

PRODUCT SUMMARY

Insurance Coverages Provided with MBNA Rewards World Elite® Mastercard®

TRAVEL INSURANCE SUMMARY

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TRAVEL INSURANCE SUMMARY

provided by TD Life Insurance Company ("TD Life") and TD Home and Auto Insurance Company ("TD Home & Auto")

**Insurance Coverages Provided with MBNA Rewards World Elite® Mastercard®
Common Carrier Accidental Death and Dismemberment (AD&D)
Delayed and Lost Baggage Insurance
Flight/Trip Delay Insurance
Travel Medical Insurance
Unexpected Return Home**

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 World Elite 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 World Elite Mastercard.

INSURERS	DISTRIBUTOR	ADMINISTRATOR
<p>TD Life Insurance Company ("TD Life") P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-888-788-0839 TD Life is registered with the Autorité des marchés financiers (www.lautorite.qc.ca) (the "AMF" or the "Authority") under client number 2000444011.</p> <p>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.</p>	<p>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</p>	<p>Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-520-8827 or +1-519-742-9356</p>

General Information You Need to Know

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

	<p>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.</p>
	<p>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 statement or claim.</p>
	<p>Cancellation: Insurance coverages are considered cancelled 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.</p>

	<p>Cost: Your MBNA Rewards World Elite Mastercard has an annual fee charged by your credit card provider. No additional fee will be charged for the insurance coverages provided with the MBNA Rewards World Elite Mastercard.</p>
	<p>Claims: You must report Your claim to Our Administrator by calling 1-866-374-1129 no later than the following time limits after the date the covered event(s) occurred:</p> <ul style="list-style-type: none"> • Common Carrier Accidental Death and Dismemberment <ul style="list-style-type: none"> o 30 days; refer to section General Provisions under “Notice of Claim” for full details. • Delayed & Lost Baggage Insurance <ul style="list-style-type: none"> o 45 days; refer to section Part 7, under section 5 for full details. • Flight/Trip Delay Insurance <ul style="list-style-type: none"> o 45 days; refer to section Part 8, under section 2 – Claims for full details. • Travel Medical Insurance <ul style="list-style-type: none"> o immediately or as soon as reasonably possible to report the claim and no later than one (1) year to submit your claim form; refer to sections 7 and 8 for full details . • Unexpected Return Home <ul style="list-style-type: none"> o 30 days; refer to section General Provisions for Part 3 under “Notice of Claim” 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.

General Information You Need to Know

Eligibility:

Benefit	Who is Eligible	Additional Eligibility Requirements
Common Carrier Accidental Death and Dismemberment (AD&D)	Primary Cardholder Primary Cardholder’s Spouse Primary Cardholder’s Dependent Children Authorized User Authorized Users Spouse Authorized Users Dependent Children	<ul style="list-style-type: none"> • Benefits apply when the Cardholder charges all or part of the cost of an Insured Person’s fare for travel on a Common Carrier to the Account prior to departure.
Delayed and Lost Baggage	Primary Cardholder Primary Cardholder’s Spouse Primary Cardholder’s Dependent Children Authorized User Authorized Users Spouse Authorized Users Dependent Children	<ul style="list-style-type: none"> • Cardholder must pay the Ticket in full using their Mastercard.
Flight/Trip Delay	Primary Cardholder Primary Cardholder’s Spouse Primary Cardholder’s Dependent Children Authorized User Authorized Users Spouse Authorized Users Dependent Children	<ul style="list-style-type: none"> • 75% of the fare has been charged to Your Account and or using Your Points.

Travel Medical Insurance	Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children Authorized User	<ul style="list-style-type: none"> • Primary Cardholder, Primary Cardholder's Spouse and Authorized User are under 65 years [of age on the Departure date and throughout the Covered Trip; • is covered under GHIP
Unexpected Return Home	Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children Authorized User Authorized Users Spouse Authorized Users Dependent Children	<ul style="list-style-type: none"> • Benefits apply when the Cardholder charges all or part of the cost of the fare for travel.

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

Common Carrier Accidental Death and Dismemberment (AD&D)

Issued by TD Life Insurance Company under Group Policy Number TGV008 (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?

Common Carrier Accidental Death and Dismemberment provides coverage in the event that an Insured Person, while traveling as a passenger on a Common Carrier during a Trip suffers an Accidental Bodily Injury.

What are the benefits?

Benefit	Maximum Benefit Payable
Accidental Death and Dismemberment, Loss of Sight, Speech, or Hearing Benefit	
Loss of Life	\$1,000,000
Loss of Both Hands or Feet	\$1,000,000
Loss of One Foot or One Hand and the Entire Sight of One Eye	\$1,000,000
Loss of Entire Sight of Both Eyes	\$1,000,000
Loss of One Hand and One Foot	\$1,000,000
Loss of Speech and Hearing	\$1,000,000
Loss of One Hand or One Foot	\$500,000
Loss of Entire Sight of One Eye	\$500,000
Loss of Speech	\$500,000
Loss of Hearing	\$500,000
Loss of Thumb and Index Finger on the same hand	\$250,000

Note: If an Insured Person has multiple Losses as a result of one accident, only the single largest benefit amount applicable to the Loss suffered is payable. The loss of life benefit of a Cardholder will be paid to the designated beneficiary that must be in writing and filed with Our Administrator.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. Benefits will not be paid if the Loss is directly or indirectly as a result of one or more of the following:

- Disease
- Suicide
- War or Insurrection
- Intoxication
- Drugs or Poison
- Criminal Offence
- Medical Complications

For complete details, please see the Part 2 – Common Carrier Accidental Death and Dismemberment (AD&D) Benefits Certificate of Insurance section in Your Certificate.

Delayed and Lost Baggage Insurance

Issued by TD Home & Auto under Group Policy Number TGV017 (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?

Delayed and Lost Baggage Insurance provides financial protection if a traveller’s baggage has been lost while on a Covered Trip or the baggage has been delayed upon arrival at the final destination.

What are the benefits?

Benefit	Maximum Benefit Payable
Delayed Baggage	For baggage delayed over 4 hours, up to \$1,000 of coverage per Covered Person for the purchase of Essential Items, such as clothing and toiletries.
Lost Baggage	Up to \$1,000 of coverage per Covered Person per trip to reimburse You for the portion of the replacement cost of personal property not covered by Common Carrier or other insurance.

Note: To activate coverage, the Cardholder must pay for the Ticket in full using their Mastercard. Coverage will be in force while baggage is in the custody of the Common Carrier.

What are the limitations and exclusions?

This insurance contains limitations and exclusions.

No coverage is provided for Losses when the Checked Baggage is delayed on a Covered Person’s return home to their province or residence; expenses incurred more than 96 hours after arriving at the Final Destination shown on the Ticket; expenses incurred after the Check Baggage is returned to the Covered Person. Losses caused by or resulting from any criminal act by the Covered Person; baggage not checked; baggage held, seized, quarantined or destroyed by customs or government agency; money; securities; credit cards and other negotiable instruments; tickets and documents.

For complete details, please see the Part 7 – Delayed & Lost Baggage Certificate of Insurance section in Your Certificate.

Flight/Trip Delay Insurance

Issued by TD Home & Auto under Group Policy Number TGV019 (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?

Flight/Trip Delay Insurance provides coverage to reimburse reasonable expenses for meals and accommodation while delayed for covered causes (e.g. severe weather condition, unforeseen equipment failure, strike or other job action, etc.) and reasonable additional ground transportation expenses.

What are the benefits?

Benefit	Maximum Benefit Payable
Flight/Trip Delay	Up to \$500 for reasonable expenses for meals and accommodation if your flight/trip is delayed for an eligible cause for 4 hours or more.

Note: To activate coverage, at least 75% of Your trip cost must be paid for using Your Credit Card and/or associated points.

What are the limitations and exclusions?

This coverage does not include any loss directly and /or indirectly due to:

1. An event which was made public or known to the Cardholder prior to the date the trip was booked;
2. Laws, regulations or orders issued or made by any government or Public Authority;
3. Strikes or labor disputes that existed or of which advanced warning had been given prior to the date the Covered Trip was booked;
4. Cancellation due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency of any similar body in any country; or
5. A bomb search or bomb threat.

For complete details, please see the Part 8 – Flight/Trip Delay Certificate of Insurance section in Your Certificate.

Travel Medical Insurance

Underwritten by TD Life under Group Policy T1002 issued to

The Toronto-Dominion Bank (the “Policyholder” or “TD Canada Trust”). Global Excel provides Claims and Assistance services and CanAm, a subsidiary of Global Excel provides sales under the Group Policy.

What are the benefits?

Coverage	Maximum Benefit Payable (per Insured Person per Covered Trip)
Medical Emergency Insurance	Up to \$2,000,000 per Insured Person per Covered Trip
Private duty nursing	Up to \$5,000
Accidental dental	Up to \$2,000
Bedside Companion	Round trip economy air fare and up to \$1,500 for meals and accommodation for a Bedside Companion
Travelling Companion	One-way economy air fare
Return and escort of Dependent Children	One-way economy air fare and escort if required by airline
Vehicle return	Up to \$1,000
Return of deceased	Up to \$5,000

What are the limitations and exclusions?

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 (e.g. heart conditions, high blood pressure, arthritis, etc.) that existed prior to the date of departure.

For complete details, please see the “Limitations and Exclusions: What your insurance does not cover” (Section 7) and “General Conditions” (Section 11) sections in Your Certificate.

What is the coverage period?

The coverage period begins when the eligible Insured Person departs on a Covered Trip.

Note: The Insured Person’s trip may be longer than the Maximum Number of Covered Days. However, only a Medical Emergency occurring within the first Maximum Number of Covered Days following the departure from the Insured Person’s province or territory will be considered. For this purpose, the day of departure counts as a full day.

Unexpected Return Home

Issued by TD Home & Auto under Group Policy Number TDGV014 (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?

In the event of the death of an immediate relative (spouse, child including adopted children, parent, legal guardian, parent-in-law, brother or sister including step brothers or sisters, grandparents, grandchildren, daughter-in-law, son-in-law, brother-in-law, sister-in-law) while You are on a Trip, the Cardholder will be reimbursed for the lesser of the additional charges to change Your Ticket or to purchase a one-way economy fare to Your residence.

What are the benefits?

Benefit	Maximum Benefit Payable
Unexpected Return Home	Reimbursement of the additional charges to change Your Ticket or to purchase a one-way economy fare to Your residence up to a max of \$2,000 per Insured Person for a maximum total of \$25,000 per Covered Trip for all Insured Persons on the same Covered Trip.

Note: Benefits payable under this Certificate will be paid within sixty (60) days of receipt of satisfactory proof of loss.

What are the limitations and exclusions?

You must call the Operations Centre for help making the necessary arrangements, failure to do so may result in Your claim being delayed or denied.

For complete details, please see the Part 3 – Unexpected Return Home Benefits Certificate of Insurance section in Your Certificate.

CREDIT CARD INSURANCE SUMMARY

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

Insurance Coverages Provided with MBNA Rewards World Elite® Mastercard® Rental Vehicle Benefits 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 World Elite 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 World Elite Mastercard.

INSURERS	DISTRIBUTOR	ADMINISTRATOR
<p>TD Life Insurance Company ("TD Life") P.O. Box 1 TD Centre Toronto, Ontario M5K 1A2 Ph.: 1-888-788-0839 TD Life is registered with the Autorité des marchés financiers (www.lautorite.qc.ca) (the "AMF" or the "Authority") under client number 2000444011.</p> <p>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.</p>	<p>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</p>	<p>Global Excel Management Inc. ("Global Excel") 73 Queen Street Sherbrooke, Quebec J1M 0C9 Ph.: 1-866-520-8827 or +1-519-742-9356</p>

General Information You Need to Know

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

	<p>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.</p>
	<p>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 statement or claim.</p>
	<p>Cancellation: Insurance coverages are considered cancelled 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.</p>
	<p>Cost: Your MBNA Rewards World Elite Mastercard has an annual fee charged by your credit card provider. No additional fee will be charged for the insurance coverages provided with the MBNA Rewards World Elite Mastercard.</p>
	<p>Claims: You must report Your claim to Our Administrator by calling 1-866-374-1129 no later than the following time limits after the date the covered event(s) occurred:</p> <ul style="list-style-type: none"> • Rental Vehicle Benefits <ul style="list-style-type: none"> o Immediately; refer to section General Provisions Part 1 for full details. • Purchase Assurance and Extended Warranty Protection <ul style="list-style-type: none"> o 30 days; refer to section General Provisions Part 4 under "Notice of Claim" 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
Rental Vehicle	<p>Collision Damage Waiver Benefits: Primary Cardholder Authorized User</p> <p>Rental Vehicle Accidental Death and Dismemberment (AD&D) Benefits: Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children parent, parent-in-law, sister or brother Authorized User while Occupying the Rental Vehicle with the Cardholder</p> <p>Rental Vehicle Personal Effects Primary Cardholder Primary Cardholder's Spouse children, parent, parent-in-law, sister or brother Authorized User while travelling with the Cardholder</p>	<ul style="list-style-type: none"> • Benefits will apply when the Cardholder enters into a non-renewable rental agreement for a Rental Vehicle, where the total period does not exceed thirty-one (31) days (subject to limitations and exclusions) • The Rental Vehicle must be operated by the Cardholder or another authorized person under the rental agreement
Purchase Assurance and Extended Warranty	<p>Primary Cardholder Primary Cardholder's Spouse Primary Cardholder's Dependent Children Authorized User Authorized Users Spouse Authorized Users Dependent Children</p>	<ul style="list-style-type: none"> • When the Insured Person charges the full cost of covered personal property to the Account; or • If the Insured Person purchases a covered personal property using an access cheque issued in connection with the Account.

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

Rental Vehicle

Issued by TD Home & Auto and TD Life under Group Policy Number TGV009 (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?

You are covered for:

Collision Damage Waiver (CDW) Benefits, including:

1. Damage to Your Rental Vehicle
2. Theft of Your Rental Vehicle or any of its respective parts or accessories;
3. Rental agency charges for valid loss-of-use while Your Rental Vehicle is being repaired; and
4. Reasonable and customary charges for towing Your Rental Vehicle to the nearest available facility.

Note: This coverage does not provide any form of third party automobile property damage or personal injury liability insurance.

Rental Vehicle Accidental Death and Dismemberment (AD&D): in the event that an Insured Person suffers an Accidental Bodily Injury.

Rental Vehicle Personal Effects Benefits: in the event of theft or damage to your personal effects while in transit or in any hotel, or other building, en route during a trip with the Rental Vehicle for the duration of an eligible rental period.

What are the benefits?

Benefit	Maximum Benefit Payable	
Collision Damage Waiver (CDW)	The amount of the benefit payable will equal the cost of the repair or replacement cost of your Rental Vehicle, which has been damaged or stolen, less any amount or portion of the loss assumed, waived or paid by the vehicle agency, the insurer, or third party insurer.	
Rental Vehicle Accidental Death and Dismemberment*	Cardholder	Insured Person
Loss of Life	\$200,000	\$20,000
Loss of Both Hands and Feet	\$200,000	\$20,000
Loss of One Foot or One Hand and the Entire Sight of One Eye	\$200,000	\$20,000
Loss of Entire Sight of Both Eyes	\$200,000	\$20,000
Loss of One Hand and One Foot	\$200,000	\$20,000
Loss of Speech and Hearing	\$200,000	\$20,000
Loss of One Hand or One Foot	\$100,000	\$10,000
Loss of Entire Sight in One Eye	\$100,000	\$10,000
Loss of Speech	\$100,000	\$10,000
Loss of Hearing	\$100,000	\$10,000
Loss of Thumb and Index Finger on the Same Hand	\$50,000	\$5,000
Rental Vehicle Personal Effects Benefits	The maximum coverage during the rental period is \$1,000 for each Insured Person. The total benefits during each rental period is limited to \$2,000 per Account.	

***Note:** This coverage does not provide any form third party automobile property damage or personal injury liability insurance. The maximum total benefit payable, per Account, for any one accident is \$300,000.

What are the limitations and exclusions?

This insurance contains limitations and exclusions. We will not pay benefits if a claim is directly or indirectly a result of one or more of the following:

- Damage
- Violation of Rental Agreement
- Intentional Acts
- Intoxication
- Disease
- Medical Complications
- Drugs or Poison
- Illegal Trade
- Criminal Offence
- Off-road Operation
- War or Insurrection
- Confiscation
- Seizure or Destruction
- Suicide

Collision Damage Waiver

This insurance contains limitations and exclusions.

- You must decline the collision damage waiver benefits offered by the car rental agency. If such coverage is not available from the car rental agency, then Collision Damage Waiver benefits will not be available under this Certificate.
- The lifetime benefits have a cumulative limit of \$65,000 per Account.
- This coverage does not apply to Rental Vehicles rented for a period exceeding thirty-one (31) days.
- This coverage will not pay for cost of any insurance offered by or purchased through the car rental agency, even if it is mandatory or included in the cost of the rental.
- Vehicles not included are:
 - o Vans,
 - o Trucks,
 - o Campers or trailers,
 - o Off-road vehicles,
 - o Motorcycles, mopeds or motorbikes,
 - o Expensive or exotic vehicles, antique vehicles,
 - o Recreational vehicles,
 - o Leased vehicles.

Rental Vehicle Personal Effects

This insurance contains limitations and exclusions. It does not include money, bullion, banknotes, securities, other numismatic property, tickets or documents. Computers, software and cellular telephones are not covered. Benefits will not be paid if loss results from Mysterious Disappearance.

For complete details, please see the Part 1 – Rental Vehicle Benefits Certificate of Insurance section in Your 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 including 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 World Elite Mastercard

What are the benefits?

Benefit	Maximum Benefit Payable
Purchase Assurance	Coverage for eligible new items You purchase with your MBNA Rewards World Elite Mastercard, should they be stolen or damaged within 90 days of purchase.
Extended Warranty	Coverage for eligible new items You purchase with your MBNA Rewards World Elite Mastercard. If the item comes with a Manufacturer’s Warranty valid in Canada, You may be entitled to double the warranty period for up to one year.

What are the limitations and exclusions?

Purchase Assurance:

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

- a. Travellers cheques, money (paper or coin), tickets, bullion, bank notes, negotiable instruments or other numismatic property;
- b. Documents;
- c. Animal or living plants;
- d. Mail order purchase until delivered and accepted by the Cardholder;
- e. Golf balls;
- f. 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.
- g. Computers, software, their parts and accessories (collectively considered one item). Coverage is limited to \$500 for each item loss.
- h. Jewelry and fine art (art objects) (collectively considered one item). Coverage is limited to \$500 for each item loss.
- i. Lifetime accumulative limit of \$60,000 per Account.
- j. 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:

- a) Used items; or
- b) any motorized vehicles or any of their respective parts or accessories
- c) 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 Part 4 – Purchase Assurance and Extended Warranty Certificate of Insurance section in Your Certificate.



CREDIT CARD INSURANCE SUMMARY

Provided by American Bankers Insurance Company of Florida

Insurance Coverage provided with MBNA Rewards World Elite® Mastercard®: Mobile Device Insurance

This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverage ("Coverage") provided with your MBNA Rewards World Elite Mastercard.

INSURER	POLICYHOLDER/DISTRIBUTOR
 ASSURANT® American Bankers Insurance Company of Florida* *Carries on business in Canada under the trade name Assurant®† 5000 Yonge Street, Suite 2000 Toronto, Ontario M2N 7E9 Phone: 1-877-654-7511 Client number of the insurer with the Autorité des marchés financiers: 2000979997 Website of the Autorité des marchés financiers: lautorite.qc.ca	 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

Who qualifies for this Coverage?

The primary cardholder of a MBNA Rewards World Elite Mastercard who is a natural person, resident of Canada.

Who is insured under this Coverage?

Cardholder ("you" and "your"): Primary Cardholder and any authorized user who is also a resident of Canada and to whom a MBNA Rewards World Elite Mastercard has been issued and whose name appears on the Card.

What is the cost of this Coverage?

Your MBNA Rewards World Elite Mastercard has an annual fee charged by your credit card provider. No additional fee will be charged for the insurance coverage provided with the MBNA Rewards World Elite Mastercard.

What is this Coverage?

This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events (please see the certificate of insurance for full details):

	Eligibility	Benefits**	Exclusions/ Limitations
Mobile Device Insurance	<p>When you purchase an eligible mobile device anywhere in the world, you must:</p> <p>(1) <u>charge</u> to your MBNA Rewards World Elite Mastercard:</p> <ul style="list-style-type: none"> • at least 75% of the total cost of the mobile device; • any up-front costs and all monthly wireless bill payments if funding a portion of the total cost through a wireless plan; or • all monthly wireless bill payments if funding the total cost through a wireless plan; and <p>(2) <u>during</u> the coverage period:</p> <p>(a) your mobile device is lost, stolen or suffers mechanical breakdown or accidental damage;</p> <p>(b) you obtain the insurer's approval prior to proceeding with any repair services or replacement of the mobile device.</p>	<p>Reimbursement of lesser of:</p> <p>(1) the repair cost of the mobile device; or</p> <p>(2) the replacement cost, not exceeding the depreciated value of your mobile device less the applicable deductible</p> <p>Maximum: \$1,000</p>	<p>It <u>does not</u> cover:</p> <ul style="list-style-type: none"> • accessories • batteries • mobile devices purchased for resale, professional or commercial use <p>Limit on number of claims:</p> <ul style="list-style-type: none"> • 1 claim in any 12 consecutive month period • 2 claims in any 48 consecutive month period <p>No benefits if you notify insurer after the mobile device is fixed or replaced.</p>

**Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which you are covered.

How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer. You will then be sent a claim form.

Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than one year after the date of loss. If your claim is denied, you have three years to go to court.

How are the benefits paid?

The benefits are paid directly to you.

What if I have a complaint?

For information on how to have your complaint addressed, you can call the insurer at **1-877-654-7511** or visit their website at: www.assurant.ca/customer-assistance.

When does this Coverage end?

Your Coverage automatically ends when the policy is terminated, your credit card account is cancelled or closed, your credit privileges are suspended or revoked, or you cease to be eligible for coverage.

Can I cancel the Coverage?

At any time, if you don't want the insurance coverage, you can decide not to use them or contact your credit card provider to apply for a different credit card with alternative insurance coverages.

Other details?

Complete terms and conditions of the Coverage are in the certificate of insurance available online: Cardbenefits.assurant.com/docs/default-source/MBNA/MBNA_RewardsWorldElite_Cert.pdf

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