

"MICROSOFT COMPLETE FOR ACCESSORIES"

Consumer Service Contract Terms & Conditions

Please keep this important terms and conditions document and **Proof of Purchase** together in a safe place, as these will be needed at time of a **Service Request**. The information contained in this **Contract** document is intended to serve as a valuable reference guide to help **You** determine and understand what is **Covered** under **Your Contract**. For any questions regarding the information contained in this **Contract** document, or **Your Coverage** in general, please contact **Us**.

Consumer Rights: for consumers in territories that have the benefit of consumer protection laws or regulations, the benefits conferred by this **Contract** are in addition to all rights and remedies provided under such laws and regulations. Nothing in this **Contract** shall prejudice consumer rights granted by applicable mandatory laws, including consumer's right to the remedies under statutory warranty law and to seek damages in the event of total or partial non-performance or inadequate performance by **Us** of any of **Our** contractual obligations.

DEFINITIONS

Throughout this **Service Contract**, the following capitalized and bolded words have the stated meaning:

- "Accidental Damage": refers to accidental damage from handling, meaning such damage resulting from unintentionally dropping the Covered Product, liquid spillage.
- "Administrator": Microsoft Corporation, One Microsoft Way, Redmond, Washington 98052-7329.
- "Administration Fee": the amount You are required to pay, per Service Request, for services Covered under this Contract, (if any).
- "Breakdown": the mechanical and/or electrical failure of the Covered Product that results in it no longer being able to perform its intended function, including defects in materials or workmanship and not normal wear/tear, and that occurs during normal use of the Product.
- "Coverage", "Covered", "Cover": has the meaning given in the "What Is Covered – General" section of this Contract.
- "Covered Product", "Product": the eligible Microsoft accessory purchased by You that is to be Covered under this Contract, excluding Surface Hub and Surface Duo models.
- "Limit of Liability": Our maximum liability to You for any Service Request and in total during the Term of the Contract as detailed in the "Coverage Plan Options" section.
- "Manufacturer", "Microsoft": the original equipment Manufacturer
 of the Product. Website is www.microsoft.com.
- "Plan": the specific "Coverage Plan Options" section under this Contract that You have selected and purchased, as confirmed on Your Proof of Purchase.
- "Product Purchase Price": the amount paid by You for the Covered Product, excluding any applicable taxes and/or fees as indicated on Your Proof of Purchase.
- "Proof Of Purchase": the original purchase receipt provided at the
 point of sale that confirms the date in which the Contract and Covered
 Product were purchased, as well as the Term period and specific
 "Coverage Plan Option".

- "Repair(s)": the actions We take to mend, remedy, or restore Your
 Covered Product to a sound functioning state following a Covered
 Breakdown or Accidental Damage. Parts used to Repair the Covered
 Product may be new, used, refurbished or non-original Manufacturer
 parts that perform to the factory specifications of the original Product.
- "Replace", "Replacement": an item supplied to You through Our arrangement in the event We determine the Covered Product is not suitable for Repair. We reserve the right to Replace the Covered Product with a new, rebuilt or refurbished item of equal or similar features and functionality. We make no guarantee that a Replacement will be the same model, size, dimensions or color as the previous Covered Product.
- "Retailer": the seller that has been authorized by Microsoft and Us to sell this Contract to You.
- "Service Contract", "Contract": this document detailing all Coverage provisions, conditions, exclusions and limitations for the Microsoft Complete for Accessories Contract that has been provided to You upon purchase completion of the Plan.
- "Service Request(s)": a request for Coverage in accordance with this Contract made by You.
- "Term": the period of time shown on Your Proof of Purchase which represents the duration in which the provisions of this Contract are valid.
- "We", "Us", "Our", "Provider", "Obligor": in all provinces except Alberta, British Columbia, and Quebec, Northcoast Solutions of Canada, ULC, 2200 HSBC Building, 885 West Georgia Street, Vancouver, British Columbia. In Alberta, British Columbia, and Quebec, Microsoft Corporation, One Microsoft Way, Redmond, Washington, 98052-7329.
- "You", "Your": the purchaser/owner of the **Product Covered** under the provisions of this **Contract**. In the event of an eligible transfer, this definition refers to the person to whom this **Contract** has been properly transferred.

TERRITORY

This Service Contract is valid and eligible for purchase in the following jurisdictions only: all Canadian provinces and territories.

SERVICE CONTRACT TERM - EFFECTIVE DATE OF COVERAGE

- Coverage for Accidental Damage begins on the purchase date as shown on Your Proof of Purchase and Coverage continues for the remainder of Your Term as shown on Your Proof of Purchase or until the Limit of Liability is reached, whichever is sooner.
- Coverage for a Breakdown begins upon expiration of the Manufacturer's original parts and/or labour warranty and continues for the remainder of Your Term as shown on Your Proof of Purchase or until the Limit of Liability is reached, whichever is sooner.

PRODUCT ELIGIBILITY

In order to be eligible for **Coverage** under this **Service Contract**, the **Product** must: (i) be a **Covered Product**; (ii) be purchased from **Microsoft** or an authorized **Retailer**; and (iii) have a minimum twelve (12) month **Manufacturer's** warranty attached to the **Product**.



WHAT IS COVERED - GENERAL

During the **Term** described in the "**Service Contract Term** – Effective Date of **Coverage**" section, in the event of a **Covered Service Request**, at **Our** sole discretion, this **Contract** provides for (i) the labour and/or parts required to **Repair** the **Covered Product**; (ii) a **Replacement** of the **Covered Product** in lieu of such **Repair**; or (iii) a straight **Replacement** for the **Covered Product** if detailed under **Your Plan** description. Please refer to the "**Coverage Plan** Options" section that is applicable to **Your Plan** for full details.

We will Repair or Replace Your Product pursuant to the provisions of this Contract. If We decide to Replace Your 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 Contract 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.

IMPORTANT NOTICES REGARDING COVERAGE UNDER THIS SERVICE CONTRACT

- A. If **We** provide a **Replacement** to **You**, any or all of the following may apply:
 - ▶ **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, size, dimension or color as the previous **Product**.
 - ► Technological advances may result in a **Replacement** that has a lower retail or market price than the previous **Product**, and in such situation, this **Contract** shall not provide **You** with any reimbursement for such a price difference.
 - ▶ Any and all **Product** parts, components or entire units **Replaced** under the provisions of this **Contract** shall become **Our** property in their entirety.
- B. Coverage described under this Contract shall not Replace or provide any duplicative benefits during any valid Manufacturer's warranty period. During such period, anything Covered under the Manufacturer's warranty is the sole responsibility of the Manufacturer and shall not be Covered under this Contract, regardless of the Manufacturer's ability to fulfill its obligations.
- C. Coverage under this Contract is limited to that which is specifically described in this document, as applicable to Your Contract. Anything not specifically expressed herein is not Covered (including but not limited to any training services provided separately by Microsoft or Microsoft's affiliates).
- D. **Your** responsibilities: It is **Your** responsibility to backup any/all software and/or data on a regular basis, especially prior to commencement of any services **Covered** under this **Contract.** Software and/or data transfer or restoration services are not **Covered**.
- E. In the event of a service incident where a **Breakdown** is not identified by **Our** authorized servicer, **You** are responsible for all costs in association with such service, including any shipping fees.

COVERAGE PLAN OPTIONS

(As indicated on Your Proof of Purchase and applicable to You.)

Details regarding **Your Service Contract** can be found at https://support.microsoft.com/fr-fr/warranty (English) or https://support.microsoft.com/fr-fr/warranty (French).

When purchased, this **Contract** provides the **Coverage** that is described in the "What is **Covered** – General" section, including **Breakdown** or **Accidental Damage** and subject to the following provisions:

PLAN COVERED PRODUCTS

Xbox Elite controller and/or Surface Type Cover plus any other components contained in the original accessory device packaging, if any, are **Covered** under this **Plan**.

COVERAGE

You are Covered for a maximum of one (1) Service Request for a Covered Product during the Contract Term for the Repair and/or Replacement of Your device in the event of a Breakdown or Accidental Damage, subject to the Limit of Liability which shall not exceed the Product Purchase Price.

ONCE THE XBOX ELITE CONTROLLER AND/OR SURFACE TYPE COVER **SERVICE REQUEST** LIMIT IS REACHED, **COVERAGE** UNDER THIS **PLAN** WILL END, REGARDLESS OF ANY REMAINING TIME UNDER THE CURRENT **CONTRACT TERM**.

COVERED COMPONENT	MAXIMUM NUMBER OF COVERED SERVICE REQUESTS
Xbox Elite controller and/or Surface Type Cover	one (1)

ADMINISTRATION FEE

Under this Plan, no Administration Fee is required.

COVERAGE OF REPLACEMENT PRODUCT

A **Replacement** provided under this **Plan** will be automatically considered as the **Covered Product** referenced throughout the provisions of this **Contract**, and **Coverage** for such **Replacement** will continue for the remainder of **Your** current **Contract Term** (assuming there is remaining time under **Your** current **Term** and that the **Limit of Liability** has not been reached). A **Replacement** will not extend **Your** current **Contract Term**.



WHAT IS NOT COVERED - EXCLUSIONS

THIS CONTRACT DOES NOT COVER ANY SERVICE REQUEST IN CONNECTION WITH OR RESULTING FROM:

- **a)** Pre-Existing Conditions incurred or known to You ("Pre-Existing Conditions" refers to damages or defects associated with the Product that existed before this **Contract** was purchased).
- b) Improper packaging and/or transportation by You or Your representative resulting in damage to the Product while it is in transit, including improperly securing the Product during transportation.
- Any indirect loss whatsoever including but not limited to: (i) property damage, lost time, lost data or lost income resulting from a defined or Accidental Damage, any non-defined mechanical/electrical failure, training services provided separately by Microsoft or its affiliates, or any other kind of damage of or in association with the **Product** including, but not limited to any noncovered equipment used in association with the Product; (ii) delays in rendering services or the inability to render service for any reason; (iii) the unavailability of any parts/components; (iv) any costs incurred by You associated with customized installations to fit the Product such as third party stands, mounts, and customized alcoves and the like; or (v) a Replacement that is a different model, size, dimension or color as the previous Product.
- d) Modifications, adjustments, alterations, manipulation, or Repairs made by anyone other than a service technician authorized by Us or other than in accordance with Manufacturer's specifications.
- e) Merchandise that is intended for Commercial Use "Commercial Use" refers to rental, business, educational, institutional or any other primarily non-residential use in which the **Product** is used for financial gain).
- f) Damage from freezing, overheating, rust, corrosion, warping or bending.
- g) Wear and tear, or gradual deterioration of **Product** performance.
- h) The intentional treatment of the **Product** in a harmful, injurious, malicious, reckless, or offensive manner which results in its damage and/or failure.
- i) Damage to or malfunction of Your Product caused by or attributed to digital content, software (whether pre-loaded or otherwise), including without limitation to the operation of a software virus, lack of availability of software updates, or any other software/digital based malfunction.
- **j)** Loss, theft, or malicious mischief or disappearance.
- k) Fortuitous events including but not limited to riot, nuclear radiation, war/hostile government act, or intent, 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 or smoke, or other telecommunications malfunction.

- Lack of performing the Manufacturer's recommended maintenance, operation/storage of the Product in conditions outside of the Manufacturer's specifications or instructions.
- m) Products that are subject to the Manufacturer's recall, warranty or rework to Repair design or component deficiencies, improper construction or Manufacturer error regardless of the Manufacturer's ability to pay for such Repairs.
- n) Products that have removed or altered serial numbers.
- Cosmetic damage however caused to Your Product, including marring, scratching, and denting unless such cosmetic damage results in loss of functionality.
- Normal periodic or preventive maintenance, adjustment, modification, or servicing.
- q) Accessories or add-on items that are not listed in the "Covered Product" provision above (regardless of whether such were originally supplied by Microsoft within a single, all-in-one packaged purchase).
- r) Cost of component parts 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 Contract), connectors, cords, fuses, keypads, plastic body or molding, switches, and wiring.
- s) Liability or damage to property, or injury, or death to any person arising out of the operation, maintenance, or use of the **Product.**
- t) Any cost arising as a result of the failure of any item that is intended to be a consumable item.
- a) Any Service Request where Your Proof of Purchase has not been provided except where We agree to transfer the benefit of the Contract.
- Any Service Request for the restoration of software or data, or for retrieving data from Your Product.
- w) Any loss, damage, liability, or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.
- x) Any Service Request or benefit under this Contract to the extent the provision of such cover, payment of such Service Request, or provision of such benefit would expose Us to any sanctions, prohibition, or restriction under Canadian economic or trade sanctions, or other applicable law.
- y) Any Repair(s) performed in conflict with the "Special Jurisdictional Requirements" section of this Service Contract.
- Any loss arising out of the unauthorized access or use of any system, software, hardware, or firmware, or any modification, reprogramming, destruction, or deletion of data or software by any means.

HOW TO FILE A SERVICE REQUEST

IMPORTANT: THE SUBMISSION OF A SERVICE REQUEST DOES NOT AUTOMATICALLY MEAN THAT THE BREAKDOWN OR ACCIDENTAL DAMAGE TO YOUR PRODUCT IS COVERED UNDER THIS SERVICE CONTRACT. IN ORDER FOR A SERVICE REQUEST TO BE CONSIDERED YOU WILL NEED TO FIRST CONTACT US FOR INITIAL DIAGNOSIS OF THE PROBLEM WITH YOUR PRODUCT. THERE IS NO COVERAGE UNDER THIS CONTRACT IF YOU MAKE UNAUTHORIZED REPAIRS.

Please have **Your Proof of Purchase** readily available and call **Us** at the telephone number found at https://aka.ms/GlobalSupportPhoneNumbers or visit https://support.microsoft.com/en-US/warranty (English) or https://support.microsoft.com/fr-fr/warranty (French). **Our** authorized representatives will promptly obtain details regarding the issue **You** are 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, **You** will be provided with a **Service Request** service request number and further instructions on how to obtain service for **Your Product**.

Please do not take or return **Your Product** to the **Retailer** or send **Your Product** anywhere unless **We** instruct **You** to do so. If **You** are instructed by **Us** to take the **Product** to an authorized servicer near **You** or to a **Retailer**, or if **You** are instructed to mail-in the **Product** elsewhere (such as an authorized depot center), please be sure to include all of the following with **Your Product**:

- a) The defective **Product**;
- b) A copy of Your Proof of Purchase;



- c) A brief written description of the problem You are experiencing with the Product; and
- d) A prominent notation of Your Service Request service request number that We gave to You.

NOTE: If **We** require **You** to mail the **Product** elsewhere, **We** will provide **You** specific instructions on how to mail the **Product**. For mail-in service, **We** will pay for shipping to and from **Your** location if **You** follow all instructions. **You** are urged to use caution when transporting and/or shipping the **Product**, as **We** are not liable for any freight charges or damages due to improper packaging by **You**.

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

RENEWABILITY

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

TRANSFERABILITY

Coverage under this Service Contract may be transferred by You to another individual by contacting the Administrator.

CANCELLATION

YOUR RIGHT TO CANCEL

You may cancel this Service Contract at any time by informing Us of the cancellation request at the details below. No cancellation fee applies.

You may phone Us at the phone number found at https://aka.ms/GlobalSupportPhoneNumbers or via email at msespbus@microsoft.com.

If **Your** cancellation request is within thirty (30) days of the **Contract** purchase date, **You** will receive a one hundred percent (100%) refund of the **Contract** purchase price/fee paid by **You**, minus any **Service Requests** paid by **Us**. If **Your** refund is not paid or credited within thirty (30) days after **Your** cancellation request to **Us**, **We** will add an extra ten percent (10%) to **Your** refund for every thirty (30) days the refund is not paid by **Us**. Please refer to "Special Jurisdictional Requirements" section for further information.

If **Your** cancellation request is made after thirty (30) days from the **Contract** purchase date, **You** will receive a pro-rata refund of the **Contract** purchase price/fee paid by **You**, minus any **Service Requests** paid by **Us**. If **Your** refund is not paid or credited within thirty (30) days after **Your** cancellation request to **Us**, **We** will add an extra ten percent (10%) to **Your** refund for every thirty (30) days the refund is not paid by **Us**. Please refer to "Special Jurisdictional Requirements" section for further information.

OUR RIGHT TO CANCEL

If **We** cancel this **Contract**, **We** will provide written notice to **You** at least thirty (30) days prior to the effective date of cancellation. Such notice will be sent to **Your** address in **Our** file (email or physical address as applicable), with the reason for and effective date of such cancellation. If **We** cancel this **Contract**, **You** will receive a pro-rata refund based upon the same criteria as outlined above and no cancellation fee applies. Please refer to "Special Jurisdictional Requirements" section for further information.

We may only cancel this **Contract** for the following reasons:

- a) non-payment of the **Contract** purchase price/fee paid by **You**;
- b) deliberate material misrepresentation by **You**; or
- c) substantial breach of duties under this **Contract** by **You** in relation to the **Product** or its use.

COMPLAINTS PROCEDURE

It is always **Our** intention to provide **You** with a first-class service. However, if **You** are not happy with the service please notify one of **Our** representatives at the telephone number found at https://aka.ms/GlobalSupportPhoneNumbers or via email at msespbus@microsoft.com.

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

PRIVACY AND DATA PROTECTION

DATA PROTECTION

We and Microsoft (as the Manufacturer) are committed to protecting and respecting Your privacy in accordance with the applicable Privacy Legislation ("Legislation"). For the purposes of the Legislation, the data controllers are Microsoft and Us. By purchasing this Service Contract, You agree that We may collect and process data on Your behalf when We provide the services contemplated under Contract. For information on how Microsoft processes Your personal data please visit https://privacy.microsoft.com/en-US. Below is a summary of the main ways in which We process Your personal data. For more information please visit Our website at https://amtrustfinancial.com/about-us/privacy-policy.



HOW WE USE YOUR PERSONAL DATA AND WHO WE SHARE IT WITH

We will collect **Your** personal data, being any information relating to an identified or identifiable individual directly from **You** and **We** will process it in the following ways:

- a) For the purposes of providing **Service Requests** and any other related purposes. This may include decisions made via automated means, this is for the performance of the contract between **Us** and **You**.
- b) For research or statistical purposes, this is for **Our** legitimate interests: for **Us** to analyze historic activity, to improve rating algorithms, and to help predict future business impact, to further commercial interests, to enhance product offering and to develop new systems and processes and to meet **Our** legal obligations.
- c) To provide **You** with information, products or services that **You** request from **Us** or which **We** feel may interest **You**, where **You** have consented to be contacted for such purposes.
- d) To notify **You** about changes to **Our** service, this is for **Our** legal and regulatory obligations.
- e) To safeguard against fraud, money laundering, terrorist financing and to meet general legal or regulatory obligations, this is required to meet **Our** legal and regulatory obligations based on a jurisdiction within Canada.

DISCLOSURE OF YOUR PERSONAL DATA

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include, group companies, agents, third party administrators, insurers, credit agencies, fraud detection agencies, accountants, regulatory authorities, and as may be required by law.

YOUR RIGHTS

You have the right to:

- a) Object to the processing of **Your** personal data for direct marketing purposes at any time;
- b) Object to the processing of **Your** personal data where processing is based on **Our** legitimate interests;
- c) Access and obtain a copy of the personal data in **Our** control and information about how and on what basis this personal data is processed;
- d) Request erasure of Your personal data;
- e) Ask to update or correct any inadequate, incomplete, or inaccurate data;
- f) Restrict the processing of Your data;
- g) Ask **Us** to provide **Your** personal data to **You** in a structured, commonly used, machine-readable format, or **You** can ask to have it "ported" directly to another data controller, but in each case only where the processing is based on **Your** consent or on the performance of a contract with **You** and the processing is carried out by automated means;
- h) Lodge a complaint with the local data protection authority;
- i) Withdraw **Your** consent at any time where processing is based on **Your** consent, without affecting the lawfulness of processing based on consent before its withdrawal.

RETENTION

Your data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the **Contract**, or business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If You have any questions concerning Our use of Your personal data, please contact Us at https://privacy.microsoft.com.

GENERAL PROVISIONS

- A. **Subcontract; Assign**. **We** may subcontract or assign performance of **Our** obligations to third parties, but **We** shall not be relieved of **Our** obligations to **You** when doing so.
- B. Waiver; Severability. The failure or delay of any party to enforce any provision hereunder shall not constitute a waiver of any such right. If any provision of these terms and conditions should be declared unenforceable or invalid under any applicable law, such provision shall be interpreted to conform with legal authority, and in all other respects the terms and conditions shall remain in full force and effect.
- C. **Notices. You** expressly consent to be contacted, for any and all purposes, at any telephone number, or physical or electronic address **You** provide **Us**. All notices or requests pertaining to this **Service Contract** will be in writing and may be sent by any reasonable means including by mail, email, text message or recognized commercial overnight courier. Notices to **You** are considered delivered when sent to **You** by email that **You** provided to **Us**, or seven (7) days after mailing to the street address **You** provided.
- D. **Law**. The governing law for the **Contract** is the law in the province or territory in which the **Covered Product** was purchased whose courts have non-exclusive jurisdiction to hear any disputes between the parties to this **Contract**.

ENTIRE AGREEMENT

This **Service Contract**, including the **Proof of Purchase**, terms, conditions, limitations, exceptions, and exclusions constitute the entire agreement between **Us** and **You** and no representation, promise or condition not contained herein shall modify these items, except as required by law.

Microsoft and Surface are trademarks of the Microsoft group of companies.



SPECIAL JURISDICTIONAL REQUIREMENTS

Regulation of **Service Contracts** varies based on province or territory of purchase and **Retailer** location. Any provision within this **Contract** that conflicts with the laws of the province or territory in which this **Contract** was purchased (or where applicable, the province or territory in which **You** are located), shall automatically be considered modified in conformity with such enforceable laws and regulations, and the language set forth below for such state shall supersede any other provision within this **Contract** to the contrary.

British Columbia

You may cancel this **Contract** by giving notice of cancellation to **Us** no later than one year after the date that **You** receive a copy of the **Contract**, if the **Contract** does not contain the information required under subsection 23(2) and section 19 of the *Business Practices and Consumer Protection Act* (British Columbia).

Nunavut

You may cancel this Contract by contacting the Retailer, the Administrator, or the Office of the Government of the Northwest Territories (Consumer Services-Public Safety Division-Dept. of Municipal and Community Affairs-Government of the Northwest Territories, #600, 5201-50 Avenue, Yellowknife NT XIA 359) orally or in writing.

Ontario

You may cancel this Contract by contacting the selling Retailer or the Administrator orally or in writing.

You may cancel this Contract within one year after the date of entering this Contract if You do not receive a copy of the agreement that meets the requirements required by section 22 of the Consumer Protection Act (Ontario).

Quebec

The present **Contract** was drafted and provided in English at **Your** request. **You** confirm that **You** were first provided or had access to a French copy of the present agreement. It is the parties' express will that the **Contract** be drawn up in the English language. Le présent **Contrat** a été rédigé et fourni en Anglais à **Votre** demande. **Vous** confirmez que **Vous** avez préalablement reçu ou avez pu accéder à une copie du **Contrat** en Français. Il est la volonté expresse des parties que le **Contrat** soit rédigé et conclu dans la langue Anglaise.