

- (ii) Extended Warranty Protection

You must report the claim information as detailed above prior to proceeding with the repair or replacement. The Insurer will:

1. Authorize the repair, if appropriate; and

2. Ask the *Account Holder* to:

- return the *Insured Item* to the manufacturer's service dealer as specified on the *Manufacturer's Warranty*;
- have the authorized dealer contact the Insurer; and if repairable
- pay for the repair and submit:
 - a copy of the *Account* charge receipt and/or *Account* statement;
 - a copy of the paid repair invoice;
 - a copy of the store receipt;
 - serial number of the *Insured Item*; and
 - a copy of the *Manufacturer's Warranty*.

In the event that the damaged *Insured Item* is not repairable, submit all applicable information to the Insurer as outlined above. The Insurer may require the *Account Holder*, at the *Account Holder's* expense, to send the damaged *Insured Item* to an address designated by the Insurer.

If the claim is made in respect of an *Insured Item* which is a gift, the claim may be made by the *Account Holder* or the recipient of the gift subject to compliance with the terms and conditions of the Certificate.

Section 6 – Termination of Insurance

This coverage terminates on the earliest of the following:

- a) When *Your Account* is closed;
- b) When *Your Account* is ninety (90) or more days past due but coverage is automatically reinstated when the *Account* is returned to good standing; and
- c) When the Master Policy is cancelled except that the Insurer will remain liable for the claim if the event giving rise to the claim occurred prior to the effective termination date and the claim is otherwise valid.

Section 7 – General Conditions

OTHER INSURANCE. The Purchase Security coverage is in excess of the *Account Holder's* other applicable valid and collectible insurance or indemnity. The Insurer will be liable only for the excess of the amount of the loss or damage over the amount covered under other insurance or indemnity and for the amount of any applicable deductible, only if all other insurance has been exhausted and subject to the exclusions, terms and limits of liability of the Master Policy. This coverage will not apply as contributing insurance and this "non-contribution" shall control despite any "non-contribution" provision in other insurance or indemnity policies or contracts.

SUBROGATION. Following the Insurer's payment of an *Account Holder's* claim or loss or damage the Insurer shall be subrogated to the extent of the cost of such payment, to all rights and remedies of the *Account Holder* against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the name of the *Account Holder*. The *Account Holder* shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the *Account Holder*.

BENEFITS ACCOUNT HOLDER ONLY. This protection provided by the Purchase Security and Extended Warranty Protection Plans shall inure to the benefit of the *Account Holder*. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits.

DUE DILIGENCE. The *Account Holder* shall use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the Master Policy. Where damage or loss is due to a malicious act, burglary, robbery, theft or attempt thereof, or is suspected to be so due, the *Account Holder* shall give immediate notice to the police or other authorities having jurisdiction. The Insurer will require evidence of such notice with the Loss Report prior to settlement of a claim.

FALSE CLAIM. If an *Account Holder* makes any claim knowing it to be false or fraudulent in any respect, such *Account Holder* shall no longer be entitled to the benefits of this protection or to the payment of any claim made under the Master Policy.

LEGAL ACTION. Every action or proceeding against the Company for the recovery of any claim under or by the virtue of the Policy is absolutely barred unless commenced within one year (three years in Quebec) next after the loss or damage to the *Insured Item* occurs and provided further that the *Cardholder* has within such period or shorter period specified herein complied with all other conditions of the Policy.

MASTER POLICY. This certificate is not a Policy of Insurance. In the event of any conflict between this description of coverage and the Master Policy, the terms and conditions of the Master Policy will govern. In no event does possession of multiple certificates or TD Canada Trust Credit Card *Accounts* entitle an *Insured Person* to benefits in excess of those stated herein for any one loss sustained.

†† TD Bank Group means The Toronto-Dominion Bank and its affiliates who provide deposit, investment, loan, securities, trust, insurance and other products or services.

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