

– FOR QUEBEC CUSTOMERS –



595(06/22)CAD-INS **Extended 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 The Source, or visit www.cnacanada.ca/asurion.

Insurer	Continental Casualty Company (“CNA Canada”) (in Quebec #514926) , whose address is 66 Wellington Street West, Suite 3700, Toronto, Ontario M5K 1J5, Canada, telephone 1-800-831-4262		
Administrator	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		
Seller/Retailer/Distributor	The Source (Bell) Electronics, Inc. whose address is 279 Bayview Drive, Barrie ON, L4M 4W5, Canada		
Eligibility for this Policy	To be eligible for this insurance coverage, you must purchase the product from The Source.		
How much does it cost	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.		
	Product	Term	Premium
	Computing Products	2 years	\$39 – \$199
	Computing Products	3 Years	\$112 – \$162
	Connected Products	2 years	\$8 – \$119
	Connected Products	3 Years	\$79 – \$179
	Software Products	13 months	\$3 – \$14
	Cable and Charger Products	1 Year	\$4 – \$49
	All Other Products	1 Year	\$4 – \$99
	All Other Products	2 years	\$6 – \$124
	The Distributor receives compensation of more than 30% of premium. For more information, please visit asurion.com/thesource .		
Term of Coverage	Depending on the product and purchase price, you may be offered:		

	<p>13-month Policy - 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 continue to provide some of the manufacturer's benefits as well as certain additional benefits listed within the Policy.</p> <p>2-year Policy- 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 continue to provide some of the manufacturer's benefits as well as certain additional benefits listed within the Policy.</p> <p>3-year Policy – 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 continue to provide some of the manufacturer's benefits as well as certain additional benefits listed within the Policy.</p> <p>1-year Policy – This Policy begins after the manufacturer's warranty.</p>
What is Covered	<p>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 systems, gaming software, wearables, audio streaming devices, audio headsets, and digital cameras and camcorders.</p>
What is Not Covered	<p>(1) Loss and theft;</p> <p>(2) Intentional physical damage, insect infestation, misuse, or abuse;</p> <p>(3) Products with altered or missing serial numbers;</p> <p>(4) Service performed by unauthorized repair personnel;</p> <p>(5) Replacement costs for lost or consumable parts (except as otherwise expressly provided in the Policy), such as antennas, styluses, audio/video disks, tapes, computer software or disks, print elements, external power supplies, knobs, remotes, batteries, bulbs and/or lamps;</p> <p>(6) Cosmetic damage and problems due to improper and/or non-factory authorized installation or repairs;</p> <p>(7) Acts of God;</p> <p>(8) Products used for commercial purposes (multi-user organizations) public rental or communal use in multi-family housing;</p> <p>(9) 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;</p> <p>(10) Any fees related to third party contracts;</p> <p>(11) "No Problem Found" diagnosis or failure to follow the manufacturer's instructions;</p> <p>(12) Any failures, parts and/or labour costs incurred as a result of a manufacturer's recall;</p> <p>(13) Repair or replacement caused by defects that existed prior to the purchase of the Policy;</p> <p>(14) Service outside of-Canada, unless prior approval is obtained;</p> <p>(15) Cleanings and alignments;</p> <p>(16) Liability or damage to property, or injury or death to any person arising out of the operation, maintenance or use of the product;</p>

	<p>(17) Cost of preventative maintenance, or damages caused by improper preventative maintenance;</p> <p>(18) Products with safety feature(s) removed, bypassed, disabled or altered;</p> <p>(19) Loss or damage to stored data, repairs related to installed software, computer viruses, or computer hardware which is added after the original purchase;</p> <p>(20) Any damage to recording media including any software programs, data, or configuration/setup information resident on any mass storage devices such as hard drives, CD-ROM drives, DVD drives, floppy diskettes, tape drives or tape backup systems, as a result of the malfunctioning or damage of an operating or non-operating part, or as a result of any repairs under the Policy;</p> <p>(21) Breakdowns which are not reported within thirty (30) days after expiration of the Policy; and</p> <p>(22) War, invasion or act of foreign enemy, hostilities, civil war, rebellion, riot, strike, labour disturbance, lockout or civil commotion.</p>
To Make a Claim	<p>If your product fails, call customer service at 1-855-359-8324 to process your claim Monday – Friday 8:00 a.m through midnight Eastern Time; Saturday and Sunday 9:00 a.m. through 10:00 p.m. Eastern Time. You must call prior to having your product serviced; all repairs or replacements must be authorized in advance. 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.</p> <p>If we determine that we cannot repair your product, we may replace the product with a replacement product or, at our discretion, we will issue you a voucher, electronic payment, gift card or cheque for the purchase price for the product, excluding taxes, as indicated on your sales receipt or order confirmation email, to return to the retailer to purchase a replacement product. Non-original manufacturer's parts may be used for repair of the product if the manufacturer's parts are unavailable.</p> <p>Repair or replacement of the product will be done within 60 days after receipt of the claim. 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> <p>All claims must be reported within thirty (30) days after expiration of the Policy you purchase. Depending on the product, term, and product purchase price, the expiration will be as follows:</p> <p>2-years from the date of purchase 3-years from the date of purchase 13-months from the date of purchase 1-year following the expiration of the manufacturer's warranty</p>
Replacement Product	<p>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.</p>

	Technological advances may result in a replacement product with a lower selling price than the original product
Deductibles	No deductibles apply when you file a claim.
Claim Limits	The total liability under the Policy for any single product is: (a) replacement of the 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.
Appeal of Insurer's Claim 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.
Cancellation Policy	<p>You may cancel your optional coverage at any time.</p> <p>This Policy can be cancelled by you at any time for any reason by surrendering it, along with the Notice of Rescission which will be sent to the Insurer, to the retailer from which you purchased this Policy during the period of their store return policy, or at any time by emailing DepartmentC@asurion.com or by writing the administrator at: P.O. Box 1818, Sterling, VA 20167, USA. The Notice of Rescission form is available at the Insurer's website at www.cnacanada.ca/asurion.</p> <p>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 of the price paid, less the cost of any service received.</p>
Consequences of Misrepresentation	Any misrepresentation, inaccurate representation or failure to disclose could lead to the Policy being canceled, coverage being denied, or benefits being refused or reduced.
Disputes	Most of your concerns may be addressed by simply contacting Asurion at 1-855-359-8324. In the unlikely Asurion cannot informally resolve your dispute, you may contact CNA Canada.
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
Personal Information	<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 the Source, Asurion, and CNA Canada.</p> <p>The Source, 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>The Source, 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</p>

	<p>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>The Source, 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>The Source, 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>
Privacy	<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>The Source, 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 www.asurion.com/privacyrights 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. 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 https://www.asurion.com/privacy-policy-ca-en.</p> <p>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</p>