

CREDIT CARD INSURANCE SUMMARY

Provided by TD Home and Auto Insurance Company ("TD Home & Auto")

Insurance Coverages Provided with MBNA Rewards Platinum Plus ® Mastercard®

Purchase Assurance and Extended Warranty

This Product Summary Contains Important Information

The following is meant to provide an overview of the features and benefits of the insurance coverages provided with your MBNA Rewards Platinum Plus Mastercard. The terms and conditions of the insurance coverages are contained in *Your Certificate of Insurance ("Certificate")* and in the group master policies, which govern. All defined terms are italicized, capitalized and defined in *Your Certificate*.

[View a copy of the Certificate](https://www.mbna.ca/en/credit-cards/mastercard-cardholder-benefits/) (https://www.mbna.ca/en/credit-cards/mastercard-cardholder-benefits/) for full details about the insurance coverages provided with the MBNA Rewards Platinum Plus Mastercard.

INSURER	DISTRIBUTOR	ADMINISTRATOR
TD Home and Auto Insurance Company ("TD Home & Auto") P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-866-361-2311 TD Home & Auto is registered with the AMF under client number 2000471829.	The Toronto-Dominion Bank (referred to as "MBNA", a division of the Toronto- Dominion Bank) P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-800-983-8472	Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-520-8827 or +1-519-742-9356

General Information You Need to Know

The following is applicable to **all insurance coverages** provided with the MBNA Rewards Platinum Plus Mastercard, unless otherwise specified:



Complaint Handling: For information about our complaint processing policy and where a complaint may be filed, please visit our Customer Service & Problem Resolution page at: <https://www.tdinsurance.com/customer-service/problem-resolution>.



Misrepresentation: *You* must be accurate and complete in *Your* dealings with the *Insurer* at all times. The *Insurer* will not pay a claim if *You*, any person insured under *Your Certificate* or anyone acting on *Your* behalf makes a misrepresentation, attempts to deceive or mislead the *Insurer*, or makes a fraudulent, false or exaggerated statement or claim.



Cancellation: Insurance coverages are considered canceled on the date the credit card account is closed. If, at any time, *You* don't want these insurance coverages, *You* can decide not to use them or contact *Your* credit card provider to apply for a different credit card with alternative insurance coverages.



Cost: No fee will be charged for the insurance coverages provided with the MBNA Rewards Platinum Plus Mastercard.



Claims: *You* must report *Your* claim to *Our Administrator* by calling 1-866-520-8827 no later than the following time limits after the date the covered event(s) occurred:

- **Purchase Assurance and Extended Warranty Protection**
 - 30 days; refer to section General Provisions under "Claims" for full details

Once *We* have approved the claim, *We* will notify *You* and payment will be made within 60 days. If the claim has been denied, *We* will inform *You* of the claim denial reasons within 60 days. *You* can appeal the decision by submitting new information to *Our Administrator*. For complete details, please see the applicable claims section (as listed above) in *Your Certificate*.



Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
Purchase Assurance and Extended Warranty	<i>Primary Cardholder</i> <i>Authorized User</i>	<ul style="list-style-type: none"> ▪ When the Insured Person charges the full cost of covered property to the Account; or ▪ If the <i>Insured Person</i> purchases an item using an access cheque issued in connection with the <i>Account</i>.

Note: For full details, please see the "Eligibility" section and/or the definition of "*Insured Person*" in the *Certificate*.

Purchase Assurance and Extended Warranty Protection

Issued by TD Home & Auto under Group Policy Number TDGV012 (the "Policy") to MBNA, a division of The Toronto-Dominion Bank (the "Policyholder"). Global Excel provides Claims and Assistance services under the Group Policy

What is included in this coverage?

Purchase Assurance covers against theft or damage to covered personal property item purchased by the *Insured Person* and not otherwise insured. If item is stolen or damaged, it will be repaired, replaced or reimbursed at the purchase price (not excluding taxes) at the insurer's discretion.

Extended Warranty Protection

Extended Warranty Protection benefits apply when the full cost of an item is charged to the MBNA Rewards Platinum Plus Mastercard.

What are the benefits?

Benefit	Maximum Benefit Payable
Purchase Assurance	Coverage for eligible new items <i>You</i> purchase with your MBNA Rewards Platinum Plus Mastercard, should they be stolen or damaged within 90 days of purchase.
Extended Warranty	Coverage for eligible new items <i>You</i> purchase with your MBNA Rewards Platinum Plus Mastercard. If the item comes with a <i>Manufacturer's Warranty</i> valid in Canada, you may be entitled to double the warranty period for up to 24 additional months.

What are the limitations and exclusions?

Purchase Assurance:

This insurance contains limitations and exclusions. The following items are not covered:

- Travelers cheques, money (paper or coin), tickets, bullion, bank notes, negotiable instruments or other numismatic property;
- Documents;
- Animal or living plants;
- Mail order purchase until delivered and accepted by the Cardholder;
- Golf balls;
- Automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawnmowers, golf carts, lawn tractors, trailers or any other motorized vehicles, or any of their respective parts or accessories
- Computers, software, their parts and accessories (collectively considered one item). Coverage is limited to \$500 for each item loss.
- Jewelry and fine art (art objects) (collectively considered one item). Coverage is limited to \$500 for each item loss.
- Lifetime accumulative limit of \$60,000 per *Account*.
- You* will receive no more than the purchase price (not including taxes) of the protected item as recorded on the *Mastercard* sales receipt

Extended Warranty:

This insurance contains limitations and exclusions. The following items are not covered:

- Used items; or
- Any motorized vehicles or any of their respective parts or accessories.
- The extended warranty applies to any parts and/or labour costs resulting from mechanical breakdown or failure of a covered item, or any other obligations that were specifically covered under the terms of the original manufacturer's warranty that is valid in Canada.

For complete details, please see the Purchase Assurance and Extended Warranty Certificate of Insurance sections in *Your Certificate*.