

		MBNA® REWARDS PLATINUM PLUS®
		MASTERCARD® CREDIT CARD
		GUIDE TO COVERAGE
		Certificate of Insurance for Rewards Platinum Plus Mastercard Cardholders
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PART 1 - Purchase Assurance and Extended Warranty Certificate of Insurance

<p>Coverage under this Certificate is provided by: and TD Home and Auto Insurance Company (Insurer) 320 Front Street West, 3rd Floor Toronto, Ontario M5V 3B6</p>	<p>Claims administration and adjudication services are provided by: Global Excel Management Inc. (Administrator) 73 Queen Street Shelbrooke, Quebec J1M 0C9 Phone: 1-866-520-8827 or 1-519-742-9356</p>
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Please read this *Certificate* carefully and keep it in a safe place.

All benefits are subject, in every respect, to the terms of the Group Master Policy No. TG012 (“Policy”), issued by TD Home and Auto Insurance Company to MBNA, a division of The Toronto-Dominion Bank, (the “Bank”), which is named in the Policy as the Policyholder. Terms of the Policy shall govern should the terms of the *Certificate* and Policy conflict.

Refer to the Definitions section below or to the paragraph following this one for the meanings of all capitalized and italicized terms.

The Policy provides the insurance described below for *Rewards Platinum Plus Mastercard Primary Cardholders* of the Bank and, where specified, their *Spouses, Dependent Children* and/or certain other persons. All benefits are subject, in every respect, to the terms of the Policy which define constitutive the agreement under which payments are made. Only the Bank may determine

who is a *Primary Cardholder*, whether an *Account* is in *Good Standing* and consequently whether the insurance pursuant to this *Certificate* has come into or is in force. No person is eligible for coverage under more than one certificate of insurance or insurance policy issued by US, marketed to the Bank’s credit card group, providing insurance coverage similar to that provided by this *Certificate*. In the event that any person is recorded by US as a “*Insured Person*” under more than one such certificate or policy, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage. In no event will a corporation, partnership or business entity be eligible for the insurance coverage provided by this *Certificate*. This *Certificate* supersedes any certificate(s) previously issued to the *Primary Cardholder* under the policy..

money is to be payable.

This Policy contains a provision removing or restricting the right of the Insured Person to designate persons to whom or for whose benefit insurance

Definitions:

This section defines capitalized and italicized terms that are used throughout this *Certificate*. As you read this *Certificate*, you may need to refer to these definitions to ensure you have a full understanding of your coverage, limitations and exclusions.

Account means the Primary credit Cardholder’s *Rewards Platinum Plus Mastercard* credit card account provided it is in *Good Standing* with the Bank.

will be reimbursed the purchase price (not including taxes), at *Our* discretion.

This insurance covers against theft of or damage to covered personal property items purchased insured in whole or in part. If such item is stolen or damaged, it will be repaired, replaced or *You* by *You*, anywhere in the world to the extent that such items are not otherwise protected or

out in this *Certificate*.

Coverage Period Insurance coverage ends at the earliest of ninety (90) days from the date of purchase, subject to the terms and conditions of this *Certificate*, or the date on which *Your* coverage is terminated in accordance with the “Termination of Coverage” provision set access cheque.

Coverage Eligibility The following benefits apply when *You* change the full cost of covered personal property items to *Your Account*, or if you purchase an item using a *Your Account*

PURCHASE ASSURANCE

You and Your mean the *Insured Person*.

We, Our and Us means TD Home and Auto Insurance Company.

represented as his or her domestic partner.

- the persons who the *Primary Cardholder* has lived with for at least one year and publicly

Spouse means the *Primary Cardholder*’s legal husband or wife; or

card issued by the Bank.

Rewards Platinum Plus Mastercard means a *Rewards Platinum Plus Mastercard* credit

Primary Cardholder does not include an Authorized User.

Primary Cardholder means the credit cardholder who has signed an application for an *Account*, so primary credit cardholder, and for whom an *Account* is established by the Bank. A

collect 1-519-742-9356.

Operations Centre means the operations centre maintained by Global Excel Management Inc. From anywhere in Canada or U.S., call toll free 1-866-520-8827. From elsewhere call

themselves to a reasonable conclusion that a theft occurred.

Mysterious Disappearance means when the article of personal property in question cannot be located, and the circumstances of its disappearance cannot be explained or do not lend

Insured Person means the *Primary Cardholder* or *Family Cardholder*.

to time.

Agreement in force between the *Primary Cardholder* and the Bank, as amended from time

Good Standing means being in full compliance with all of the provisions of the *Account* by the Bank.

who has been issued a Supplemental *Rewards Platinum Plus Mastercard* credit card issued **Family Cardholder** means a *Primary Cardholder*’s *Spouse* and/or *Dependent Child(ren)* on the *Primary Cardholder* or his/her *Spouse* for support and maintenance.

incapable of self-sustaining employment due to physical or mental disability and is totally reliant support and is: a) under twenty-one (21) years of age, or b) under twenty-six (26) years of age and is a full-time student attending a recognized college or university, or c) any age, but is dependent of the *Primary Cardholder*, is principally dependent on the *Primary Cardholder* for dependent child(ren)

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intended for children) or any of their respective parts or accessories.

2. The following items are not covered: a) used items, b) automobiles, trailers, motorboats, atpines, motorcycles, motorcooters, snowblowers, riding lawnmowers, golf carts, lawn tractors or any other motorized vehicles (except for miniature electrically powered vehicles

1. The Extended warranty ends automatically when the original manufacturer ceases to carry on business for any reason whatsoever.

EXTENDED WARRANTY EXCLUSIONS AND LIMITATIONS

(excluding any extended warranty offered by the manufacturer or any other party).

This insurance will extend the original manufacturer’s warranty for repair services by doubling the period provided by the original manufacturer. The maximum warranty extension available is one year. Terms of the extension will be in accordance with the original manufacturer’s warranty

- description of the item.
- original manufacturer’s warranty valid in Canada
- serial number of the item (if available)
- customer copy of the Mastercard sales receipt
- copy of the vendor sales receipt

Operations Centre. *You* must provide the following to register the item:

exceeds 5 years, the item must be registered within one year of the date of purchase with the manufacturer’s warranty does not exceed 5 years. Where the original manufacturer’s warranty in Canada. The coverage is available automatically, without registration, where the original

to *Your Account*. Regardless of where the item is purchased, it must have a warranty valid **Coverage Eligibility** The following benefits apply when *You* change the full cost of an item

EXTENDED WARRANTY

protected item as recorded on the Mastercard sales receipt.

7. *You* will be entitled to receive no more than the purchase price (not including taxes) of the for the item, not exceeding the purchase price (not including taxes).

within sixty (60) days following receipt of the required proof of loss; or b) reimburse *You*

6. The *Operations Centre* may, at its sole option, elect to a) repair, rebuild or replace the item stolen or damaged (whether wholly or in part), upon notifying *You* of its intention to do so have as part of an aggregate purchase price of such pair or set;

particular part or parts stolen or damaged, regardless of any special value that the item may

5. Where a covered item is part of a pair or set, *You* will receive no more than the value of the

4. There is a lifetime total accumulative limit of \$60,000 per *Account*.

to \$500 for each item per loss.

3. Jewellery and fine art (art objects) are collectively considered one item. Coverage is limited to Coverage for such an item is limited to \$1,000 per loss.

2. Computers, software, their parts and accessories are collectively considered one item. children), or any of their respective parts or accessories.

vehicles (except for miniature electrically powered vehicles intended for recreational use by snowblowers, riding lawnmowers, golf carts, lawn tractors, trailers or any other motorized *Cardholder* e) golf balls; f) automobiles, motorboats, airplanes, motorcycles, motorcooters, animals or living plants; d) mail order purchases until delivered and accepted by the *Primary*

1. The following items are not covered: a) travellers cheques, money (paper or coin), tickets,

PURCHASE ASSURANCE EXCLUSIONS AND LIMITATIONS

3. The extended warranty applies only to any parts and/or labour costs resulting from mechanical breakdown or failure of a covered item, or any other obligations that are specifically covered under the terms of the original manufacturer’s warranty that is valid in Canada.

GENERAL PURCHASE ASSURANCE AND EXTENDED WARRANTY EXCLUSIONS AND LIMITATIONS

1. Claims resulting from the following are not covered: a) fraud; b) abuse; c) hostilities of any kind (including war, invasion, rebellion, insurrection), confiscation by authorities; risks of contriband; d) illegal activities; e) normal wear and tear; f) flood, earthquake, radioactive contamination; g) *Mysterious Disappearance*; h) inherent product defects; i) modifications or repairs to items or attempts thereof.

2. Eligible items which *You* give as a gift are covered, however; *You*, nor the recipient, must

3. Bodily injury, property damages, consequential damages, punitive damages, exemplary

4. Copies of receipts and other documents described in this *Certificate* must be presented by

5. *You* to file a valid claim.

Upon receipt of such notice, the *Operations Centre* immediately after learning of any loss or occurrence.

claim forms.

6. No other person or entity shall have any right, remedy or claim (legal or equitable) to these benefits. *You* shall not assign these benefits other than benefits for gifts as expressly

7. At the sole discretion of the *Operations Centre*, *You* may be required to send at *Your own*

expense, the damaged item on which a claim is based to an address designated by the

8. Purchases benefits are only available to the extent that the item in question is not otherwise

protected or insured in whole or in part. Benefits are in excess of all other applicable wild

insurance, indemnity protection or warranty available to the excess of the amount of the loss

the item subject to the claim. *We* will only be liable for the excess of the amount of the loss

or damage over the amount covered under such other insurance, indemnity or protection and

for the amount of any applicable deductible, only if all other insurance has been exhausted

and subject to the exclusions, terms and limits of liability set out in this *Certificate*. This

coverage will not apply as contributing insurance and this “non-contribution” shall prevail

You will then be sent a claim form.

Claim Filing Procedures: As a condition to the payment of benefits under this insurance, *We* will need certain information from *You* if *You* need to file a claim. This documentation will

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include, at a minimum and is not limited to, the following:

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