

Product Summary for Sonos Consumer Products Protection



Policy Form Number and Name	EXT-REG-02D-INS Consumer Products Protection Policy
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Need more information? Contact us.

Contact the Administrator:	Contact the Insurer:
Extend, Inc. support@extend.com (877) 248-7707 Monday - Friday: 8:00 AM and 5:00 PM EST	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:	Autorité des marchés financiers:
Sonos, Inc. (800) 680-2345 614 Chapala St. Santa Barbara, CA 93101	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 Consumer Products 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/web/guest/cnacanada/sp-en/sonos .

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 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:
Consumer Products: <ul style="list-style-type: none">This Policy covers failures due to a defect in materials or workmanship that are experienced during normal use or wear and tear in a residential setting during the Coverage Term. This Policy also covers operational failure resulting from a power surge. This Policy does not cover any claims that are covered under Your manufacturer warranty, Selling Retailer/Distributor warranty, maintenance plan or insurance policy You may have for the Covered Product. Failures caused by pre-existing conditions are not covered under this Policy.

- **ENHANCED COVERAGE**, If **You** purchased enhanced coverage the enhanced **Coverage Type** will be shown on **Your Purchase Confirmation** as indicated below:
 - **ADH: Your Covered Product** is protected against ADH during the **Coverage Term**. The use of this coverage requires an explanation of where and when the accident occurred as well as a detailed description of the actual event. Failure to provide this information may result in claim denial.

Fixed Premiums:

Price Range	1-Year Term		2-Year Term		3-Year Term	
	Premium	Premium Sales Tax	Premium	Premium Sales Tax	Premium	Premium Sales Tax
\$0-\$24.99	\$2.99	\$0.27	\$4.99	\$0.45	\$6.99	\$0.63
\$25-\$49.99	\$7.99	\$0.72	\$15.99	\$1.44	\$22.99	\$2.07
\$50-\$99.99	\$15.99	\$1.44	\$22.99	\$2.07	\$38.99	\$3.51
\$100-\$149.99	\$22.99	\$2.07	\$38.99	\$3.51	\$54.99	\$4.95
\$150-\$199.99	\$22.99	\$2.07	\$46.99	\$4.23	\$61.99	\$5.58
\$200-\$249.99	\$30.99	\$2.79	\$54.99	\$4.95	\$77.99	\$7.02
\$250-\$299.99	\$38.99	\$3.51	\$61.99	\$5.58	\$93.99	\$8.46
\$300-\$349.99	\$38.99	\$3.51	\$69.99	\$6.30	\$100.99	\$9.09
\$350-\$399.99	\$46.99	\$4.23	\$77.99	\$7.02	\$116.99	\$10.53
\$400-\$449.99	\$54.99	\$4.95	\$93.99	\$8.46	\$132.99	\$11.97
\$450-\$499.99	\$54.99	\$4.95	\$100.99	\$9.09	\$139.99	\$12.60
\$500-\$549.99	\$61.99	\$5.58	\$108.99	\$9.81	\$155.99	\$14.04
\$550-\$599.99	\$61.99	\$5.58	\$116.99	\$10.53	\$163.99	\$14.76
\$600-\$649.99	\$69.99	\$6.30	\$116.99	\$10.53	\$171.99	\$15.48
\$650-\$699.99	\$69.99	\$6.30	\$116.99	\$10.53	\$171.99	\$15.48
\$700-\$749.99	\$69.99	\$6.30	\$124.99	\$11.25	\$178.99	\$16.11
\$750-\$999.99	\$69.99	\$6.30	\$124.99	\$11.25	\$178.99	\$16.11
\$1000-\$1499.99	\$77.99	\$7.02	\$132.99	\$11.97	\$194.99	\$17.55
\$1500-\$1999.99	\$100.99	\$9.09	\$178.99	\$16.11	\$256.99	\$23.13
\$2000-\$2499.99	\$132.99	\$11.97	\$225.99	\$20.34	\$327.99	\$29.52
\$2500-\$2999.99	\$155.99	\$14.04	\$272.99	\$24.57	\$389.99	\$35.10

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 (iii) the date following the termination of any Waiting Period, and ends after the **Policy Term**.

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

- **You** must follow all the procedures stated below to be eligible for service under this **Policy**. **Your** failure to comply will disqualify **Your** claim.
- **We** determine the coverage eligibility of **Your Covered Product** on the basis of this **Policy** document, the information **You** provide to **Us** when **You** submit **Your** claim, and, in some cases, the findings of an authorized technician during a service visit **We** arrange. Similarly, if an authorized technician finds the nature of the failure or damage is different from what **You** reported to **Us**, **Your** claim might not be covered under this **Policy**.
- Please contact the **Administrator** as soon as practicable after the failure occurs and **You** will be advised on how to obtain service or a replacement. To do so, go online at <https://customers.extend.com/claims> or call the toll-free number at (877) 248-7707 during normal business hours.
- In the event of a claim, do not return the **Covered Product** to the **Selling Retailer/Distributor** or obtain unauthorized service without instruction from the **Administrator** as this **Policy** will not cover damage or failures resulting from unauthorized service, except as provided for in Section 7.1.2. of the **Policy**.
- Depending on the **Covered Product** and failure or damage circumstances, at **Our** discretion, **We** will either:
 - Repair **Your Covered Product** (on-site, mail-in or local repair service may be available, at **Our** discretion):
 - All repairs other than emergency repairs described below must be authorized by the **Administrator** before the performance of work or **Your** claim may be denied. If **You** refuse service after **We** have dispatched the repair servicer to **Your** location, **You** will be billed for that servicer's applicable trip charge.
 - If an emergency occurs after normal business hours and **We** cannot be reached, **You** can proceed with repairs. If covered under the terms of this **Policy**, **We** will reimburse **You** or the service vendor in accordance with the **Policy** provisions, up to the Limit of Liability. **You** must submit all receipts and documentation within 48 hours of the emergency.
 - If applicable, **We** recommend that **You** back up all data on **Your Covered Product** before obtaining service, as repairs to **Your Covered Product** may result in the deletion of data.
 - SERVICE COSTS, TRIP CHARGES, BREAKDOWN CHARGES, INSPECTION FEES OR ESTIMATE CHARGES FOR REPAIRS NOT COVERED UNDER THIS **POLICY** ARE **YOUR** RESPONSIBILITY.
 - Replace **Your Covered Product** (with a product of like kind, quality, and functionality);

- If **Your Covered Product** or part cannot be repaired, **We** will replace it with a new or refurbished unit or part of like or similar quality up to the Limit of Liability. If the **Covered Product** is comprised of more than one item sold under a single SKU, **We** will replace the affected item only. The replacement product may be a future or current version of **Your original Covered Product** or part. In cases where replacement is not reasonably possible, **You** will be paid a settlement as described in 7.3. of the **Policy**.
- Provide a financial credit/settlement in the form of a cheque, store credit or gift card based on the original **Purchase Price**, not to exceed the Limit of Liability.
 - The amount of the settlement will be the **Purchase Price** less any claims costs, not to exceed the Limit of Liability. **Your** 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 this **Policy** for **Your Covered Product**.

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?

The following are not covered by **Your Policy** unless specifically provided in Section 4. "What is Covered":

• ALL PRODUCT CATEGORIES

- products not originally covered by a manufacturer or **Selling Retailer/Distributor** warranty or with less than an original thirty (30) days manufacturer parts or labour limited warranty, unless a **Waiting Period** has been applied,
- accidental damage, unless ADH coverage was offered, purchased, and indicated on **Your Purchase Confirmation** as covered,
- damage or failure that is or should be covered by any manufacturer or **Selling Retailer/Distributor** warranty, insurance policy or other agreement providing the same benefits, or are a result of a recall, regardless of the manufacturer's or **Selling Retailer/Distributor's** ability to pay for such repairs,
- damage, costs or problems related to any custom or improper installation or reinstallation of the **Covered Product**,
- all pre-existing conditions that occur before the **Coverage Term** and that cause the mechanical or electrical failure of the **Covered Product** and/or any product sold used if used coverage is not purchased or "AS-IS", including, but not limited to, floor models, demonstrations models, pre-owned, rental, etc.,
- parts requiring replacement or repairs due to normal wear and tear unless tied to a failure, and items normally designed to be periodically replaced during the life of the **Covered Product**, including, but not limited to, batteries, light bulbs, projection bulbs, etc.,
- damage from abnormal use, abuse, misuse, mishandling, neglect, improper operation, tampering with, the introduction of foreign objects into the **Covered Product**, unauthorized modifications or alterations to a **Covered Product**, including altered serial numbers,
- damage or failure caused by **Your** lack of following the manufacturer's instructions for operation, care, storage, cleaning, periodic checkups or preventive maintenance of the **Covered Product**,
- external causes of any kind, including third-party actions, fire, theft, insects, animals, exposure to weather, windstorm, sand, dirt, hail, earthquake, flood, water, acts of God or consequential loss of any nature,
- loss or damage caused by crime, invasion, rebellion, riot, strike, labour disturbance, lockout, or civil commotion,
- theft, mysterious disappearance, misplacement, reckless, abusive, willful or intentional conduct associated with handling and use of the **Covered Product**,
- 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 incidental or consequential, damages Including, but not limited to, losses incurred due to any or delay in rendering service under this **Policy** or resulting in loss of use, voiding of the manufacturer warranty or **Selling Retailer/Distributor** warranty,
- any product purchased for or used at any time for commercial purposes or on a rental basis,
- service or replacement outside of Canada, unless covered under Section 7.4. of the **Policy**,
- non-functional, non-operating, external or aesthetic parts including, but not limited to, decorative embellishments, plastic parts, knobs, rollers, baskets, glass, housings, insulation, conduit, handles, shelves,
- cosmetic damage such as, but not limited to, nicks, scratches, peeling & dents,
- unauthorized repairs and/or parts and damage caused by unauthorized repair personnel, improper attachments, problems due to improper repairs, transportation damage,
- separately purchased accessories used in conjunction with a **Covered Product**,
- noises, squeaks or service where no problem can be found,
- application programs, operating software, other software, loss of data or restoration of programs,
- any expansion of the channel or frequency range capabilities of the **Covered Product**, circuit adjustments required to receive any station, service or adjustments due to changes in external power or water supply, water and power connectors and connections, reception or normal signal,
- repair or replacement of upgraded computer components when repair or replacement is required due to incompatibility of parts,
- failures which are not reported during the **Coverage Term**.

- overheating caused by vermin, fan blockage,
- any storage media damaged by malfunctioning parts,
- corruption of any program, data or setup information resident on any hard drives and internal or external removable storage devices, because of the malfunctioning or damage of an operating part or as a result of any repairs or replacement under this Policy, and damage caused from refilled ink cartridges and toner and ink cartridges, cables.

Additional important information

Cancellation:

You may cancel this **Policy** for any reason at any time by contacting the **Administrator** at (877) 248-7707 or emailing support@extend.com. If **You** cancel before the start of the **Coverage Term** and no claim has been made under the **Policy**, **You** will receive a 100% refund of the **Premium**. For any other cancellation request, **You** will receive a pro-rata refund (based on the elapsed **Coverage Term**) of the **Premium**, less paid claims under this **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 8. Cancellation of the **Policy** at the following website: www.cnacanada.ca/web/guest/cna/sp/sonos.

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.