



TD Insurance TD Trip Cancellation and Trip Interruption Insurance Certificate of Insurance

Issued by: TD Life Insurance Company ("TD Life") under *Group Policy* Number TI004 and TD Home and Auto Insurance Company ("TD Home & Auto") under *Group Policy* Number TGV007 (the "*Group Policy*" or "*Group Policies*") to The Toronto-Dominion Bank (the "*Policyholder*"). Global Excel Management Inc. ("Global Excel") provides claims and assistance services and CanAm Insurance Services (2018) Ltd. ("CanAm"), a subsidiary of Global Excel, provides sales and policy administration under the *Group Policy*.

IMPORTANT NOTICE - READ CAREFULLY BEFORE YOU TRAVEL

You have purchased travel insurance coverage – what's next? We want You to understand (and it is in Your best interests to know) what Your coverage includes, what it excludes, and what is limited (payable but with limits). Please take time to read through Your *Certificate* before You travel. ***Italicized and capitalized terms are defined in Your Certificate.***

- Travel insurance covers claims arising from sudden and unexpected situations (e.g. accidents and emergencies).
- To qualify for this insurance, You must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (e.g. *Medical Conditions* that are not *Stable*, pregnancy, child born on trip, excessive use of alcohol, high risk activities, etc.).
- This insurance may not cover claims related to *Pre-Existing Medical Conditions* whether disclosed or not at time of purchase.
- Contact Global Excel at 1-800-359-6704 +1-416-977-5040 (collect) before You need to cancel or interrupt Your *Covered Trip* or Your benefits may be limited or denied.
- In the event of a claim Your prior medical history may be reviewed.
- If any of Your information is not accurate or complete, Your insurance plan will be voidable.

IT IS YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE. Please read Your Certificate for specific coverage, details, limitations and exclusions.

IF YOU HAVE QUESTIONS, CALL 1-800-775-1669, or visit www.td.com/safetravels

24-hour Emergency Assistance

In a *Medical Emergency*, You must call Global Excel immediately, or as soon as reasonably possible. If not, benefits will be limited as described in Section 6, under "*Medical Emergency Insurance Limitations and Exclusions.*" Some expenses will only be covered if Global Excel approves them in advance.

You can get help 24 hours a day, seven days a week by calling:

- from Canada or the U.S., toll-free, 1-800-359-6704; or
- from other countries, +1-416-977-5040, collect.

Claims Support

To request a claim form or to receive claim-related support, call Global Excel from 8 a.m. to 8 p.m. ET, Monday to Friday, toll-free at 1-800-359-6704 or collect +1-416-977-5040

Changes to Your Coverage

To cancel Your insurance or to make changes to Your coverage, call CanAm from 8 a.m. to 9 p.m. ET, Monday to Friday, and 9 a.m. to 5 p.m. ET on Saturday, toll-free at 1-800-775-1669

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Coverage under this Certificate is provided by:	Claims administration and adjudication services are provided by:	Sales and policy administration services are provided by:
TD Life Insurance Company (Insurer) P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 TD Home and Auto Insurance Company (Insurer) 320 Front St West, 3rd Floor Toronto, Ontario M5V 3B6	Global Excel Management Inc. (Administrator) 73 Queen Street Sherbrooke, Quebec J1M 0C9 Phone: 1-800-359-6704 or +1-416-977-5040	CanAm Insurance Services (2018) Ltd. (Administrator) 73 Queen Street Sherbrooke, Quebec J1M 0C9 Phone: 1-800-775-1669

Section 1: Introduction

Certificate of Insurance

Your Certificate of Insurance is part of *Your* contract and indicates the coverages and insurance to the contract. *You* have the coverage(s) only if it was purchased.

How to contact Us

- Prior to travel:
 - Call CanAm from 8 a.m. to 9 p.m. ET, Monday to Friday, and 9 a.m. to 5 p.m. ET on Saturday, toll-free at 1-800-775-1669
- When travelling and *You* require emergency assistance:
 - From Canada or the U.S., toll-free, **1-800-359-6704**; or from other countries, collect, **+1-416-977-5040**.
 - **24-hour Emergency Assistance:**
In a *Medical Emergency*, *You* must call Global Excel immediately, or as soon as reasonably possible. If not, benefits will be limited as described in Section 6: Limitations and Exclusions That Apply to All Benefits, under "Trip Cancellation and Trip Interruption Insurance Limitations." Some expenses will only be covered if Global Excel approves them in advance.

Section 2: Eligibility

Eligibility Requirements

You may apply for coverage if *You* are:

- at least 18 years old on the *Effective Date* of *Your* Trip Cancellation and Trip Interruption Insurance;
 - If *You* are under 18 years old, a parent or guardian can provide authorization.
- a *Resident of Canada*; and
- a TD Bank Group customer, or the *Spouse* or *Dependent Child* of a TD Bank Group customer; and
- in Canada when *You* buy the coverage; and
- purchasing coverage for the full duration of *Your Trip* up to a maximum of 365 days from the *Departure Date* as indicated on *Your* insurance application or most recent *Declaration of Coverage*.

If *You* fail to meet any of the conditions outlined above, *Your* insurance is void and *Our* liability is limited to a refund of the premium paid.

Section 3: Summary of Trip Cancellation and Trip Interruption Benefits

For complete details of benefits, please refer to the applicable sections within this *Certificate*.

Benefit	Maximum Benefit Payable
Trip Cancellation Insurance (Before <i>Departure Date</i>)	Up to the <i>Amount of Coverage</i> purchased, to a maximum insurable amount of \$20,000 per <i>Insured Person</i> , per <i>Covered Trip</i> .
Trip Interruption Insurance (After <i>Departure Date</i>):	Unused portion of pre-paid travel arrangements, up to the <i>Amount of Coverage</i> purchased prior to departure, to a maximum insurable amount of \$20,000 per <i>Insured Person</i> , per <i>Covered Trip</i> .
Transportation	One-way economy class ticket.
Meals and accommodation	Up to \$350 per day, per <i>Insured Person</i> , up to a maximum of \$700 per <i>Insured Person</i> , per <i>Covered Trip</i> .
Return of deceased	Up to \$10,000 towards transportation or burial in the event of the death of an <i>Insured Person</i> .

Section 4: Definitions

Italicized and capitalized terms are defined. As *You* read through the *Certificate*, please refer to Definitions on page 19 to ensure *You* have a full understanding of *Your* coverage, limitations and exclusions.

Section 5: Description of Insurance Coverage

Trip Cancellation Coverage (before *Departure Date*)

Trip Cancellation coverage offers financial protection if unexpected events occur before departure and cause cancellation of travel plans.

What to do if *You* need to cancel *Your Covered Trip*

After the *Insured Person* has cancelled their travel arrangements with the travel supplier, the *Insured Person* will need to follow the instructions under Section 10, "How to Submit a Claim" to submit a claim.

It is important to call Global Excel immediately or within 24 hours at the emergency assistance number found in Section 11, "How to Contact *Our Administrator*". Some expenses are only covered if they're approved in advance by Global Excel. All transportation expenses must be pre-approved.

The amount payable under Trip Cancellation Insurance coverage is limited to the cancellation penalties in effect on the date the covered cause for cancellation occurs, so it's important to cancel the *Insured Person's* plans immediately but no later than within 24 hours of cancellation with *Your* travel agent or travel supplier.

Trip Interruption Coverage (after *Departure Date*)

Trip Interruption coverage offers financial protection if unexpected events interrupt travel plans on or after departure date.

What to do if *You* need to interrupt *Your Covered Trip*

After the *Insured Person* has interrupted their travel arrangements with the travel supplier, the *Insured Person* will need to follow the instructions under Section 10, "How to Submit a Claim" to submit a claim.

The *Insured Person* must call Global Excel immediately at the 24 Hour Emergency Assistance number found in Section 11, "How to Contact *Our Administrator*". Some expenses are only covered if they're approved in advance by Global Excel. All transportation expenses must be pre-approved.

Only the expenses that are non-refundable on the day the covered cause for interruption occurs are eligible for reimbursement, so contact Global Excel immediately but no later than within 24 hours to discuss alternate travel arrangements.

When does *Your Trip Cancellation and Trip Interruption Insurance Coverage Start and End*

Refer to Section 7, "Trip Cancellation and Trip Interruption *Coverage Period*" and "When *Your Certificate Terminates*," for details on when *Your* coverage starts and ends.

Trip Cancellation and Trip Interruption Insurance Benefits

Trip Cancellation and Trip Interruption Insurance provides coverage for the following causes for Cancellation and Interruption. Below is a summary of what benefits are available to *You*.

What are the Covered Causes?	What benefits are <i>You</i> eligible for?		
<i>Medical Emergency/Death</i>	Trip Cancellation	Trip Interruption	Delayed Return
The <i>Medical Emergency</i> of <i>You</i> or <i>Your Travelling Companion</i> .	✓	- Unused portion of pre-paid travel arrangements - Transportation - Meals and Accommodation	- Transportation - Meals and Accommodation
The admission to a <i>Hospital</i> following a <i>Medical Emergency</i> of a member of <i>Your Immediate Family</i> (who is not at <i>Your</i> destination), <i>Your</i> business partner, <i>Key Employee</i> or <i>Caregiver</i> .	✓	- Unused portion of pre-paid travel arrangements - Transportation - Meals and Accommodation	×
A member of <i>Your Immediate Family</i> , <i>Your</i> business partner, <i>Key Employee</i> or <i>Caregiver</i> suffers a <i>Medical Emergency</i> or dies.			
<i>Your</i> host at destination is admitted to a <i>Hospital</i> or dies following a <i>Medical Emergency</i> .			
<i>Your Travelling Companion's Immediate Family Member</i> , business partner, <i>Key Employee</i> or <i>Caregiver</i> suffers a <i>Medical Emergency</i> or dies.			
The <i>Medical Emergency</i> or death of <i>Your Immediate Family Member</i> who is at <i>Your</i> destination.	✓	- Unused portion of pre-paid travel arrangements - Transportation - Meals and Accommodation	- Transportation - Meals and Accommodation
<i>Your</i> death.	✓	- Unused portion of pre-paid travel arrangements - Return of deceased	Return of deceased
The death of <i>Your Travelling Companion</i> .	✓	- Unused portion of pre-paid travel arrangements - Transportation - Meals and Accommodation	- Transportation - Meals and Accommodation

Pregnancy and Adoption	Trip Cancellation	Trip Interruption	Delayed Return
Complications of a pregnancy when they occur in the first 31 weeks of a pregnancy involving <i>You</i>, <i>Your Spouse</i>, or a member of <i>Your Immediate Family</i>. Limitation: The confirmation of a multiple pregnancy or the confirmation of a pregnancy as a result of fertility treatment(s) are <u>not</u> considered complications of pregnancy.	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	• Transportation • Meals and Accommodation
Complications of a pregnancy when they occur in the first 31 weeks of pregnancy involving <i>Your Travelling Companion</i>, or a member of the <i>Immediate Family of Your Travelling Companion or Travelling Companion's Spouse</i>. Limitation: The confirmation of a multiple pregnancy or the confirmation of a pregnancy as a result of fertility treatment(s) are <u>not</u> considered complications of pregnancy.	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	• Transportation • Meals and Accommodation
<i>Your or Your Spouse's</i> pregnancy being confirmed after <i>Your Effective Date</i> if <i>Your</i> departure from <i>Your Home</i> falls within 9 weeks before or after the expected delivery date.	✓	✗	✗
<i>Your Travelling Companion's or Your Travelling Companion's Spouse's</i> pregnancy being confirmed after <i>Your Effective Date</i> if <i>Your</i> departure from <i>Your Home</i> falls within 9 weeks before or after the expected delivery date.			
<i>Your</i> legal adoption of a child, when the actual date of that adoption is scheduled to take place after <i>Your Effective Date</i> of Insurance and before or after <i>Your Departure Date</i>.	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	✗
<i>Your Travelling Companion's</i> legal adoption of a child, when the actual date of that adoption is scheduled to take place after <i>Your Effective Date</i> of Insurance and before or after <i>Your Departure Date</i>.			
Travel Visas and Government Advisories	Trip Cancellation	Trip Interruption	Delayed Return
Department of Foreign Affairs, Trade and Development Canada (DFATD) issues a written formal Travel Warning during <i>Your Trip</i>, or, after <i>You</i> purchase <i>Your</i> insurance but before <i>Your Departure Date</i>, advising Canadians to avoid all or non-essential travel to a destination included in <i>Your Covered Trip</i>.	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	✗

<i>Your</i> travel visa is not issued or <i>Your</i> travel visa application is rejected for reasons beyond <i>Your</i> control. Limitation: The non-issuance of an Immigration and/or Employment Visa is <u>not</u> covered. The non-issuance of a travel visa due to late visa application is not covered.	✓	✕	✕
<i>Your Travelling Companion's</i> travel visa is not issued or travel visa application is rejected for reasons beyond <i>Your Travelling Companion's</i> control. Limitation: The non-issuance of an Immigration and/or Employment Visa is <u>not</u> covered. The non-issuance of a travel visa due to late visa application is not covered.			
Causes relating to Employment	Trip Cancellation	Trip Interruption	Delayed Return
<i>You</i> or <i>Your Spouse</i> is transferred by the employer with whom <i>You</i> or <i>Your Spouse</i> is employed on <i>Your Effective Date</i>, which requires the relocation of <i>Your</i> principal residence. <i>You</i> or <i>Your Spouse</i> lose(s) a permanent job due to lay-off or dismissal without just cause. Limitation: Loss of contract employment or self-employment is <u>not</u> covered. Cancellation of <i>Your</i> or <i>Your Travelling Companion's Business Meeting</i> beyond <i>Your</i> or <i>Your</i> employer's control or <i>Your Travelling Companion's</i> or <i>Your Travelling Companion's</i> employer's control. <i>Your</i> being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel. A transfer by the employer with whom <i>Your Travelling Companion</i> or <i>Your Travelling Companion's Spouse</i> is employed on <i>Your Effective Date</i>, which requires the relocation of their principal residence. <i>Your Travelling Companion</i> or <i>Your Travelling Companion's Spouse</i> loses a permanent job due to lay-off or dismissal without just cause. Limitation: Loss of contract employment or self-employment is <u>not</u> covered. <i>Your Travelling Companion</i> being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	✕

Travel Delays	Trip Cancellation	Trip Interruption	Delayed Return
Delay of <i>Your</i> scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the <i>Covered Trip</i> , when <i>You</i> choose not to continue with <i>Your</i> travel arrangements.	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	✗
Delay of <i>Your Travelling Companion's</i> scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the <i>Covered Trip</i> , when <i>You</i> choose not to continue with <i>Your</i> travel arrangements.			
Delay of <i>Your Travelling Companion's</i> scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the <i>Covered Trip</i> , when <i>You</i> choose to continue with <i>Your</i> travel arrangements	✓	• Cost of the next occupancy charge	✗
Delay of a private automobile resulting from the mechanical failure of that automobile, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure, causing <i>You</i> to miss a connection or resulting in the interruption of <i>Your</i> travel arrangements, provided the automobile was scheduled to arrive at the point of departure at least 2 hours before the scheduled time of departure.	✗	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	• Transportation • Meals and Accommodation
Delay of <i>Your</i> connecting <i>Common Carrier</i> , resulting from the mechanical failure of that carrier, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes, volcanic eruptions, loss or theft of <i>Your</i> passports, travel documents; causing <i>You</i> to miss a connection or resulting in the interruption of <i>Your</i> travel arrangements.			
Other Risks	Trip Cancellation	Trip Interruption	Delayed Return
An event completely independent of any intentional or negligent act that renders <i>Your</i> principal residence uninhabitable or the business that <i>You</i> own inoperative.	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	✗
<i>You, Your Spouse or Your Dependent Child</i> being: a) Called for jury duty; b) Subpoenaed as a witness; or c) Required to appear as a party in a judicial proceeding, during <i>Your Covered Trip</i> .			
<i>Your</i> commercial accommodation at <i>Your Trip</i> destination is rendered uninhabitable due to a disaster or event independent of any intentional act of negligence.			

An event completely independent of any intentional or negligent act that renders <i>Your Travelling Companion's</i> principal residence uninhabitable or the business that he/she owns inoperative.	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	✗
<i>Your Travelling Companion, Your Travelling Companion's Spouse or Dependent Child</i> being: a) Called for jury duty; b) Subpoenaed as a witness; or c) Required to appear as a party in a judicial proceeding, during <i>Your Covered Trip</i> .			
The quarantine or hijacking of <i>You, Your Spouse or Your Dependent Child</i> .	✓	• Unused portion of pre-paid travel arrangements • Transportation • Meals and Accommodation	• Transportation • Meals and Accommodation
The quarantine or hijacking of <i>Your Travelling Companion or Your Travelling Companion's Spouse or Dependent Child</i> .			

Chart Legend:

- ✓ : Eligible for benefit
✗ : Ineligible for benefit

The Benefits Listed Above Include the Following:

Trip Cancellation Insurance (before *Departure Date*):

If one of the covered causes listed above occurs after *You* purchase *Your* insurance, and before *You* leave *Home* and *You* are unable to travel:

- We will pay up to the *Amount of Coverage* for the prepaid, unused, and non-refundable travel arrangements that are non-transferrable to another travel date; or
- We will cover the cost of the next occupancy charge up to the *Amount of Coverage* (only applicable if *Your Travelling Companion* must cancel their *Covered Trip* due to a covered cause applicable to them).

Trip Interruption Insurance (after *Departure Date*):

If one of the covered causes listed above occurs after *You* leave *Home* on *Your Covered Trip*, We will pay, subject to pre-approval by Global Excel:

- Up to the *Amount of Coverage* for the non-refundable, unused portion of *Your* prepaid travel arrangements, excluding the cost of prepaid transportation back to *Your Home*.
- **Transportation:**
 - The extra cost of *Your* one-way economy class transportation, subject to pre-approval by Global Excel:
 - to rejoin a tour or group;
 - to *Your* next destination as stated in *Your* trip itinerary; or
 - to *Your Home*.
- **Fly to bedside or funeral:**
 - If *You* are required to interrupt *Your Covered Trip* to attend a funeral, or travel to the bedside of a *Hospitalized Immediate Family Member*, business partner, *Key Employee* or *Caregiver*, *You* have the option to purchase a ticket to the destination where the death or *Hospitalization* has occurred. *You* will be reimbursed for the cost of the ticket, up to the maximum amount of what it would have cost for one-way economy class transportation via the most cost-effective route back to *Your Home*.

Note: Only available for use once during *Your Coverage Period* as indicated on *Your* most recent *Declaration of Coverage*.

Exclusion: The "Fly to bedside or funeral" benefit replaces the option to obtain a return ticket to *Your Home*. Additionally, the "Meals and Accommodation" benefit below does not apply under this fly to bedside or funeral benefit.

Note: It is a condition of any transportation benefit under this *Certificate* that travel must be undertaken on the earliest of:

- The date when *Your* travel is medically possible; or
- Within 10 days following *Your* originally scheduled *Return Date* if *Your* delay is not the result of *Hospitalization*.

- **Meals and Accommodation:**

- Up to \$350 per day to a maximum of \$700 per *Insured Person*, per *Covered Trip*, for *Your*:
 - Commercial accommodations and meals;
 - Essential telephone calls and internet usage fees;
 - Taxi fares (or rental car in lieu of taxi fares).

- **In the Event of a Delay of Connecting *Common Carrier*:**

- Up to \$350 per day to a maximum of \$700 per *Insured Person*, per *Covered Trip*, for *Your*:
 - Overnight commercial accommodations (if delayed for 6 hours or more and the delay occurs overnight);
 - Essential telephone calls and internet usage fees;
 - Taxi fares (or rental car in lieu of taxi fares).

Exclusion: This benefit can only be claimed if no other compensation was provided or offered by the delayed connecting *Common Carrier*.

Note: It is a condition of any "Meals and Accommodation" benefit under this *Certificate* that travel must be undertaken on the earliest of:

- The date when *Your* travel is medically possible; or
- Within 10 days following *Your* originally scheduled *Return Date* if *Your* delay is not the result of *Hospitalization*.

Return of Deceased:

- In the event of *Your* death during the Trip Interruption *Coverage Period*, We will pay, subject to pre-approval by Global Excel, up to a maximum of \$10,000 towards:
 - The cost for preparation and transportation of *Your* remains from the place of death to *Your* Canadian city of residence.

OR;

- The burial or the cremation of *Your* remains where *Your* death occurred and one roundtrip economy class *Common Carrier* ticket if:
 - An *Immediate Family Member* is required to identify or obtain release of the deceased; and
 - Global Excel approves this transportation in advance

Exclusion: The cost of a burial casket or urn is not covered. The cost of funeral expenses at home province or territory is also not covered.

Section 6: Limitations and Exclusions That Apply to All Benefits

Trip Cancellation and Trip Interruption Insurance Limitations

1. Pre-approval

It is important to cancel or interrupt *Your Covered Trip* immediately, but no later than 24 hours following the covered cause for cancellation or interruption, as the amount payable under this *Certificate* may be limited to any penalties imposed by *Your* travel provider(s) which are in effect on the date the covered cause for cancellation or interruption occurs.

You must call Global Excel immediately, so that *We* may:

- confirm coverage
- provide assistance and pre-approval, where required

If it is not possible for *You* to call, *We* ask that *You* have someone call on *Your* behalf as soon as possible. Otherwise, if *You* do not call Global Excel before *You* cancel or interrupt *Your Covered Trip*, *Your* maximum benefit payable may be impacted.

2. Other Limitations

Trip Cancellation Insurance (before *Departure Date*):

The covered cause must occur after *You* purchase *Your* insurance, and before *You* leave *Home* and *You* are unable to travel.

Trip Interruption Insurance (after *Departure Date*):

The covered causes must occur after *You* leave *Home* on *Your Covered Trip*, benefits are subject to pre-approval by Global Excel.

Note: To be eligible for cancellation and interruption benefits for medical reasons under this *Certificate*, a *Pre-Existing Medical Condition* must be *Stable* for a specified period of time before *Your Effective Date*.

Pre-Existing Medical Condition Exclusions

Your Pre-Existing Medical Condition exclusion is determined by *Your* age, when *You* completed *Your Application* for insurance. To be eligible for cancellation and interruption benefits for medical reasons under this *Certificate*, a *Pre-Existing Medical Condition* must be *Stable* for a specified period of time before *Your Effective Date*. The following table explains which *Pre-Existing Medical Condition* exclusion and stability period applies to *You*.

<i>Your Age</i>	<i>Pre-Existing Medical Condition</i> exclusion that applies to <i>You</i>:
• Age 64 and under	We will not pay for any expenses or benefits incurred directly or indirectly as a result of <i>Your Medical Condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>Your Effective Date</i> , <i>Your Medical Condition</i> or related condition has not been <i>Stable</i> , other than a <i>Minor Ailment</i> .
• Age 65 and older	We will not pay for any expenses or benefits incurred directly or indirectly as a result of <i>Your Medical Condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 180 days before <i>Your Effective Date</i> , <i>Your Medical Condition</i> or related condition has not been <i>Stable</i> , other than a <i>Minor Ailment</i> .

Trip Cancellation and Trip Interruption Insurance Exclusions

In addition to the exclusion outlined above, under "*Pre-Existing Medical Condition* Exclusion," this *Certificate* does not cover any services or expenses of any kind caused directly or indirectly as a result of the following:

1. General misrepresentation

You must be accurate and complete in *Your* dealings with *Us* at all times.

a. Misrepresentation of *Your* health/medical information

- This *Certificate* is issued on the basis of information in *Your* application or provided in connection with *Your* application. When completing the application, *Your* answers must be complete and accurate. In the event of a claim, *We* may review *Your* medical history. If any of *Your* answers are found to be incomplete or inaccurate:
 - *Your* coverage will be void which means *Your* claim will not be paid, and
 - *We* will refund *Your* premium
- Misrepresentation regarding any *Medical Condition* for which *You* or an *Insured Person* gave *Us* or Global Excel, or CanAm false or inaccurate information about diagnosis, *Hospitalizations*, *Treatment*, prescriptions or medications.

b. Misrepresentation of material facts other than *Your* health/medical information, e.g. departure date

- *We* will not pay a claim if *You*, any person insured under this *Certificate* or anyone acting on *Your* behalf attempt to deceive or mislead *Us*, or makes a fraudulent, false or exaggerated statement or claim.

This exclusion applies to *You*, *Your Spouse*, *Your Dependent Children* and *Your Travelling Companion*, their *Spouse* and *Dependent Children*, whether or not they are travelling with *You*. It also applies to *Your* parents and *Your* siblings and those of *Your Travelling Companion*, who live in the same home, whether or not they are travelling with *You*.

2. a. Benefits in connection with a *Medical Condition* which is not *Stable*:

- no benefit will be paid for any *Medical Condition* which is not *Stable* for a specified period of time (as noted in the table in "*Pre-Existing Medical Condition* Exclusion" in the beginning of Section 6, above) before *Your Effective Date*.

b. Travelling for the purpose of obtaining *Treatment*:

- no benefit will be paid for a trip made for the purpose of obtaining a diagnosis, medical *Treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication.

c. Travelling when *Treatment* could be expected

- no benefit will be paid for any *Medical Condition* or symptoms for which it is reasonable to believe or expect that *Treatment* or *Hospitalization* will be required during *Your* trip.
- no benefit will be paid for any evident symptoms that would be reasonable to expect *You* to investigate in the three (3) months prior to *Your* departure on a *Covered Trip*.

3. Illegal act

Situation where *Your* claim will not be paid:

- claim that results from or is related to *Your* involvement in the commission or attempted commission of a criminal offence or illegal act in the jurisdiction where the claim was incurred, including driving while impaired or over the legal limit.

4. Abuse of alcohol, drug, or intoxicants

Situations where *Your* claim will not be paid:

- any *Medical Condition*, including symptoms of withdrawal, arising from, or in any way related to, *Your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *Your Covered Trip*; or
- any *Medical Condition* arising during *Your Covered Trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.

5. Non-compliance with prescribed *Treatment*

Situation where *Your* claim will not be paid:

- any *Medical Condition* that is the result of *You* not following medical *Treatment* as prescribed to *You*, including prescribed or over-the-counter medication.

6. Claims related to expectant mother's complications of pregnancy, or delivery

Situations where *Your* claim will not be paid:

- claim related to routine pre-natal or post-natal care; or
- claim related to pregnancy, delivery or complications of either, arising nine (9) weeks before the expected date of delivery or any time after delivery.

7. Child born during the *Covered Trip*

Situation where *Your* claim will not be paid:

- claim related to *Your* child born during the *Covered Trip*.

8. War or civil unrest

Situation where *Your* claim will not be paid:

- an act of war, whether declared or undeclared; or
- hostile or warlike action in time of peace or war; or
- willing participation in a riot or civil unrest; or
- rebellion; or
- revolution; or
- insurrection; or
- any service in the armed forces while on duty.

9. Travel advisory

Situation where *Your* claim will not be paid or payment will be limited:

- where an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *Your* destination, before *Your Effective Date*.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for a *Medical Emergency* or a *Medical Condition* unrelated to the travel advisory.

10. Travel against medical advice

Situation where *Your* claim will not be paid:

- any claim incurred after a *Physician* advised *You* not to travel.

11. Other – Sports and High-Risk Activities

Situations where *Your* claim will not be paid:

- accident that occurs while *You* are participating in:
 - any sporting activity for which you are paid;
 - any sporting event for which the winners are awarded cash prizes;
 - any extreme sport or activity involving a high level of risk, such as those indicated below, but not limited to:
 - parasailing, hang-gliding and paragliding;
 - parachuting and sky diving;
 - bungee jumping;
 - *Mountaineering*;
 - cave exploration
 - scuba diving, outside the limits of *Your* certification;
 - any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of airworthiness
 - any competition, speed event or other high-risk activity involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere;

12. Inaccurate evidence of insurability

Situations where *Your* claim will not be paid:

- with respect to *Your* failure to provide accurate and complete evidence of insurability as described under Section 9: Contract or Coverage Termination or Void by Insurer.

13. Intentional self-inflicted injury

Situation where *Your* claim will not be paid:

- intentional self-inflicted injury, suicide or attempted suicide (whether or not the *Insured Person* is aware of the result of their actions), regardless of the *Insured Person's* state of mind.

14. Reasons for Cancellation or Interruption occurring outside the Coverage Period

Situation where *Your* claim will not be paid:

- an incident that occurs outside the *Coverage Period*.

For example, no benefit will be paid with respect to an incident ~~Medical Emergency~~ that occurs after 11:59 p.m. ET on the last day of the *Coverage Period*, if *You* have not ~~purchased top-up~~ extended *Your Coverage Period*.

NOTE: The day of departure counts as a full day for this purpose.

15. Non-emergency services

Situation where *Your* claim will not be paid:

- non-emergency, experimental or elective *Treatment* (e.g. cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications).

16. Payment of benefit prohibited by Canadian law

Situation where *Your* claim will not be paid:

- where the payment of the benefit is prohibited by Canadian law or where Canada has signed a treaty or agreed to a sanction prohibiting such payment.

17. Reasonably Foreseeable Circumstances

- Any anticipated event, occurrence, circumstance, or *Medical Condition*, which *You* had knowledge of, on or before *Your Effective Date*, and which *You* knew might cause the cancellation, interruption or delay of *Your Covered Trip*.
- A *Covered Trip* the purpose of which is to visit or attend an ailing person, when the *Medical Condition* or death of that person is the cause of the claim.
- The scheduled change of a medical test or surgery that was originally scheduled before *Your Coverage Period*.

18. Non-Payment of Premium

- Pre-paid travel arrangements for which an insurance premium was not paid (e.g. not forming part of the *Amount of Coverage* under this *Certificate*).

19. Travel Documents and Border Issues

- The non-issuance of a travel visa due to late visa application.
- *Your* refused entry at customs, border crossing, or security checkpoint for any reason.

20. Coverage and/or payment benefit prohibited by law

- This coverage shall be null and void and no benefit will be payable where the coverage and/or payment of the benefit is prohibited by Canadian law or by any other applicable national economic or trade sanctions law or regulation.

Section 7: How to Become Insured, Extend or Increase Coverage

How to Become Insured

You are insured if *You* have proof of insurance. *Your* proof of insurance is in the form of the *Declaration of Coverage* document that is provided to *You* when *You* complete *Your Application* for coverage. If *You* do not receive *Your* proof of insurance before *You* depart on *Your Covered Trip*, *You* must contact CanAm immediately.

You will have coverage once *You* complete all the following steps:

- applicants meet the Eligibility Requirements for insurance under Section 2: Eligibility; and
- apply for insurance; and
- pay the required premium.

Once this is complete, *You* will receive Proof of Insurance.

Trip Cancellation and Trip Interruption Coverage Period

Trip Cancellation Coverage Period

- The Trip Cancellation Insurance *Coverage Period* begins on the *Effective Date* indicated on *Your* most recent *Declaration of Coverage*.
- The Trip Cancellation Insurance *Coverage Period* ends on the *Departure Date* stated on *Your* most recent *Declaration of Coverage*.

Trip Interruption Coverage Period

- The Trip Interruption *Coverage Period* begins once *You* have departed from *Your Home* as indicated on *Your* travel invoice or ticket, provided that the *Covered Trip* is reserved or purchased with a travel supplier prior to *Your Departure Date*.
- The Trip Interruption *Coverage Period* ends on the earlier of:
 - The date *You* return to *Your Home*; or
 - 11:59 PM ET of *Your Return Date*, as stated on *Your* most recent *Declaration of Coverage*.

Automatic Extension of Coverage

The delay of a *Common Carrier* will result in an automatic extension of coverage up to a maximum of 72 hours or until *You* return to *Your Home*, whichever is earlier.

When *Your Certificate* Terminates

Your Trip Cancellation and Trip Interruption Insurance will automatically terminate on the earliest of:

- The date the covered cause of cancellation occurred, if *Your Covered Trip* is cancelled before *Your* departure from *Your Home*;
- The date *You* return to *Your Home*;
- 11:59 PM ET of *Your Return Date*.

How to Extend *Your Coverage Period* if the *Covered Trip* is Extended

If *You* already have TD Trip Cancellation and Trip Interruption Insurance coverage, *You* can apply to extend the *Coverage Period*, by contacting CanAm by telephone, if each *Insured Person* qualifies for coverage as described under Eligibility Requirements, except that:

- *You* do not have to be in Canada when *You* apply to extend coverage; and
- *You* can apply either before or after *You* depart on *Your* trip as long as:
 - no *Insured Person* has suffered a *Medical Emergency* before *You* apply for this extension of coverage; and
 - *You* apply before 11:59 p.m. ET on the date on which the original coverage terminates;

Any extension is subject to approval by CanAm.

The terms, conditions and exclusions of *Our Certificate* issued as extended coverage apply to *You* and may be different than *Your* existing coverage.

The terms, conditions and exclusions of the *Certificate* apply to *You* during the *Extension Period*.

Section 8: Insurance Premium

About *Your Premium*

Premiums will be based on:

- the number of travellers to be insured as of the *Effective Date* of *Your Certificate*; and
- the total cost of the trip for all travellers (including taxes); and
- *Our* pricing that is in effect at the time of *Your Application*;

If *You* cancel *Your* insurance, some or all of *Your* premiums may be refunded, as described below.

NOTE: Please note that premium rates can be changed without notice.

Premium Refund

You may be eligible for a refund of *Your* Trip Cancellation and Trip Interruption Insurance premium if:

- *Your Covered Trip* is cancelled before *You* depart on *Your Trip* and:
 - The supplier (e.g. tour operator, airline, etc.) cancels *Your Covered Trip* and all penalties are waived; or
 - The supplier (e.g. tour operator, airline, etc.) changes the travel dates and *You* are unable to travel on these dates and all penalties are waived; or
 - *You* cancel *Your Covered Trip* before any cancellation penalties are in effect.
- No refund of premium will be made in the event that a claim has been paid, incurred or reported or if *You* have already departed on *Your Covered Trip*.

All requests for cancellation must be made to CanAm, in writing or by phone (see "How to Contact Our Administrator" in Section 11).

- **by phone** – cancellation will be effective on the date of *Your* call; or
- **by written, mailed request** – cancellation will be effective on the post-marked date of *Your* request.

Section 9: Contract or Coverage Termination or Void by Insurer

When Can the Insurer Void Coverage

Failure to disclose impacts *Your* benefits

This *Certificate* and all coverage hereunder is voidable by *Us*:

- if the failure to disclose or misrepresent relates only to the amount of premium that should have been paid; or
- even if any failure to disclose or misrepresent does not relate to the cause of any claim.

Premium

May or may not be fully or partially refunded.

Section 10 – How to Submit a Claim

IMPORTANT NOTE: *You* must report *Your* claim and provide completed claim form with required supporting documentation to Global Excel as soon as possible, but no later than one (1) year after the date it occurred.

Who to Contact to Submit a Claim

Once the *Insured Person* has cancelled his or her *Covered Trip* with the travel supplier, call Global Excel:

- from Canada or the U.S., toll-free, **1-800-359-6704**; or
- from other countries, collect, **+1-416-977-5040**

Complete the Required Form

a) Request the Form

To request a claim form call Global Excel from 8 a.m. to 8 p.m. ET, Monday to Friday, toll-free at **1-800-359-6704**

b) Time limit from date of event

If *You* are making a claim, *You* must send Global Excel 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. In every case, *You* must report *Your* claim and submit *Your* completed claim form with

required documentation within one (1) year from the date of the accident or the date the claim arises.
Failure to provide the applicable documentation may invalidate *Your* claim.

Provide the Information requested

To make a Trip Cancellation or Trip Interruption claim, as part of the requirements above, under "Time limit from date of event," *We* will need documentation to substantiate the claim, including but not limited to the following:

- completed claim form;
- a medical document, fully completed by the legally qualified *Physician* in active personal attendance and in the locality where the *Medical Emergency* occurred, stating the reason why travel was not recommended, the diagnosis and all dates of *Treatment*;
- written evidence of the covered cause of cancellation, interruption or delay;
- travel supplier or tour operator terms and conditions detailing any cancellation penalties or reimbursement for unused travel arrangements;
- complete original unused transportation tickets and vouchers;
- reports from the police or local authorities documenting the cause of the missed connection;
- all receipts for the prepaid land arrangements as detailed in *Your* travel documents or itinerary prior to departure;
- all receipts for subsistence allowance expenses as approved by Global Excel;
- original passenger receipts for new tickets;
- detailed invoices and/or receipts from the service provider(s);
- any receipts for or proof of refund already obtained from travel suppliers or tour operators;
- the *Insured Person* will also be required to provide evidence of his or her actual or planned *Departure Date* from his or her province or territory of residence;
- where the claim relates to a *Medical Condition*, a signed "Release of Medical Information" authorization to allow *Us* to obtain any further information required to complete the claim review.

NOTE: If Global Excel makes an advance payment for expenses that are later discovered to be ineligible under this *Certificate*, the *Insured Person* must reimburse *Us*.

If *You* Report the Claim Immediately

If Global Excel guarantees or pays eligible expenses on behalf of an *Insured Person*, then *You* and, if applicable, the *Insured Person* must sign an authorization form allowing Global Excel to recover those expenses:

- from any health plan or other insurance; and
- through rights *You* may have against other insurers or other parties (see Section 12: General Conditions, under "Right of Subrogation").

If Global Excel pays eligible expenses that are covered under other insurance or another plan, *You* and the *Insured Person* (if applicable) must help Global Excel to seek reimbursement as required.

The *Insured Person* must also provide evidence of the actual departure date from his or her province or territory of residence. If requested, an *Insured Person* must confirm any return dates to his or her province or territory of residence, including any return dates related to an interruption in a *Covered Trip*.

NOTE: If Global Excel makes an advance payment for expenses that are later discovered to be ineligible under this *Certificate*, the *Insured Person* must reimburse *Us*.

If *You* Do Not Report the Claim Immediately

It is important to cancel or interrupt *Your Covered Trip* immediately, but no later than 24 hours following the covered cause for cancellation or interruption because the amount payable under this *Certificate* may be limited to any penalties imposed by *Your* travel provider(s) which are in effect on the date the covered cause for cancellation or interruption occurs.

If not, benefits will be limited as described under "Trip Interruption and Trip Interruption Insurance Limitations" in Section 6. Refer to Section 11 under "How to Contact *Our* Administrator" for information on how to get a claim form.

What Claimant Can Expect from Insurer

Once *We* have approved the claim, *We* will notify *You* and payment will be made within 60 days after receipt of the required claim forms, documentation and written proof of loss. If the claim has been denied, *We* will inform *You* of the claim denial reasons within 60 days after receipt of the required claim forms and written proof of loss.

Section 11 – How to Contact *Our* Administrator

How to Contact *Our* Administrator

1. 24-hour Emergency Assistance Number

To enquire about these benefits, or to make arrangements with respect to Trip Cancellation and Trip Interruption Insurance, call Global Excel 24 hours a day, seven days a week:

- from the U.S. or Canada, **1-800-359-6704**;
- from elsewhere, call collect, **+1-416-977-5040**.

2. Customer Service

To cancel *Your* insurance or to make changes to your coverage, call CanAm from 8 a.m. to 9 p.m. ET, Monday to Friday, and 9 a.m. to 5 p.m. ET on Saturday, toll-free at **1-800-775-1669** or mail *Your* request to:

Re: TD Travel Insurance
c/o CanAm Insurance Services
73 Queen Street
Sherbrooke, Quebec J1M 0C9

To request a claim form or for claims support, call Global Excel from 8 a.m. to 8 p.m. ET, Monday to Friday, toll-free at **1-800-359-6704**.

Section 12 – General Conditions

Unless this *Certificate* or the *Group Policy* states otherwise, the following conditions apply to *Your* coverage.

Access to Medical Care

We and/or Global Excel will assist *You* to access care whenever possible, however will not be responsible for the availability, quality or results of any medical *Treatment*, care or transport, or for the failure of any *Insured Person* to obtain *Treatment*.

Benefit Payments

This *Certificate* contains provisions removing or restricting the right of the *Insured Person* to designate persons to whom or for whose benefit money is to be payable. This means that under the *Group Policy*, neither *You* nor any *Insured Person* has the right to choose a beneficiary who will receive any benefits payable under this *Certificate*. Benefits are payable to *You* or, on *Your* behalf, to *Your* medical service provider.

Coordination of Benefits with other insurance

All of *Our* coverages are excess insurance, meaning that any other sources of recovery *You* have will pay first, and this insurance coverage 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.

Currency

All amounts shown are in Canadian currency.

Group Policy

All benefits under this *Certificate* are subject in every respect to the *Group Policy*, which alone constitutes the agreement under which benefits will be provided. The principal provisions of the *Group Policy* affecting *Insured Persons* are summarized in this *Certificate*. The *Group Policy* is on file at the office of the *Policyholder* and upon request, *You* are entitled to receive and examine a copy of the *Group Policy*.

Legal Action Limitation Period

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* (for actions or proceedings governed by the laws of Alberta and 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), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Civil Code of Quebec*.

Relationship between Us and the Group Policyholder

TD Life Insurance Company and TD Home and Auto Insurance Company is affiliated with The Toronto-Dominion Bank ("TD Bank").

Review and Medical Examination

When a claim is being processed, *We* will have the right and the opportunity, at *Our* own expense, to review all medical records related to the claim and to examine the *Insured Person* medically when and as often as may be reasonably required.

Right of Subrogation

There may be circumstances where another person or entity should have paid *You* for a loss but instead *We* paid *You* for the loss. If this occurs, *You* agree to co-operate with *Us* so *We* may demand payment from the person or entity who should have paid *You* for the loss. This may include:

- transferring to *Us* the debt or obligation owing to *You* from the other person or entity; or
- permitting *Us* to bring a lawsuit in *Your* name; or
- if *You* receive funds from the other person or entity, *You* will hold it in trust for *Us*; or
- acting so as not to prejudice any of *Our* rights to collect payment from the other person or entity.

We will pay the costs for the actions *We* take.

Recovery

In the event that *You* are found to be ineligible for coverage, or that a claim is found to be invalid, or benefits are reduced in accordance with any policy exclusion or term or condition, *We* have the right to collect from *You* any amount which *We* have paid on *Your* behalf to service providers or other parties.

Other Sources of Payment

The benefits payable, as described in this *Certificate*, are in excess of all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only become available after all other sources are exhausted.

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*, please refer to this section to ensure *You* have a full understanding of *Your* coverage, limitations and exclusions.

Application	Means the series of questions that form <i>Your</i> application and are submitted:
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	• on <i>Your</i> behalf when <i>You</i> apply by telephone; or • when <i>You</i> apply online. The <i>Application</i>, which is used to determine <i>Your</i> eligibility, forms part of <i>Your</i> insurance contract and is used to process <i>Your</i> request for insurance.
Amount of Coverage	Means the insurable amount of Trip Cancellation and Trip Interruption Insurance that <i>You</i> purchase under this <i>Certificate</i> . This is the maximum amount of money that <i>You</i> may be eligible to receive in the event of an approved claim for Trip Cancellation or Trip Interruption of a <i>Covered Trip</i> .
Business Meeting	Means a meeting, tradeshow, training course, or convention scheduled before <i>Your Effective Date</i> between companies with unrelated ownership, pertaining to <i>Your</i> full-time occupation or profession and that is the sole purpose of <i>Your Trip</i> . Legal proceedings are not considered to be a <i>Business Meeting</i> .
Caregiver	Means the permanent, full-time person entrusted with the well-being of <i>Your Dependent Child or Children</i> and whose absence cannot reasonably be replaced.
Certificate	Means this Certificate of Insurance.
Change in Medication	Means the medication dosage or frequency has been reduced, increased, stopped and/or new medication(s) has/have been prescribed. Exceptions: A change from a brand name medication to a generic brand medication of the same dosage does not constitute a <i>Change in Medication</i> .
Common Carrier	Means any land, air or water conveyance (e.g. passenger plane, ferry, cruise ship, bus, limousine, taxi or train) which is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.
Coverage Period	Means the time between the <i>Effective Date</i> of <i>Your Certificate</i> and the return date indicated in <i>Your Application</i> or most recent <i>Declaration of Coverage</i> .
Covered Trip	Means a trip: • made by an <i>Insured Person</i> outside the <i>Insured Person's</i> province or territory of residence; and • that begins on the <i>Departure Date</i> of <i>Your Certificate</i> and ends on the return date shown in the <i>Application</i> or, <i>Your</i> most recent <i>Declaration of Coverage</i>; and • That does not extend to or past: ○ The date the <i>Insured Person</i> no longer meets the eligibility requirements set out in Section 2; ○ The date coverage terminates as described in Section 7. • That was booked or reserved prior to <i>Departure Date</i> from <i>Your Home</i>.
Declaration of Coverage	Means the document <i>You</i> receive when <i>You</i> apply for new or additional coverage under the <i>Group Policy</i> , which includes <i>Your Certificate</i> number and confirms the coverage <i>You</i> have purchased.
Departure Date	Means the date <i>You</i> leave <i>Home</i> , as shown on <i>Your Covered Trip</i> itinerary.

Dependent Child(ren)	Means <i>Your</i> natural, adopted, or step-children who are: • unmarried; and • dependent on <i>You</i> for financial maintenance and support; and ○ under 22 years of age; or ○ under 26 years of age and attending an institution of higher learning, full-time, in Canada; or ○ mentally or physically disabled. NOTE: A <i>Dependent Child</i> does not include a child born while the child's mother is outside her province or territory of residence during the <i>Covered Trip</i> , and as such, the child will not be insured with respect to that trip.
Dollars and \$	Mean Canadian dollars.
Effective Date	Means the date and time the required premium is paid and the <i>Certificate</i> takes effect as shown on <i>Your</i> insurance <i>Application</i> or most recent Declaration of Coverage.
Extension Period	Means the additional period of coverage which <i>You</i> purchase by contacting <i>Our</i> Administrator as described in Section 7.
Group Policy or Group Policies	Means TD Life Insurance Company ("TD Life") under Group Policy Number T1004 and TD Home and Auto Insurance Company ("TD Home & Auto") under Group Policy Number TGV007.
Home	Means: • <i>Your</i> Canadian province or territory of residence, if <i>You</i> requested coverage to start when <i>You</i> depart on <i>Your Covered Trip</i>; or • The place <i>You</i> leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage, in the case of Trip Interruption.
Hospital	Means: • An institution that is licensed as an accredited hospital that is staffed and operated for the care and treatment of in-patients and out-patients. <i>Treatment</i> must be supervised by <i>Physicians</i> and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment. • A <i>Hospital</i> is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.
Hospitalized, or Hospitalization	Means to be an inpatient in a <i>Hospital</i> .
Immediate Family Member	Means an <i>Insured Person's</i> : • <i>Spouse</i>, parents, step-parent, grandparents, natural or adopted children, step-children or legal ward, grandchildren, brothers, sisters, step-brothers, step-sisters, aunts, uncles, nieces, nephews; and • mother-in-law, father-in-law, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law; and • the <i>Insured Person's Spouse's</i> grandparents, brothers-in-law and sisters-in-law.
Insured Person(s)	Means a person: • who is eligible to be insured under this <i>Certificate</i>; and • who was named in the <i>Application</i>; and • for whom the required premium has been paid; and • on whom insurance has been issued under the <i>Certificate</i>.
Key Employee	Means a business partner, or an employee who is critical to the ongoing affairs of <i>Your</i> business during the trip. Exceptions: This applies exclusively to self-employed individuals.
Medical Condition	Means any disease, illness, or injury (including symptoms of undiagnosed conditions complication of pregnancy within the first thirty-one (31) weeks of pregnancy; a mental or emotional disorder, including acute psychosis that requires admission to a <i>Hospital</i> .

Medical Emergency	Means a sudden and unforeseen <i>Medical Condition</i> that requires immediate <i>Treatment</i> . A <i>Medical Emergency</i> no longer exists when the evidence reviewed by Global Excel indicates that no further <i>Treatment</i> is required at destination or <i>You</i> are able to return to <i>Your</i> province/territory of residence for further <i>Treatment</i> .
Minor Ailment	Means any sickness or injury which does not require: • the use of medication for a period greater than fifteen (15) days; or • more than one (1) follow up visit to a <i>Physician</i>, <i>Hospitalization</i>, surgical intervention, or referral to a specialist; or • which ends at least fourteen (14) consecutive days prior to the <i>Departure Date</i> of the <i>Covered Trip</i>. NOTE: A chronic condition or complications of a chronic condition are not considered a <i>Minor Ailment</i> .
Mountaineering	Means the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.
Physician	Means a person who is not <i>You</i> or <i>Your Immediate Family Member</i> or <i>Your Travelling Companion</i> , licensed in the jurisdiction where the services are provided, to prescribe and administer medical treatment.
Pre-Existing Medical Condition	Means any <i>Medical Condition</i> that exists prior to <i>Your Effective Date</i> .
Resident of Canada and/or Canadian Resident	Is any person who: • has lived in Canada for a total of 183 days within the last year (the 183 days do not have to be consecutive); or • is a member of the Canadian Armed Forces.
Return Date	The date on which <i>You</i> are scheduled to return to <i>Your Home</i> . This date is shown on <i>Your</i> insurance application or most recent <i>Declaration of Coverage</i> .
Spouse	Means: • the person who the <i>Insured Person</i> is legally married to; or • the person the <i>Insured Person</i> has lived with for at least one (1) year and publicly refers to as his or her domestic partner.
Stable	Means a <i>Medical Condition</i> , other than a <i>Minor Ailment</i> , is considered <i>Stable</i> when all of the following statements are true: 1. there has not been any new <i>Treatment</i> prescribed or recommended, or change(s) to existing <i>Treatment</i> (including a stoppage in <i>Treatment</i>); and 2. there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new <i>Prescription Drug</i>; and 3. the <i>Medical Condition</i> has not become worse; and 4. there has not been any new, more frequent or more severe symptoms; and 5. there has been no <i>Hospitalization</i> or referral to a specialist; and 6. there have not been any tests, investigation or <i>Treatment</i> recommended, but not yet complete, nor any outstanding test results; and 7. there is no planned or pending <i>Treatment</i>. All of the above conditions must be met for a <i>Medical Condition</i> to be considered <i>Stable</i>. Note: The following exceptions are considered <i>Stable</i>: • the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) and there has been no change in <i>Your Medical Condition</i>; or • A change from a brand name medication to a generic brand medication of the same dosage.
Travelling Companion	Means any person who travels with <i>You</i> during the <i>Covered Trip</i> and who is sharing transportation and/or accommodation with <i>You</i> .

	Exceptions: No more than three (3) individuals (including <i>You</i>) will be considered travel companions on any one trip.
Treated or Treatment	Means a procedure prescribed, performed or recommended by a <i>Physician</i> for a <i>Medical Condition</i> . This includes but is not limited to prescribed medication, investigative testing and surgery.
We, Us and Our	Mean: • TD Life with respect to the medically covered causes for Trip Cancellation and Trip Interruption Insurance; and • TD Home & Auto with respect to the non-medically covered causes for Trip Cancellation and Trip Interruption Insurance.
You, Your and Yours	Means the person(s) named as the <i>Insured Person(s)</i> on <i>Your</i> most recent <i>Declaration of Coverage</i> , for which insurance coverage was applied and the appropriate premium has been received by <i>Us</i> .

This is the end of *Your Certificate of Insurance*.

Complaint-Handling Process for TD Life Insurance Company

At TD Insurance we're committed to providing the best customer experience. Your confidence and trust are extremely important to us. If you have a problem or concern, you can contact us in the way most convenient for you. To do so, follow the complaint-handling process on our website at tdinsurance.com.

Step 1: Contact Our Administrator

If you are not satisfied with the outcome of your claim, you may appeal the decision by contacting our administrator by phone, mail, or email using the contact information provided below:

Global Excel

Attention: Appeals Department

73 Queen Street

Sherbrooke, Quebec J1M 0C9

Phone: 1-800-359-6704

Email: TDI.Claims@globalexcel.com

Step 2: Contact TD Insurance Customer Care

If you are not satisfied with the solution offered in Step 1, the problem will be escalated to the TD Insurance Customer Care Department. At this level a TD Insurance Customer Care Manager will work with you to understand the problem. The TD Insurance Customer Care Manager will provide you with the decision on the matter. You may contact the TD Insurance Customer Care Department directly by phone, mail or email using the contact information provided below:

TD Insurance Customer Care Department

PO Box 1

TD Centre

Toronto, Ontario M5K 1A2

Phone: 1-877-734-1288

Email: tdinscc@td.com

Please be sure to include your full name, address, telephone number, *Certificate* and/or claim number in all inquiries.

Step 3 – Contact the Senior Customer Complaints Office

If your problem or concern remains unresolved after you have followed Steps 1 and 2, you may contact the Senior Customer Complaints Office (SCCO). The SCCO is dedicated to resolving disputes fairly and professionally. If the SCCO determines that your concern has not been addressed by a Customer Care Manager as outlined in Step 2, the SCCO may direct your problem to the appropriate business area for investigation and response. Within five days of receiving your enquiry, the SCCO will write or call to advise you if and where your problem has been redirected, whether it has been resolved, or in more complex cases, what further steps are being taken and when you can expect a resolution. You may contact the SCCO by:

Senior Customer Complaints Office

P.O. Box 1

TD Centre

Toronto, Ontario M5K 1A2

Phone: 416-982-4884 or 1-888-361-0319 (toll free)

Fax: 416-983-3460 or 1-866-891-2410 (toll free)

Email: td.scco@td.com

Please be sure to include your full name, address, telephone number, *Certificate* and/or claim number in all inquiries.

Step 4 – If your problem or concern remains unsatisfied after you have received the SCCO's final position letter you may contact the appropriate OmbudService:

Contact for home and auto complaints:

General Insurance OmbudService (GIO)

4711 Yonge Street, 10th Floor

Toronto, Ontario M2N 6K8

Phone: 1-877-225-0446 (toll free)

Fax: 416-299-4261

Website: www.giocanada.org

Contact for life and health complaints:

OmbudService for Life & Health Insurance (OLHI)

20 Adelaide Street East, Suite 802

P.O. Box 29

Toronto, Ontario M5C 2T6

Phone: 416-777-9002 or 1-888-295-8112 (toll free)

Fax: 416-777-9750

Website: www.olhi.ca

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure that they comply with federal consumer protection laws.

The FCAC also helps educate consumers, and monitors industry codes of conduct and public commitments designed to protect the interests of consumers. At TD Insurance, we comply with consumer laws that protect you in various ways. For example, we will provide you with information about our complaint-handling procedures. We also comply with the CBA Code of Conduct for Authorized Insurance Activities.

If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC in writing at:

Financial Consumer Agency of Canada

Enterprise Building, 6th Floor

427 Laurier Avenue West

Ottawa, Ontario

K1R 1B9

The FCAC can also be contacted by telephone at 1-866-461-3222 (en français 1-866-461-2232).

For more information about the FCAC, please visit www.fcac-acfc.gc.ca Please note: The FCAC does not become involved in matters of redress or compensation – all requests for redress from TD Insurance must follow the problem resolution process available in this site.

Consent to TD Insurance Handling of Your Personal Information and Privacy Policy

You consent to Our Privacy Policy. You agree that TD Insurance which includes the Toronto Dominion Bank and affiliated companies (collectively "TD") may handle your personal information as we set out in our Privacy Policy. You can find our Privacy Policy online at td.com/privacy.

You have choices. The Privacy Policy outlines your options, where available, to refuse or withdraw your consent.

Here is a summary of our Privacy Policy.

We collect, use, share and retain your information to:

- Identify you
- Process your application and assess your eligibility
- Underwrite insurance
- Provide you ongoing service
- Communicate with you
- Personalize our relationship with you
- Determine the right product, premium or coverage
- Improve TD products and services
- Protect against fraud, financial abuse and error
- Manage and assess our risks
- Meet legal and regulatory obligations

We collect information (for the purposes set out above) from you and others including:

- Fraud prevention agencies and registries
- Any health care professional, medically-related facility, insurance company, government agency, organizations who manage public information data banks, or insurance information bureaus, including MIB Group, Inc. and the Insurance Bureau of Canada
- From your interactions with us, including on your mobile device or the Internet, cameras at our property and records of your use of our products and services
- A personal investigation report prepared in verifying and/or authenticating the information you provide in your life or health insurance application

We may share your information (for the purposes set out above) with these parties. Some of them may be located outside your province/territory or outside Canada:

- TD affiliates
- Fraud prevention agencies and registries
- Health-care professionals
- Companies that we work with to provide products or services
- Insurance companies (including prospective insurers and reinsurers)
- Organizations who manage public information data banks, or insurance information bureaus, including the MIB Group, Inc. and the Insurance Bureau of Canada.

We retain your information:

We keep your information for as long as we reasonably need it for the purposes set out above.

How we may communicate with you:

We may communicate with you about your application and about other products and services that may be of interest to you. We may contact you by phone or text at the number(s) you have provided, or by mail, email or other electronic methods.

You can opt out of receiving offers or choose how we contact you for marketing campaign purposes. You may do so by contacting TD Life Insurance Company at 1-800-775-1669.

