

Please read this carefully and keep it for future reference.

This outlines how specific sections of your Trip Interruption Certificate 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. For any questions about your insurance benefits, call 1-866-374-1129.

Updates to the inclusive insurance on the TD U.S. Dollar *Visa** Card

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

- For Trip Interruption Insurance, the exclusion titled "War or Terrorism" has been modified as shown below.
 - All other exclusions on your Certificate of Insurance, including Travel Advisories, are unchanged.
 - Please note, while Terrorism is no longer excluded, it is still not a Covered Cause for Interruption (cannot 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.

Current exclusion in your Certificate of Insurance	Updated exclusion in your Certificate 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 Page 46 – Trip Interruption Insurance - Section 7</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 ***please note, all other exclusions, including Travel Advisories, are unchanged and still apply***

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