

**– FOR QUEBEC CUSTOMERS –**

**Asurion Protection Insurance Product Summary**

**488(05/25) CAD-INS Asurion Protection Insurance Product Summary**

Avoid costly repairs and protect your product from unexpected breakdowns. This Policy provides for the repair, replacement, or reimbursement of your product in the event it experiences a mechanical or electrical breakdown.

The information contained herein is for informational purposes only and provides a summary of the coverage. For complete details, including eligible products, please refer to the Policy included in the brochure you received at the time of purchase of your product from Amazon, or visit [www.cnacanada.ca/asurion](http://www.cnacanada.ca/asurion).

<b>Insurer</b>	<b>Continental Casualty Company (“CNA Canada”) (in Quebec #514926)</b> , whose address is 66 Wellington Street West, Suite 3700, Toronto, Ontario M5K 1J5, Canada, telephone 1-800-831-4262
<b>Administrator</b>	Asurion Consumer Solutions of Canada, Corp. (“Asurion”). The administrator can be contacted at: 600-1741 Lower Water Street, P.O. Box 997, Halifax, Nova Scotia B3J 2X2 Canada
<b>Distributor</b>	Amazon.com.ca ULC whose address is 40 King Street West 47th Floor Toronto, ON, M5H 3Y2 Canada
<b>Eligibility for this Policy</b>	To be eligible for this insurance coverage, you must purchase the product from Amazon.
<b>How much does it cost</b>	<p>This insurance Policy is optional. The premium for the Policy depends on the product, term and the purchase price of the product, as outlined below. The premiums for the policies are calculated based on the expected costs of losses under the Policy, plus company expenses, commissions, and applicable premium taxes. The premium for all product plans is attached hereto as Appendix 1.</p> <p>The Distributor receives compensation of more than 30% of premium. Amazon.com.ca ULC. receives compensation of 44% of the premium for any policy purchased. For more information, please visit <a href="http://Asurion.com/amazonca">Asurion.com/amazonca</a>.</p>
<b>Term of Coverage</b>	<p><b>For All Products:</b> The term of this Policy begins on your date of purchase and continues for the period indicated on your sales receipt or your order confirmation email, depending on the Policy term that was purchased. This Policy is inclusive of the manufacturer’s warranty; it does not replace the manufacturer’s warranty. After the manufacturer’s warranty expires, this Policy continues to provide some of the manufacturer’s benefits as well as certain additional benefits listed within these terms and conditions. Except for the product specific enhanced coverage benefits outlined above, which begin on your date of purchase, all other Plan coverage becomes effective immediately following either the expiration of the retailer’s store return policy or the expiration of the manufacturer’s warranty, whichever is longer. Policy coverage remains in effect throughout the duration of your term, unless cancelled or fulfilled pursuant to the provisions below. In the event your covered product is being serviced by an authorized service centre when this Policy expires, the term of this Policy will be extended until the covered repair has been completed.</p>
<b>What is Covered</b>	<p><b>For All Products other than Jewelry and Watches:</b> This Policy provides for repair or replacement of your product in the event the product experiences a breakdown caused by defects in materials and workmanship; normal wear and tear; dust, heat humidity; or unintentional and accidental damage from handling as a result of normal use (“ADH”) for electronic products designed to be portable, including but not limited to laptops, tablets, portable audio systems, portable gaming products, watches, and digital cameras which are not covered under any other insurance policy, warranty or service contract. The term of this Plan will be extended an additional fifteen (15) days to accommodate for the delivery of Your Product.</p> <p><b>For Jewelry and Watches:</b> This Policy covers replacement costs or parts and labor costs to repair your product in the event it experiences a breakdown (including the loss of diamonds and other gemstones due to a defect in the setting, crystal cracks, scratches, broken crowns, stems, bands or bracelets) which is not concurrently covered under any insurance policy, other warranty or service contract. If we determine that we cannot service your product as specified in this Policy, we may, at our discretion: (a) replace it with a replacement product; (b) reimburse you for authorized repairs to, or replacement of, the product; or (c) issue you a gift card or cheque for the purchase price you paid for the product, excluding sales tax, as indicated on your sales receipt or order confirmation email. Non-original parts may be used for repair of the product if the manufacturer’s parts are unavailable.</p> <ul style="list-style-type: none"><li>• For Watches Only, this Policy includes the following enhanced coverage: This Policy will provide for a one (1) time refurbishment of your product during the term of this Policy. The refurbishment service will include the following: (a) buffing for light scratches to the band, case and buckle; and (b) polishing and re-plating of the case and band.</li></ul>

<p><b>What is Not Covered</b></p>	<p><b>WHAT IS NOT COVERED:</b></p> <ol style="list-style-type: none"> <li>(1) Breakdown caused by accidental damage, spilled liquids (unless you purchased a portable electronic product or eyewear), insect infestation, misuse, abuse, or intentional physical damage;</li> <li>(2) Service performed by unauthorized repair personnel;</li> <li>(3) Parts intended for periodic replacement (for example: trimmer line, antennas, cartridges, styluses, records, audio/video disks, tapes, computer software or disks, print elements, external power supplies, spark plugs, filters, plumbing, filters, knobs, remotes, batteries, bags, belts, bulbs and/or lamps);</li> <li>(4) Cosmetic damage, including scratches, peelings or dents that do not impede the mechanical functionality of the item (unless otherwise provided for above) and problems due to improper installation;</li> <li>(5) Damage resulting from Acts of God;</li> <li>(6) Products with altered or missing serial numbers or IMEI numbers;</li> <li>(7) Products that are not listed on this Policy;</li> <li>(8) Consequential or incidental damages, including but not limited to, loss of use, loss of business, loss of profits, loss of data, down-time and charges for time and effort, except as otherwise stated herein;</li> <li>(9) "No Problem Found" diagnosis or failure to follow the manufacturer's instructions;</li> <li>(10) Any failures, parts and/or labor costs incurred that are associated with a manufacturer's recall, regardless of the manufacturer's ability to pay for such repairs;</li> <li>(11) Pre-existing conditions;</li> <li>(12) Service or replacement outside of Canada;</li> <li>(13) Products not originally covered by a store return policy or manufacturer's warranty, including, but not limited to, floor models;</li> <li>(14) Damages caused by third-party actions, fire, collision, vandalism or theft;</li> <li>(15) Liability or damage to property, or injury or death to any person or pet arising out of the operation, maintenance or use of the product;</li> <li>(16) Cost of preventative maintenance (unless you purchased a Policy which includes maintenance) and damages caused by improper preventative maintenance;</li> <li>(17) Seized or damaged parts resulting from failure to maintain proper levels of lubricants or coolants, from use of contaminated or improper lubricants, from use of stale, contaminated, or improper fuel, or from freezing or overheating;</li> <li>(18) Products with safety feature(s) removed, bypassed disabled or altered;</li> <li>(19) Any damage or loss to any data or operating system, including damage or loss as a result of any repairs or replacement under this Policy;</li> <li>(20) Damage which is not reported within thirty (30) days after expiration of this Policy;</li> <li>(21) Damages resulting from war, invasion or act of foreign enemy, hostilities, civil war, rebellion, riot, strike, labor disturbance, lockout or civil commotion;</li> <li>(22) Damage from tampering with prongs, bezels or other elements designed to secure diamonds or gemstones;</li> <li>(23) Water damage to watches if used under conditions which exceed the manufacturer's water resistance guidelines;</li> <li>(24) Flaws in gemstones;</li> <li>(25) Loss of diamonds, gemstones, or any other parts of the covered product unless such loss was caused by a defect in workmanship and/or materials, without any undue stress or damage;</li> <li>(26) Costs or damage resulting from negligence, misuse or abuse, including but not limited to burns and heat marks longer than one inch (1");</li> <li>(27) Fabric and/or leather which has become faded or worn or soiled over time from normal everyday use, natural characteristics that cause appearance variations, X-coded fabric, or non-colorfast material;</li> <li>(28) Glass contained in/on products including but not limited to tabletops, cabinet doors, or other similar products;</li> <li>(29) Stains caused by the delivery process of the covered item; stains of unknown origin; stains as a result of: acid, bleach, body oils, caustic solutions, dye, fading from sun exposure, nail polish remover, nail polish, paint, suntan oils, ballpoint ink, cosmetics or wax;</li> <li>(30) Products used for commercial purposes (multi-user organizations), public rental or communal use in multi-family housing;</li> <li>(31) Introduction of foreign objects; and</li> <li>(32) Inherent defects that are the responsibility of the manufacturer.</li> <li>(33) Loss and Theft, except for replacement costs or parts and labor costs to repair jewelry in the event it experiences a breakdown (including the loss of diamonds and other gemstones due to a defect in the setting)</li> </ol>
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<b>To Make a Claim</b>	<p><b>For All Products:</b></p> <p><b>To Make a Claim / How it works:</b> If your product fails, call customer service at <b>888-531-1248</b>, between the hours of 8:00a-11:30p ET seven (7) days a week, 365 days per year. <b>You must call prior to having your product serviced; all repairs or replacements must be authorized in advance.</b> Unauthorized repairs or replacements may not be covered. In-home, depot or carry-in service may be available; our customer service representative will inform you what type of service your product qualifies for after you initiate the claim. We will pay for the cost of shipping your product to and from the authorized service centre if depot service is required. At our sole discretion, we may require that you return the product to us and have the product inspected by our authorized service centre as a condition to receiving a replacement product or a reimbursement or we may require you to purchase a replacement product with similar features as a condition to receiving a reimbursement as further outlined below. We may require you to fill out a claim facilitation form prior to receiving service or a replacement or reimbursement under this Policy. You may also be required to produce photo identification issued to you by a Provincial or Federal government office as a condition to receiving service or replacement or reimbursement under this Policy. All claims must be reported within thirty (30) days after expiration of this Policy.</p> <p>No legal action, including but not limited to any action relating to denial of a claim by the insurer may be brought against the insurer under the Policy unless the action is brought within 3 years after you have knowledge or out to have had knowledge of the breakdown of the covered product.</p>
<b>Replacement Product</b>	Claims may be fulfilled with a new, refurbished, or remanufactured product, or a product of equal or similar features and functionality that performs to the factory specifications of the original product. Technological advances may result in a replacement product with a lower selling price than the original product
<b>Deductibles</b>	<b>All Products:</b> There is no deductible for repairs or replacements of all covered products under this Plan.
<b>Claim Limits</b>	<b>Limit of Liability:</b> For any single claim, the limit of liability under this Policy is the least of the cost of: (1) authorized repairs; (2) a replacement product; (3) reimbursement for authorized repairs or replacement; or (4) the price that you paid for the product, excluding taxes, as indicated on your receipt or order confirmation email. The total liability under this Policy for any single product is: (a) replacement of the product with a replacement product; (b) reimbursement of the purchase price you paid for the product, excluding taxes; or (c) the total cost of all authorized repairs up to the purchase price you paid, excluding taxes, of the product, as indicated on your sales receipt or order confirmation email. In the event that we have met any of the above conditions (a), (b) or (c) of the total liability, we shall have fulfilled our obligations owed under this Policy and this Policy shall terminate.
<b>Appeal of Insurer's Claim Decision</b>	<b>You</b> may appeal from the <b>Insurer's</b> decision if <b>You</b> disagree with the outcome. <b>You</b> have sixty (60) days from the date of the <b>Insurer's</b> decline of <b>Your</b> claim to appeal from the decision. <b>Your</b> appeal must be in writing to the <b>Insurer</b> or the <b>Administrator</b> at the address below. <b>You</b> will receive a written response within thirty (30) days following receipt of <b>Your</b> request to appeal. <b>You</b> may also contact the Autorité des marchés financiers or Your own legal counsel.
<b>Cancellation Policy</b>	This Policy can be cancelled by you at any time for any reason at any time by emailing DepartmentC@asurion.com or by writing the administrator at: P.O. Box 1818, Sterling, VA 20167, USA. If the Policy is cancelled by either party: (a) within thirty (30) days of the receipt of this Policy, you shall receive a full refund of the price paid for the Policy, provided no service has been performed, or (b) after thirty (30) days of the receipt of this Policy, you will receive a pro rata refund, less the cost of any service received. This Policy shall be cancelled by us for fraud or material misrepresentation. Unauthorized repair or replacement of covered equipment shall result in the cancellation of this Policy by us. In the event of cancellation by us, written notice of cancellation shall be mailed to you not less than sixty (60) days before cancellation is effective.
<b>Consequences of Misrepresentation</b>	Any misrepresentation, inaccurate representation or failure to disclose could lead to the Policy being canceled, coverage being denied, or benefits being refused or reduced.
<b>Disputes</b>	Most of your concerns may be addressed by simply contacting Asurion at 888-531-1248. In the unlikely event Asurion cannot informally resolve your dispute, you may contact CNA Canada.
<b>COMPLAINTS To the Insurer and Complaint Resolution Process</b>	To make a complaint and access the insurer's policy on handling complaints, please click on the following link: <a href="https://www.cnacanada.ca/complaints">https://www.cnacanada.ca/complaints</a>

<b>Personal Information</b>	<p>Personal Information includes factual or subjective information about an identifiable individual. We collect, use, or disclose personal information that we collect in connection with The Policy (hereinafter “Personal Information”) to Amazon, Asurion, and CNA Canada.</p> <p>Amazon, Asurion, and CNA Canada collect your Personal Information through the Plan Administrator’s and Insurer’s websites, on a claims portal managed by the Plan Administrator, and by phone to either/or the Plan Administrator or the Insurer.</p> <p>Amazon, Asurion, and CNA Canada use your Personal Information to administer the Policy, including but not limited to, detecting, investigating, and preventing fraud, unauthorized or illegal activities, assessing, and processing claims, creating and maintaining records, insuring or reinsuring Policy liabilities, and providing customer service. We may also use and disclose your Personal Information for other purposes with your consent or as permitted or required by law.</p> <p>Amazon, Asurion, and CNA Canada may exchange your Personal Information as necessary for the purposes described above. This will involve transferring data outside of Quebec and within Canada and the United States.</p> <p>Amazon, Asurion and CNA Canada will hold and use your Personal Information only as long as necessary to implement, administer and manage the Policy, or as required to comply with legal or regulatory obligations.</p>
<b>Privacy</b>	<p>Your information may be processed and stored in the United States and may be subject to access by U.S. authorities under applicable laws.</p> <p>Amazon, Asurion and CNA Canada provide you with many ways to make choices about your Personal Information, such as accessing it, correcting it, deleting it, or updating your choices about how it is used. To learn more about your rights regarding your Personal Information with Asurion, visit <a href="http://www.asurion.com/privacyrights">www.asurion.com/privacyrights</a> or by writing to us at Asurion, Attn: Privacy Office c/o Office of the General Counsel, 140 11th Ave. N., Nashville, TN 37203, USA.</p> <p>Requests to access must be in writing, either through the portal link provided above, by email, or by mail. You may also obtain a copy of Asurion’s privacy policy by visiting <a href="https://www.asurion.com/privacy-policy-ca-en/">https://www.asurion.com/privacy-policy-ca-en/</a>.</p> <p><b>You</b> may consult the <b>Insurer’s</b> Privacy Policy to understand how <b>We</b> collect and use <b>Your</b> personal information.</p> <p><b>You</b> may request to review <b>Your</b> personal information in <b>Your</b> 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: <a href="http://www.cnacanada.ca">www.cnacanada.ca</a></p>

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## **Appendix 1 - Amazon Protection Plan Prices**

Product	Term	Premium
Auto Accessories	2 Years	\$2.99-\$69.99
	3 Years	\$4.99-\$69.99
	4 Years	\$5.99-\$99.99
Baby Electronics	2 Years	\$6.99-\$199.99
	3 Years	\$19.99-\$199.99
Bikes/Scooters	2 Years	\$9.99-\$124.99
	3 Years	\$48.99-\$139.99
Cameras	2 Years	\$8.99-\$199.99
	3 Years	\$9.99-\$199.99
	4 Years	\$12.99-\$199.97
Desktops	2 Years	\$10.01-\$199.99
	3 Years	\$26.88-\$119.28
	4 Years	\$40.29-\$185.11
Fitness Products	2 Years	\$4.99-\$54.99
	3 Years	\$48.99-\$199.99
	4 Years	\$64.99-\$153.03
	5 Years	\$93.99-\$181.55
Floor Care Products	2 Years	\$4.99-\$164.99
	3 Years	\$7.99-\$169.99
Gaming Products	2 Years	\$3.99-\$83.06
	3 Years	\$4.99-\$98.92
	4 Years	\$5.99-\$119.99
Golf Equipment	2 Years	\$3.99-\$60.99
	3 Years	\$4.99-\$59.99
GPS/Fitness Products	2 Years	\$6.99-\$57.63
	3 Years	\$8.99-\$79.99
Home Audio and Video Products	2 Years	\$4.99-\$53.68
	3 Years	\$6.99-\$179.99
	4 Years	\$8.99-\$199.99
	5 Years	\$9.99-\$155.99
Home Audio and Video Accident	2 Years	\$5.99-\$99.99
	3 Years	\$8.99-\$199.99
	4 Years	\$10.99-\$199.99
	5 Years	\$12.99-\$169.99
Home Improvement Products	2 Years	\$3.95-\$159.99
	3 Years	\$5.99-\$199.99
	4 Years	\$7.99-\$189.99
Houseware Products	2 Years	\$4.99-\$169.99
	3 Years	\$5.99-\$199.99
Jewelry	2 Years	\$3.49-\$30.92
Kitchen Products	2 Years	\$2.99-\$79.99
	3 Years	\$4.99-\$199.99
	4 Years	\$6.99-\$199.99

Product	Term	Premium
Laptop	2 Years	\$28.00-\$199.99
	3 Years	\$49.00-\$199.99
Lawn and Garden Products	2 Years	\$4.99-\$199.99
	3 Years	\$9.99-\$199.99
	4 Years	\$12.99-\$199.99
Luggage/Handbags	2 Years	\$3.49-\$141.99
	4 Years	\$6.99-\$187.99
Musical Instruments	2 Years	\$4.99-\$82.24
	3 Years	\$8.99-\$199.99
	4 Years	\$12.99-\$199.99
Office Products	2 Years	\$3.99-\$124.99
	3 Years	\$4.99-\$199.99
	4 Years	\$6.99-\$199.99
Optical Products	1 Year	\$3.99-\$89.99
	13 Months	\$69.99
	2 Years	\$8.99-\$149.99
PC Peripheral Products	2 Years	\$4.99-\$129.99
	3 Years	\$6.99-\$199.99
	4 Years	\$8.99-\$199.99
Personal Care Extended Plan	2 Years	\$4.99-\$84.99
	3 Years	\$6.99-\$129.99
Portable Electronics Accident Plan	2 Years	\$4.99-\$149.99
	3 Years	\$6.99-\$199.99
	4 Years	\$12.99-\$199.99
Security Systems	2 Years	\$4.99-\$69.99
	3 Years	\$6.82-\$139.99
	4 Years	\$7.80-\$169.99
Sporting Goods	2 Years	\$5.99-\$26.99
	3 Years	\$8.99-\$129.99
Tablets	2 Years	\$34.99-\$199.99
	3 Years	\$12.99-\$199.99
	4 Years	\$69.99-\$159.99
Toys	2 Years	\$4.99-\$149.99
	3 Years	\$7.99-\$199.99
	4 Years	\$89.99-\$169.99
Televisions	2 Years	\$7.99-\$199.99
	3 Years	\$8.99-\$159.06
	4 Years	\$12.99-\$199.99
	5 Years	\$56.99-\$189.99
Watches	2 Years	\$4.99-\$69.99
	3 Years	\$7.99-\$47.99

