Please read this carefully and keep it for future reference.

This outlines how specific sections of your Travel Medical Insurance 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.

Update to the inclusive Travel Medical Insurance on the TD Business Travel Visa* Card

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

- For Travel Medical Insurance, the exclusion titled "War or Terrorism" has been modified as shown below.
 - o All other exclusions on your Certificate of Insurance, including Travel Advisories, are unchanged.

Current exclusion in your Certificate of Insurance	Updated exclusion in your Certificate of Insurance
War or Terrorism	War
-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	-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
This exclusion is found in the Cardholder Agreement on Page 29—Section 7	***please note, all other exclusions, including Travel Advisories, are unchanged and still apply***

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