

Amendments to the Certificate(s) of Insurance

This outlines the latest updates to specific sections of your Certificates of Insurance within your Cardholder Agreement.

You can find the latest copy of your Cardholder Agreement at td.com/agreements

For any questions about your insurance benefits, call 1-866-374-1129.

Updates to the inclusive insurance on the TD Green® Visa* Card

Effective March 31st, 2020, Additional Cardholders will be eligible for coverage under the following:

- Purchase Security and Extended Warranty Protection

Certificate of Insurance	Existing Wording	New Wording
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 	<p><i>Provided by:</i> <i>TD Home and Auto Insurance Company</i> 2161 Yonge Street, 4th Floor Toronto, Ontario M4S 3A6</p>	<p><i>Provided by:</i> <i>TD Home and Auto Insurance Company</i> 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p>
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 	<p>ACCOUNT HOLDER means the cardholder to whom the monthly <i>Account</i> statement is sent. The <i>Account Holder</i> may be referred herein as “<i>You</i>” or “<i>Your</i>”.</p>	<p>ACCOUNT HOLDER means the <i>Primary Cardholder</i> to whom the monthly <i>Account</i> statement is issued and who is a resident of Canada, and any <i>Additional Cardholder</i> who is a resident of Canada. The <i>Account Holder</i> may be referred herein as “<i>You</i>” or “<i>Your</i>”.</p>
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 	<p>n/a</p>	<p>ADDITIONAL CARDHOLDER means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>.</p> <p>PRIMARY CARDHOLDER means a person who applied for a TD Credit Card, whose name is on the <i>Account</i> and to whom a TD Credit Card has been issued.</p>
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 	<p>Purchase Security (a) Coverage is not extended to loss or damage to the following:</p>	<p>Purchase Security (a) Coverage is not extended to loss or damage to the following:</p>

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	(v) automobiles, motorboats, aircrafts, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof;	(v) automobiles, motorboats, aircrafts, drones, motorcycles, motor scooters and other motorized vehicles, parts and accessories thereof;
<ul style="list-style-type: none"> • Purchase Security and Extended Warranty Protection 	<p>Extended Warranty Protection</p> <p>In addition to any exclusions which may be set out in the <i>Manufacturer's Warranty</i>, this certificate does not cover:</p> <p>(ii) automobiles, motor boats, aircraft, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;</p>	<p>Extended Warranty Protection</p> <p>In addition to any exclusions which may be set out in the <i>Manufacturer's Warranty</i>, this certificate does not cover:</p> <p>(ii) automobiles, motor boats, aircraft, drones, motorcycles, motor scooters and other motorized vehicles and parts and accessories thereof;</p>

Effective March 31st, 2020, the following change will apply to your Common Carrier Travel Accident Certificate of Insurance:

Certificate of Insurance	Existing Wording	New Wording
Common Carrier Travel Accident Insurance	<p>If the <i>Insured Person</i> has not chosen a beneficiary, or if there is no beneficiary alive when the <i>Insured Person</i> dies, TD Life will pay the benefit amount to the first surviving class in the following order:</p> <p>a) the <i>Insured Person's Spouse</i>;</p> <p>b) in equal shares to the <i>Insured Person's</i> surviving children;</p> <p>c) in equal shares to the <i>Insured Person's</i> surviving parents;</p> <p>d) in equal shares to the <i>Insured Person's</i> surviving brothers and sisters;</p> <p>e) to the <i>Insured Person's</i> estate.</p>	<p>If the <i>Insured Person</i> has not chosen a beneficiary, or if there is no beneficiary alive when the <i>Insured Person</i> dies, TD Life will pay the benefit amount to the <i>Account Holder's</i> estate.</p>

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Effective March 1, 2019, the following change was applied to your coverage:

- Common Carrier Travel Accident Insurance: This coverage was underwritten by Allianz Global Risks US Insurance Company (Canadian Branch) (Policy # FC310037), and will now be underwritten by TD Life Insurance Company (Policy # TGV009).

Changes to your Common Carrier Travel Accident Certificate of Insurance	
Current Wording	New Wording
<p><i>Provided by:</i> Allianz Global Risks US Insurance Company (Canadian Branch) 130 Adelaide Street West, Suite 1600 Toronto, Ontario M5H 3P5</p>	<p><i>Provided by:</i> TD Life Insurance Company 320 Front Street West, 3rd Floor Toronto, ON M5V 3B6</p>
<p>Coverage Certificate Allianz Global Risks US Insurance Company (Canadian Branch) ("Allianz") certifies as follows that You are eligible to be an Insured Person under Policy #FC310037 (the "Policy") underwritten by us and issued to The Toronto-Dominion Bank. This Insurance is administered by Allianz Global Assistance through the Operations Centre. You, or a person making a claim under this Certificate may request a copy of the Policy by writing to the administrator; Allianz Global Assistance P.O. Box 277, Waterloo, Ontario N2J 4A4</p>	<p>Coverage Certificate TD Life Insurance Company ("TD Life") provides the insurance for this Certificate under Master Policy #TGV009 (the "Policy") issued to The Toronto-Dominion Bank. This insurance is administered by Allianz Global Assistance through the Operations Centre ("Allianz"). Allianz administers the insurance on behalf of TD Life, and provides claims assistance, claims payment and administrative services under the Policy.</p>

Effective February 2, 2018, the following change was applied to your coverage:

Certificate(s) of Insurance	Current Wording	New Wording
<ul style="list-style-type: none"> • Common Carrier Travel Accident Insurance • Purchase Security and Extended Warranty Protection 	<p>Legal Action Every action or proceeding against the insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation.</p>	<p>Legal Action Limitation Period Every action or proceeding against the insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta or British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.</p>

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