



The TD U.S. Dollar Visa Cardholder Agreement and Benefit Coverages Document

This document contains important and useful information about your TD U.S. Dollar Visa Card.

Please keep this document in a secure place for future reference.

This document includes:

- TD U.S. Dollar Visa[®] Cardholder Agreement
- Emergency Travel Assistance Services
- Auto Rental Collision/Loss Damage Insurance Certificate
- Common Carrier Travel Accident Insurance Certificate
- Delayed and Lost Baggage Insurance Certificate
- Trip Interruption Insurance
- Purchase Security and Extended Warranty Protection

TD U.S. Dollar Visa Cardholder Agreement

This Agreement is being provided by The Toronto-Dominion Bank (the **Bank**, also referred to as **we, us or our**) in connection with a U.S. Dollar currency Visa[®]/Chargex[®] card or cards 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 (**ABM**), 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: 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 (U.S. Dollars) 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 the 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. **All amounts will be charged to the Account in U.S. Dollars.**

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.

If you use or give the Account number to someone for a Purchase, to obtain a Cash Advance, to transfer funds to your Account through a Balance Transfer, or 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.

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.

Credit Limit and Overlimit Fee: We will determine the maximum amount that may be charged to the Account (the **Credit Limit**). The current Credit Limit is shown in the Disclosure Statement and may change from time to time, without prior notice to you, as shown on the monthly statement (the **statement**) that we provide to you. The amount of credit that is available to you at any time (your **Available Credit**) is the positive difference between the Credit Limit and the Balance that is outstanding on the Account at such time.

You must not let the amount owing on the Account exceed the Credit Limit. We may choose, from time to time and without notice to you, to allow the Balance that is outstanding on the Account to exceed the Credit Limit, but we are not required to do so even if we have done so before. If we allow you to exceed the Credit Limit, the Primary Cardholder is responsible for and must pay the amount that exceeds the Credit Limit when the statement is received and your Account may be charged an Overlimit Fee in the amount shown in the Disclosure Statement. Only one Overlimit Fee will be charged per statement period. 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 shown 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 Purchases and fees if we do not receive payment in full of your Balance by the Payment Due Date shown on your current statement. We will then charge interest on all Purchases and fees that appear on that month's statement as well as all new Purchases and fees. Interest will be charged on the amount owing to us from the transaction date until that amount has been paid in full.

You can regain your interest-free status on new Purchases and fees by paying your Balance in full by the Payment Due Date shown on your current statement. Interest accrued on all Purchases and fees from the Statement Date of your previous monthly statement until the date we received payment in full of the Balance on your current statement will appear on your next monthly statement. Once we have received payment in full of the Balance by the Payment Due Date on your current statement, any new Purchases and fees after that payment was received will not be subject to interest so long as we continue to receive payment in full of your Balance every month by the Payment Due Date shown on your 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.

Interest on Cash Advances including 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 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) 983-8472.

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 a currency other than U.S. Dollars, the foreign currency (including Canadian Dollars) will be converted to U.S. Dollars before it is recorded in the Account. Credits to the Account involving a foreign currency will also be converted from the foreign currency to U.S. Dollars.

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 U.S. Dollar amount credited to the Account will in most cases be less than the U.S. 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. Statements may not be given 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, we may also send statements and other communications by another method including an electronic method. We may also send copies of statements and other communications to an Authorized User, if requested and if we agree or are required to do so by law. The Primary Cardholder and each Authorized User acknowledges that 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) 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 Primary Cardholder's or any Authorized User's failure to receive a statement or other communication if we send it to the address, or in accordance with other contact information 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) 983-8472. 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: All Cardholders are bound by the terms of this Agreement; however, it is the responsibility of the Primary Cardholder to ensure that payments are received by us by each Payment Due Date. Payments must be in made in U.S. Dollars. If we receive a payment from you 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.

We will apply payments to the items in the Account in the following order:

- a) First, to any interest;
- b) Second, to any fees;
- c) Third, to any Cash Advances; and
- d) Fourth, to any Purchases.

If you pay more than your Balance, we will apply any extra payment to the amounts that have not yet appeared on your statement, in the following order:

- i) First, to any fees;
- ii) Second, to any Cash Advances; and
- iii) Third, to any Purchases.

We reserve the right to change the order in which we apply payments. In any category of items, those amounts which bear the lowest rate of interest will be paid first. We may later 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 any of you have with us or any of our affiliated companies which would include any member of the TD Bank Financial 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 any interest on that amount. A credit Balance in the Account will not increase the Cardholder's Available Credit or Credit Limit. We are 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. You 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 you have any reason to believe that the cheque or other payment instrument will not be honoured when we present 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 and use of a PIN or Password: The following provisions also apply 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 or other machine, at an ABM, 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 ABM 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 ABM 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 ABM 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 ABM 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 ABM, 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 ABM, 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, ABM, 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.

Protecting your Privacy – In this section, the words “we”, “us” and “our” mean TD Bank Financial Group¹. The word “Information” means personal, financial and any 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 *Visa* Card 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 *Visa* Card 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 Financial Group (TDBFG) – Within TDBFG, we may share Information, other than health-related Information, for the following purposes: to manage your total relationship within TDBFG, 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 TDBFG 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 *Visa* 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 TDBFG, except to the extent that other TDBFG 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 Visa or to a transaction on your statement, you may contact a TD Visa Customer Service Representative toll-free at 1-800-983-8472, contact us by mail at TD Visa, 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 P.O. Box 896, STN Adelaide, Toronto, Ontario, M5C 2K3 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. 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.

Auto Rental Collision/ Loss Damage Insurance

Provided by:

Primum Insurance Company
2161 Yonge Street, 4th Floor
Toronto, Ontario M4S 3A6

The coverage Certificate below applies to the TD U.S. Dollar Visa Card which will be referred to as “TD Visa 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 November 1, 2007 Primum Insurance Company (referred to in this certificate as the “Company”) provides the insurance for this certificate under Policy TDV112006 (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 Visa Card.

AUTHORIZED USER means a person to whom a TD Visa 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 Visa Card, whose name is on the Account and to whom a TD Visa 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 Visa Collision/Loss Damage Insurance program will not provide coverage for Tax-free cars.

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

A. Visa 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 Visa Card must be in good standing.
- You must initiate and complete the entire rental transaction with the same TD U.S. Dollar Visa Card.
- The full cost of the rental must be charged to Your TD Visa 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 Visa 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 Visa 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 Visa 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.

Visa Collision/Loss Damage (CLD) Insurance provides coverage when You use Your TD Visa 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 Visa CLD Insurance. The coverage compensates You or a Rental Agency for loss/damages up to the actual cash value of the rental vehicle and valid Rental Agency Loss of Use charges when the conditions described below are met.

B. Collision/Loss Damage Covers

Visa 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, combating 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 *Visa* 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 *Visa* 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 *Visa* Card.
- *You* are covered if *You* receive a "free rental" day(s) as a result of *VISA* travel reward program (or other similar *VISA* 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 *Visa* Card.

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 *Visa* 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* *Visa* sales draft showing that the rental was paid in full with the *Visa* 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 *Visa* 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* *Visa* 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 Visa 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 Visa 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"**.

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 U.S. Dollar *Visa Card* which will be referred to as "TD *Visa 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 *Visa Account* accessed using Your TD *Visa 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 returned 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* when the entire cost of the passenger fare for such transportation has been charged to an *Insured Person's 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 travelling 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* arising 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*; 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 U.S. \$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	U.S. \$500,000
Speech and Hearing	U.S. \$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	U.S. \$500,000
One Arm or One Leg	U.S. \$375,000
One Hand or One Foot or Sight of One Eye	U.S. \$333,350
Speech or Hearing	U.S. \$333,350
Thumb and Index Finger of the same Hand	U.S. \$166,650
Paralysis	
Quadriplegia (complete paralysis of both upper and lower limbs)	U.S. \$500,000
Paraplegia (complete paralysis of both lower limbs)	U.S. \$500,000
Hemiplegia (complete paralysis of upper and lower limbs of one side of body)	U.S. \$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	U.S. \$500,000
Coma	U.S. \$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

- (i) 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.
- (ii) 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

- (i) 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.
- (ii) 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:

- (i) 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
- (ii) 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:

- a) the *Insured Person's* Spouse;
- b) in equal shares to the *Insured Person's* surviving children;
- c) in equal shares to the *Insured Person's* surviving parents;
- d) in equal shares to the *Insured Person's* surviving brothers and sisters;
- e) to the *Insured Person's* estate.

Section 7 – Exclusions

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

- a) *Loss* occurring while the employee is in, entering or exiting any aircraft while acting or training as a pilot or crew member.
- b) *Loss* resulting from suicide, attempted suicide or loss that is intentionally self-inflicted.
- c) *Loss* caused by or resulting from a declared or undeclared war, but war does not include acts of terrorism.
- d) *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, M5C 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:

- a) 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 *Visa* 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 TD U.S. Dollar *Visa* Card which will be referred to as "TD *Visa* 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 Visa Account* accessed using *Your TD Visa 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 charged in full to *Your Account* on or after December 1, 2008.

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;

- When *Your Account* is ninety (90) or more days past due, but coverage is automatically reinstated when the *Account* is returned to good standing;
- 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 Visa 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 *Visa* 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 *Visa* 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 U.S. Dollar *Visa* Card which will be referred to as "TD *Visa* 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 *Visa* 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 1-800-871-8334
 In Other Countries Call Collect 416-977-8297

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 *Visa* 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 Gold Elite *Visa* 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.

Trip Interruption Insurance

Insured by:

TD Life Insurance Company
 120 Adelaide Street West
 Toronto, Ontario M5H 1T1

This certificate of insurance (the "**Certificate**") applies to the TD U.S. Dollar *Visa* Account.

Certificate

TD Life Insurance Company ("**TD Life**") provides the insurance for the medical Covered Causes for Interruption under this Certificate under **Group Policy No. TGV005**. This policy is referred to as the "**Group Policy**".

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

In this *Certificate*, **We**, **Us** and **Our** mean TD Life Insurance Company and **You** and **Your** means the *Primary Cardholder* as defined in Section 2.

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 Interruption benefits. Please see Limitations and Exclusions under sections 6 and 7 for details.

If you need to interrupt a trip: If a *Covered Cause for Interruption* occurs, *You* or, if applicable, an *Insured Person*, must phone WTP immediately. Please see section 10 for contact information.

SECTION 1 – SUMMARY OF BENEFITS

Benefits	Maximum Benefit Payable
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 U.S. Dollar *Visa Card*(s).

Authorized User means a person to whom a TD U.S. Dollar *Visa 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 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 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 of *Your* trip has been charged to *Your Account*.

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 December 1, 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: *Good Standing* in relation to an *Account* means:

- *You* have applied for the *Account*;

- the *Bank* has approved and opened the *Account*;
- *You* have not advised the *Bank* to close the *Account*; and
- the *Bank* has not suspended or revoked credit privileges or otherwise closed the *Account*.

Group Policy means the *Group Policy* issued by *Us* to the *Bank*.

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 U.S. Dollar *Visa Card*, whose name is on the *Account* and to whom a TD U.S. Dollar *Visa 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.

SECTION 3 – ELIGIBILITY

You are eligible to be insured under this *Certificate* if, throughout the *Covered Trip*, *You* :

- are a resident of Canada; and
- have an *Account* in *Good Standing*.

Your 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 travelling; and
- the *Spouse*:
 - is a resident of Canada; and
 - continues to meet the definition of *Your Spouse*.

Your 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 travelling; and
- the *Dependent Child*:
 - is a resident of Canada;
 - is travelling 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 travelling; 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 *Your Dependent Child*).

SECTION 4 – WHEN YOUR CERTIFICATE TERMINATES

Your Coverage 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 *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 *Your* coverage terminates ; 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 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 U.S. Dollar *Visa Card*.

Dependent Children are only covered while travelling 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 travelling 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 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 means one of the following:

- the death of an *Insured Person*; or
- an 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*; or
- the death of an *Immediate Family Member* of the *Insured Person*; or
- a sudden and unexpected sickness or accidental injury of an *Immediate Family Member* which requires an overnight stay in a Hospital.

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

Certain limitations and exclusions that apply to a particular benefit are found above, in the description of those benefits. Further limitations and exclusions are listed below:

- *Pre-Existing Conditions*;
- Reasonably foreseeable medical conditions;
- Failure to report a *Covered Cause for 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 any of the following:

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 travelling with You or Your Spouse

No benefit will be payable:

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

SECTION 8 – WHAT TO DO IF YOU NEED TO INTERRUPT A TRIP

The *Insured Person* must call WTP immediately at the 24 Hour Emergency Assistance number found in section 10, 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 9 – HOW TO MAKE A CLAIM

The *Insured Person* must call WTP at the Customer Service phone number in section 10 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*.
- proof that interruption resulted from a *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 *Covered Cause for Interruption*, 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 10 – HOW TO CONTACT WORLD TRAVEL PROTECTION

24 Hour Emergency Assistance Number

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

From the U.S.A. or Canada **1-800-871-8334**

From elsewhere, call collect **(416) 977-8297**

Customer Service: Phone number

To enquire about these benefits, the *Insured Person* can call WTP at: **1-800-871-8334** or at **(416) 977-0017**

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: TD Visa Trip Interruption 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.

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 Policy*.

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.

Group Policy

All benefits under this *Certificate* are subject in every respect to the *Group Policy* which alone constitute the agreement under which benefits will be provided. The principal provisions of the *Group Policy* affecting *Insured Persons* are summarized in this *Certificate*. The *Group Policy* is on file at the office of the *Bank*.

IMPORTANT INFORMATION

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your insurance contract before you travel as your coverage may be subject to certain limitations or exclusions.
- A pre-existing exclusion may apply to medical conditions and/or symptoms that existed prior to your trip. Check to see how this applies to your coverage and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is reported.
- If your insurance contract provides travel assistance, you may be required to notify the designated assistance company prior to treatment. Your insurance contract may limit benefits should you not contact the assistance company within a specified time period.

Purchase Security and Extended Warranty Protection

Provided by:

TD Home and Auto Insurance Company
12161 Yonge Street, 4th Floor
Toronto, Ontario M4S 3A6

The Coverage Certificate below applies to the TD U.S. Dollar Visa Card which will be referred to as "TD Visa Card" throughout the Certificate:

Coverage Certificate

The terms of the TD Visa 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 Visa Card Account* accessed using *Your TD Visa 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.

Section 2 – What are the Insurance Benefits

(a) Purchase Security

The Purchase Security Plan automatically protects most *Insured Items* purchased with the *TD Visa 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 Visa 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;
 - *Visa* record of charge or *Visa* 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 Visa 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:

- 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
- 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

- Coverage is not extended to loss or damage to the following:
 - cash or its equivalent, traveller's cheques, tickets and any negotiable instruments;
 - art objects, bullion, rare or precious coins;
 - perishables, animals or living plants;
 - 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*;
 - automobiles, motorboats, aircrafts, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof;
 - ancillary costs incurred in respect of an *Insured Item* and not forming part of the *Purchase Price*;
 - parts and/or labour required as a result of mechanical breakdown;
 - used and pre-owned items including antiques and demos;
 - any item purchased by and/or used for a business or commercial purpose;
 - items consumed in use; and

- services.
- Loss or damage resulting from the following perils are excluded from coverage:
 - abuse or fraud;
 - flood or earthquake;
 - war, invasion, hostilities, rebellion, insurrection, terrorism, confiscation by authorities, contraband or illegal activity;
 - normal wear and tear;
 - mysterious disappearance (used herein to mean disappearance in an unexplained manner marked by an absence of evidence of the wrongful act of another);
 - radioactive contamination;
 - inherent product defects;
 - normal course of play; or
 - wilful acts or omissions; and
 - 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:

- wear and tear, gradual reduction in operating performance, negligence, misuse and abuse;
- automobiles, motor boats, aircraft, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;
- wilful acts or omissions and improper installation or alteration;
- ancillary costs;
- used or pre-owned items including demos;
- any item purchased by and/or used for a business or commercial purpose; and
- consequential damages, including bodily injury, property damages, economic loss, punitive or exemplary damages and legal costs are not covered;
- 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 Visa 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 *Visa Accounts* entitle an *Insured Person* to benefits in excess of those stated herein for any one loss sustained.

^{††} TD Bank Financial 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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