

“MICROSOFT COMPLETE FOR BUSINESS FOR SURFACE HUB”

CANADA Commercial Extended Warranty Insurance Policy Terms & Conditions

NOTICE – THIS EXTENDED WARRANTY INSURANCE POLICY IS VALID IN THE FOLLOWING PROVINCES/TERRITORIES ONLY: ALBERTA, BRITISH COLUMBIA, MANITOBA, NEW BRUNSWICK, NOVA SCOTIA, AND YUKON.

CONGRATULATIONS! Thank you for purchasing “Microsoft Complete for Business 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 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 1-800-642-7676.

DEFINITIONS

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

- **“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.
- **“Product Purchase Price”**: the amount paid by the Holder for the covered Product; excluding any applicable taxes and/or fees.
- **“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.
- **“Deductible”**: the amount the Policy 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 Policy 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 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

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 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 (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 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.*

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

The maximum amount that We are obligated to pay pursuant to this Policy during the Policy Term shall not exceed the amount equal to the original Product Purchase Price or one (1) Replacement, at Our sole discretion.

For Breakdown Covered Claims:

- *Aggregate Repair Limit:* three (3) Repairs to the original covered Product, up to the original Product Purchase Price.

OR

- *Aggregate Repair Limit:* two (2) Repairs to the original covered Product, up to the original Product Purchase Price.
- *Replacement Limit:* up to one (1) Replacement of the original covered Product in the event We determine that it cannot be repaired.

NOTE: ACCIDENTAL DAMAGE FROM HANDLING CLAIMS (SUCH AS DAMAGE RESULTING FROM DROPPING THE COVERED PRODUCT, LIQUID SPILLAGE, OR IN ASSOCIATION WITH SCREEN BREAKAGE) IS NOT COVERED.

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 Policy Holder (*“Pre-Existing Conditions” 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 (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 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. THIS POLICY MAY NOT PROVIDE ANY COVERAGE IF THE POLICY HOLDER MAKES UNAUTHORIZED REPAIRS.

For service, call Us toll-free at 1-800-642-7676 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 Policy 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 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, at our discretion, 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 1-800-642-7676 (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 fees 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.

SANCTION LIMITATIONS

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

SERVICE OF SUIT CLAUSE (CANADA) (Action against Insurer)

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155, rue Metcalfe, Suite 2220, Montreal, Quebec, H3B 2V6.

CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES

Insurers (including Lloyd's Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding Your rights both when You shop for insurance and when You submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between You and Your insurer and the insurance laws of Your province. With rights, however, come responsibilities including, for example, the expectation that You will provide complete and accurate information to Your insurer. Your Policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that Your rights are protected.

Right to Be Informed – You can expect to access clear information about Your Policy, Your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet Your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a Policy within a reasonable prescribed period prior to the expiration of the Policy, if the customer provides information required for determining renewal terms of the Policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the Policy.

You have the right to ask who is providing compensation to Your broker or agent for the sale of Your insurance. Your broker or agent will provide information detailing for You how he or she is paid, by whom, and in what ways.

You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom You deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information – To safeguard Your right to purchase appropriate coverage at a competitive price, You should ask questions about Your Policy so that You understand what it covers and what Your obligations are under it. You can access information through one-on-one meetings with Your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits Your insurance needs. To maintain Your protection against loss, You must promptly inform Your broker or agent of any change in Your circumstances.

Right to Complaint Resolution – Insurers, their brokers and agents are committed to high standards of customer service. If You have a complaint about the service You have received, You have a right to access Lloyd's Underwriters' complaint resolution process for Canada. Your agent or broker can provide You with information about how You can ensure that Your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Lloyd's is a member of an independent complaint resolution office, the General Insurance OmbudService.

Responsibility to Resolve Disputes – You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service – You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve You.

Right to Privacy – Because it is important for You to disclose any and all information required by an insurer to provide the insurance coverage that best suits You, You have the right to know that Your information will be used for the purpose set out in the privacy statement made available to You by Your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.

NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from certain Underwriters at Lloyd's, London ("Lloyd's"), a customer provides Lloyd's with his or her consent to the collection, use and disclosure of personal information, including that previously collected, for the following purposes:

- The communication with Lloyd's policyholders
- The underwriting of policies
- The evaluation of claims

- The detection and prevention of fraud
- The analysis of business results
- Purposes required or authorised by law

For the purposes identified, personal information may be disclosed to Lloyd's related or affiliated organisations or companies, their agents/mandatories, and to certain non-related or unaffiliated organisations or companies, including service providers. These entities may be located outside Canada therefore a customer's information may be processed in a foreign jurisdiction (the United Kingdom and the European Union) and their information may be accessible to law enforcement and national security authorities of that jurisdiction.

To obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at lineage@lloyds.ca who will also answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on: 514-861-8361, 1-877-455-6937, or through info@lloyds.ca.

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.

For the purpose of the Insurance Companies Act (Canada), this document was issued in the course of Lloyd's insurance business in Canada.

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, in accordance with the authority granted under binding authority contract, **UMR-B0046AMTEW15**.

THE CONTRACT POLICY HOLDER MAY CANCEL THIS POLICY BY CONTACTING THE SELLING RETAILER OR THE ADMINISTRATOR ORALLY OR IN WRITING.

IN BRITISH COLUMBIA: 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.