



Help protect your family from the unexpected.

TD Line of Credit Protection is an optional creditor's group insurance coverage that could pay towards the outstanding balance on your TD Home Equity FlexLine if you experience an unexpected, covered event.

Is TD Line of Credit Protection right for me?

Consider whether TD Line of Credit Protection is right for you. Start by asking yourself a few questions:

- Am I buying a new home with a co-borrower?
- If my co-borrower lost their income, would it be difficult to maintain the line of credit payments?
- Do I have financial dependants (e.g., elderly parents, a spouse, or children) in my home?

If you answered **yes** to any of these, you may want to learn more about TD Line of Credit Protection.

What is TD Line of Credit Protection?

A line of credit for your home is a big financial obligation. If something were to happen to you, and you couldn't continue to make payments — who would? A spouse? Your children? A friend?

With TD Line of Credit Protection, if you were to be diagnosed with a covered critical illness or pass away, your outstanding line of credit balance could be paid down partially or in full, lessening the burden on your loved ones.



What type of protection is offered?

	Line of Credit Life Insurance	Line of Credit Life Insurance + Line of Credit Critical Illness Insurance
Coverage Maximum	<ul style="list-style-type: none"> • Up to \$1,000,000 • Partial coverage: if line of credit limit is > \$300,000, you may choose to insure a percentage of your limit 	<ul style="list-style-type: none"> • Up to \$1,000,000 • Partial coverage: if line of credit limit is > \$300,000, you may choose to insure a percentage of your limit
Conditions Covered	<ul style="list-style-type: none"> • Death or covered accidental dismemberment 	<ul style="list-style-type: none"> • Death or covered accidental dismemberment, cancer (life-threatening), acute heart attack or stroke
Eligibility	<ul style="list-style-type: none"> • Canadian resident; and • 18-69 years old 	<ul style="list-style-type: none"> • Canadian resident; and • 18-55 years old • You can only apply for Line of Credit Critical Illness Insurance with Line of Credit Life Insurance

Examples of limitations and exclusions are on the [next page](#)



Use the [TD Protection Plans Quote Tool](#) to see how much coverage could cost. Or, try out our [TD Protection Plans Assessment Tool](#) to help visualize how TD Line of Credit Protection could pay down your outstanding line of credit balance partially or in full in case of loss of income from a covered critical illness or death.



Schedule a call with TD.
Ask your broker for a referral to TD.



Want to know more?

Here are some more important details about TD Line of Credit Protection.

How is my premium calculated?

Monthly premiums for term portion(s) are calculated based on the balance of your term portion and your age at the start of each term.

Monthly premiums for revolving portion(s) may vary and is based on your age and the average balance at the time of insurance billing.

For more information on how to calculate premiums, including the Premium Rate Table:

See [Protection for Your Line of Credit - TD Home Equity FlexLine - Product Guide and Certificate of Insurance](#).

For Quebec residents only,

see [Protection for Your Line of Credit - TD Home Equity FlexLine - Product Summary, Fact Sheet and Certificate of Insurance](#).

Are there any premium discounts or rate reductions?

- If more than one person becomes insured for the same coverage on the same line of credit, a **20%** multi-insured discount is applied to each of the individual premiums.
- A **15%** premium rate reduction for amounts between \$150,000 and \$500,000.
- A **35%** premium rate reduction for amounts between \$500,000 and \$1,000,000.

When will an insurance benefit not be paid?

The coverages have certain limitations and exclusions. Here are some examples of when an insurance benefit will not be paid:

- If you are diagnosed with cancer (life-threatening) in the first 90 days after coverage starts, your Critical Illness Insurance coverage will be terminated and premiums will be refunded.
- If you are diagnosed with a covered condition within 24 months of your coverage start date and the diagnosis is a result of a pre-existing condition.
- If you give any false or incomplete responses to requests for information that we need to approve your insurance.
- If you give any false or incomplete information when requesting any change to your coverage.

See [Protection for Your Line of Credit - TD Home Equity FlexLine - Product Guide and Certificate of Insurance](#) for full details of coverage limitations and exclusions.

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[Learn more](#)

Visit www.td.com/lineofcreditprotectionforyou