



CREDIT CARD INSURANCE SUMMARY

Provided by TD Home and Auto Insurance Company ("TD Home & Auto")

Credit Card Insurance Coverages Provided with TD Business Select Rate Visa Credit Card*

Auto Rental Collision/Loss Damage Insurance
Purchase Security and Extended Warranty Protection

This Product Summary Contains Important Information

The following is meant to provide an overview of the features and benefits of the credit card insurance coverages provided with *Your* TD Business Select Rate Visa Card. The terms and conditions of the insurance coverage(s) are contained in *Your Certificate of Insurance ("Certificate")* and in the group master policies, which govern. All defined terms are italicized, capitalized and defined in *Your Certificate*.

[View a copy of the Certificate \(td.com/businessagreements\)](http://td.com/businessagreements) for full details about the insurance coverage(s) provided with the TD Business Select Rate Visa Card.

INSURER	DISTRIBUTOR	ADMINISTRATOR
TD Home and Auto Insurance Company ("TD Home & Auto") P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-866-361-2311 TD Home & Auto is registered with the Autorité des marchés financiers www.lautorite.qc.ca (the "AMF" or the "Authority") under client number 2000471829.	The Toronto-Dominion Bank P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-800-983-8472	Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-374-1129 or +1-416-977-4425

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General Information You Need to Know

The following is applicable to **all insurance coverage(s)** provided with the TD Business Select Rate Visa Card, unless otherwise specified:



Complaint Handling: For information about our complaint processing policy and where a complaint may be filed, please visit our Customer Service & Problem Resolution page at: <https://www.tdinsurance.com/customer-service/problem-resolution>.



Misrepresentation: *You* must be accurate and complete in *Your* dealings with the *Insurer* at all times. The *Insurer* will not pay a claim if *You*, any person insured under *Your Certificate* or anyone acting on *Your* behalf makes a misrepresentation, attempts to deceive or mislead the *Insurer*, or makes a fraudulent, false or exaggerated statement or claim.



Cancellation: Insurance coverage(s) are considered canceled on the date the credit card account is closed. If, at any time, *You* don't want these insurance coverages, *You* can decide not to use them or contact *Your* credit card provider to apply for a different credit card with alternative insurance coverages.



Cost: There is no annual fee on *Your* TD Business Select Rate Visa Card. However, *You* have the option to pay an annual fee charged by *Your* credit card provider to lower your interest rate. No additional fee will be charged for the insurance coverages provided with the TD Business Select Rate Visa Card.



Claims: *You* must report *Your* claim to *Our Administrator* by calling 1-866-374-1129 no later than the following time limits after the covered event(s) occurred:

- **Auto Rental Collision/Loss Damage Insurance**
 - 48 hours; refer to section "In the event of an accident/theft") for full details.
- **Purchase Security and Extended Warranty Protection**
 - 45 days; refer to section 5 "Claims" for full details.

Once *We* have approved the claim, *We* will notify *You* and payment will be made within 60 days. If the claim has been denied, *We* will inform *You* of the claim denial reasons within 60 days. *You* can appeal the decision by submitting new information to *Our Administrator*. For complete details, please see the applicable claims section (as listed above) in *Your Certificate*.

General Information You Need to Know



Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
Auto Rental Collision/Loss Damage Insurance	<i>Primary Cardholder or Authorized User of the card who presents themselves in person at the Rental Agency and signs the rental contract.</i>	<ul style="list-style-type: none"> ▪ The <i>Cardholder</i> must decline the <i>Rental Agency's CDW</i> or its equivalent ▪ The <i>Cardholder</i> takes possession of the rental vehicle and complies with the terms of the rental vehicle policy ▪ The <i>Cardholder</i> must be a resident of Canada ▪ The credit card must be in <i>good standing</i>.
Purchase Security and Extended Warranty Protection	<i>Account Holder</i>	<ul style="list-style-type: none"> ▪ Purchase(s) made by the <i>Account Holder(s)</i> (Exclusions Apply). ▪ The credit card must be in <i>good standing</i>; and ▪ The <i>Account Holder</i> must be a resident of Canada.

Note: For full details, please see the "Eligibility" section and/or the definition of "*Account Holder*" in each *Certificate*.



Auto Rental Collision/Loss Damage Insurance

Issued by TD Home & Auto under Group Policy Number TDV092010 (the "Policy") to The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

Auto Rental Collision/Loss Damage Insurance provides replacement and/or repair coverage for a rental vehicle.

What are the benefits?

Benefit	Maximum Benefit Payable
Auto Rental Collision/Loss Damage	Coverage for up to 48 consecutive days for loss, damage or theft of an eligible rental vehicle (MSRP of rental vehicle cannot exceed \$65,000)

Note: The rental agency's Collision Damage Waiver must be declined and the full cost of the rental vehicle must be paid for using your *Account*.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. For example, the following vehicles will not be covered:

- Van/cargo vans
- Truck/pickup truck
- Off road vehicle
- Motorcycle
- Exotic vehicles (e.g., Aston Martin, Lotus, etc.)
- Antique vehicles

Additionally, coverage will not be provided with loss arising from:

- Third party liability
- Personal injury
- Driving the rental vehicle while intoxicated
- Dishonest, fraudulent, or criminal act being committed by the *Insured person*
- Wear and tear of the rental vehicle
- Operation of the rental vehicle in violation of the terms of the rental agreement

For complete details, please see the "Collision/Loss Damage Covers" section in *Your Certificate*.



Purchase Security and Extended Warranty Protection

Issued by TD Home & Auto under Group Policy Number TDVP112008 (the "Policy") to The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides Claims and Assistance services under the Group Policy.

What is included in this coverage?

Purchase Security provides coverage for *Insured Items* purchased with the TD Business Select Rate Visa Infinite Card for ninety (90) days from the purchase date, except as excluded under the *Certificate*, 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*.

Extended Warranty Protection provides extended warranty coverage for *Insured Items*. Coverage will commence immediately following the expiry of the applicable *Manufacturer's Warranty* for an additional period equal to the *Manufacturer's Warranty* coverage or one (1) year, whichever is the lesser on most items purchased with the TD Business Select Rate Visa Infinite 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 (5) years are covered if registered with *Our Administrator* within the first year after purchase of the item.

What are the benefits?

Benefit	Maximum Benefit Payable
Purchase Security	Coverage for eligible new items <i>You've</i> purchased with <i>Your</i> TD Credit Card, should they be stolen or damaged within 90 days of purchase.
Extended Warranty Protection	Coverage for eligible new items <i>You've</i> purchased with <i>Your</i> TD Credit Card. If the item comes with a <i>Manufacturer's Warranty</i> valid in Canada, <i>You</i> may be entitled to double the warranty period for up to 12 additional months.

Note: There is a maximum aggregate lifetime benefit per *Account Holder* of \$60,000 of all TD Credit Cards of the *Account Holder*.

What are the limitations and exclusions?

Purchase Security:

This insurance contains limitations and exclusions. For example, the following items are excluded:

- Cash or its equivalent
- Art objects
- Perishable items
- Automobiles, motorboats, aircraft, etc.

Additionally, loss or damage resulting from the following examples of peril will be excluded:

- Abuse or fraud
- Flood or earthquake
- War/hostilities
- Normal wear and tear

Extended Warranty Protection:

This insurance contains limitations and exclusions, which are in addition to those set out within the *Manufacturer's Warranty*. For example, the following exclusions may apply:

- Wear and tear or gradual reduction in operating performance
- Automobiles, motorboats, aircraft etc.
- Willful acts or omissions and improper installation
- Used or pre-owned demos

For complete details, please see the "Exclusions" (Section 4), "General Conditions" (Section 7), and "Policy Limits" (Section 3) sections in *Your Certificate*.