



## TRAVEL INSURANCE SUMMARY

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

### Travel Insurance Coverages Provided with the TD Cash Back Visa Infinite\* Credit Card

Delayed and Lost Baggage Insurance

Travel Medical Insurance

### This Product Summary Contains Important Information

The following is meant to provide an overview of the features and benefits of the travel insurance coverages provided with your TD Cash Back Visa Infinite Card. The terms and conditions of the insurance coverages 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 \(td.com/agreements\)](http://td.com/agreements) for full details about the insurance coverages provided with the TD Cash Back Visa Infinite Card.

INSURERS	DISTRIBUTOR	ADMINISTRATOR
<p><b>TD Life Insurance Company ("TD Life")</b> P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-888-788-0839</p> <p>TD Life is registered with the <a href="http://www.lautorite.qc.ca">Autorité des marchés financiers www.lautorite.qc.ca</a>. (the "AMF" or the "Authority") under client number 2000444011.</p> <p><b>TD Home and Auto Insurance Company ("TD Home &amp; Auto")</b> P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-866-361-2311</p> <p>TD Home &amp; Auto is registered with the AMF under client number 2000471829.</p>	<p><b>The Toronto-Dominion Bank</b> P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-800-983-8472</p>	<p><b>Global Excel Management Inc. ("Global Excel")</b> 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-374-1129 or +1-416-977-4425</p>

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## General Information You Need to Know

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The following is applicable to **all insurance coverages** provided with the TD Cash Back Visa Infinite 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 coverages 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:** *Your* TD Cash Back Visa Infinite Card has an annual fee charged by your credit card provider. No additional fee will be charged for the insurance coverages provided with the TD Cash Back Visa Infinite 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:

- **Delayed and Lost Baggage Insurance**

- 45 days; refer to section 8 "How To Submit a Claim" for full details.

- **Travel Medical Insurance**

- Immediately; refer to sections 10 "General Conditions" and 8 "How To Submit a Claim" 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

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### Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
<a href="#">Delayed and Lost Baggage Insurance</a>	<i>Primary Cardholder</i> <i>Primary Cardholder's Spouse</i> <i>Primary Cardholder's Dependent Children</i> <i>Additional Cardholder</i> <i>Additional Cardholder's Spouse</i>	<ul style="list-style-type: none"> <li>• The credit card must be in <i>good standing</i>; and</li> <li>• The <i>Insured Person</i> must:                             <ul style="list-style-type: none"> <li>◦ be a resident of Canada; and</li> <li>◦ be able to provide proof of travel.</li> </ul> </li> </ul>
<a href="#">Travel Medical Insurance</a>	<i>Primary Cardholder</i> <i>Primary Cardholder's Spouse</i> <i>Primary Cardholder's Dependent Children</i> <i>Additional Cardholder</i> <i>Additional Cardholder's Spouse</i>	<ul style="list-style-type: none"> <li>• The credit card must be in <i>good standing</i>; and</li> <li>• The <i>Insured Person</i> must:                             <ul style="list-style-type: none"> <li>◦ be a resident of Canada;</li> <li>◦ be able to provide proof of travel; and</li> <li>◦ have a valid GHIP (Travel Medical Insurance Only).</li> </ul> </li> </ul>

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

## Delayed and Lost Baggage Insurance

Underwritten by TD Home and Auto Insurance Company under group policy TDVB112008 (the "Policy") in favour of The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides claims and assistance services under the group master policy.

### What is covered under this insurance?

Delayed and Lost Baggage Insurance provides financial protection if the traveller's baggage is lost during a *Covered Trip* or if the baggage is delayed when the traveller arrives at their *Final Destination*.

### The benefits offered

Benefits	Maximum Benefit Payable
<b>Baggage Delay</b>	In the event of a baggage delay of more than 6 hours, up to \$1,000 of coverage per <i>Insured Person</i> for the purchase of <i>Necessary Personal Items</i> , such as clothing and toiletries.
<b>Baggage Loss</b>	Up to \$1,000 of coverage per <i>Insured Person</i> for the reimbursement of the portion of the replacement cost of personal property not covered by the <i>Public Carrier</i> .

**Note:** The benefits payable for delayed or lost baggage are subject to a cap of \$1,000 per *Insured Person* per trip. To be eligible for this insurance, use *Your Card* to pay for the Ticket in full.

### Limits and Exclusions

This insurance contains limits and exclusions. For example, no coverage is provided with respect to the following:

- expenses incurred more than ninety-six (96) hours after arrival at the *Final Destination* shown on the *Ticket*
- expenses incurred after the *Checked Baggage* is returned to the *Insured Person*
- baggage that is not checked
- baggage detained, seized, quarantined or destroyed by customs or a government agency
- cash
- securities
- credit cards and other negotiable instruments
- tickets and documents, or losses occurring when *Checked Baggage* is delayed upon an *Insured Person's* return to their province or territory of residence.

For more information, please refer to the "Exclusions and Limitations" section (section 6) and "General Provisions" section (section 8) of *Your Certificate*.

## Travel Medical Insurance

Underwritten by TD Life under group policy T1002 in favour of The Toronto-Dominion Bank (the "Policyholder" or "TD Canada Trust"). Global Excel provides claims and assistance services under the group master policy, and CanAm, a subsidiary of Global Excel, sells products under the group master policy.

### What is covered under this insurance?

Travel Medical Insurance pays benefits if an *Insured Person* suffers a *Medical Emergency* during a *Covered Trip*.

### The benefits offered

Benefits	Maximum Benefit Payable (per <i>Insured Person</i> per <i>Covered Trip</i> )
Coverage of a <i>Medical Emergency</i> includes: <ul style="list-style-type: none"><li>• hospitals</li><li>• <i>physician</i> fees</li><li>• diagnostic services</li><li>• ambulance services</li><li>• medical appliances</li><li>• emergency return home</li></ul>	Up to \$2,000,000
Private nursing	Up to \$5,000
Dental care for an accidental injury	Up to \$2,000
<i>Bedside Companion</i>	Cost of a round-trip economy class airline ticket and up to \$1,500 in meal and lodging expenses for a <i>Bedside Companion</i>
<i>Travelling Companion</i>	Cost of a one-way economy class airline ticket
Repatriation and escort of <i>Dependent Children</i>	Cost of a one-way economy class airline ticket and an escort, if the airline requires it
Return of the vehicle	Up to \$1,000
Return of remains	Up to \$5,000

### Limits and Exclusions

This insurance contains limits and exclusions (e.g., *Medical Conditions* that are not *Stable*, pregnancy, a child born on the trip, excessive use of alcohol, high-risk activities, etc.). This insurance may not cover claims related to *Pre-Existing Medical Conditions* (for example, heart conditions, high blood pressure, arthritis, etc.) that existed before the departure date.

For more information, please refer to the "Restrictions and Exclusions: what your insurance does not cover" section (section 6) and "General Provisions" section (section 10) of *Your Certificate*.

### What is the coverage period?

If *You* are 64 years of age or under, coverage is provided for the first 10 consecutive days of *Your Covered Trip*. If *You* are 65 years of age or older, coverage is provided for the first 4 consecutive days of *Your Covered Trip*.

*Trip.* If *Your* trip will be longer, *You* can apply for a top-up option by contacting *Our Administrator* by phone, provided that each *Insured Person* meets the applicable eligibility requirements.