
“MICROSOFT COMPLETE FOR BUSINESS”

CANADA
Commercial Extended Warranty Insurance Policy
Terms & Conditions

NOTICE: THIS EXTENDED WARRANTY INSURANCE POLICY IS ONLY VALID FOR RESIDENT PURCHASERS OF THE FOLLOWING PROVINCES/TERRITORIES: ALBERTA, BRITISH COLUMBIA, MANITOBA, NEW BRUNSWICK, NOVA SCOTIA, AND YUKON; REGARDLESS OF WHERE THIS POLICY WAS PURCHASED.

BE SURE TO REGISTER THIS POLICY ONLINE!

In order to maximize the Policy Holder’s benefits, please go to <https://mybusinessservice.surface.com/> and register this Policy within 10 days of purchase. Failure to do so may result in significant service delays at time of Claim.

CONGRATULATIONS! Thank You for purchasing “Microsoft Complete for Business” Canada. Please keep this important terms and conditions document (“**Extended Warranty Insurance Policy**”, “**Policy**”), and the Proof of Purchase together in a safe place, as these will be needed at time of Claim. The information contained in this Policy document is intended to serve as a valuable reference guide to help the Policy Holder determine and understand “WHAT IS COVERED” under this Policy. For any questions regarding the information contained in this Policy document, or Coverage in general, please contact the Administrator toll-free at 1-877-696-7786.

DEFINITIONS

Throughout this Policy, the following capitalized words have the stated meaning –

This insurance is effected with certain Lloyd’s Underwriters (“the insurer”) through Lloyd’s Approved Coverholder (“the Coverholder”): AMT Warranty Corp. of Canada, ULC, 421 7th Avenue S.W., Suite 1700, Calgary, Alberta T2P 4K9.

- **“We”, “Us”, “Our”, “Administrator”:** AMT Warranty Corp. of Canada, ULC, 421 7th Avenue S.W., Suite 1700, Calgary, Alberta T2P 4K9.
- **“Retailer”:** the seller that has been authorized by Us to sell this Policy to the Policy Holder.
- **“Policy Holder”:** the purchaser/owner of the Product(s) covered by this Policy.
- **“Product(s)”:** the item(s) that the Policy Holder originally purchased, or at Our discretion, a Replacement item provided by Us, that is to be covered under this Policy.
- **“Original Purchase Price”:** the amount paid by the Policy Holder for the covered Product(s); excluding any applicable taxes and/or fees, as indicated on the Policy Holder’s Proof of Purchase.
- **“Proof of Purchase”:** the original purchase receipt provided at the point of sale that confirms the date in which the Extended Warranty Insurance Policy and Product were purchased, as well as the Term period and specific Coverage Plan Option.
- **“Term”:** the period of time in which the provisions of this Policy are valid.
- **“Claim”:** a demand for payment in accordance with this Policy sent by the Policy Holder.
- **“Breakdown”:** the mechanical and/or electrical failure of the Policy Holder’s Product to perform its intended function, including defects in materials or workmanship; occurring during normal use of the Product.
- **“Power Surge”:** damage to the Product resulting from an oversupply of voltage to the Policy Holder’s Product while properly connected to a surge protector approved by the Underwriter’s Laboratory Inc. (UL), but not including damages resulting from the improper installation or improper connection of the Product to a power source.
- **“Deductible”:** the amount the Policy Holder is required to pay, per Claim, for services covered under this Policy (if any).
- **“ADH”, “ADP”:** accidental damage from handling; such as damage resulting from dropping the covered Product, liquid spillage, or in association with screen breakage. *Separate purchase for ADH/ADP Coverage is required.*
- **“Repair”:** the actions We take to mend, remedy, or restore the Policy Holder’s Product to a sound functioning state following a covered Breakdown. Parts used to Repair the Product may be new, used, refurbished or non-original manufacturer parts that perform to the factory specifications of the original Product.
- **“Replace” or “Replacement(s)”:** delivery to the Policy Holder of a replacement item in the event We determine the Policy Holder’s previous Product is not suitable for Repair. We reserve the right to Replace the Policy Holder’s defective Product with a new, rebuilt or refurbished item of equal or similar features and functionality.

POLICY TERM – EFFECTIVE DATE OF COVERAGE

- 1. Coverage for damages to the covered Product resulting from Power Surge or, if purchased/applicable, ADH/ADP** begins upon Product purchase date and continues for the Term shown on the Policy Holder’s Proof of Purchase.
- 2. Coverage for a Breakdown** begins upon expiration of the shortest portion of the manufacturer’s original parts and/or labor warranty and continues for the remainder of the Term shown on the Policy Holder’s Proof of Purchase.

PRODUCT ELIGIBILITY

In order to be eligible for Coverage (defined below) under this Policy, the merchandise must be: (a) purchased from an authorized Retailer; and (b) not covered under any other insurance, warranty, guarantee and/or extended warranty insurance policy providing the same benefits as outlined herein.

WHAT IS COVERED – GENERAL

During the POLICY TERM described above, in the event of a covered Claim this Policy provides labor and/or parts required to Repair the covered Product, or at Our sole discretion, Replacement of the covered Product in lieu of Repair (“**Coverage**”).

Coverage described in this Policy does not replace or provide duplicative benefits during any active manufacturer’s warranty period. During such period, anything covered under that warranty is the sole responsibility of the manufacturer and will not be considered under this Policy; regardless of the manufacturer’s ability to fulfill its obligations. We will Repair or Replace the Policy Holder’s Product pursuant to the provisions of this Policy. If We decide to provide a Replacement Product, technological advances may result in a Replacement with a lower selling price than the previous covered Product, and no reimbursement based on any Replacement item cost difference will be provided. Any and all parts or units Replaced under this Policy become Our property in their entirety. *When a Replacement is applicable and provided in lieu of Repair, any accessories, attachments and/or peripherals that are integrated with the Product, but that were not provided and included by the manufacturer in the packaging and with the original sale of the covered Product, will NOT be included with such Replacement.*

COVERAGE PLAN OPTIONS

(As indicated on the Proof of Purchase and applicable to the Policy Holder)

1. LAPTOP/DESKTOP PLANS:

A) LAPTOP/DESKTOP PLAN (MICROSOFT EXTENDED HARDWARE SERVICE, no ADH) – If a Laptop or Desktop Plan (“**Plan**”) has been purchased (as indicated on the Policy Holder’s Proof of Purchase), Coverage includes that which is described in the “WHAT IS COVERED – GENERAL” section above. *NOTE: ADH is not covered under this Plan Option.*

DEDUCTIBLE – LAPTOP/DESKTOP PLAN (Breakdown ONLY): Under this Plan, no Deductible payment is required.

LIMIT OF LIABILITY – LAPTOP/DESKTOP PLAN (Breakdown ONLY): During the Policy Holder’s Plan Term, the maximum amount that We are obligated to pay in connection with all Claims pursuant to this Policy is (at Our sole discretion):

- *For Breakdown Covered Claims:*
 - *Aggregate Repair Limit:* unlimited repairs to the Policy Holder’s covered Product up to the amount equal to the Original Purchase Price of the covered Product. Once this aggregate repair limit has been reached, Our obligations will be considered fulfilled and coverage under the Policy Holder’s Policy ends.
 - *Replacement Limit:* up to one (1) replacement of the Policy Holder’s covered Product in the event We determine that the covered Product cannot be repaired. If the Policy Holder’s Product has already been replaced once for a Breakdown cause (such as Breakdown due to mechanical/electrical failure or damage resulting from Power Surge), Our obligations will be considered fulfilled and coverage under the Policy Holder’s Plan ends.
- *For ADH Claims:*
 - *NOT COVERED.*

B) LAPTOP/DESKTOP PLAN (MICROSOFT COMPLETE FOR BUSINESS, with ADH) – If a Laptop or Desktop Plan including ADH (“**Plan**”) has been purchased (as indicated on the Policy Holder’s Proof of Purchase), Coverage includes that which is described in the “WHAT IS COVERED – GENERAL” section above plus ADH Coverage.

DEDUCTIBLE – LAPTOP/DESKTOP PLAN (Breakdown and ADH): Under this Plan, no Deductible payment is required.

LIMIT OF LIABILITY – LAPTOP/DESKTOP PLAN (Breakdown and ADH): During the Policy Holder’s Plan Term, the maximum amount that We are obligated to pay in connection with all Claims pursuant to this Policy is (at Our sole discretion):

- *For Breakdown Covered Claims:*
 - *Aggregate Repair Limit:* unlimited repairs to the Policy Holder’s covered Product up to the amount equal to the Original Purchase Price of the covered Product. Once this aggregate repair limit has been reached, Our obligations will be considered fulfilled and coverage under the Policy Holder’s Plan ends.
 - *Replacement Limit:* up to one (1) replacement of the Policy Holder’s covered Product in the event We determine that the covered Product cannot be repaired. If the Policy Holder’s Product has already been replaced once for a Breakdown cause (such as Breakdown due to mechanical/electrical breakdown or damage resulting from Power Surge), Our obligations for Breakdown Coverage will be considered fulfilled and Breakdown Coverage under the Policy Holder’s Plan ends.
- *For ADH Covered Claims:*
 - *Aggregate Repair Limit:* unlimited repairs to the Policy Holder’s covered Product up to twice the amount of the Original Purchase Price of the covered Product. For any one covered Claim, the maximum amount We will pay will not exceed to the Original Purchase Price of the Policy Holder’s covered Product. Once this aggregate repair limit has been reached, Our obligations will be considered fulfilled and coverage under the Policy Holder’s Plan ends.
 - *Replacement Limit:* up to two (2) replacements for the Policy Holder’s covered Product in the event We determine that the covered Product cannot be repaired. Once the Policy Holder’s Product has already been replaced twice for an ADH cause, Our obligations for ADH Coverage will be considered fulfilled and ADH Coverage under the Policy Holder’s Plan ends.

NOTICE – ABOUT REPLACEMENTS UNDER ANY “LAPTOP/DESKTOP PLAN”: Determination of whether a defective Product will be Repaired or Replaced is at Our sole discretion. If a Replacement is provided, it will be considered the covered “Product” as referenced in the provisions of this Policy, and if the Term is still effective and the limit of liability has not been fulfilled, Coverage for the Replacement Product will automatically continue for the remainder of the Term. *NOTE: A Repair or Replacement does not extend the Term.*

If We choose to provide a Replacement, We may provide advanced exchange service. If We provide advanced exchange service, the Replacement Product will be delivered to the Policy Holder in advance of Our receipt of the defective Product. **IN EXCHANGE, THE DEFECTIVE PRODUCT MUST BE**

RETURNED TO US WITHIN TEN (10) CALENDAR DAYS OF CONFIRMED DELIVERY RECEIPT OF THE REPLACEMENT PRODUCT. If the defective Product is not returned to Us within ten (10) calendar days of confirmed delivery receipt of the Replacement Product, the Policy Holder will be assessed a non-returned device fee equal to the MSRP of the Replacement Product. WE RESERVE THE RIGHT TO REPLACE A DEFECTIVE PRODUCT WITH A NEW, REBUILT OR REFURBISHED ITEM OF EQUAL OR SIMILAR FEATURES AND FUNCTIONALITY, WHICH MAY NOT BE THE SAME MODEL OR COLOR AS THE PREVIOUS COVERED PRODUCT.

2. SURFACE OR TABLET PLAN:

A) SURFACE OR TABLET PLAN (Breakdown ONLY) – If a Surface or Tablet Plan (“Plan”) has been purchased (as indicated on the Policy Holder’s Proof of Purchase), Coverage includes that which is described in the “WHAT IS COVERED – GENERAL” section above. *NOTE: ADH is not covered under this Plan Option.*

DEDUCTIBLE – SURFACE OR TABLET PLAN (Breakdown ONLY): Under this Plan, no Deductible payment is required.

LIMIT OF LIABILITY – SURFACE OR TABLET PLAN (Breakdown ONLY): During the Policy Holder’s Plan Term, the maximum amount that We are obligated to pay in connection with all Claims pursuant to this Policy is (at Our sole discretion):

- *For Breakdown Covered Claims:*
 - *Aggregate Repair Limit:* unlimited repairs to the Policy Holder’s covered Product up to the amount equal to the Original Purchase Price of the covered Product. Once this aggregate repair limit has been reached, Our obligations will be considered fulfilled and coverage under the Policy Holder’s Policy ends.
 - *Replacement Limit:* up to one (1) replacement of the Policy Holder’s covered Product in the event We determine that the covered Product cannot be repaired. If the Policy Holder’s Product has already been replaced once for a Breakdown cause (such as Breakdown due to mechanical/electrical failure or damage resulting from Power Surge), Our obligations will be considered fulfilled and coverage under the Policy Holder’s Policy ends.
- *For ADH Claims:*
 - *NOT COVERED.*

B) SURFACE OR TABLET PLAN (Breakdown and ADH) – If a Surface or Tablet Plan including ADH (“Plan”) has been purchased (as indicated on the Policy Holder’s Proof of Purchase), Coverage includes that which is described in the “WHAT IS COVERED – GENERAL” section above plus ADH Coverage.

DEDUCTIBLE – SURFACE OR TABLET PLAN (Breakdown and ADH): Under this Plan, no Deductible payment is required.

LIMIT OF LIABILITY – SURFACE OR TABLET PLAN (Breakdown and ADH): During the Policy Holder’s Plan Term, the maximum amount that We are obligated to pay in connection with all Claims pursuant to this Policy is (at Our sole discretion):

- *For Breakdown Covered Claims:*
 - *Aggregate Repair Limit:* unlimited repairs to the Policy Holder’s covered Product up to the amount equal to the Original Purchase Price of the covered Product. Once this aggregate repair limit has been reached, Our obligations will be considered fulfilled and coverage under the Policy Holder’s Plan ends.
 - *Replacement Limit:* up to one (1) replacement of the Policy Holder’s covered Product in the event We determine that the covered Product cannot be repaired. If the Policy Holder’s Product has already been replaced once for a Breakdown cause (such as Breakdown due to mechanical/electrical breakdown or damage resulting from Power Surge), Our obligations for Breakdown Coverage will be considered fulfilled and Breakdown Coverage under the Policy Holder’s Plan ends.
- *For ADH Covered Claims:*
 - *Aggregate Repair Limit:* unlimited repairs to the Policy Holder’s covered Product up to twice the amount of the Original Purchase Price of the covered Product. For any one covered Claim, the maximum amount We will pay will not exceed to the Original Purchase Price of the Policy Holder’s covered Product. Once this aggregate repair limit has been reached, Our obligations will be considered fulfilled and coverage under the Policy Holder’s Plan ends.
 - *Replacement Limit:* up to two (2) replacements for the Policy Holder’s covered Product in the event We determine that the covered Product cannot be repaired. Once the Policy Holder’s Product has already been replaced twice for an ADH cause, Our obligations for ADH Coverage will be considered fulfilled and ADH Coverage under the Policy Holder’s Plan ends.

NOTICE – ABOUT REPLACEMENTS UNDER ANY “SURFACE OR TABLET PLAN”: Determination of whether a defective Product will be Repaired or Replaced is at Our sole discretion. If a Replacement is provided, it will be considered the covered “Product” as referenced in the provisions of this Policy, and if the Term is still effective and the limit of liability has not been fulfilled, Coverage for the Replacement Product will automatically continue for the remainder of the Term. *NOTE: A Repair or Replacement does not extend the Term.*

If We choose to provide a Replacement, We may provide advanced exchange service. If We provide advanced exchange service, the Replacement Product will be delivered to the Policy Holder in advance of Our receipt of the defective Product. IN EXCHANGE, THE DEFECTIVE PRODUCT MUST BE RETURNED TO US WITHIN TEN (10) CALENDAR DAYS OF CONFIRMED DELIVERY RECEIPT OF THE REPLACEMENT PRODUCT. If the defective Product is not returned to Us within ten (10) calendar days of confirmed delivery receipt of the Replacement Product, the Policy Holder will be assessed a non-returned device fee equal to the MSRP of the Replacement Product. WE RESERVE THE RIGHT TO REPLACE A DEFECTIVE PRODUCT WITH A NEW, REBUILT OR REFURBISHED ITEM OF EQUAL OR SIMILAR FEATURES AND FUNCTIONALITY, WHICH MAY NOT BE THE SAME MODEL OR COLOR AS THE PREVIOUS COVERED PRODUCT.

ADDITIONAL BENEFIT INCLUDED IN THIS POLICY – NO LEMON GUARANTEE

This Policy also provides a “NO LEMON GUARANTEE”. During the Term, if the Policy Holder’s Product has three (3) Repairs covered under this Policy for the same problem and a fourth (4th) Repair is required for the same problem and considered covered under this Policy (“**Qualifying Service Repairs**”), We will Replace the Policy Holder’s Product with one of like kind and quality, but not necessarily same brand, or, at Our sole discretion, provide the Policy Holder with reimbursement equal to the fair market value of the Product as determined by Us based upon the age of the Product and subject to the “LIMIT OF LIABILITY” section. Any Repair services performed while the Policy Holder’s Product is under its manufacturer’s warranty period or in relation to accidental damage from handling (if purchased/applicable) are not considered to be Qualifying Service Repairs under this benefit.

PLACE OF SERVICE

For all covered Claims, this Policy provides pre-paid shipping of the affected Product to the servicing location designated by the Administrator, as well as shipping of the Repaired Product (or Replacement, if applicable) back to the Policy Holder’s registered location on file.

LIMIT OF LIABILITY

In addition to that which is noted in the “COVERAGE PLAN OPTIONS” section as applicable to the Policy Holder’s purchased Plan, neither We nor the Retailer shall be liable for any incidental or consequential damages; including but not limited to: property damage, lost time or lost data resulting from the Breakdown of any Product or equipment, from delays in service or the inability to render service, or resulting from the unavailability of Repair parts/components. Neither We nor the Retailer shall be liable for any and all Pre-Existing Conditions (defined below) known to the Policy Holder, including any inherent Product flaws.

WHAT IS NOT COVERED – EXCLUSIONS

THIS POLICY DOES NOT COVER ANY CLAIM IN CONNECTION WITH OR RESULTING FROM:

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| <ul style="list-style-type: none"> (a) Pre-Existing Conditions incurred or known to the Policy Holder (“<i>Pre-Existing Conditions</i>” refers to a condition that, within all reasonable mechanical or electrical probability, relates to the mechanical fitness of the Policy Holder’s Product before this Policy was purchased); (b) Improper packaging and/or transportation by the Policy Holder or the Policy Holder’s representative resulting in damage to the Product while it is in transit, including improperly securing the Product during transportation; (c) Modifications, adjustments, alterations, manipulation or repairs made by anyone other than a service technician authorized by Us; (d) Damage from freezing or overheating; (e) Normal wear and tear; (f) The intentional or negligent treatment of the Product in a harmful, injurious, malicious, reckless or offensive manner which results in its damage and/or failure; (g) Viruses, vandalism, loss, theft, or malicious mischief or disappearance; (h) Rust, corrosion, warping, bending; (i) Animals (including pets), animal inhabitation or insect infestation; (j) Fortuitous events; including, but not limited to: riot, nuclear radiation, war/hostile action or radioactive contamination, environmental conditions, exposure to weather conditions or perils of nature; collapse, explosion or collision of or with another object; fire, any kind of precipitation or humidity, lightning, dirt/sand, smoke, nuclear radiation, radioactive contamination, riot, war or hostile action; (k) Accidental Damage from Handling (ADH / ADP); unless ADH / ADP is indicated on the Policy Holder’s Proof of Purchase; (l) Lack of performing the manufacturer’s recommended maintenance, operation/storage of the Product in conditions outside of the manufacturer’s specifications or instructions; (m) Improper use of electricity and power fluctuations; (n) Merchandise that is subject to a manufacturer’s recall, warranty or rework to repair design or component deficiencies, improper construction, manufacturer error; regardless of the manufacturer’s ability to pay for such repairs; | <ul style="list-style-type: none"> (o) Merchandise that has removed or altered serial numbers; (p) Any consequential damages or delay in rendering service under this Extended Warranty Insurance Policy, or loss of use or data during the period of time in which the Product is at an authorized servicer or otherwise awaiting parts as authorized by Us; (q) Non-Breakdown problems; including but not limited to: imperfections, noises, squeaks or Cosmetic Damage (“<i>Cosmetic Damage</i>” refers to damages or changes to the physical appearance of the Product that does not impede or hinder the Product’s normal operational function; such as scratches, abrasions, or changes in color, texture, or finish); (r) Normal periodic or preventive maintenance, user education or set up adjustments; (s) Any service of the Product that is covered by a warranty, other extended warranty insurance, or other insurance; (t) Accessories and peripherals (such as detachable keyboards), or attachments that are essential to the basic function of the Product, but not provided and included by the manufacturer in the packaging and with the original sale of the Product; (u) Screen/monitor imperfections; including but not limited to: burned-in images in CRT, LCD, LED or plasma screens caused by video games, prolonged display of one or more video signals; or cracked screens (except as may otherwise be covered if ADH/ ADP is indicated on the Policy Holder’s Proof of Purchase); (v) Cost of lost components not covered by the Product’s original manufacturer’s warranty, or any non-operating / non-power-driven part; including but not limited to: plastic parts or other parts such as accessory cables, batteries (except as may be otherwise stated in this Policy), connectors, cords, fuses, keypads, plastic body or molding, switches and wiring; or Coverage that would violate any Canadian economic or trade sanctions; (w) Liability or damage to property, or injury, or death to any person arising out of the operation, maintenance or use of the Product; or (x) Any service performed outside of Canada or the United States of America. |
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THE POLICY HOLDER IS RESPONSIBLE FOR BACKING UP ALL SOFTWARE AND DATA ON A REGULAR BASIS AND PRIOR TO COMMENCEMENT OF ANY REPAIR. THIS POLICY DOES NOT COVER RESTORATION OF SOFTWARE OR DATA, OR DATA RETRIEVAL TO/FROM THE POLICY HOLDER’S COVERED

PRODUCT, AND WE ARE UNABLE TO TRANSFER SUCH TO ANY REPLACEMENT DEVICE THAT MAY BE PROVIDED TO THE POLICY HOLDER. IN NO EVENT WILL WE BE RESPONSIBLE FOR THE RESTORATION OF SOFTWARE OR DATA, OR FOR RETRIEVING DATA FROM ANY PRODUCT.

IF THE POLICY HOLDER'S PRODUCT EXPERIENCES AN OCCURRENCE THAT IS EXCLUDED FROM COVERAGE UNDER THIS SECTION, OR IN THE EVENT OF A SERVICE INCIDENT WHEREIN THERE IS A "NO PROBLEM FOUND" DIAGNOSIS FROM OUR AUTHORIZED SERVICER, THEN THE POLICY HOLDER IS RESPONSIBLE FOR ALL COSTS IN ASSOCIATION WITH SUCH SERVICE; INCLUDING ANY SHIPPING AND/OR ON-SITE SERVICING COSTS.

HOW TO FILE A CLAIM

IMPORTANT: THE SUBMISSION OF A CLAIM DOES NOT AUTOMATICALLY MEAN THAT THE DAMAGE OR BREAKDOWN TO THE POLICY HOLDER'S PRODUCT IS COVERED UNDER THE POLICY HOLDER'S EXTENDED WARRANTY INSURANCE POLICY. In order for a Claim to be considered, the Policy Holder will need to first contact Us for initial diagnosis of the problem with the Policy Holder's Product. THIS POLICY MAY NOT PROVIDE ANY COVERAGE IF THE POLICY HOLDER MAKE UNAUTHORIZED REPAIRS.

For best service, have the Policy Holder's Proof of Purchase readily available and call Us toll-free at 1-877-696-7786. Our authorized representatives will promptly obtain details regarding the issue the Policy Holder is experiencing with the Product, and will first attempt to resolve the situation over the telephone and/or remotely. If We are unsuccessful in resolving the issue over the telephone and/or remotely, the Policy Holder will be given a *Claim service request number* and further instructions on how service will be provided under this Policy.

The affected Product should never be returned to the Retailer or shipped anywhere unless We have provided instructions to do so. If We request the defective Product to be returned, this Policy provides pre-paid shipping for both to and from Our authorized servicer, and the following items must be included in the pre-paid shipment package:

- (1) The defective Product;
- (2) A copy of the Policy Holder's Proof of Purchase;
- (3) A brief written description of the problem the Policy Holder is experiencing with the Product; and
- (4) A prominent notation of the Policy Holder's *Claim service request number* that was provided by the Administrator.

Coverage is only provided for eligible services that are conducted by a servicer, Retailer, or depot center which has been authorized by Us. If the Policy Holder's Term expires during the time of an approved Claim, Coverage under this Policy will be extended until the date in which the approved Claim in progress has been fulfilled completely in accordance with the terms and conditions of the Policy Holder's Policy.

RENEWABILITY

After the Policy Term expires, We may offer the Policy Holder the option to renew Coverage. If We offer renewal, the renewal price quoted will reflect the age of the Policy Holder's Product and the prevailing Product Replacement cost at the time of the renewal.

TRANSFERABILITY

Coverage under this Policy cannot be transferred to any other party or product.

CANCELLATION

The Policy Holder may cancel this Policy at any time by informing the Administrator at 1-877-696-7786 (or in writing) of the cancellation request. NOTICE: The following cancellation provisions apply to the original purchaser of the Policy only.

- If the Policy Holder's cancellation request is within 30 days of the Policy purchase date, the Policy Holder will receive a 100% refund of the Policy purchase price paid by the Policy Holder, minus any Claims paid by Us. If the Policy Holder's refund is not paid or credited within 30 days after the Policy Holder's cancellation request to Us, We will add an extra 10% to the Policy Holder's due refund for every 30 days the refund is not paid by Us.
- If the Policy Holder's cancellation request is made after 30 days of the Policy purchase date, the Policy Holder will receive a pro-rata refund of the Policy purchase price paid by the Policy Holder, minus any Claims paid by Us and an administrative fee not to exceed 10% of the Policy purchase price or ten dollars (\$10.00), whichever is less.
- We may only cancel this Policy for the following reasons: (A) non-payment of the Policy purchase price/fee by the Policy Holder; (B) material misrepresentation by the Policy Holder; or (C) substantial breach of duties under this Policy by the Policy Holder in relation to the covered Product or its use.
 - *If We cancel this Policy, We will provide written notice to the Policy Holder at least 15 days prior to the effective date of cancellation. Such notice will be sent to the Policy Holder's current address in Our file (email or physical address as applicable), with the reason for and effective date of such cancellation. If We cancel this Policy, the Policy Holder will receive a pro-rata refund based upon the same criteria as outlined above and no cancellation fee applies.*

LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL

Lloyd's strives to enhance Your customer experience with Us through superior service and innovative insurance products. We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure Your concerns as Our valued customer are addressed expeditiously by Our representatives. This protocol will assist You in understanding the steps We will undertake to help resolve any dispute which may arise with Our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a Lloyd's representative promptly after the receipt of the complaint.

IF YOU ARE NOT SATISFIED WITH OUR PRODUCTS OR SERVICES, YOU CAN TAKE THE FOLLOWING STEPS TO ADDRESS THE ISSUE:

- **First, please contact Your Retailer to discuss Your concerns so that they may have the opportunity to help resolve the situation.**

- **If Your Retailer is unable to help resolve Your concerns, We ask that You provide Us in writing an outline of Your complaint along with Your Retailer's location and Your Policy number to the following:**

Lloyd's Underwriters
Attention: Complaints Officer
1155 rue Metcalfe, Ste. 2220
Montréal (Québec) H3B 2V6

Tel: 1-877-455-6937 / Fax: (514) 861-0470 / Email: info@lloyds.ca

Your complaint will be directed to the appropriate business contact for handling. They will write to You within two business days to acknowledge receipt of Your complaint and to let You know when You can expect a full response. If need be, We will also engage internal staff in Lloyd's Policyholder and Market Assistance Department in London, England, who will respond directly to You, and in the last stages, they will issue a final letter of position on Your complaint. In the event that Your concerns are still not addressed to Your satisfaction, You have the right to continue Your pursuit to have Your complaint reviewed by the General Insurance OmbudService (GIO), who assists in the resolution of conflicts between insurance customers and their insurance companies. The GIO can be reached at 1-877-225-0446 or www.giocanada.org.

PRIVACY AND DATA PROTECTION

We will treat all personal information that the Policy Holder provide to Us in accordance with Our Customer Privacy Policy. The Policy Holder acknowledge that We may collect information from the Policy Holder about the Policy Holder's purchase such as the Policy Holder's name, address, telephone number and covered Product details, such as date of purchase, SKU number, serial number and purchase price and that this information may be used and disclosed by Us for Product verification during a service or claim request and for service fulfillment purposes. Furthermore, the Policy Holder agree that We may collect and process data on the Policy Holder's behalf when We provide the services contemplated under this Policy. This may include transferring the Policy Holder's data to affiliated companies or third party service providers in accordance with Our Customer Privacy Policy. Except for the purposes of providing services in this Policy, We will not otherwise share the Policy Holder's information with third parties without the Policy Holder's permission and We will comply with applicable privacy and data protection laws in the Policy Holder's specific jurisdiction. Unless specifically prohibited by the Policy Holder's jurisdiction's privacy and data protection laws, We may transfer the Policy Holder's information to other countries and jurisdictions provided that anyone to whom We transfer the Policy Holder's information provides an adequate level of protection. In addition, wherever the Policy Holder's information is located may be accessed by law enforcement agencies and other lawful authorities to prevent and detect crime and comply with legal obligations.

GENERAL PROVISIONS

- 1. Subcontract.** We may subcontract or assign performance of Our obligations to third parties, but We shall not be relieved of Our obligations to the Policy Holder when doing so.
- 2. Waiver; Severability.** The failure of any party to require performance by the other party of any provision hereof will not affect the full right to require such performance at any time thereafter; nor will the waiver by either party of a breach of any provision hereof be taken or held to be a waiver of the provision itself. In the event that any provision of these terms and conditions will be unenforceable or invalid under any applicable law or be so held by applicable court decision, such unenforceability or invalidity will not render these terms and conditions unenforceable or invalid as a whole and in such event, such provisions will be changed and interpreted so as to best accomplish the objectives of such unenforceable or invalid provision within the limits of applicable law or applicable court decisions.
- 3. Notices.** the Policy Holder expressly consent to be contacted, for any and all purposes, at any telephone number, or physical or electronic address the Policy Holder provide Us. All notices or requests pertaining to this Policy will be in writing and may be sent by any reasonable means including by mail, email, facsimile, text message or recognized commercial overnight courier. Notices to the Policy Holder is considered delivered when sent to the Policy Holder by email or fax number that the Policy Holder provided to Us, or three (3) days after mailing to the street address the Policy Holder provided.

ENTIRE AGREEMENT

This Extended Warranty Insurance Policy; including the Proof of Purchase, terms, conditions, limitations, exceptions and exclusions, and the Policy Holder's Proof of Purchase, constitute the ENTIRE AGREEMENT between Us and the Policy Holder and no representation, promise or condition not contained herein shall modify these items, except as required by law.

SPECIAL JURISDICTIONAL REQUIREMENTS

Regulation of extended warranty insurance may vary widely depending on the province or territory. Any provision within this Policy that conflicts with the laws of the province/territory in which this Policy was purchased shall automatically be considered to be modified in conformity with applicable provincial/territorial laws and regulations as set forth below. The following provincial/territorial requirements apply if the Policy was purchased in one of the following provinces and supersede any other provision within the Policy terms and conditions to the contrary.

- A) NOTICE – THIS POLICY IS PROHIBITED FROM SALE IN THE FOLLOWING PROVINCES/TERRITORIES: *Newfoundland & Labrador, Northwest Territories, Nunavut, Ontario, Prince Edward Island, Quebec, and Saskatchewan.***
- B) NOTICE –** *Every action or proceeding against Us for the recovery of insurance benefits payable under this Policy is absolutely barred; unless commenced within the time set out in the Insurance Act of the Policy Holder's province of residence. This transaction is between the Policy Holder and Us. In arranging this transaction described herein, Retailer, by whom the sales associate is employed, is representing Us. The nature and extent of interest of the Retailer in Us is none. The nature and extent of interest of Us in the Retailer is none.*
- C) BRITISH COLUMBIA ONLY –** The following disclosure statement is added: *The Financial Institutions Act prohibit Us, the Retailer, or a sales associate from requiring the Policy Holder to transact additional or other business with Us or any other person or corporation as a condition of this transaction.*
- D) YUKON TERRITORY ONLY –** The following disclosure statement is added: **THE CONTRACT POLICY HOLDER MAY CANCEL THIS POLICY BY CONTACTING THE SELLING RETAILER OR THE ADMINISTRATOR ORALLY OR IN WRITING.**