

## Please read this carefully and keep it for future reference.

This outlines how specific sections of your Certificates of Insurance, within your Cardholder Agreement, are being updated. This notice supplements your current Cardholder Agreement. You can find a copy of your current Cardholder Agreement at [tdcanadatrust.com/agreements](http://tdcanadatrust.com/agreements). For any questions about your insurance benefits, call 1-866-374-1129.

### Updates to the inclusive insurance on the TD First Class Travel® Visa Infinite\* Card

Effective February 2, 2018, the following changes will apply to your coverage

1. For Travel Medical Insurance and Trip Cancellation/Trip Interruption Insurance, the exclusion titled "War or Terrorism" has been modified as shown below.
  - All other exclusions on your Certificates of Insurance, including Travel Advisories, are unchanged.
  - For Trip Cancellation/Trip Interruption Insurance, while Terrorism is no longer excluded, it is still not a Covered Cause for Cancellation or Covered Cause for Interruption (cannot cancel or interrupt a trip solely due to a terrorist event). Refer to the Certificate of Insurance within the Cardholder Agreement for full details on Covered Causes.
    - However, you may have coverage in the following situations:
      - For Trip Cancellation, if the Canadian Government issues a written formal notice after the Insured Person's Covered Trip is booked, advising Canadians not to travel to a country, region, or city originally ticketed for the Covered Trip and for a period that includes the Covered Trip
      - For Trip Interruption, if the Canadian Government issues a written formal notice during the Covered Trip, advising Canadians not to travel to a country, region, or city originally ticketed for the Covered Trip, for a period that includes the Covered Trip

Current exclusion in your Certificates of Insurance	Updated exclusion in your Certificates of Insurance
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  <i>This exclusion is found in the Cardholder Agreement on pages: Travel Medical Insurance – Page 30 – Section 7 Trip Cancellation / Trip Interruption Insurance – Page 43 – Section 8</i>	War -any act of war, whether declared or not, hostile or warlike action in time of peace or war, insurrection, rebellion, revolution, civil war, or hijacking  <b>***please note, all other exclusions, including Travel Advisories, are unchanged and still apply***</b>

2. Additionally, the General Conditions in your Certificates of Insurance have been updated as shown on the next page.

<b>Certificate of Insurance</b> <i>Page numbers shown are where the condition can be found in your current Cardholder Agreement</i>	<b>Current condition</b>	<b>Updated condition</b>
<b>Travel Medical Insurance</b> - page 33 – Section 11	<b>Other Insurance</b> If You have other insurance in addition to this Certificate, whether with Us or with another insurer, the total benefits payable under all Your insurance, including this Certificate, cannot be more than the actual expenses for a claim. If an Insured Person is also insured under any other insurance Certificate or policy, We will coordinate payment of benefits with the other insurer.	<b>Other Insurance</b> All of our policies are excess insurance, meaning that any other sources of recovery You have will pay first, and this insurance policy will be the last to pay. The total benefits payable under all Your insurance, including this Certificate, cannot be more than the actual expenses for a claim. If an Insured Person is also insured under any other insurance Certificate or policy, We will coordinate payment of benefits with the other insurer.  In no case will We seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is \$50,000 or less. If the lifetime maximum for all in-country and out-of-country benefits is over \$50,000, We will coordinate benefits only above this amount.
<b>Trip Cancellation / Trip Interruption Insurance</b> Page 45 – Section 12	<b>Other Insurance</b> If You have other insurance in addition to this Certificate, whether with Us or with another insurer, the total benefits payable under all Your insurance, including this Certificate, cannot be more than the actual expenses for a claim. If an Insured Person is also insured under any other insurance Certificate or policy, We will coordinate payment of benefits with the other insurer.	<b>Other Insurance</b> All of our policies are excess insurance, meaning that any other sources of recovery You have will pay first, and this insurance policy will be the last to pay. The total benefits payable under all Your insurance, including this Certificate, cannot be more than the actual expenses for a claim. If an Insured Person is also insured under any other insurance Certificate or policy, We will coordinate payment of benefits with the other insurer.
<b>Travel Medical Insurance</b> - Page 33 – Section 11 <b>Trip Cancellation / Trip Interruption Insurance</b> Page 45—Section 12 <b>Auto Rental Collision/Loss Damage Insurance</b> Page 62—Section H <b>Common Carrier Travel Accident Insurance</b> Page 51—Section 10 <b>Purchase Security and Extended Warranty Protection</b> - Page 67—Section 7	<b>Legal Action</b> 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.	<b>Legal Action Limitation Period</b> 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.
<b>Delayed and Lost Baggage Insurance</b> Page 54—Section 7	<b>Legal Action</b> 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. Every action or proceeding against an 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.	

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