Please read this carefully and keep it for future reference.

This outlines how specific sections of your Certificates of Insurance are being updated. You can find a copy of your updated Certificate of Insurance 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

TD has updated the certificates of Insurance in an effort to add clarity to the coverage and to clearly outline the eligibility requirements.

Note: There is no change to your existing coverage. No action required.

If you have any questions or concerns call us toll-free at 1-866-374-1129 Monday to Friday, 8:00 a.m. to 8:00 p.m. ET, and speak to one of our Customer Service Representatives.

CLHIA recommended changes to Certificate of Insurance

Changes to your Certificate of Insurance, as of March 24, 2022		
Common Carrier Travel Accident Insurance	Coverage under this Certificate is provided by: TD Life Insurance Company (Insurer) 320 Front Street West, 3rd Floor, Toronto, ON M5V 3B6	Coverage under this <i>Certificate</i> is provided by: TD Life Insurance Company (Insurer) P.O. Box 1, TD Centre, Toronto, ON M5K 1A2 Claims administration and adjudication services are provided by: Global Excel Management Inc. ("Administrator") 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-866-374-1129 or +1-416-977-4425
Common Carrier Travel Accident Insurance	The Coverage Certificate below applies to the TD Green Visa Card which will be referred to as a "TD Credit Card Account" throughout the Certificate: 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. This Certificate contains a clause which may limit the amount payable. Words in italics in this Certificate are defined in Section 1.	Section 1 – Introduction Certificate of Insurance Claims administration and adjudication services are provided by Global Excel Management Inc. The Certificate applies to the TD Green Visa Card, which will be referred to as a "TD Credit Card" throughout the 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 Certificate contains a clause which may limit the amount payable.

Common Carrier	Section 1 – Definitions	Section 3 – Definitions
Travel Accident	ACCIDENTAL BODILY INJURY(IES)	In this Certificate, the following words and
Insurance	means bodily injury which is accidental, is	phrases shown in italics and capitalized have
	the direct source of a Loss, is	the meanings shown below. As You read
	independent of disease, illness or other	through the Certificate, You may need to refer
	cause and occurs while this Policy is in	this Section to ensure You have a full
	force. ACCOUNT means Your TD Credit	understanding of Your coverage, limitations a
	Card Account accessed using Your TD	exclusions.
	Credit Card or TD Visa Cheque.	Accidental Bodily Injury means bodily injury
	ACCOUNT HOLDER means the Primary	which is accidental, is the direct source of a
	Cardholder to whom the monthly Account	Loss, is independent of disease, illness or oth
	statement is sent, and who is a resident	cause and occurs while this Policy is in force.
	of Canada and any Additional Cardholder	Account means the Primary Cardholder's TD
	who is a resident of Canada. The Account	Credit Card Account that the <i>Bank</i> maintains.
	Holder may be referred to herein using "you" and "your". ADDITIONAL	Account Holder means the <i>Primary Cardhole</i> to whom the monthly <i>Account</i> statement is
	CARDHOLDER means a person to whom	issued, and who is a resident of Canada and
	a TD Credit Card has been issued at the	any Additional Cardholder who is a resident of
	authorization of the Primary Cardholder.	Canada. The Account Holder may be referred
	COMA means a profound state of	herein using "You" and "Your".
	unconsciousness from which the Insured	Additional Cardholder means a person to
	Person cannot be aroused to	whom a TD Credit Card has been issued at th
	consciousness even by powerful	authorization of the <i>Primary Cardholder</i> .
	stimulation, as determined by a physician.	Certificate means this Certificate of Insuranc
	(Note: Coma benefits are available only to	Bank means the Toronto-Dominion Bank.
	Dependent Children.) 18 COMMON	Coma means a profound state of
	CARRIER means any licensed land,	unconsciousness from which the Insured
	water or air conveyance operated by	Person cannot be aroused to consciousness
	those whose occupation or business is	even by powerful stimulation, as determined b
	transportation of persons or things without	a physician. (Note: Coma benefits are availab
	discrimination for hire. Should a Common	only to Dependent Children.)
	Carrier be delayed or rerouted, such that	Common Carrier means any licensed land,
	the carrier is required to arrange alternate	water or air conveyance operated by those
	transportation for its passengers, the	whose occupation or business is transportation
	definition of Common Carrier will extend	of persons or things without discrimination for
	to whatever conveyance is used for this	hire. Common Carrier is extended to include
	purpose. Such alternate transportation	any airline having a Charter Air Carrier's
	need not be charged to your Account for	Licence or its equivalent, provided it maintain
	coverage to be in effect. Common Carrier	regularly scheduled flights and publishes
	is extended to include any Airline having	timetables and fares consistent with schedule
	a Charter Air Carrier's License or its	airline practices and provided the aircraft is
	equivalent, provided it maintains regularly	limited to fixed-wing turbo-prop or jet aircraft.
	scheduled flights and publishes timetables and fares consistent with	Rafts, amusement park rides, jet skis, balloor ski lifts and hang-gliders are not considered to
	Scheduled Airline practices and provided	be a Common Carrier.
	the aircraft is limited to fixed-wing turbo-	Covered Trip means travel on a <i>Common</i>
	prop or jet Aircraft. Rafts, amusement	<i>Carrier</i> , the fare for which is <u>fully</u> charged to
	park rides, jet skis, balloons, ski lifts and	Your Account.
	hang-gliders are not considered to be a	Dependent Child(ren) mean(s) Your natural,
	Common Carrier. COVERED TRIP	adopted, or stepchildren who are:
	means travel on a Common Carrier, when	• unmarried; and
	the full cost of the passenger fare for such	 dependent on You for financial maintenar
	transportation has been charged to an	and support; and
	Insured Person's Account. DEPENDENT	• under 21 years of age; or
	CHILD(REN) means those children	 under 25 years of age and attending ar
	residing with the Account Holder, under	institution of higher learning, full time,
	the age of twenty-one (21) and	Canada; or
	unmarried, who are primarily dependent	 mentally or physically handicapped.
	upon the Account Holder for maintenance	Good Standing means:
	and support. Dependent Children also	 the Primary Cardholder has applied for th
	means children beyond the age of twenty-	Account;
	one (21) and unmarried, who are	 the Bank has approved and opened the
	permanently, mentally and physically	Account;
	challenged and incapable of self-support.	 the Primary Cardholder has not advised to
	Also included in the definition of	Bank to close the Account, and
	Dependent Children are the Account	• the Bank has not suspended or revoked
	Holder's Dependent Children under the	credit privileges or otherwise closed the
	age of twenty-five (25) and unmarried,	Account.
	who are classified as full-time students at	Immediate Family Member means the Spou
	an institution of higher learning.	parents, grandparents, children age 18 and
	IMMEDIATE FAMILY MEMBER means	over, brother or sister of the <i>Insured Person</i> .
	the Spouse, parents, grandparents,	Insured Person means the Account Holder, a
	children age eighteen (18) and over,	well as the Account Holder's Spouse and
	brother or sister of the Insured Person.	Dependent Children whose name is on a ticke
	INSURED PERSON means the Account Holder, as well as the Account Holder's	or a rental agreement.

Changes to your Certificate of Insurance, as of March 24, 2022

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. PRIMARY CARDHOLDER means a person who applied for a TD Credit Card, whose name is on the Account and to whom a TD Credit Card has been issued. 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 Allianz, 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, 19 (Note: Permanent Total Disability benefits are not available to Dependent Children.) 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.

Loss means the types of *Accidental Bodily Injuries* for which this insurance provides coverage.

Primary Cardholder means a person who applied for a TD Credit Card, whose name is on the *Account* and to whom a TD Credit Card has been issued. A *Primary Cardholder* does not include an *Additional Cardholder*.

Permanent Total Disability means that the *Accidental Bodily Injuries* sustained in a covered accident solely and directly:

- prevent the *Insured Person* from performing all the substantial and material duties of the *Insured Person's* occupation; and
- cause a condition which is medically determined, by a physician approved by *Our Administrator*, to be of continuous and indefinite duration; and
- require the continuous care of a physician, unless the *Insured Person* has reached their maximum point of recovery; and
- 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 12 consecutive months. (Note: *Permanent Total Disability* benefits are not available to *Dependent Children*.) **Spouse** means:

- The person who the Account Holder is legally married to; or
- the person the Account Holder has lived with for at least 1 continuous year in the same household and publicly refers to as their partner.

We, Us and Our mean TD Life Insurance Company.

Changes to your Certificate of Insurance, as of March 24, 2022		
Common Carrier Travel Accident Insurance	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 4 - Common Carrier Accident Coverage Benefits will be paid as specified in the Schedule of Benefits below if an <i>Insured Person</i> suffers a <i>Loss</i> arising from and occurring on a <i>Covered Trip</i> while the <i>Insured Person</i> is: 1. riding as a passenger in or entering or exiting any <i>Common Carrier</i>, or 2. at the airport, terminal or station, at the beginning or end of the <i>Covered Trip</i>. If the purchase of the <i>Common Carrier</i> passage fare is not made prior to the <i>Insured Person's</i> arrival at the airport, terminal or station, coverage begins at the time the entire <i>Common Carrier</i> passage fare is charged to the <i>Insured Person's Account</i>. Coverage includes circumstances arising from and occurring on a <i>Covered Trip</i> while the <i>Insured Person</i> is riding as a passenger in, entering or exiting any <i>Common Carrier</i>, while travelling directly to or from the airport, terminal, or station: 1. immediately preceding the departure of the scheduled <i>Common Carrier</i> conveyance on which the <i>Insured Person</i> has purchased passage; and 2. immediately following the arrival of the scheduled <i>Common Carrier</i> conveyance on which the <i>Insured Person</i> was a passenger.

Common Carrier Travel Accident Important Conditions If an Insured Person has multiple Losses as the result one accident, why the single largest Leneilt amount applicable to the Loss suffers is payable. A condential cost of the date of the accident within one year from the date of the second within the year of the same Hand Stabi. Hands of the frager of the same Hand Stabi. One of the same frager of the same Hand to vere limbs of one side of body) Stabi. One of the same frager of the same frager of the same frager of the same frager fragers of the same hand or the and a further with reference to hand or fool means complete severance through or advert funger. "Loss" with reference to speech means the permanent to all the social duration or all practical use of all of farsege means the permanent cost of social of the same frager Pratelysis" means complete and index finger. "Loss" with reference to speech means the permanent to all means and or the atter the same frager or the same frager Pratelysis" means complete and interversible loss of all motin or all pract			
Insurance If an Insured Person has multiple Losses as the result of one accident, only the single targest benefit amount applicable to the Loss suffered is payable. The following benefits are provided if the condent within one year from the date of the accident is early to a serve the and accident within one year from the date of the accident Loss of Sight, Speech or Hearing and Parabysis Benefits Accidental Loss of Benefit Amount Life Stoto O Benh Hards or Ben Feet or Sight of Benh Stoto O Benh Hards or Ben Feet or Sight of Benh Stoto O Benh Hards or Benh Feet or Sight of Benh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Feet or Sight of Denh Stoto O Benh Hards or Benh Benh Stoto Hard or Benn Stoto Benn Benn Stoto Benn Benn Stoto Benn Benn Stoto Benn Benn Benn Benn Benn Benn Benn Benn			
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Loss Benefit Amount Permanent Total Disability \$100,000			
Permanent Total Disability \$100,000			
\$100,000			
		Coma	

Changes to your Certificate of Insuran	ce, as of March 24, 2022
\$100,000	
(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.	

	Changes to your Certificate of Insurar	nce, as of March 24, 2022
Common Carrier	Section 4 – Special Benefits	Section 6 – Special Benefits
Travel Accident	A. Family Transportation Benefit	
Insurance	(i) When an Insured Person is confined as	No change
	an in-patient in a hospital due to	5
	Accidental Bodily Injuries that result in a	
	Loss, TD Life 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, TD Life 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, TD Life 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 (2)	
	years from the date of the accident. No payment will be made for ordinary living,	
	travelling or clothing expenses.	

	Changes to your Certificate of Insurar	nce, as of March 24, 2022
Common Carrier Travel Accident Insurance	Section 5 – 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 Allianz. 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 Allianz. 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, TD Life will pay the benefit amount to the Account Holder's estate.	Section 7 – 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 Our Administrator. 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 Our Administrator. 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, TD Life will pay the benefit amount to the Account Holder's estate.
Common Carrier Travel Accident Insurance	Section 6 – 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 – 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 bacterial infection except bacterial infection of an Accidental Bodily Injury, or if death results from the accidental ingestion of a substance contaminated by bacteria. d) Loss caused by or resulting from: an act of war, whether declared or undeclared; or hostile or warlike action in time of peace or war; or willing participation in a war, riot or civil unrest; or rebellion; or any service in the armed forces while on duty.

	Changes to your Certificate of Insurance, as of March 24, 2022		
Common Carrier Travel Accident Insurance	Section 7 – Making a Claim Written Notice of Claim must be given to Allianz Global Assistance, P.O. Box 277, Waterloo, Ontario, N2J 4A4 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 Allianz within ninety (90) days after the date of Loss, or as soon as reasonably possible. At the time of a claim, Allianz is available to assist You or Your representative in obtaining and completing the necessary claim forms. Call 1-866-374-1129.	 Section 9 – How to Submit a Claim IMPORTANT NOTE: You must report Your claim to Our Administrator within 30 days after the date of the occurrence of commencement of any Loss covered by this Certificate or as soon as reasonably possible. You must provide completed claim form with required supporting documentation to Our Administrator as soon as possible, but no later than 90 days after the date of Loss. Who to Contact to Submit a Claim To submit a claim, please contact Our Administrator at 1-866-374-1129 (toll-free) from Canada or the U.S., or +1-416-977-4425 (collect) from other countries. Complete the Required Form 1) Request the Form: To request a claim form, call Our Administrator at 1-866-374-1129 (toll-free) from 8 a.m. to 8 p.m. ET, Monday to Friday. 2) Time limit from date of event: If You are making a claim, You must report Your claim to Our Administrator within 30 days after the date of Loss. You must send Our Administrator the appropriate claim forms, together with written proof of Loss (e.g., original invoices and tickets, medical and/or death certificates) as soon as possible, but no later than 90 days after the date of Loss. Failure to provide the applicable documentation may invalidate Your claim. 	
Common Carrier Travel Accident Insurance	Section 8 – 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 – When Your Coverage Terminates 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 their Account privileges are terminated.	

	Changes to your Certificate of Insurar	nce, as of March 24, 2022
Common Carrier	Section 9 – General Conditions	Section 11 – General Conditions
Travel Accident	LEGAL ACTION LIMITATION PERIOD:	Conformance with Statutes
	Section 9 – General Conditions 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. 57 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: Allianz has the right to have the Insured Person examined by a physician approved by Allianz, as often as reasonably necessary while a claim is pending. Allianz may also have an autopsy done, unless prohibited by law. Any examinations or autopsies	 Section 11 – General Conditions 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. Group Policy This Certificate is a description of coverage provided by Policy #TGV009 issued to The Toronto-Dominion Bank. All terms and conditions of the Policy govern. In no event does possession of multiple certificates or TD Credit Cards entitle an <i>Insured Person</i> to benefits in excess of those described herein for any Loss sustained. 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 <i>Insurance Act</i> (for actions or proceedings governed by the laws of Alberta or British Columbia), <i>The Insurance Act</i> (for actions or proceedings governed by the laws of Manitoba), the <i>Limitations Act</i>, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the <i>Civil</i> <i>Code of Quebec</i>. Physical Examination and Autopsy Our Administrator has the right to have the <i>Insured Person</i> examined by a physician approved by <i>Our Administrator</i>, as often as
	autopsy done, unless prohibited by law. Any examinations or autopsies that we require will be done at Allianz's expense and by a physician. MASTER POLICY: This Certificate is a description of coverage provided by Policy #TGV009 issued to The Toronto- Dominion Bank. All terms and conditions of the Policy govern. In no event does possession of multiple certificates or TD Credit Cards entitle an Insured Person to benefits in	Insured Person examined by a physician
Durch and Coourity	excess of those described herein for any Loss sustained.	Coverage under this Cortificate is provided
Purchase Security and Extended Warranty Protection	Coverage under this Certificate is provided by: TD Home and Auto Insurance Company (Insurer) 320 Front Street West, 3rd Floor, Toronto, ON M5V 3B6	Coverage under this Certificate is provided by: TD Home and Auto Insurance Company ("Insurer") P.O. Box 1, TD Centre, Toronto, ON M5K 1A2
		Claims administration and adjudication services are provided by: Global Excel Management Inc. ("Administrator") 73 Queen Street, Sherbrooke, QC J1M 0C9 Phone: 1-866-374-1129 or +1-416-977-4425

Changes to your Certificate of Insurance, as of March 24, 2022		
Purchase Security and Extended Warranty Protection	The Certificate below applies to the TD Green Visa Card which will be referred to as a "TD Credit Card" throughout the Certificate: This Certificate contains a clause which may limit the amount payable. Certificate of Insurance The terms of the TD Credit Card Purchase Security and Extended Warranty Protection Group Policy #TDVP112008 (the "Master Policy") issued by TD Home and Auto Insurance Company ("Insurer") to The Toronto-Dominion Bank are described in this Certificate and are effective December 1, 2008. Please note that in Alberta, Statutory Conditions are deemed to be part of every contract that include insurance against loss or damage to property and said Statutory Conditions are included in the Group Policy. Our Administrator administers the insurance on behalf of TD Home and Auto Insurance Company, and provides claims assistance, claims payment and administrative services under the Group Policy. Words in italics in this Certificate are defined in section 1.	Section 1 – Introduction Certificate of Insurance The Certificate of Insurance ("Certificate") below applies to the TD Green Visa Card, which will be referred to as a "TD Credit Card" throughout the Certificate. Note: This insurance is excess insurance, meaning that any other sources of recovery You have will pay first, and this insurance policy will be the last to pay. For example, if You're covered under home insurance, You will be eligible for the amount of the deductible under this Certificate. Claims administration and adjudication services are provided by Global Excel Management Inc. The terms of the TD Credit Card Purchase Security and Extended Warranty Protection Group Policy #TDVP112008 ("Group Policy") issued by TD Home and Auto Insurance Company ("Insurer") to The Toronto-Dominion Bank are described in this Certificate. Please note that in Alberta, Statutory Conditions are deemed to be part of every contract that includes insurance against loss or damage to property and said Statutory Conditions are included in the Group Policy.

	Changes to your Certificate of Insurar	nce, as of March 24, 2022
Purchase Security and Extended Warranty Protection	Section 1 – Definitions ACCOUNT(S) means Your TD Credit Card Account accessed using Your TD Credit Card or TD Visa Cheque. ACCOUNT HOLDER means the Primary Cardholder to whom the monthly Account statement is issued and who is a resident of Canada, and any Additional Cardholder who is a resident of Canada The Account Holder may be referred herein as "You" or "Your". ADDITIONAL CARDHOLDER means a person to whom a TD Credit Card has been issued at the authorization of the	 Section 2 – Definitions In this Certificate, the following words and phrases shown in italics and capitalized have the meanings shown below. As You read through the Certificate, You may need to refer to this Section to ensure You have a full understanding of Your coverage, limitations and exclusions. Account means the Primary Cardholder's TD Credit Card Account that the Bank maintains. Account Holder means the Primary Cardholder is issued and who is a resident of Canada, and any Additional Cardholder who is a resident of Canada. The Account Holder may be referred
	Primary Cardholder. ADMINISTRATOR means the service provider arranged by the Insurer to provide claims payment and administrative services under the Policy. INSURED ITEM means a new item of personal property (a pair or set being one item) for personal use for which the full <i>Purchase Price</i> 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. PRIMARY CARDHOLDER means a person who applied for a TD Credit Card, whose name is on the Account and to whom a TD Credit Card has been issued.	 herein as "You" or "Your". Additional Cardholder means a person to whom a TD Credit Card has been issued at the authorization of the <i>Primary Cardholder</i>. Insured Item means a new item of personal property (a pair or set being one item) for personal use for which the full <i>Purchase Price</i> has been charged to the <i>Account</i> of the <i>Account Holder</i>. Manufacturer's Warranty means an express written warranty issued by or on behalf of the manufacturer of the <i>Insured Item</i> at the point of sale at the time of purchase of an <i>Insured Item</i>. The <i>Manufacturer's Warranty</i> must be valid in Canada. 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. A <i>Primary Cardholder</i>. Purchase Price means the actual cost to the
	PURCHASE PRICE means the actual cost to the Account Holder of the Insured Item, including any applicable sales tax. SPOUSE means: i) a person to whom the Account Holder is lawfully married; or ii) the designated partner where such partner has been domiciled with the Account Holder for at least one year and is publicly represented as the Account Holder's Spouse.	 Account Holder of the Insured Item, including any applicable sales tax. Spouse means: the person who the Account Holder is legally married to; or the person the Account Holder has lived with for at least 1 continuous year in the same household and publicly refers to as their partner.

	Changes to your Certificate of Insurar	nce, as of March 24, 2022
Purchase Security	Section 2 – What are the Insurance	Section 3 – Description of Insurance
and Extended	Benefits	Coverage
Warranty	(a) Purchase Security	a) Purchase Security
Protection	The Purchase Security Plan automatically	Purchase Security automatically protects most
	protects most Insured Items	Insured Items purchased with the TD Credit
	purchased with the TD Credit Card for	Card for 90 days from purchase for all risk of
	ninety (90) days from purchase for	direct physical loss or damage, except as herein
	all risk of direct physical loss or damage,	provided, anywhere in the world, in excess of
	except as herein provided,	other applicable insurance. If the item is lost,
	anywhere in the world, in excess of other	stolen or damaged, it will be replaced or
	applicable insurance. If the item is lost, stolen or damaged, it will be	repaired, or the <i>Account Holder</i> will be reimbursed for the <i>Purchase Price</i> .
	replaced or repaired, or the Account	b) Extended Warranty Protection
	Holder will be reimbursed for the	(i) Extended Warranty Protection
	Purchase Price. This protection is	automatically provides extended warranty
	provided at no additional cost and is in	coverage for <i>Insured Items</i> , such coverage
	effect for purchases made on or	to commence immediately following the
	after December 1, 2008.	expiry of the applicable Manufacturer's
	(b) Extended Warranty Protection	Warranty for the period of the
	(i) The Extended Warranty Protection	Manufacturer's Warranty coverage or 1
	Plan automatically provides	year, whichever is the lesser on most items
	extended warranty coverage for Insured	purchased with the TD Credit Card as long
	Items such coverage to	as there is a Manufacturer's Warranty valid
	commence immediately following the	in Canada (automatic coverage is limited to
	expiry of the applicable	warranties 5 years or less). Manufacturer's
	Manufacturer's Warranty for a period	Warranties greater than 5 years are
	equal to the period of the	covered if registered with the Administrator
	Manufacturer's Warranty coverage or one year, whichever is the lesser	within the first year after purchase of the item.
	on most items purchased with the TD	(ii) To register an <i>Insured Item</i> with a
	Credit Card as long as there is a	warranty greater than 5 years for Extended
	Manufacturer's Warranty valid in Canada	Warranty Protection, the Account Holder
	(automatic coverage is limited to	must contact the Administrator and provide:
	warranties five years or less.)	 a copy of the sales receipt;
	Manufacturer's Warranties greater than	 a Credit Card record of charge or Credit
	five years are covered if registered with	Card statement;
	the Administrator	 the serial number of the item, if available;
	within the first year after purchase of the	 the original Manufacturer's Warranty valid
	item.	in Canada; and
	(ii) To register an Insured Item with a	 a description of the product.
	warranty greater than five (5) years	
	for Extended Warranty Protection, the Account Holder must contact	
	the Administrator and provide:	
	• a copy of the sales receipt;	
	Credit Card record of charge or Credit	
	Card statement;	
	• serial number of the item, if available;	
	• original Manufacturer's Warranty valid in	
	Canada; and	
	description of the product.	
	This protection is provided at no	
	additional cost and is in effect for	
	purchases made on or after December 1,	
	2008.	

Purchase Security	Section 4 – Exclusions	Section 5 – Exclusions
and Extended	Any loss or damage of any aspect of any	Any loss or damage of any aspect of any
Warranty	product, device, or equipment to	product, device, or equipment to function
Protection	function properly as caused by any	properly as caused by any change in date will
	change in date will be excluded. This	be excluded. This exclusion applies to Purchase
	exclusion applies to Purchase Security	Security and to Extended Warranty Protection.
	and to Extended Warranty Protection.	Purchase Security
	Purchase Security	(a) Coverage is not extended to loss or damage
	(a) Coverage is not extended to loss or	to the following:
	damage to the following: (i) cash or its equivalent, traveller's	1. cash or its equivalent, travellers cheques, tickets and any negotiable instruments;
	cheques, tickets and any negotiable	2. art objects, bullion, rare or precious coins;
	instruments;	3. perishables, animals or living plants;
	(ii) art objects, bullion, rare or precious	4. jewellery and watches in baggage unless
	coins;	carried by hand and under the personal
	(iii) perishables, animals or living plants;	supervision of the Account Holder or Account
	(iv) jewellery and watches in baggage	Holder's travelling companion previously known
	unless carried by hand and under	to the Account Holder,
	the personal supervision of the Account	5. automobiles, motorboats, aircrafts,
	Holder or Account Holder's travelling	motorcycles, drones, motor scooters and other
	companion previously known to the	motorized vehicles, parts and accessories
	Account Holder;	thereof;
	(v) automobiles, motorboats, aircrafts,	6. ancillary costs incurred in respect of an
	motorcycles, drones, motor scooters and	Insured Item and not forming part of the
	other motorized vehicles, parts and	Purchase Price;
	accessories thereof;	7. parts and/or labour required as a result of
	(vi) ancillary costs incurred in respect of	mechanical breakdown;
	an Insured Item and not forming part of the Purchase Price;	8. used and pre-owned items, including antiques and demos;
	(vii)parts and/or labour required as a	9. any item purchased by and/or used for a
	result of mechanical breakdown;	business or commercial purpose;
	(viii) used and pre-owned items including	10. items consumed in use; and
	antiques and demos;	11. services.
	(ix) any item purchased by and/or used	(b) Loss or damage resulting from the following
	for a business or commercial	perils are excluded from coverage:
	purpose;	1. abuse or fraud;
	(x) items consumed in use; and	2. flood or earthquake;
	(xi) services.	3. war, invasion, hostilities, rebellion,
	(b) Loss or damage resulting from the	insurrection, terrorism, confiscation by
	following perils are excluded from	authorities, contraband or illegal activity;
	coverage:	4. normal wear and tear;
	(i) abuse or fraud;	5. mysterious disappearance (used herein to
	(ii) flood or earthquake;	mean disappearance in an unexplained manner
	(iii) war, invasion, hostilities, rebellion,	marked by an absence of evidence of the
	insurrection, terrorism, confiscation by	wrongful act of another);
	authorities, contraband or illegal activity; (iv) normal wear and tear;	6. radioactive contamination;
	(v) mysterious disappearance (used	 7. inherent product defects; 8. normal course of play;
	herein to mean disappearance in an	9. willful acts or omissions; and
	unexplained manner marked by an	10. indirect, incidental or consequential
	absence of evidence of the wrongful act	damages, including bodily injury, property
	of another);	damage, economic loss, punitive or exemplary
	(vi) radioactive contamination;	damages and legal costs are not covered.
	(vii)inherent product defects;	
	(viii) normal course of play; or	Extended Warranty Protection
	(ix) willful acts or omissions; and	In addition to any exclusions which may be set
	(x) indirect, incidental or consequential	out in the Manufacturer's Warranty, this
	damages, including bodily injury, property	Certificate does not cover:
	damage, economic loss, punitive or	1. wear and tear, gradual reduction in operating
	exemplary damages and legal costs are not covered	performance, negligence, misuse and abuse;
		2. automobiles, motor boats, aircraft, motorcycles, drones, motor scooters and other
	Extended Warranty Protection	motorized vehicles and parts and accessories
	In addition to any exclusions which may	thereof;
	be set out in the Manufacturer's	3. willful acts or omissions and improper
	Warranty, this Certificate does not cover:	installation or alteration;
	(i) wear and tear, gradual reduction in	4. ancillary costs;
	operating performance,	5. used or pre-owned items, including demos;
	negligence, misuse and abuse;	6. any item purchased by and/or used for a
	(ii) automobiles, motor boats, aircraft,	business or commercial purpose; and
	motorcycles, drones, motor	7. consequential damages, including bodily
	scooters and other motorized vehicles	injury, property damages, economic loss,
	and parts and accessories	punitive or exemplary damages and legal costs
	thereof;	are not covered; 8. inherent product defects.
	(iii) willful acts or omissions and improper installation or alteration;	
	(iv) ancillary costs;	
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 (v) used or pre-owned items including demos; (vi) any item purchased by and/or used for a business or commercial purpose; and (vii)consequential damages, including bodily injury, property damages, economic loss, punitive or exemplary damages and legal costs are not covered; (viii) inherent product defects. 		

Purchase Security	Section 5 – Claims	Section 6 – How to Submit a Claim
and Extended	The Account Holder must furnish the	Who to Contact to Submit a Claim
Warranty	Administrator with proof of loss. This	To submit a claim, please contact Our
Protection	shall include a signed Loss Report.	Administrator at 1-866-374-1129 (toll-free) or
	(a) Initial Notification	+1-416-977-4425 (collect) between 8:00 a.m.
	If You have incurred a loss covered under	and 8:00 p.m. ET, Monday to Friday.
	the Purchase Security or	Provide the Information requested:
	Extended Warranty Protection Plans, You	(a) Initial Notification
	must give notice by contacting the	If You have incurred a loss covered under the
	Administrator within forty-five (45) days	Purchase Security or Extended Warranty
	from the date of loss or damage.	Protection, You must give notice by contacting
	Call toll-free between 8:00 a.m. and 8:00	the Administrator within 45 days from the date
	p.m. Eastern Time, Monday to	of loss or damage.
	Saturday: 1-866-374-1129 or (416) 977-	The Account Holder will be asked to provide or,
	4425	if writing, should provide:
	The Account Holder will be asked to	• the name, address and telephone number;
	provide or, if writing, should provide:	• the Account number used to purchase the
	 name, address and telephone number 	Insured Item;
	Account number used to purchase the	
	•	• the description of the <i>Insured Item</i> ; and
	Insured Item	• the date, place, amount and cause of the loss
	description of the Insured Item and	or damage.
	• date, place, amount and cause of the	(b) Written Proof
	loss or damage.	(i) Purchase Security
	(b) Written Proof	A Loss Report will be mailed by the
	(i) Purchase Security	Administrator. Complete in full, sign and
	In the event of a claim covered under the	return within 90 days from the date of loss or
	Purchase Security Plan, a Loss Report	damage. The Loss Report shall include but
	will be mailed by the Administrator.	may not be limited to:
	Complete in full and return within ninety	• a copy of the <i>Account</i> charge receipt and/or
	(90) days from the date of loss or	Account statement;
	damage.	• a copy of the store receipt;
	The Loss Report shall include but may	• the serial number of the <i>Insured Item</i> (where
	not be limited to:	applicable); and
	• copy of the Account charge receipt	
		 any other information reasonably required by the Administrator such as a police or
	and/or Account statement	the Administrator such as a police or
	 a copy of the store receipt 	insurance claim report.
	• serial number of the Insured Item	(ii) Extended Warranty Protection
	(where applicable) and	You must report the claim information as
	 any other information reasonably 	detailed above prior to proceeding with the
	required by the Administrator	repair or replacement. The Administrator
	such as a police or insurance claim	will:
	report.	 Authorize the repair, if appropriate; and
	(ii) Extended Warranty Protection	2. Ask the Account Holder to:
	You must report the claim information as	 return the Insured Item to the
	detailed above prior to	manufacturer's service dealer as
	proceeding with the repair or	specified on the Manufacturer's
	replacement. The Administrator will:	Warranty;
	1. Authorize the repair, if appropriate; and	 have the authorized dealer contact the
	2. Ask the Account Holder to:	Insurer; and
	return the Insured Item to the	• if repairable, pay for the repair and
	manufacturer's service	submit:
	dealer as specified on the Manufacturer's	 a copy of the Account charge
	Warranty;	
		receipt and/or <i>Account</i> statement;
	• have the authorized dealer contact the	 a copy of the paid repair invoice; a copy of the store receipt;
	Insurer; and if	 a copy of the store receipt; the social number of the <i>logurad</i>
	repairable	 the serial number of the <i>Insured</i>
	• pay for the repair and submit:	Item; and
	– a copy of the Account charge receipt	 a copy of the Manufacturer's
	and/or	Warranty.
	Account statement;	In the event that the damaged Insured Item is
	 a copy of the paid repair invoice; 	not repairable, submit all applicable information
	 a copy of the store receipt; 	to the Administrator as outlined above. The
	- serial number of the Insured Item; and	Administrator may require the Account Holder,
	 a copy of the Manufacturer's Warranty. 	at the Account Holder's expense, to send the
	In the event that the damaged Insured	damaged Insured Item to an address
	Item is not repairable, submit all	designated by the Administrator.
	applicable information to the	If the claim is made in respect of an Insured
	Administrator as outlined above. The	<i>Item</i> which is a gift, the claim may be made by
	Administrator may require the Account	the Account Holder or the recipient of the gift
	Holder, at the Account Holder's	subject to compliance with the terms and
	expense, to send the damaged Insured	conditions of the <i>Certificate</i> .
	Item to an address designated by	
	the Administrator.	
	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	

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	compliance with the terms and conditions of the Certificate.	
Purchase Security and Extended Warranty Protection	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 – When Your Coverage Terminates This coverage terminates on the earliest of the following: a) When Your Account is closed; b) When Your Account is 90 or more days past due but coverage is automatically reinstated when the Account is returned to good standing; and c) The date the Group Policy terminates.

Purchase Security	Section 7 – General Conditions	Section 8 – General Conditions
and Extended	OTHER INSURANCE. All of Our policies	Benefits Account Holder Only
Warranty	are excess insurance, meaning that	This protection provided by the Purchase
Protection	any other sources of recovery You have	Security and Extended Warranty Protection
	will pay first, and this insurance	Plans shall inure to the benefit of the Account
	policy will be the last to pay. The total	Holder. No other person or entity shall have any
	benefits payable under all Your	right, remedy or claim, legal or equitable, to the benefits.
	insurance, including this Certificate, cannot be more than the actual	Currency
	expenses for a claim. If an Insured	All amounts shown are in Canadian currency.
	Person is also insured under any other	Due Diligence
	insurance certificate or policy, We will	The Account Holder shall use due diligence and
	coordinate payment of benefits	do all things reasonable to avoid or diminish any
	with the other insurer.	loss of or damage to property protected by the
	SUBROGATION. Following the Insurer's	Master Policy. Where damage or loss is due to
	payment of an Account Holder's	a malicious act, burglary, robbery, theft or
	claim or loss or damage the Insurer shall	attempt thereat, or is suspected to be so due,
	be subrogated to the extent of	the Account Holder shall give immediate notice
	the cost of such payment, to all rights and	to the police or other authorities having
	remedies of the Account Holder	jurisdiction. The Insurer will require evidence of
	against any party in respect of such loss	such notice with the Loss Report prior to
	or damage, and shall be entitled	settlement of a claim.
	at its own expense to sue in the name of	False Claim
	the Account Holder. The Account Holder shall give the Insurer all such	If an <i>Account Holder</i> makes any claim knowing it to be false or fraudulent in any respect, such
	assistance as the Insurer may	Account Holder shall no longer be entitled to the
	reasonably require to secure its rights and	benefits of this protection or to the payment of
	remedies, including the	any claim made under the Master Policy.
	execution of all documents necessary to	Group Policy
	enable the Insurer to bring suit in	All benefits under this Certificate are subject in
	the name of the Account Holder.	every respect to the Group Policy, which alone
	BENEFITS ACCOUNT HOLDER ONLY.	constitutes the agreement under which benefits
	This protection provided by the	will be provided. This Group Policy is issued to
	Purchase Security and Extended	the Bank. The principal provisions of the Group
	Warranty Protection Plans shall inure to the benefit of the Account Holder. No	Policy affecting Account Holders are
	other person or entity shall have	summarized in this Certificate. The Group Policy is on file at the office of the <i>Bank</i> .
	any right, remedy or claim, legal or	Legal Action Limitation Period
	equitable, to the benefits.	Every action or proceeding against the Insurer
	DUE DILIGENCE. The Account Holder	for the recovery of insurance money payable
	shall use due diligence and do all	under the contract is absolutely barred unless
	things reasonable to avoid or diminish	commenced within the time set out in the
	any loss of or damage to property	Insurance Act (for actions or proceedings
	protected by the Master Policy. Where	governed by the laws of Alberta or British
	damage or loss is due to a	Columbia), The Insurance Act (for actions or
	malicious act, burglary, robbery, theft or	proceedings governed by the laws of Manitoba),
	attempt thereat, or is suspected to be so due, the Account Holder shall	the <i>Limitations Act, 2002</i> (for actions or
	give immediate notice to the police	proceedings governed by the laws of Ontario), or other applicable legislation. For actions or
	or other authorities having jurisdiction.	proceedings governed by the laws of Quebec,
	The Insurer will require evidence of	the prescriptive period is set out in the Civil
	such notice with the Loss Report prior to	Code of Quebec.
	settlement of a claim.	Other insurance
	FALSE CLAIM. If an Account Holder	All of Our coverages are excess insurance,
	makes any claim knowing it to be	meaning that any other sources of recovery You
	false or fraudulent in any respect, such	have will pay first, and this insurance policy will
	Account Holder shall no longer be	be the last to pay. The total benefits payable
	entitled to the benefits of this protection or	under all Your insurance, including this
	to the payment of any claim made under the Master Policy.	<i>Certificate</i> , cannot be more than the actual expenses for a claim. If an <i>Account Holder</i> is
	LEGAL ACTION LIMITATION PERIOD.	also insured under any other insurance
	Every action or proceeding against the	certificate or policy, <i>We</i> will coordinate payment
	insurer for the recovery of insurance	of benefits with the other insurer.
	money payable under the contract is	Subrogation
	absolutely barred unless commenced	Following the Insurer's payment of an Account
	within the time set out in the	Holder's claim or loss or damage, the Insurer
	Insurance Act (for actions or proceedings	shall be subrogated to the extent of the cost of
	governed by the laws of Alberta	such payment, to all rights and remedies of the
	or British Columbia), The Insurance Act	Account Holder against any party in respect of
	(for actions or proceedings	such loss or damage, and shall be entitled at its
	governed by the laws of Manitoba), the	own expense to sue in the name of the Account
	Limitations Act, 2002 (for actions	<i>Holder</i> . The <i>Account Holder</i> shall give the Insurer all such assistance as the Insurer may
	or proceedings governed by the laws of Ontario), the Civil Code of Quebec	reasonably require to secure its rights and
	(for actions or proceedings governed by	remedies, including the execution of all
	the laws of Quebec), or other	documents necessary to enable the Insurer to
	applicable legislation.	bring suit in the name of the Account Holder.

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	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 Credit Cards entitle an Insured Person to benefits in excess of those stated herein for any one loss sustained.	