

Product Summary – Furniture Protection



Policy Form Number and Name	EXT-CAD-FUR-INS-01 Furniture Protection Policy
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Need more information? Contact us.

Contact the Administrator: Extend, Inc. support@extend.com (877) 248-7707 Monday - Friday: 9:00 AM and 5:00 PM CST,	Contact the Insurer: Continental Casualty Company 66 Wellington Street West, Suite 3700 Toronto, Ontario MK5 1J5, Canada AMF Register Insurer's Number: 2001182854
Contact the Selling Retailer/Distributor: EQ3 Ltd. (888) 988-2014 70 Lexington Park Winnipeg, MB R2G4H2	Autorité des marchés financiers: Place de la Cité, Tour Cominar 2640, Laurier Boulevard, 4e Floor Québec, QC G1V 5C1, Canada Québec City: (418) 525.0337 Montréal: (514) 395.0337 Toll Free: (877) 525.0337 Fax: (418) 525.9512 Website www.lautorite.qc.ca

Welcome!

What is the Purpose of This Product Summary?
The purpose of this Product Summary is to help You decide if the Extend Furniture Policy (the " Policy ") meets Your needs. This document is not the Policy . The information contained in this Product Summary is not exhaustive. For complete details, please refer to the Policy at the following website: www.cnacanada.ca/EQ3 .

Eligibility
To be eligible for Policy coverage, the Policy must be purchased at the same time as the Covered Product from the Selling Retailer/Distributor otherwise the coverage is not available. Coverage under the Policy is intended for Your personal indoor use in Your Canadian residence. The Policy is not transferable.

Terms You Should Know
Words or phrases in bold type in this Product Summary are defined in the Policy . Refer to the Policy to see how the definitions apply to You .

The **Policy** is optional. Several conditions apply as set forth in the **Policy**.

Summary of Key Conditions
Coverage: If the Policy was purchased for the Covered Product(s) below from the same Selling Retailer/Distributor, this Extend Policy provides the following coverages: <u>Indoor Furniture:</u> indoor furniture constructed of upholstered fabric, Leather , or wood/hard surfaces.

The **Policy** provides coverage for the following **Failure** and accidental stains or damage that arise from a specific occurrence during normal use, except for what is listed in Section 6. "What is Not Covered" of the **Policy**:

- Fabric or **Leather** Upholstered Furniture:
 - Food or beverage stains.
 - Human or **Pet** bodily fluid/waste stains (not including perspiration, hair oils or body oils).
 - Ballpoint pen ink stains.
 - Nail polish/nail polish remover stains or damage.
 - Punctures, cuts, tears or rips.
 - Burns that are not caused by a fire.
 - Seam separation.
 - Zipper and button breakage.
 - **Failure** of frames, springs, mechanisms, motors, levers or hand wands or power or remote cords used for sleeper, reclining, and inclining applications, and integral electronic components (chargers, power outlets, lighting, LEDs, USB ports, massage mechanisms, tablet and laptop docking stations, speakers), including power surge, that were originally installed by the manufacturer and covered by an original manufacturer's warranty and such warranty has expired.
- Wood and Other Hard Surface Furniture:
 - Human or **Pet** bodily fluid/waste stains (not including perspiration, hair oils or body oils).
 - Food or beverage stains.
 - Nail polish/nail polish remover stains or damage.
 - Liquid marks and rings.
 - Breakage, other than **Failure**.
 - Scratches, gouges or chips.
 - Burns or heat marks that are not caused by a fire.
 - Checking, cracking, bubbling or peeling of the finish.
 - Chips, scratches, and breakage of glass or mirrors.
 - Loss of silvering on mirrors.
 - **Failure** of frames, springs, mechanisms, motors, levers or hand wands or power or remote cords used for lift, height adjustment, reclining, and inclining applications, and integral electronic components (chargers, power outlets, lighting, LEDs, USB ports, tablet and laptop docking stations, speakers), including power surge, that were originally installed by the manufacturer and covered by an original manufacturer warranty and such warranty has expired.

Fixed Premiums:

Indoor Furniture		3-Year Term		5-Year Term		
Price Range	Premium	Selling Retailer / Distributor Remuneration	Premium Sales Tax	Premium	Selling Retailer / Distributor Remuneration	Premium Sales Tax
\$0-\$499.99	\$85.99	\$48.75	\$7.74	\$109.99	\$65.16	\$9.90
\$500-\$999.99	\$129.99	\$72.50	\$11.70	\$169.99	\$97.18	\$15.30
\$1,000-\$1,499.99	\$149.99	\$85.84	\$13.50	\$199.99	\$116.59	\$18.00
\$1,500-\$1,999.99	\$179.99	\$100.85	\$16.20	\$229.99	\$130.80	\$20.70
\$2,000-\$2,499.99	\$229.99	\$128.80	\$20.70	\$289.99	\$162.82	\$26.10
\$2,500-\$2,999.99	\$239.99	\$138.07	\$21.60	\$299.99	\$170.89	\$27.00
\$3,000-\$3,499.99	\$249.99	\$144.14	\$22.50	\$309.99	\$174.96	\$10.23
\$3,500-\$3,999.99	\$259.99	\$148.61	\$23.40	\$339.99	\$194.77	\$30.60
\$4,000-\$4,499.99	\$299.99	\$173.69	\$27.00	\$369.99	\$212.18	\$33.30
\$4,500-\$4,999.99	\$319.99	\$179.03	\$28.80	\$399.99	\$223.99	\$36.00
\$5,000-\$6,999.99	\$329.99	\$186.30	\$29.70	\$409.99	\$232.06	\$13.53
\$7,000-\$9,999.99	\$369.99	\$209.38	\$33.30	\$469.99	\$266.08	\$42.30
\$10,000-\$14,999.99	\$449.99	\$257.14	\$40.50	\$549.99	\$314.24	\$49.50
\$15,000-\$19,999.99	\$499.99	\$289.49	\$45.00	\$629.99	\$359.60	\$56.70

Outdoor Furniture: outdoor furniture, free-standing/mobile canopy, gazebo, umbrellas, and pergolas constructed of upholstered fabric (excluding leather) and wood/hard surfaces, all of which are intended for outdoor use, and propane Fire Pits.

The **Policy** provides coverage for certain **Failures** and the following accidental stains or damage that arise from a specific occurrence during normal use, except for what is listed in Section 6. "What is Not Covered" of the **Policy**.

- Fabric Upholstered Areas and Cushion Sets:
 - Food or beverage stains.
 - Human and Pet bodily fluid/waste stains (not including perspiration, hair oils or body oils).
 - Ballpoint pen ink or marker stains.
 - Cosmetic, suntan lotion or suntan oil stains.
 - Bleach or chlorine stains.
 - Punctures, cuts, tears or rips.
 - Burns or heat marks that are not caused by a fire.
- Outdoor Hard Surfaces (including wood, glass, stone, wicker, plastic/resin, and metal):
 - Food or beverage stains.
 - Scratch, gouge, chip, crack, burn, heat mark, liquid mark or ring.
 - Breakage, other than **Failure**.
 - Breakage of tabletops, other than **Failure**.
 - Breakage of welds, other than **Failure**.
 - Breakage of rocker, swivel, glide, and recline mechanisms.
 - Scratches on cast aluminum that penetrate through the finish exposing the aluminum.
- Free-standing/Mobile Canopy, Gazebo, Umbrella, and Pergola:
 - Food or beverage stains.
 - **Failure** of support ribs or cover sling frame.
 - Burns that are not caused by a fire.
 - **Failure** of mechanisms, if these components were originally covered by an original manufacturer's warranty and such warranty has expired.
- Propane Fire Pits:
 - Breakage of tabletop, other than **Failure**.
 - **Failure** of burning mechanism/component, if the mechanism/component was originally covered by an original manufacturer's warranty and such warranty has expired.

Fixed Premiums:

Outdoor Furniture	3-Year Term			5-Year Term		
Price Range	Premium	Selling Retailer / Distributor Remuneration	Premium Sales Tax	Premium	Selling Retailer / Distributor Remuneration	Premium Sales Tax
\$0-\$499.99	\$85.99	\$48.75	\$7.74	\$109.99	\$65.16	\$9.90
\$500-\$999.99	\$129.99	\$72.50	\$11.70	\$169.99	\$97.18	\$15.30
\$1,000-\$1,499.99	\$149.99	\$85.84	\$13.50	\$199.99	\$116.59	\$18.00
\$1,500-\$1,999.99	\$179.99	\$100.85	\$16.20	\$229.99	\$130.80	\$20.70
\$2,000-\$2,499.99	\$229.99	\$128.80	\$20.70	\$289.99	\$162.82	\$26.10
\$2,500-\$2,999.99	\$239.99	\$138.07	\$21.60	\$299.99	\$170.89	\$27.00
\$3,000-\$3,499.99	\$249.99	\$144.14	\$22.50	\$309.99	\$175.36	\$27.90
\$3,500-\$3,999.99	\$259.99	\$148.61	\$23.40	\$339.99	\$200.37	\$30.60
\$4,000-\$4,499.99	\$299.99	\$173.69	\$27.00	\$369.99	\$212.18	\$33.30
\$4,500-\$4,999.99	\$319.99	\$179.03	\$28.80	\$399.99	\$223.99	\$36.00
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\$7,000-\$9,999.99	\$369.99	\$209.38	\$33.30	\$469.99	\$266.08	\$42.30
\$10,000-\$14,999.99	\$449.99	\$257.14	\$40.50	\$549.99	\$314.24	\$49.50
\$15,000-\$19,999.99	\$499.99	\$289.49	\$45.00	\$623.99	\$353.80	\$56.16

Coverage Terms:

The period that **Your Covered Product** is covered by the **Policy** which begins upon the later of (i) the date of delivery of **Your Covered Product** (the first delivery date if **Covered Product** individual items are shipped separately) and (ii) the purchase date of **Your Policy** (as shown on **Your Purchase Confirmation**) and ends after the **Policy Term**. **Our** obligation under the **Policy** will cease at the end of the **Coverage Term** unless ending earlier according to the terms of the **Policy**. For example, a 5-year Policy that begins on 1/10/23 will end on 1/9/2028.

In Case of a Covered Loss and How to File a Claim

YOU MUST FOLLOW ALL THE FOLLOWING ACTIONS WHEN FILLING A CLAIM AS FAILURE TO FOLLOW ALL THE ACTIONS MAY DISQUALIFY YOUR CLAIM:

Within thirty (30) days of the date that a **Failure**, stain, or damage occurs to **Your Covered Product**, **You** must report that covered **Failure**, stain, or damage to the **Administrator**, or **Your** claim will be denied. To report the **Failure**, stain, or damage, **You** may either: (a) go online to <https://customers.extend.com/claims> or (b) call the toll-free number at 1 (877) 248-7707 between the hours of 9:00 AM and 5:00 PM CST, Monday through Friday.

For covered stains on Covered Product:

In the event of a covered stain to **Your Covered Product**, the **Insurer** may first provide **You** with a cleaning kit or advice on how to remove the stain, if applicable. If this proves unsuccessful or **You** decide that this does not fully address **Your** covered loss, **You** must inform the **Insurer** by submitting a claim to the **Insurer** within 30 days of **Your** reporting the loss to the **Insurer**.

For covered Failure or damage on Covered Product:

In the event of a covered loss to **Your Covered Product**, the **Insurer** may send a technician to assess the loss and perform the repairs if the technician determines the **Failure** can be repaired.

In the event a technician is sent to service **Your Covered Product** and the technician is not able to repair the covered stain, damage or **Failure**, **You** must notify the **Insurer** within 30 days of when the technician serviced **Your** claim, and the **Insurer** will proceed, at its sole discretion, to the replacement or settlement of **Your Covered Product**. The technician making the assessment or performing the repairs must be authorized by the **Insurer**.

Settlement: We may provide **You** with a financial credit that may be in the form of a check, store credit, or gift card at the **Selling Retailer/Distributor** store location where **You** purchased the **Covered Product**. The amount of the settlement will be the **Purchase Price** of the **Covered Product**, less any paid claims. The **Insurer** shall pay the indemnity within sixty (60) days after receiving the notice of loss or, at their request, all relevant information and vouchers, provided the **Insured** shall have complied with all the terms of the contract. A settlement should be redeemed within a reasonable amount of time, not to exceed ninety (90) days after **We** notify **You** of **Your** settlement. **Your** acceptance of a settlement will complete the coverage and all **Our** obligations under the **Policy** for **Your Covered Product**. **You** must follow the actions within this deadline. Refer to Section 8.1.3.2. in the **Policy** for more details.

What Are the Consequences of Misrepresentation or Failure to Disclose

Any misrepresentation, inaccurate representation or failure to disclose any relevant facts, which are likely to material influence our appraisal of the risk, decision to cover or premium to charge, could lead to the **Policy** being cancelled, coverage being denied, or benefits being refused or reduced. Should **You** have any questions, please contact the **Administrator**.

What is Not Covered?

Some causes and some types of **Failure**, stains or damage are not eligible and are therefore excluded from coverage under the **Policy**. The **Policy** does not cover any stain, damage or **Failure** that is not specifically listed in Section 5. "What is Covered" of the **Policy** or any of the following:

- ALL PRODUCT CATEGORIES:
 - any manufacturer defect that occurs before the expiration of the manufacturer warranty,
 - any loss of metal finishes,
 - any stain or damage or **Failure** if **You** have not fulfilled **Your** responsibilities as described in the **Policy**,
 - loss or injury to a person or loss or damage to other property or any incidental, contingent, special or any direct or indirect loss and consequential damages, including, but not limited to, losses incurred due to any delay in rendering service under the **Policy** or resulting in loss of use,

- stains, damage or **Failure** that is covered by a recall or factory bulletins. This exclusion applies even if the manufacturer is no longer doing business as an ongoing enterprise,
- any stain, damage or **Failure** covered under any maintenance plan, manufacturer's warranty, extended warranty, retailer warranty, homeowner's or renter's or other insurance policy, credit card protection program, lease-to-own or protection plan,
- when the actions listed in Section 7. "How to File a Claim" of the **Policy** have not been followed,
- any consumables (items designed to be periodically replaced during the life of the **Covered Product**), such as filters, batteries, and light bulbs,
- non-functional parts, such as knobs, plastic parts, buttons or rollers, unless listed as covered in Section 5. "What is Covered" of the **Policy**,
- routine cleaning, preventative maintenance or customer education,
- the buildup of stains, damage or **Failures** caused by normal or ordinary wear-and-tear, and/or the buildup of stains, damage or **Failures** that accumulate gradually over time from repeated use, rather than from a particular occurrence. This includes, but is not limited to, stains from perspiration, hair oil or body oil, softening of cores and cushions, stretching of seams, fading and rub marks, uneven surfaces, nicks, piling of fabric, soiling, buildup of residue (e.g., hairspray), and shifting of stuffing,
- areas of the **Covered Product** that are made or upholstered with customer's own material (COM). However, non-COM areas or components may be eligible for service,
- seat cushions, throw pillows or other accessories not purchased as part of the **Covered Product**,
- manufacturer's product quality issues, including but not limited to damage or **Failure** resulting from defects in design, materials or workmanship, except for **Failures** specifically listed in Section 5. "What is Covered" of the **Policy**,
- loose joints,
- nubuck, suede, exotic, embossed or stamped leather,
- split-grain leather hides used in seat cushions, back cushions or arm areas,
- stress tears (tearing or ripping of upholstery within one-half inch of and parallel to the seam line), or fabric flaws,
- seam separation (the stitching coming apart), unless specifically listed as covered in Section 5. "What is Covered" of the **Policy**
- any product sold without a manufacturer's warranty,
- **Failures**, including but not limited to, to items not covered, noises, squeaks, etc., except for **Failures** specifically listed in Section 5. "What is Covered" of the **Policy**,
- any **Covered Product** that is not accessible for service,
- fading, colour loss or colour change,
- loss of foam and/or innerspring resiliency (including body impressions),
- odours, including odours that remain after a visible stain is cleaned,
- scuffing, scrapes or other surface abrasions, including pilling, snags, bunching or fraying of fabric, and surface scratches (those that do not penetrate the finish or material) on leather or hard surfaces,
- cracking and peeling leather,
- leather markings, including but not limited to, scars, insect bites, brand marks, and wrinkles, and wood or fabric dye lot, finish or colour variations,
- "X" cleaning code and non-colourfast materials, fabric or leather (fabric or leather that loses colour even when cleaned according to the manufacturer's cleaning instructions),
- stain, damage or **Failure** caused by prolonged periods of dampness or condensation or caused by water leaks, including but not limited to, those from skylights, roofs or water pipes, appliance malfunctions, air conditioners, and water heaters,
- stain, damage or **Failure** caused by fire, smoke, flood, other natural disaster or act of God, theft, vandalism or as a result of any other illegal activity,
- stain, damage or **Failure** caused by independent contractors, including but not limited to, cleaning or maintenance personnel, painters or other repair or contractor services that were not retained by Extend to service **Your Covered Product**,
- **Your** failure to care for and maintain the **Covered Product** in accordance with the manufacturer's recommendations, instructions or warranty,
- damage caused by lost or improper electrical (including surges) or fuel supply, unless listed as covered in Section 5. "What is Covered" of the **Policy**,
- use of **Your Covered Product** for a purpose other than that for which it was designed,
- cleaning methods other than those recommended by the manufacturer. This includes colour loss or colour change,

- animal stains and damage, unless listed as covered in Section 5. "What is Covered" of the **Policy**,
 - repeated incidents of human and **Pet** bodily fluid/waste stains (including, but not limited to, incontinence) and **Pet** damage are considered non-accidental occurrences and are not covered under the **Policy**,
 - a **Covered Product** that shows signs of infestation by insects, bed bugs, termites, cockroaches, rodents or other vermin,
 - stains or damage caused by or resulting in mould or mildew,
 - stains, damage or **Failure** caused by (a) intentional acts or (b) non-accidental acts or omissions which, in **Our** sole discretion, are determined to have been reasonably preventable and are severe, excessive, extreme or repetitious in nature, including but not limited to, cuts, rips, teething marks, tears, ink, paint, crayon, marker or pencil damage,
 - the **Policy** does not cover **Failure**, stains or damage that occur in non-household environments, including but not limited to: before the **Covered Product** is delivered to **Your** residence; while the **Covered Product** is located somewhere other than within **Your** residence, including but not limited to, when in storage, being moved to or from storage or between residences,
 - a **Covered Product** that is or has been used for business, commercial, institutional or rental purposes, including but not limited to, a **Covered Product** used for a daycare center or used in premises rented to others or used in communal areas of multi-family housing, regardless of the length of the rental period.
 - any stain, damage or **Failure** caused during delivery, unpacking, assembly, installation or transportation,
 - all pre-existing conditions or damage to **Covered Products** occurring prior to the **Coverage Term** of the **Policy**, including damage occurring to floor samples or other products sold "as-is" before delivery, coverage under the **Policy** is not available while **Your Covered Product** is located outside of the U.S. and Canada.
- CATEGORY SPECIFIC EXCLUSIONS – In addition to the exclusions listed above, the **Policy** does not cover:
 - Indoor Furniture:
 - any stain of unknown origin or any stain that is not listed in Section 5. "What is Covered" of the **Policy**,
 - mattresses,
 - dacron wrapping or stuffing in backs, pillows, armrests, footrests, ottomans,
 - rips to dust or seat deck covers,
 - components and mechanisms integrated into furniture, including but not limited to adjustable bed frames, sinks, plumbing, robotics, TV lifts, electronics, USB ports, electrical outlets, electrical appliances, fireplaces, clocks or others, unless specifically listed in Section 5. "What is Covered" of the **Policy**,
 - Outdoor Furniture:
 - any stain of unknown origin or any stain that is not listed in Section 5. "What is Covered" of the **Policy**,
 - mattresses,
 - components and mechanisms integrated into Furniture, including but not limited to adjustable bed frames, sinks, plumbing, robotics, TV lifts, electronics, USB ports, electrical outlets, electrical appliances, fireplaces, clocks or others that are not included in Section 5. "What is Covered" of the **Policy**,
 - any natural gas, propane, electric or wood-burning fire pit, that is not specifically listed under Section 5. "What is Covered" of the **Policy**,
 - animal damage (such as damage from beaks, teeth, and claws),
 - damage caused by improper storage during winter months, damage caused by wind, ice formation, moisture excursion, salt water, power washing, acidic corrosion or rusting.

Additional important information

Cancellation:

You may cancel the **Policy** for any reason at any time by calling 1 (877) 248-7707 or emailing support@extend.com. If **You** request cancellation within sixty (60) days of the date of the **Policy** purchase (as shown on the **Purchase Confirmation**), and no claim has been made under the **Policy**, **You** will receive a 100% refund of the **Policy Premium**. For any other cancellation request, **You** will receive a pro-rata refund (based on the elapsed **Coverage Term**) of the **Policy Premium**, paid claims under the **Policy**, and less an administrative fee not to exceed the cost of the **Policy** or \$50, whichever is less. For complete details, please refer to Section 9. Cancellation of the **Policy** at the following website: www.cnacanada.ca/web/guest/cna/sp/EQ3.

Privacy:

You may consult the **Insurer's** privacy policy to understand how **We** collect and use **Your** personal information. **You** may request to review **Your** personal information in **Your** file or request to make a correction by writing to: The Privacy Officer,

Continental Casualty Company, 66 Wellington Street West, Suite 3700, Toronto, Ontario M5K 1J5, Canada. For more information on privacy at CNA, visit www.cnacanada.ca.

What Happens in the event that You disagree with a decision or in the event of a dispute?

We're here to help **You**, please contact **Us** for support.

You must comply with the three (3) year time limit imposed by law if **You** wish to bring a proceeding or any other action against the **Insurer**. You may appeal the **Insurer's** decision if **You** disagree with the outcome. **You** have sixty (60) days from the date of the **Insurer's** decline of **Your** claim to appeal from the decision. **Your** appeal must be in writing to the **Insurer** or the **Administrator** at the address below. **You** will receive a written response within thirty (30) days following receipt of **Your** request to appeal. **You** may also contact the Autorité des marchés financiers or **Your** own legal counsel.

COMPLAINTS to the Insurer and Complaint Resolution Process

To make a complaint and access the **Insurer's Policy** on handling complaints, please visit www.cnacanada.ca/complaints