
“MICROSOFT COMPLETE FOR SURFACE HUB”

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.

CONGRATULATIONS! Thank you for purchasing “Microsoft Complete for Surface Hub”. 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 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 –

- **“We”, “Us”, “Our”, “Provider”, “Insurer”**: the party obligated to provide service under this Policy as the extended warranty insurer, who is Industrial Alliance Pacific, General Insurance Corporation, 2165 West Broadway, Vancouver, BC V6K 4N5.
- **“Administrator”**: the party obligated to handle the administration under this Policy as the extended warranty insurance Administrator, who is 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 Holder.
- **“Policy Holder”, “Holder”**: the purchaser/owner of the Product(s) covered by this Policy.
- **“Product(s)”**: the item(s) that the Holder originally purchased, or at Our discretion, a Replacement item provided by Us, that is to be covered under this Policy.
- **“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 Holder.
- **“Breakdown”**: the mechanical and/or electrical failure of the Holder’s Product to perform its intended function, including defects in materials or workmanship; occurring during normal use of the Product.
- **“Deductible”**: the amount the Holder is required to pay, per Claim, for services covered under this Policy (if any).
- **“Repair”**: the actions We take to mend, remedy, or restore the Holder’s Product to a sound functioning state following a covered Breakdown. Parts used to Repair the Product may be new, used or refurbished that perform to the factory specifications of the original Product.
- **“Replace” or “Replacement(s)”**: delivery to the Holder of a replacement item in the event We determine the Holder’s previous Product is not suitable for Repair. We reserve the right to Replace the Holder’s defective Product with a new, rebuilt or refurbished item of equal or similar features and functionality.

POLICY TERM – EFFECTIVE DATE OF COVERAGE

Coverage for a Breakdown (as defined) 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 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 (except for the original equipment manufacturer’s limited warranty).

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**”). On-site repairs, removal reinstallation and shipment of the covered Product to Our depot center (if necessary) are also covered. *NOTE: accidental damage from handling (such as damage resulting from dropping the covered Product, liquid spillage, or in association with screen breakage) is NOT covered.*

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 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.*

DEDUCTIBLE

No Deductible payment is required in order to receive service for the covered Product.

PLACE OF SERVICE

For all covered claims, at our discretion, this contract provides on-site repairs or removal, reinstallation and shipping of the covered Product to Our depot center depending on the nature of the covered Breakdown.

LIMIT OF LIABILITY

During the 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 Holder's covered Product during the Policy Term up to the original purchase price of the covered Product.
 - *Replacement Limit:* up to [one (1)] [two (2)] replacement[s] of the Holder's covered Product in the event We determine that the covered Product cannot be repaired during the Policy Term.
- *For Accidental Damage from Handling Claims (such as damage resulting from dropping the covered Product, liquid spillage, or in association with screen breakage):*
 - *NOT COVERED.*

Additionally, 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.

WHAT IS NOT COVERED – EXCLUSIONS

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

- (a) **Pre-Existing Conditions incurred or known to the Holder ("Pre-Existing Conditions" refers to a condition that, within all reasonable mechanical or electrical probability, relates to the mechanical fitness of the Holder's Product before this Policy was purchased);**
- (b) **Improper packaging and/or transportation by the Holder or the 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 (such as damage resulting from dropping the covered Product, liquid spillage, or in association with screen breakage);**
- (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, power fluctuations or power surges;**
- (n) **Merchandise that is subject to a manufacturer's recall, warranty or rework to repair design or component deficiencies, improper construction, manufacturer error; epidemic failures regardless of the manufacturer's ability to pay for such repairs;**
- (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 ("Cosmetic Damage" 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, extended warranty insurance policy, or other insurance;**
- (t) **Accessories and peripherals (such as digital pen), 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 LED screen caused by prolonged display of one or more video signals; or cracked screens;**
- (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.**

THE 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 HOLDER'S COVERED PRODUCT, AND WE

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

IF THE 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 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 HOLDER'S PRODUCT IS COVERED UNDER THE HOLDER'S EXTENDED WARRANTY INSURANCE POLICY. THIS POLICY MAY NOT PROVIDE ANY COVERAGE IF THE HOLDER MAKES UNAUTHORIZED REPAIRS.

For service, call Us toll-free at 1-877-696-7786 to speak to one of Our authorized representatives, who will promptly obtain details regarding the problem with the Product. Once coverage has been confirmed, service for the defective Product may be provided in any or all of the following manners:

1. Attempt to resolve the situation over the telephone and/or remotely.
2. If We are unsuccessful in resolving the issue over the telephone and/or remotely, We will send an authorized technician on-site to evaluate and attempt to Repair the Product.
3. If the defective Product cannot be repaired on-site and must be shipped to one of Our depot centers, We will provide for the removal and shipping of the defective Product to Our depot center, as well as the return and reinstallation of the Repaired Product (or if applicable, Replacement Product) back to the Holder's location.

NOTE: The affected Product should never be returned to a Retailer or shipped anywhere, unless We have provided instructions to do so.

Coverage is only provided for eligible services that are conducted by a servicer, Retailer, or depot center which has been authorized by Us. In the event the 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 Holder's Policy.

RENEWABILITY

After the Policy Term expires, We, at our discretion, may offer the Holder the option to renew Coverage. If We offer renewal, the renewal price quoted will reflect the age of the 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 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 Holder's cancellation request is within 30 days of the Policy purchase date, the Holder will receive a 100% refund of the Policy purchase price paid by the Holder, minus any Claims paid by Us. If the Holder's refund is not paid or credited within 30 days after the Holder's cancellation request to Us, We will add an extra 10% to the Holder's due refund for every 30 days the refund is not paid by Us.
- If the Holder's cancellation request is made after 30 days of the Policy purchase date, the Holder will receive a pro-rata refund of the Policy purchase price paid by the 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 Holder; (B) material misrepresentation by the Holder; or (C) substantial breach of duties under this Policy by the Holder in relation to the covered Product or its use.
 - *If We cancel this Policy, We will provide written notice to the Holder at least 15 days prior to the effective date of cancellation. Such notice will be sent to the 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 Holder will receive a pro-rata refund based upon the same criteria as outlined above and no cancellation fee applies.*

COMPLAINTS PROCEDURE

It is always the intention to provide the Holder with a first class service. However, if the Holder is not happy with the service please notify one of Our representatives as outlined on the Proof of Purchase.

We will reply within five (5) working days from when We receive the Holder's complaint. If it is not possible to give the Holder a full reply within this time (for example, because a detailed investigation is required), We will give the Holder an interim response telling the Holder what is being done to deal with the Holder's complaint, when the Holder can expect a full reply and from whom. In most cases the Holder's complaint will be resolved within four (4) weeks.

PRIVACY AND DATA PROTECTION

We will treat all personal information that the Holder provide to Us in accordance with Our Customer Privacy Policy. The Holder acknowledge that we may collect information from the Holder about the Holder's purchase such as the 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 Holder agree that We may collect and process data on the Holder's behalf when We provide the services contemplated under this Policy. This may include transferring the 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 Holder's information with third parties without the Holder's permission and We will comply with applicable privacy and data protection laws in the Holder's specific jurisdiction. Unless specifically prohibited by the Holder's jurisdiction's privacy and data protection laws, We may transfer the Holder's information to other countries and jurisdictions provided that anyone to whom We transfer the Holder's information provides an adequate level of

protection. In addition, wherever the 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 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 Holder expressly consent to be contacted, for any and all purposes, at any telephone number, or physical or electronic address the 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 Holder is considered delivered when sent to the Holder by email or fax number that the Holder provided to Us, or three (3) days after mailing to the street address the Holder provided.

ENTIRE AGREEMENT

This Extended Warranty Insurance Policy; including the Proof of Purchase, terms, conditions, limitations, exceptions and exclusions, and the Holder's Proof of Purchase, constitute the ENTIRE AGREEMENT between Us and the 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 Holder's province of residence. This transaction is between the Holder and Industrial Alliance Pacific, General Insurance Corporation. In arranging this transaction described herein, Retailer, by whom the sales associate is employed, is representing Industrial Alliance Pacific, General Insurance Corporation. The nature and extent of interest of Retailer in Industrial Alliance Pacific, General Insurance Corporation is none. The nature and extent of interest of Industrial Alliance Pacific, General Insurance Corporation in 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 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 HOLDER MAY CANCEL THIS POLICY BY CONTACTING THE SELLING RETAILER OR THE ADMINISTRATOR ORALLY OR IN WRITING.***