Please read this carefully and keep it for future reference.

This outlines how specific sections of your Certificate of Insurance for Travel Medical 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 Cash Back Visa Infinite* 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 28 – Travel Medical Insurance—Section 7 | ***please note, all other exclusions, including Travel Advisories, are unchanged and still apply*** |

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