



INSURANCE PRODUCT SUMMARY

GUARDSMAN FURNITURE INSURANCE PROTECTION INSURANCE

6402CAD5-INS 5-Year Gold Complete Furniture Policy

Let us help you make an informed decision.

This Summary has been provided to You to help You decide if the insurance **5-Year Gold Complete Furniture Policy** meets Your needs. **This is not Your Policy.** The information contained in this Summary is not exhaustive. For complete details, please refer to the Policy by clicking on the following link: www.cnacanada.ca/guardsman (the Policy).

What you need to know.

This 5-Year Gold Complete Furniture insurance provides coverage against damage from use or handling or accidental stains to **Your Furniture** purchased at the same time as this insurance Policy from the same selling retailer. This insurance Policy is optional. Several conditions apply.

Policy number and name:	6402CAD5-INS 5-Year Gold Complete Furniture Policy
Terms You should know	Words or phrases in bold type in this Summary are defined in the Policy. You should be familiar with these definitions. Refer to the Policy to see how the definitions apply to You .
Eligibility for this Policy	To be eligible for this insurance coverage, You must purchase new Furniture that is meant for Your personal indoor use in Your Canadian residence. Refer to the Policy to know how the definition of Furniture applies to You .
Term of the Policy	5 Years
When is the Policy effective	The earliest date You take possession of any Furniture item covered by this Policy.
When does the Policy expire	5 Years after the latest date You take possession of any Furniture item covered by this Policy.
When is coverage effective for an item	When You first take possession of the Furniture item covered by this Policy.
When does coverage expire for an item	5 Years after the coverage effective date for the Furniture item covered by this Policy or at the date of Replacement or Reselection of the covered Furniture item or at the date of the Settlement .

What you need to know about this policy

This 5-Year Gold Complete Furniture insurance provides coverage against damage from use or handling or accidental stains to **Your Furniture** up to \$30,000 on the condition **You** purchased the **Furniture** at the same time as this insurance Policy from the same selling retailer as shown by sales receipt **You** kept in **Your** personal records.

In the event of a covered loss to **Your** covered **Furniture**, the **Insurer** may first provide **You** with a cleaning kit or advice on how to remove the stain. If this proves unsuccessful or **You** decide that this does not fully address **Your** covered stain, **You** must inform the **Insurer** by forwarding to the Insurer a claim form within 30 days of Your reporting the stain to the Insurer. The **Insurer** will then move to one of the following steps. The **Insurer** may send a technician to assess the loss and perform the repairs if the technician determines the stain or damage can be repaired.

In the event the technician cannot repair the stain or damage, **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 **Reselection** (if a **Replacement** is unavailable) of the covered **Furniture** item. A monetary **Settlement** will be paid when the **Insurer** is unsuccessful in repairing the stain or damage to **Your Furniture** item and to provide a **Replacement** or **Reselection**. This 4-step process is subject to strict deadlines and timeframes. **You** must follow the actions within the deadlines specified above. Refer to the Policy for more details.

Warning:

1. To qualify for coverage, **Furniture** must be indoor **Furniture** and must be used for **Your** personal use only. **Furniture** that **You** leave in the care or custody of others, rent or use for non-residential purposes is not covered.
 2. Other **Furniture** does not qualify for coverage under this Policy. Refer to the sections *What is covered* and *What is not covered* of this Summary to know what type of **Furniture** is covered.
 3. The damage from use or handling or accidental stain must have occurred during the **Item Coverage Period**.
 4. The technician making the assessment or performing the repairs must be authorized by the **Insurer**.
 5. A **Replacement** is the replacement of the affected area, component, or **Furniture** item. Refer to the Policy to know how a **Replacement** applies to **You**.
 6. Providing the original **Furniture** item is no longer available at the store location where **You** purchased **Your Furniture**, a **Reselection** is a financial credit, based on the original purchase price of the covered **Furniture** item excluding taxes and delivery charges, for **You** to purchase a new **Furniture** item, and any **Matching Pieces** listed on **Your** original sales receipt at the store location where **You** purchased **Your** original **Furniture**. Refer to the Policy to know how a **Reselection** and **Matching Pieces** apply to **You**.
 7. This Policy does not replace any maintenance plan, manufacturer's warranty, extended warranty, other insurance policy, credit card protection program, service contract, or protection plan **You** may have.
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What is covered

This Policy provides coverage for the following accidental stains or damage that arise from normal use of the **Furniture** item:

(i) to Fabric, Leather, Nubuck, and Vinyl Upholstered Furniture:

- Household stains, such as those caused by food and beverages, nail polish and nail polish remover, human and **Pet** bodily fluids/waste (except perspiration, hair oils, or body oils). Refer to the Policy to know how the definition of **Pet** applies to **You**.
- Punctures, cuts, tears, or rips.
- Burns that are not caused by a fire.
- **Seam Separation** which is the stitching coming apart.
- 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, if these components were covered by an original manufacturer's warranty and such warranty has expired. This coverage applies regardless of whether the damage arises from a specific occurrence. To be covered the **Failure** must be a mechanical or structural breakdown of the **Furniture** item to perform its intended function and due to defects in materials or workmanship. Refer to the Policy to know how the definition of **Failure** applies to **You**.

(ii) to Wood and Other Hard Surface Furniture:

- Household stains, such as those caused by food and beverages, nail polish and nail polish remover, human and **Pet** bodily fluids/waste (except perspiration, hair oils, or body oils). Refer to the Policy to know how the definition of **Pet** applies to **You**.
- 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 sleeper, reclining, and inclining applications, if these components were covered by an original manufacturer's warranty and such warranty has expired. This coverage applies regardless of whether the damage arises from a specific occurrence. To be covered the **Failure** must be a mechanical or structural breakdown of the **Furniture** item to perform its intended function and due to defects in materials or workmanship. Refer to the Policy to know how the definition of **Failure** applies to **You**.

Total Amount of Coverage

The total amount of coverage is up to the maximum retail purchase price of \$30,000 for **Your** covered **Furniture**.

CAUTION:

What is Not Covered

There are conditions that are not covered by the Policy. They fall into the following categories:

- Your failure to perform Your responsibilities as the owner of Your Furniture according to manufacturer guidelines
- Animal damage such as damage caused from beaks, teeth, and claws
- Furniture infested by insects, bed bugs, termites, cockroaches, rodents or other vermin
- Repeated incidents of human and Pet bodily fluid/waste
- Stains or damage caused by or resulting in mold or mildew
- Stains or damage caused by intentional acts or omissions which, in the sole discretion of the Insurer, are determined to be reasonably preventable and are severe, excessive, extreme and repetitious in nature such as cuts, rips, teething marks, tears, ink, paint, crayon, marker or pencil damage
- Cleaning, maintenance, or stains or damage caused by normal or ordinary wear and tear

- **Manufacturer defects**
- **Ineligible Furniture items and components, such as mattresses, pillows, adjustable bases, accessories, area rugs, artwork, and lamp**
- **Furniture with preexisting stains or damage when delivered to Your Canadian residence**
- **Components and mechanisms integrated to Furniture such as adjustable bed frames, sinks, plumbing, robotics, TV lifts, electronics, USB ports, electrical outlet, electrical appliances, and clocks**
- **Furniture areas made or upholstered with Customer's Own Material**
- **"X" cleaning code and non-colorfast fabric**
- **Suede, embossed, stamped, or exotic leathers**
- **Furniture exposure to non-household environments, such as furniture used in commercial settings, stain or damage to Your Furniture while moved to or from a storage facility or between Your Canadian residences**
- **Improper maintenance, care or misuse**
- **Stains or damage covered under any maintenance plan, manufacturer's warranty, extended warranty, other insurance policy, credit card protection program, service contract, or protection plan You may have.**
- **Odours, including odours that remain after visible stain is cleaned**
- **Other conditions, such as damage from water leaks and acts of God and damage that arises during delivery and assembly**

Refer to the What is Not Covered section of Your Policy for more information on the specific exclusions in each of these categories.

Policy Transfer and Renewal

This Policy is not transferable to any other individual or entity. It is not renewable.

What happens if You change Your mind after purchasing the Policy?

You may cancel the insurance, without a penalty, up to 30 days after **You** enrolled under the Policy, unless **You** have filed a claim which was already approved. After that, **You** may cancel the Policy at any time and **You** will receive a refund based on 100% of the unearned pro rata Policy purchase price less any paid claims.

To cancel **Your** insurance, **You** must send to the **Insurer** the Notice of Cancellation that the selling retailer gave **You** when **You** purchased the Policy with **Your Furniture**.

What are the consequences of misrepresentation or failure to disclose

Any misrepresentation, inaccurate representation or failure to disclose could lead to the Policy being canceled, coverage being denied, or benefits being refused or reduced. Should **You** have any questions, please contact the **Insurer**.

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. For more information on privacy at CNA, visit: www.cnacanada.ca

Submitting a Claim

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

You must report accidental stains or damage to the **Administrator** within thirty (30) days after the date the stain or damage occurred. To report a claim and obtain a claim form, **You** may (i) visit <https://www.guardzman.com/> and follow the directions for filling a claim or (ii) call toll-free 1-877-584-4653. The **Insurer** will send **You** forms for giving proof of loss within 10 days of the notice of loss. Should **You** do not get, by mail or email, the claim form within 10 days of **Your** request, **You** must notify the **Insurer** through <https://www.guardzman.com/>. Complete the claim form and return it as soon as practicable to the **Administrator** with (i) a copy of the sales receipt showing the purchase of both the Policy and the covered **Furniture** item, (ii) a copy of the Policy and (iii) photos of the covered **Furniture** item. Upon receiving all necessary information,

the **Administrator** will determine the eligibility of a stain or damage to **Your Furniture** on the basis of the Policy, in addition to the findings of the authorized technician during a service that **We** arrange (if applicable). **You** will receive the status of **Your** claim within 72 hours via phone or email.

Appeal of Insurer's Decision

You may appeal from 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.

How much does it cost?

The premium for the Policy is \$135.21 including premium taxes.

What happens in the event **You** disagree with the outcome or in the event of dispute?

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

You must comply with the time limits imposed by law if **You** wish to bring a proceeding or any other action against the **Insurer**.

COMPLAINTS

To the Insurer and Complaint Resolution Process

To make a complaint and access the insurer's policy on handling complaints, please click on the following link: <https://www.cnacanada.ca/complaints>

Need more information? Contact us.

Contact the Administrator: Guardsman Warranty Corp. of Canada 616-285-7889 1-800-253-3957 Mon – Thurs: 8:30 a.m. to 5:00 p.m. Fri: 8:30 a.m. to 6:00 p.m. 165 Commerce Valley Drive West, Suite 500 Thornhill, Ontario L3T 7V8	Contact the Insurer: Continental Casualty Company 66 Wellington Street West, Suite 3700 Toronto, Ontario MK5 1J5 A AMF Register Insurer's Number: 2001182854
Contact the Distributor [Name and coordinates of the Distributor will be added before handing to the customer]	Autorité des marchés financiers: Place de la Cité, Tour Cominar 2640, Laurier Boulevard, 4 ^e Floor Québec, QC G1V 5C1 Québec City: 418.525.0337 Montréal: 514.395.0337 Toll Free: 1.877.525.0337 Fax: 418.525.9512 Website www.lautorite.qc.ca