
“MICROSOFT COMPLETE BUSINESS FOR ACCESSORIES”

Commercial Service Contract Terms & Conditions

Thank you for purchasing “Microsoft Complete Business for Accessories”!

Please keep this important terms and conditions Contract document, and the Proof of Purchase together in a safe place, as these will be needed at time of Claim. The information contained in this Contract document is intended to serve as a valuable reference guide to help the Holder determine and understand “WHAT IS COVERED” under this Contract. For any questions regarding the information contained in this Contract document, or Coverage in general, please contact the Administrator toll-free at 1-[877-696-7786].

DEFINITIONS

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

- **“ADH”, “ADP”**: accidental damage from handling; such as damage resulting from dropping the Covered Product, spilling liquid onto it, or attributable to screen breakage.
- **“Administrator”**: Microsoft Corporation, One Microsoft Way, Redmond, Washington 98052-7329.
- **“Breakdown”**: the mechanical and/or electrical failure of the original Covered Product that results in it no longer being able to perform its intended function; which is caused by defects in materials or workmanship and NOT normal wear and tear, and that occurs during normal use of the Product.
- **“Claim”**: a problem with the Covered Product reported by the Holder that is to be considered for Coverage under the provisions of this Contract.
- **“Contract Holder”, “Holder”**: the original purchaser/owner of the Product that is to be Covered under the provisions of this Service Contract.
- **“Covered Product”, “Product”**: the eligible Microsoft accessory purchased by the Holder that is to be Covered under this Service Contract.
- **“Covered Services”**: (i) the actions We take to mend, remedy, or restore a Covered Product to a sound functioning state; or (ii) an item supplied to the Holder through Our arrangement, provided at Our sole discretion following a Claim.
- **“Deductible”**: the amount the Holder is required to pay, per Claim, for services Covered under this Contract (if any).
- **“Microsoft”**: the original equipment manufacturer of the Covered Product.
- **“Power Surge”**: damage to the Product resulting from an oversupply of voltage to the 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.
- **“Product Purchase Price”**: the amount paid by the Holder for the Covered Product; excluding any applicable taxes and/or fees as indicated on the Proof of Purchase.
- **“Proof of Purchase”**: the original purchase receipt provided at the point of sale that confirms the date in which this Contract and Covered Product was purchased, as well as the Term period.
- **“Retailer”**: the seller that has been authorized by Microsoft and Us to sell this Contract to the Holder.
- **“Service Contract”, “Contract”**: this document detailing all Coverage provisions, conditions, exclusions and limitations for the Microsoft Complete Business for Accessories program that has been provided to Holder upon purchase completion from Our Retailer.
- **“Term”**: the period shown on the Holder’s 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.

TERRITORY

THIS SERVICE CONTRACT IS VALID AND ELIGIBLE FOR PURCHASE IN THE FOLLOWING JURISDICTIONS ONLY: all Canadian provinces and territories. (NOTICE: the continental United States of America, plus Alaska and Hawaii and all outlying U.S. territories, including but not limited to Puerto Rico are expressly EXCLUDED.)

CONTRACT TERM – EFFECTIVE DATE OF COVERAGE

1. **Coverage for damages to the Product resulting from Power Surge or ADH/ADP events** begins upon Product purchase date and continues for the Term shown on the Holder’s Proof of Purchase.
2. **Coverage for a defined Breakdown** begins upon expiration of the manufacturer’s original warranty and continues for the remainder of the Term shown on the Holder’s Proof of Purchase.

PRODUCT ELIGIBILITY

To be eligible for Coverage under this Contract, the item must: (i) be an eligible Microsoft accessory purchased from an authorized Retailer; (ii) NOT be a Microsoft Surface Hub series device; and (iii) NOT be covered under any other insurance, warranty, guarantee and/or service contract providing the same benefits as outlined herein.

ALL REPLACEMENTS OF THE COVERED PRODUCT WILL BE BASED ON THE PROVISIONS OUTLINED IN THIS CONTRACT.
PLEASE READ THIS ENTIRE CONTRACT DOCUMENT CAREFULLY.

WHAT IS COVERED

During the Term described above, this Service Contract provides for a Replacement if the Covered Product has a covered Breakdown, ADH/ADP or Power Surge ("**Coverage**", "**Covered**", "**Cover**").

- ▶ **Covered Essentials for Microsoft Surface Type Cover / Keyboard:** Surface Pro X Signature Keyboards and Surface Typecovers designed to attach to and work with Surface tablets plus associated pen attached to the Surface Pro X Signature Keyboards, if applicable, are Covered under this Plan, when such is originally supplied by Microsoft within a single, all-in-one packaged purchase. Coverage also includes shipment of the Covered Product.

NOTICE – EXPRESSLY EXCLUDED ITEMS: ANY ACCESSORIES OR ADD-ON ITEMS THAT ARE NOT LISTED IN THE "COVERED ESSENTIALS" PROVISION ABOVE ARE NOT COVERED UNDER THIS PLAN (REGARDLESS OF WHETHER SUCH WERE ORIGINALLY SUPPLIED BY MICROSOFT WITHIN A SINGLE, ALL-IN-ONE PACKAGED PURCHASE).

In the event the Holder's Term expires during the time of an approved Claim, Coverage under this Contract will be extended until the date in which that approved Claim in progress has been fulfilled completely in accordance with the provisions of the Holder's Contract. Once such in-progress Claim has been completed, Coverage under this Service Contract will end (subject to the RENEWABILITY provision).

IMPORTANT NOTICES REGARDING COVERAGE UNDER THIS CONTRACT

- A. Determination of the type of Covered Services that are to be provided will be at Our sole discretion.
- ▶ We reserve the right to replace a defective Covered 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 defective Covered Product.
 - ▶ If We choose to provide a replacement for the Covered Product, We may provide advanced exchange service. If We provide advanced exchange service, the replacement will be delivered to the Holder in advance of Our receipt of the defective Product. IN EXCHANGE, THE DEFECTIVE COVERED PRODUCT MUST BE RETURNED TO US WITHIN TEN (10) CALENDAR DAYS OF OUR CONFIRMED DELIVERY RECEIPT OF THE REPLACEMENT. If the defective Covered Product is not returned to Us within ten (10) calendar days of confirmed delivery receipt of the replacement, *the Holder will be assessed a non-returned device fee equal to the MSRP of the replacement.*
 - ▶ The first replacement provided by Us 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 the current Contract Term (*assuming there is remaining time under the current Term and that the LIMIT OF LIABILITY has not been reached*). NOTE: A replacement will not *extend* the Holder's Term.
 - ▶ Technological advances may result in a replacement that has a lower retail or market price than the defective Covered Product, and in such situation, this Contract shall not provide Holder with any reimbursement for such a price difference.
 - ▶ Any and all Covered Product parts, components or entire units replaced under the provisions of this Contract shall become Our property in their entirety. Parts may be new, used or refurbished that perform to the original manufacturer's specifications for the Product.
- B. COVERAGE DESCRIBED UNDER THIS SERVICE 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 SERVICE CONTRACT IS LIMITED TO THAT WHICH IS SPECIFICALLY DESCRIBED IN THIS DOCUMENT, AS APPLICABLE TO THE COVERED PRODUCT TYPE. Anything NOT specifically expressed herein is NOT Covered (including but not limited to any training services provided separately by Microsoft or Microsoft's designees).
- D. HOLDER'S RESPONSIBILITIES: IT IS THE HOLDER'S 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.
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DEDUCTIBLE

No Deductible payment is required in order to receive Coverage under this Contract.

HOW TO FILE A CLAIM

IMPORTANT: The submission of a Claim does NOT automatically mean that the problem with the Product is Covered under this Service Contract. In order for any Claim to be considered for Coverage under this Contract, the Holder must first contact Us for initial diagnosis of the problem with the Covered Product.

The Holder can call toll-free 1-[877-696-7786]. For best service, be sure to have the Holder's Proof of Purchase readily available.

Our authorized representatives will promptly obtain details regarding the issue the Holder is experiencing with the Product and will provide details regarding how Covered Services are to be provided under this Contract. (See "WHAT IS COVERED" section for additional information.)

THE DEFECTIVE COVERED PRODUCT SHOULD NEVER BE RETURNED TO THE RETAILER OR SHIPPED ANYWHERE UNLESS WE HAVE PROVIDED INSTRUCTIONS TO DO SO. COVERAGE IS ONLY PROVIDED FOR COVERED SERVICES THAT ARE CONDUCTED BY A SERVICER, RETAILER, OR DEPOT CENTER THAT HAS BEEN AUTHORIZED BY US.

THIS CONTRACT MAY NOT PROVIDE ANY COVERAGE IF THE HOLDER DOES NOT OBTAIN PRIOR AUTHORIZATION.

LIMIT OF LIABILITY

Replacement: Up to two (2) Replacements, provided at Our sole discretion, with Covered Claims.

NOTICE – ONCE THIS LIMIT IS REACHED, OUR OBLIGATIONS WILL BE CONSIDERED FULFILLED ENTIRELY AND COVERAGE UNDER THIS PLAN WILL END; REGARDLESS OF ANY REMAINING TIME UNDER THE CURRENT CONTRACT TERM.

Additionally: Northcoast Warranty Services, Inc. (including its affiliates specified in the GUARANTY and SPECIAL JURISDICTIONAL REQUIREMENTS sections of this Contract) shall not be liable for any incidental or consequential damages in association with the rendering of Covered Services under the provisions of this Contract; including but not limited to: (i) PROPERTY DAMAGE, LOST TIME, LOST DATA OR LOST INCOME RESULTING FROM ANY DEFINED COVERED SERVICES OR CLAIM, ANY NON-DEFINED MECHANICAL/ELECTRICAL FAILURE, IT SUPPORT OR TRAINING SERVICES PROVIDED SEPARATELY BY ANY PARTY, OR ANY OTHER KIND OF DAMAGE OF OR IN ASSOCIATION WITH THE COVERED PRODUCT; INCLUDING, BUT NOT LIMITED TO ANY NON-COVERED EQUIPMENT USED IN ASSOCIATION WITH THE COVERED PRODUCT; (ii) DELAYS IN RENDERING COVERED SERVICES OR THE INABILITY TO RENDER SERVICE FOR ANY REASON; (iii) THE UNAVAILABILITY OF ANY PARTS/COMPONENTS; (iv) ANY COSTS INCURRED BY THE CUSTOMER ASSOCIATED WITH CUSTOMIZED INSTALLATIONS TO FIT THE COVERED 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 ORIGINAL COVERED PRODUCT. WE SHALL NOT ASSUME ANY LIABILITY OR DAMAGE TO PROPERTY OR INJURY OR DEATH TO ANY PARTY(IES) ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF THE COVERED PRODUCT OR A REPLACEMENT PROVIDED UNDER THE PROVISIONS OF THIS CONTRACT. WE SHALL NOT BE LIABLE FOR ANY AND ALL PRE-EXISTING CONDITIONS (AS DEFINED IN THE GENERAL EXCLUSIONS SECTION) KNOWN TO THE HOLDER; INCLUDING ANY INHERENT PRODUCT FLAWS.

GENERAL EXCLUSIONS

THIS CONTRACT 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 CONTRACT WAS PURCHASED*);
- B) **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*);
- C) **ANY SERVICE WHATSOEVER DIRECTLY FOR OR RELATED TO THE USE OF ANY ITEM/COMPONENT THAT IS NOT OTHERWISE INDICATED AS COVERED IN THE "COVERED ESSENTIALS" PROVISION APPLICABLE TO THE COVERED PRODUCT TYPE**; INCLUDING, BUT NOT LIMITED TO: ALL ACCESSORY CORDS/CABLES, BATTERIES, ACCESSORIES/ATTACHMENTS, ADD-ONS, HEADPHONES, STANDS, MOUNTING KITS, COMPUTER MOUSE, CONNECTORS, FUSES, ENCASING BODY OR MOLDING, SWITCHES AND WIRING;
- D) **LOSS OF USE OF COMPONENTS THAT ARE NOT COVERED BY THE PRODUCT'S ORIGINAL MANUFACTURER'S WARRANTY**;
- E) **REPLACEMENT OF ANY MISPLACED (LOST) PRODUCTS OR ASSOCIATED COMPONENTS THEREOF**;
- F) **NORMAL WEAR AND TEAR**;
- G) **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**;
- H) **MODIFICATIONS, ADJUSTMENTS, ALTERATIONS, MANIPULATION OR REPAIRS MADE BY ANYONE OTHER THAN A SERVICE TECHNICIAN AUTHORIZED BY US OR MICROSOFT**;
- I) **IMPROPER USE OF ELECTRICITY OR POWER FLUCTUATIONS**;
- J) **DAMAGE FROM FREEZING OR OVERHEATING**;
- K) **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**;
- L) **VIRUSES, VANDALISM, LOSS, THEFT, OR MALICIOUS MISCHIEF OR DISAPPEARANCE**;
- M) **MERCHANDISE THAT HAS REMOVED OR ALTERED SERIAL NUMBERS**;
- N) **RUST, CORROSION, WARPING, BENDING TO THE COVERED PRODUCT**;
- O) **ANIMALS (INCLUDING PETS), ANIMAL INHABITATION OR INSECT INFESTATION**;

- P) NORMAL PERIODIC OR PREVENTIVE MAINTENANCE, USER EDUCATION (TRAINING) OR SET UP ADJUSTMENTS OR IT SUPPORT SERVICES;
- Q) LACK OF PERFORMING THE MANUFACTURER'S RECOMMENDED MAINTENANCE, OPERATION/STORAGE OF THE PRODUCT IN CONDITIONS OUTSIDE OF THE MANUFACTURER'S SPECIFICATIONS OR INSTRUCTIONS;
- R) ANY SERVICE OF THE PRODUCT THAT IS COVERED BY ANY WARRANTY, GUARANTEE, INSURANCE, OR OTHER SERVICE AGREEMENT;
- S) 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,
- T) LIGHTNING, DIRT/SAND, SMOKE, NUCLEAR RADIATION, RADIOACTIVE CONTAMINATION, RIOT, WAR OR HOSTILE ACTION, GOVERNMENTAL ACT, OR INTERNET OR OTHER TELECOMMUNICATIONS MALFUNCTION;
- U) ANY SERVICING THAT WOULD VIOLATE ANY Canadian or U.S. economic or trade sanctions;
- V) ANY SERVICES PERFORMED IN CONFLICT WITH THE TERRITORY PROVISION OF THIS SERVICE CONTRACT.

IF THE COVERED PRODUCT EXPERIENCES AN OCCURRENCE THAT IS DETERMINED TO BE 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.

RENEWABILITY

After the Contract 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 Contract cannot be transferred to any other party or item.

CANCELLATION

The Holder may cancel this Contract within 30 days 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 this Contract only. NO CANCELLATION FEE APPLIES.

A. IF HOLDER CANCELS THIS CONTRACT WITHIN 30 DAYS OF THE CONTRACT PURCHASE DATE:

The Holder will receive a 100% refund of the full Contract purchase price paid by the Holder, minus any Claims paid by Us. If the Holder's refund is not paid or credited within thirty (30) days after their cancellation request to Us, We will add an extra 10% to the Holder's due refund for every thirty (30) days the refund is not paid by Us.

B. THIS CONTRACT IS NOT CANCELLABLE BY THE CONTRACT HOLDER AFTER 30 DAYS FROM PURCHASE.

C. WE MAY ONLY CANCEL THIS CONTRACT FOR:

1. Non-payment of the Contract purchase price/fee by the Holder;
2. Material misrepresentation by the Holder; or
3. Substantial breach of duties under this Contract by the Holder in relation to the Covered Product or its use.

If We cancel this Contract, 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 Contract within 30 days from the Contract purchase date, the Holder will receive a refund based upon the same criteria as outlined above. If We cancel this Contract after 30 days from the Contract purchase date, the Holder will receive a pro-rata refund of the Contract purchase price paid by the Holder, minus any Claims paid by Us.

D. NOTICE: If the purchase of this Contract was financed, any outstanding balance due to the finance company will be deducted from any due refund and paid to the finance company instead of the Holder.

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

The Holder agrees that any information or data disclosed to Us under this Contract is not confidential. Furthermore, the Holder agree that We may collect and process data on the Holder's behalf when We provide the services contemplated under this Contract. This may include

transferring the Holder's data to affiliated companies or third party service provider. Except for the purposes of providing services in this Contract, We will not 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, the Holder's information may be accessed by law enforcement agencies and other 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 Contract 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 Service Contract; including the 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 commercial service contracts varies based on the 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 the Holder is 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.

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 3S9) ORALLY OR IN WRITING.

Ontario: YOU MAY CANCEL THIS CONTRACT BY CONTACTING THE SELLING RETAILER OR THE ADMINISTRATOR ORALLY OR IN WRITING.

Quebec: The following disclosures are added to the COMPLAINTS PROCEDURE section: If You remain dissatisfied with the manner in which Your complaint has been handled, or with the results of the complaint protocol, You may contact the Financial Consumer Agency of Canada (FCAC). The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9

Services in English: 1-866-461-FCAC (3222)

Services in French: 1-866-461-ACFC (2232)

www.fcac-acfc.gc.ca

NOTICE: OUR OBLIGATIONS UNDER THIS SERVICE CONTRACT ARE BACKED BY AN INSURANCE POLICY ISSUED BY TECHNOLOGY INSURANCE COMPANY, 1145 Nicholson Rd., Unit 2, Newmarket, Ontario L3Y9C3