

BEST BUY PROTECTION



BESTBUY
Protection

Certificate of Insurance and
Statement of Services

Quebec

ABOUT THIS BOOKLET

Congratulations on purchasing a Best Buy Protection plan. This booklet contains all the information you need to understand your coverage details, including what is and isn't covered and how to start a service request.

It is important that you read and keep this booklet together with your original purchase invoice in a safe place for future use.



TABLE OF CONTENTS

IDENTIFYING YOUR BEST BUY PROTECTION PLAN	4
INQUIRIES	5
BEST BUY RETURN AND EXCHANGE POLICIES	5
DEFINITIONS	6
BEST BUY PROTECTION WITH PHYSICAL DAMAGE	7
CERTIFICATE OF INSURANCE	8
Your Agreement	8
General Conditions	8
Important Information About Your Plan	10
Customer Responsibilities	11
Features of Your Plan	12
Exclusions and Limitations	15
Starting a Service Request	17
STATEMENT OF SERVICES	18
Best Buy Loaner Program	18
Best Buy TV Setup & Calibration	18
BEST BUY PROTECTION WITH PHYSICAL DAMAGE (FOR CELL PHONES)	19
CERTIFICATE OF INSURANCE	20
Your Agreement	20
General Conditions	20
Important Information About Your Plan	22
Features of your Plan	23
Exclusions and Limitations	24
Starting a Service Request	25
BEST BUY PROTECTION+	27
CERTIFICATE OF INSURANCE	28
Your Agreement	28
General Conditions	28
Important Information About Your Plan	30
Customer Responsibilities	31
Features of Your Plan	31
Exclusions and Limitations	33
Starting a Service Request	35
STATEMENT OF SERVICES	36
Best Buy Membership	36
Best Buy Loaner Program	37

IDENTIFYING YOUR BEST BUY PROTECTION PLAN

Your original Best Buy Canada store purchase invoice shows the covered product, the Best Buy Protection plan you purchased, and the term and/or expiry date of your plan. Find the plan description on your invoice as indicated in the sample invoice below, then refer to the table on page 5 to identify your Best Buy Protection plan.

Global Contract ID/Four Part Key →
 Product →
Plan Description
 Refer to table on page 5 for Plan details →
 SKU of Product Covered by the Plan →

*****START RECEIPT*****		
Best Buy #999		
Thousands of Possibilities, Get Yours		
1234 Main Street, Vancouver		
Store Phone #: 555-555-5555		
Best Buy Toll Free: 1-866-BESTBUY		
Keep your receipt		
Val #: 1111-2222-3333-4444		
0999 043 8763 06/19/21	10:08	B4ZC
10630156 XBR65A1E		0,000.00
SONY 65A1E OLED SMT		
10091592 BC Display		00.00
BC DISPLAY > 46		
10344045 MB BBP 4Y T		00.00
MB BBP 4Y TV OS LS		
SKU # 10630156		
SUBTOTAL		0,000.00
GST		000.00
QST		000.00
TOTAL		0,000.00

Your purchase invoice also includes additional details to help you better understand the type of plan you purchased:

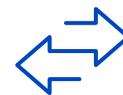
INVOICE CALLOUT	PLAN DESCRIPTION	WHAT DOES IT MEAN?
MB	MB BBP 4Y TV OS LS	The presence of MB (meaning Member) indicates that you have purchased a Best Buy Protection plan as a Best Buy Member.
BBP	MB BBP 4Y TV OS LS	In this example BBP describes the Best Buy Protection plan you purchased.
OS	MB BBP 4Y TV OS LS	Select products qualify for On-Site repair. If your covered product qualifies for On-Site repair, the plan description will feature an OS as shown in this example.
MP/LS	MB BBP 4Y TV OS LS	The LS means you paid your Best Buy Protection plan in full. MP means you are paying your Best Buy Protection plan monthly.

YOUR PLAN DESCRIPTION	THIS IS YOUR BEST BUY PROTECTION PLAN	YOUR COVERED PRODUCT
BBPPD	Best Buy Protection with Physical Damage	<ul style="list-style-type: none"> • Apple Watch • Computers • Digital Cameras • Gaming Consoles
BBPPD	Best Buy Protection with Physical Damage (for cell phones)	<ul style="list-style-type: none"> • Laptops • Tablets • Televisions
BBP+	Best Buy Protection+	<ul style="list-style-type: none"> • Cell Phones • Computers • Laptops • Tablets
CBBP	You have commercial coverage under your plan	<ul style="list-style-type: none"> • Televisions



INQUIRIES

For inquiries, you can live chat with us at bestbuy.ca/connectnow, see the FAQs at bestbuy.ca/protection, or call 1-866-BESTBUY (1-866-237-8289). We will assist you in requesting services under your Best Buy Protection Plan or answer any questions you may have about your coverage.



BEST BUY RETURN AND EXCHANGE POLICIES

If within the first 30 days from the date you purchased your product from Best Buy Canada, you find your product is not working as it should or to your satisfaction, you may be eligible to return or exchange your product. For details on Best Buy Canada's return and exchange policies, please go to: www.bestbuy.ca/en-ca/help.

DEFINITIONS

Capitalized terms in the Certificate of Insurance have the meanings set out below:

Accessory(ies) means supplementary items and/or peripheral devices that are included in the original manufacturer's package and form part of Your covered Product, including, but not limited to, external speakers, monitors, keyboards, mice, remote controls, docking stations, power leads, 3D glasses, USB cables, power adapters, batteries (unless excluded under Your Plan), and headphones.

American Bankers, We, Us, Our means American Bankers Insurance Company of Florida, the provider of the Plan, located at 320 Bay Street, Suite 510, Toronto, Ontario, M5H 4A6.

Best Buy Canada Store means a Best Buy Canada or Best Buy Mobile retail store, excluding any Best Buy Express stores.

Commercial Plan means a Plan purchased for business or commercial purposes, as indicated in Your original purchase invoice.

Effective Date means the later of:

1. the date You purchased the Plan; and
2. if Your Product is delivered to You at a later date, the date Your Product is delivered to You by Best Buy Canada.

Plan means the personal or commercial Best Buy Protection Plan You purchased, as indicated in your original purchase invoice.

Premium means the Plan purchase price You paid, or agreed to pay, plus applicable taxes, as shown on Your original purchase invoice. The Premium is determined by the Product You purchased, the price of the Product, and the Term of Your Plan.

Product means the product covered by this Plan which You purchased from Best Buy Canada.

Replacement Product means a refurbished product of like kind and quality with comparable features and functionality to the original Product, though not necessarily of the same brand or colour, not to exceed the original purchase price of Your Product. Technological advances may result in a Replacement Product with a lower retail price than the original Product.

Service Request means a request for repair and/or replacement, whichever applies, under the Plan.

Term means the total period of coverage You purchased as indicated in Your original purchase invoice.

You, Your means the purchaser of this Plan or any permitted transferee.

BEST BUY PROTECTION WITH PHYSICAL DAMAGE

Televisions, Desktop Computers, Laptops, Tablets, Gaming Consoles, Digital Cameras, and Apple Watches.

WHAT'S COVERED*

- ✓ 100% of parts and labor are covered to repair manufacturer defects not covered by the manufacturer's warranty
- ✓ Malfunction due to power surge under Power Surge Protection
- ✓ Replacement of Your Product if We can't repair it
- ✓ On-Site Repair for select Products
- ✓ Up to two (2) repairs due to physical damage (including screen failure) or liquid resistance failure
- ✓ Global Coverage
- ✓ Replacement of Your Product when it qualifies for Our No Lemon Policy
- ✓ Coverage for all of the Accessories that came in the original packaging
- ✓ Your Plan is fully transferable with no additional costs

WHAT'S NOT COVERED*

- ✗ On-Site Repair if you live outside of a 60km radius from a Best Buy Canada Store
- ✗ Loss of data and/or data recovery
- ✗ User-replaceable batteries
- ✗ Catastrophic damage
- ✗ Loss and theft

*Subject to the terms, conditions, exclusions, and limitations of the Plan. This page is for information purposes only. Refer to the Certificate of Insurance for full details of Your coverage.

CERTIFICATE OF INSURANCE

BEST BUY PROTECTION WITH PHYSICAL DAMAGE

1. AGREEMENT

This Certificate of Insurance together with Your original Best Buy Canada purchase invoice represent the entire agreement between You and American Bankers. You have elected to purchase the Plan for the Premium as shown on Your original purchase invoice. By purchasing the Plan, You acknowledge that You have read and that You accept the terms and conditions of the Plan as outlined in this Certificate of Insurance. No oral or written representations, warranties or conditions will be binding on You or on Us. This Certificate of Insurance may not be amended or modified.

Each part or provision outlined in this Certificate of Insurance must be interpreted in a way that is valid under applicable law. If any part or provision is found to be unenforceable, the remaining parts or provisions will remain valid and in force.

2. GENERAL CONDITIONS

Manufacturer's Warranty

This Plan does not replace the manufacturer's warranty while the manufacturer's warranty is in effect but provides certain additional services which are available to You from the Effective Date.

Please note that any services, repairs, or replacements provided under Your Plan before the expiry of Your Product's manufacturer's warranty may void the manufacturer's warranty. Refer to the terms and conditions of Your Product's manufacturer's warranty for further details.

Cancellation of Your Plan

By Us: We may cancel Your Plan without advance written notice, unless otherwise prohibited by law, on the basis of: (a) in connection to the Product, the Plan, or a Service Request filed by You, (i) Your concealment or misrepresentation of any material fact or circumstance, (ii) Your engagement in fraudulent conduct, (iii) Your intentional submission of misleading information; (b) Your commercial or rental use of the Product (unless specifically noted as a commercial Plan on Your original purchase invoice); (c) repair or replacement of a Product not performed by a certified and qualified technician authorized by the manufacturer during the manufacturer's warranty period; (d) repair or replacement of a Product after the manufacturer's warranty period not authorized by Us; (e) Your failure to comply with any of the terms and conditions set out in this Certificate of Insurance; or (f) if paying the Premium in monthly instalments, Your failure to make a monthly payment within 30 days from its due date. If Your Plan is cancelled due to reason (a) (i), (ii), and (iii), You may not be entitled to a refund of any portion of the Premium paid by You, and any past Service Requests or claims paid in relation to the Product may be subject to further investigation and recovery of any benefits paid to You.

Automatically: Your Plan will automatically end on the date You are issued a store credit or Replacement Product.

By You: You may cancel Your Plan for any reason at any time within the first thirty (30) days of purchase and receive a full refund of any payment made to this Plan, less the cost of services received, unless otherwise prohibited by law.

To receive Your refund, You must deliver the cancellation request along with this document and all original purchase invoices to a Best Buy Canada Store.

After the first thirty (30) days, you may cancel this Plan for any reason at any time by visiting [bestbuy.ca/protection](https://www.bestbuy.ca/protection) to cancel online, by live chat at [bestbuy.ca/connectnow](https://www.bestbuy.ca/connectnow) or calling 1-866-BESTBUY. You will be entitled to a refund of any unearned portion of the Premium.

Transfer of the Plan

You may transfer this Plan at no cost to another person at any time by calling Us. You must provide the name of the person to whom the Plan is being transferred to. To complete the transfer, the transferee must contact Us and provide contact information or other additional information, as required by Us.

The transfer takes effect once the transferee provides the required information.

You must make sure the transferee has the original receipt for the purchase of this Plan and the Product covered by this Plan in order to receive services under this Plan.

Assignment of the Plan

We may assign this Plan to another provider without Your consent and without notice to You. If We assign this Plan and/or its respective contracts, the assignee(s) will assume all obligations to You, We will be released of all obligations, and You agree to look solely to the assignee for the performance of all obligations under the Plan.

Privacy Policy

We may collect, use, and share personal information provided by You to Us, and obtained from others with Your consent, or as required or permitted by law. We may use the information to serve You as a customer and communicate with You. We may process and store Your information outside your province in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of Our privacy policy by calling 1-888-778-8023 or from Our website (www.assurant.ca/privacy-policy). If You have any questions or concerns regarding the privacy policy, the purposes and means for which Your information is being collected, Your rights, Your options for refusing or withdrawing Your consent to the use of Your personal information, you may call Us at the number listed above.

If You Have a Concern or Complaint

If You have a concern or complaint about Your coverage, please call Us at 1-866-BESTBUY (1-866-237-8289). We will do Our best to resolve Your concern or complaint. If for some reason We are unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may also obtain detailed information about Our resolution process and external recourses either by calling Us at the number listed above or at: [assurant.ca/customer-assistance](https://www.assurant.ca/customer-assistance)

3. IMPORTANT INFORMATION ABOUT YOUR PLAN

Payment of Premium

The Premium may be paid in one single payment or in convenient monthly payments over the Term of Your Plan. The Premium is the same for both payment options.

If paying monthly, the first monthly payment must be paid at the time You purchase the Plan and will be charged to the credit card account designated by You. Monthly payments for the remainder of the Term of Your Plan will be charged to the same credit card.

At any time during the Term of Your Plan, You may pay out the sum of the remaining monthly instalments in one single payment. To access Your Plan online, follow the steps described under section 7. STARTING A SERVICE REQUEST.

Product Coverage

Your Plan covers Your Product and Accessories when used primarily for personal, family or household purposes or in a home office setting, unless You purchased a Commercial Plan.

Service Requests and Exchange Limits

Your Plan provides a maximum of two (2) Service Requests due to physical damage (including screen failure) or liquid resistance failure during the entire Term of the Plan, and no limit for Service Requests due to mechanical breakdown or power surge.

Your Plan also provides You with a maximum of one (1) in-store Accessory exchange.

Duration of Plan

Your Plan starts on the Effective Date and ends on the earliest of:

1. the date the Term of Your Plan expires;
2. the date the Plan is cancelled in accordance with the Cancellation of Your Plan section; and
3. if paying the Premium in monthly instalments, the date You are 30 days late making Your monthly payment.

No services will be provided under the Plan once ended.

Workmanship Guarantee

The quality of workmanship of the repairs performed under Your Plan are guaranteed for 90 days from the date the repair is completed.

4. CUSTOMER RESPONSIBILITIES

Before Providing Your Product for Service

You must:

1. remove any screen lock application (PIN, touch ID, or password);
2. deactivate any activation lock such as Apple's "Find My" app or Google Activation Lock;
3. remove all confidential, proprietary and personal information, including login information and passwords (i.e. cached information); and
4. remove all removable media, such as CDs, DVDs, PC Cards, or internet sticks.

It is Your responsibility to back up the contents of Your Product, including, without limitation, its hard drive, data storage components and data storage applications, and remove these contents from Your Product before services are performed. During the course of service, the contents of Your Product may be lost or reformatted. Where possible, and subject to availability of software, Your Product will be returned to You configured as originally purchased, subject to applicable updates. This Plan does not include restoration of data to Your Product. Third-party applications/software previously installed in the Product may not be compatible or properly function with the Product as a result of required updates to original software configuration.

We will not be responsible for any damage to, or loss of, any programs, data, applications, or other information stored on any media or any part of any Product that is repaired or replaced by Us.

When delivering Your Product to a Best Buy Canada Store, You are responsible for properly protecting Your Product from further damage.

Before Receiving On-Site Repairs

If Your Product is covered under On-Site Repair as described under section 5. FEATURES OF YOUR PLAN, You must:

1. provide a safe, non-threatening environment;
2. follow all safety protocols and/or advisories issued by governmental agencies or public health units; and
3. Your Product must be accessible with clear and unobstructed access as determined solely by the certified service technician.

If Your TV is wall mounted, You may be required to remove it from the mount.

5. FEATURES OF YOUR PLAN

The features of your Plan are available to You from the Effective Date, unless covered by the manufacturer during the manufacturer's warranty period.

Assistance Services

During the Term of Your Plan, You will have access to the following Product and Plan assistance services:

- 24-hour / 7-day per week bilingual French/English on-line and telephone support, including managing repair services.
- Assisting with Product performance questions in order to expedite the restoration of Your Product to normal operating conditions.
- Identifying and dispatching of screened technicians qualified to provide technical assessment and/or repair services for Your Product.
- Diagnosing Your Product to determine the source of the defect.
- Managing the repair process and delivery of services.
- Monitoring and enforcing service standards to ensure quality of service by repair service centres and technicians.

Certified Service Network

We ensure safe and quality service is delivered to You through Our network of certified service technicians and constantly monitor the quality of service provided. Additionally, We require that all service repair centres maintain 1) suitable repair facilities in accordance with good business practices; and 2) appropriate licensing in compliance with applicable local, provincial and federal laws that pertain to repair centre businesses.

Product Specific Services

Your Plan covers:

TELEVISION

- Repair for burn-in and ghost imaging
- Pixel burnout coverage based upon manufacturer's guidelines or up to 3 dead pixels, if not specified by the manufacturer
- Repair of blown speaker components not due to intentional abuse or misuse for speakers covered under the Plan

On-Site Repair

On-Site Repair is included for TVs larger than 32". Our certified service technician will attempt to complete repairs at Your address. After inspection and assessment by the certified service technician, due to the nature of some repairs, We may, at Our cost, arrange for Your Product to be transported or shipped to a Best Buy Canada Store or authorized service centre to complete the repair.

Limitations to On-Site Repair: If You live beyond a 60km radius of a Best Buy Canada Store, or in an area not accessible by municipally maintained roads, Your Service Request may be processed under Global Coverage or on a carry-in basis at a Best Buy Canada Store.

Product Repair

- **Mechanical Breakdown with Power Surge Protection:** If Your Product suffers mechanical breakdown as a result of manufacturer's defects in materials and/or workmanship not covered by the manufacturer's warranty or suffers damage from a power surge occurring during the Term of the Plan, We will repair Your Product in order to restore it to normal operating condition. Repairs include the cost of labour and parts, which may be refurbished or non-original manufacturer's parts that perform to the manufacturer's specifications. Repairs due to power surge cover only hardware and will be provided from the Effective Date.

If during the repair of Your Product, We determine that failure of Your Product is due to physical damage (including screen failure) or liquid resistance failure, Your repair service will be processed under the Physical Damage Repairs section and may be subject to a service fee.

- **Physical Damage Repairs** (and applicable service fees): If Your Product suffers physical damage (including screen failure) or liquid resistance failure, We will repair Your Product in order to restore it to normal operating conditions. A service fee will apply as follows:

PRODUCT TYPE	RETAIL PRICE OF PRODUCT	SERVICE FEE
Televisions	Up to \$2,000	\$200
	\$2,001 and over	\$400

At Our option, as opposed to repairing Your Product, We may choose to replace it with a Replacement Product or issue You a store credit, not to exceed the original purchase price of Your Product, upon which Your Plan will immediately be deemed fulfilled.

Product Replacement

If a repair takes longer than twenty (20) business days to complete, We will, at Our sole discretion, either provide You with a Replacement Product or issue You a store credit, not to exceed the original purchase price of Your Product, upon which Your Plan will immediately be deemed fulfilled.

The 20-business day service period begins when the Product arrives at a Best Buy Canada Store or an authorized service location and ends when the repaired Product is made available to You for pick up. For On-Site Repairs, the 20-business day service period begins on the date You initiated the Service Request and ends when the Product is deemed repaired by Our certified service technician.

Limitations to Product Replacement: This service does not apply to maintenance checks, cleanings, customer education, Accessory exchange including, but not limited to, remotes, docking stations, or other similar parts, or, if You obtained Global Coverage authorization, any repairs performed by other repair facilities or outside Canada.

Accessory Exchange

If an Accessory is defective or malfunctions, this Plan will provide You with an exchange of Your Accessory. The Accessory may be an original, if available, or a new or refurbished accessory of like kind and quality with comparable features and functionality.

Limitations to Accessory Exchange: This Plan covers a maximum of one (1) Accessory exchange during the Term of the Plan.

No Lemon Policy

If We repair Your Product three times, and the same repaired Product then requires a fourth covered repair, as diagnosed by an authorized technician, We will, at Our sole discretion, either provide You with a Replacement Product or issue You a store credit, not to exceed the original purchase price of Your Product, upon which Your Plan will immediately be deemed fulfilled. **KEEP YOUR SERVICE INVOICES**, We cannot provide copies of service invoices. You must return the damaged repaired Product and purchase invoices along with the authorized service repair invoices from the three prior separate service repair incidents to qualify for No Lemon Policy.

For clarity, one repair under the No Lemon Policy means a repair requiring functional part(s) repair or replacement to which a unique identifying Service Request number is assigned and does not include any repairs performed under the Workmanship Guarantee.

Limitations to No Lemon Policy: This No Lemon Policy does not apply to: (a) repairs due to physical damage (including screen failure) or liquid resistance failure covered under the Plan; (b) repair services that are resolved by minor soldering or repair of loose wires; (c) repair service calls that do not result in a physical repair such as maintenance checks, cleanings, customer education; (d) replacement or repair of Accessories; (e) reloading or servicing software; or (f) repairs that are performed outside Canada.

Global Coverage

Global Coverage is available on a limited basis and at Our sole discretion.

If You live beyond a 60km radius of a Best Buy Canada Store, upon obtaining Our authorization, You may have Your defective Product repaired at a manufacturer authorized repair facility and be reimbursed for any authorized charges paid by You.

Limitations to Global Coverage: Global Coverage does not include No Lemon Policy and Product Replacement. At Our sole discretion, this service may not be available for On-Site Repairs or Service Requests due to physical damage (including screen failure) or liquid resistance failure.

6. EXCLUSIONS AND LIMITATIONS

The following exclusions and limitations will apply in addition to any other exclusions and limitations outlined in this Certificate of Insurance.

Exclusions

Your Plan does not cover:

1. loss or theft;
2. repair or replacement needed by any causes other than normal usage and operation of the Product as intended by the manufacturer;
3. malfunction or damage due to exposure to weather, moisture and other environmental conditions;
4. Products with mould or pest infestation;
5. malfunction or damage due to negligence, misuse, abuse, vandalism, or intentional physical damage;
6. physical damage or malfunction resulting from unauthorized repairs, improper installation, improper equipment modifications, or unauthorized disassembly;
7. transportation damage (except damage incurred by authorized shipment of Your Product to and from a Best Buy Canada Store or authorized service centre);
8. pixel burnout not in accordance with the manufacturer's guidelines or over 3 dead pixels, if not specified by the manufacturer;
9. viruses or malware, software generated problems;
10. acts of nature or any other peril originating from outside of the Product;
11. catastrophic damage including, but not limited to, being crushed, penetrated, bent, falling from heights such as balconies or windows, being run over, falling from moving vehicles, separated into multiple pieces, and liquid immersion/submersion not in accordance with the manufacturer's guidelines;
12. software and data;
13. accessories that do not come with Your Product in the original manufacturer's package;
14. lost parts such as remotes, knobs, or other similar parts, or lost parts used with data and non-data phone devices;
15. consumable parts, including, but not limited to, light bulbs (including, but not limited to, lamps and optical units), rinse aids, filter, belts, cartridges, drums, external power source batteries or portable battery chargers, and end-user replaceable print heads;
16. unauthorized servicing, transportation or shipping charges;
17. Products with removed, defaced, altered, or unidentifiable serial numbers or International Mobile Equipment Identity (IMEI) number;
18. Products used for commercial purposes, unless You purchased a commercial Plan;
19. Products used by the general public, used as a lease or rental, or used in common areas in multi-family housing;

20. indirect, consequential or incidental damages, including, but not limited to, loss of profits, loss of data, down-time and charges for time and effort;
21. fees related to third party contracts;
22. personal items left in the Product;
23. “no problem found” or “no fault found” type diagnosis and intermittent errors that cannot be reproduced; or
24. minor imperfections or textures that meet design specifications or are considered normal by the manufacturer, that do not affect functionality of the Product, including, but not limited to, lumps and bumps on the screen; or
25. cosmetic imperfections that do not affect functionality of the Product including, but not limited to, scratches, dents, or rust.

Limitations

The following is not intended to liberate Us from the consequences of Our own acts or the acts of Our representatives.

1. Neither American Bankers nor Best Buy Canada are liable to You if they are unable to perform their obligations due to events such as, but not limited to, acts of God, strikes, lockouts, labour disputes, inability to obtain services, labour, or materials or reasonable substitutes therefor, governmental actions, epidemics/pandemics, civil commotions, fire or other casualty, and any other causes they are not able to control.
2. Neither American Bankers nor Best Buy Canada are liable to You for viruses, property damage, loss of use, interruption of business, lost profits, lost data or consequential, punitive or special damages, howsoever caused, whether for breach of warranty, contract, tort (including negligence), strict liability or otherwise.
3. The maximum liability to You is limited to the Premium You paid for the Plan.



7. STARTING A SERVICE REQUEST

To exchange a defective or malfunctioning Accessory, take Your Accessory to a Best Buy Canada Store.

You can initiate Your Service Request or check the status of a Service Request by live chat at **bestbuy.ca/connectnow** or online at **bestbuy.ca/protection**.

All repairs, except those noted in the “On-Site Repair” section, will be performed at a Best Buy Canada Store on a carry-in basis only. For On-Site Repairs, Our certified service technician will contact You to schedule a service appointment.

NOTE: During the manufacturer’s warranty period, contact the manufacturer directly for services covered under the manufacturer’s warranty, including where You have On-Site Repair.

To initiate Your Service Request online: You will first need to find Your Plan in the system. This can be done in one of two ways:

1. use Your email address and telephone number; or
2. click on “Use Global Contract ID Instead,” which will allow You to locate Your Plan using Your Global Contract ID/Four Part Key and the Best Buy Protection SKU.

Once Your Plan has been successfully located, You will receive an email containing an access link and a code. You can click on the link or use the code to access Your Plan information and initiate your Service Request.

Global Coverage

You must obtain repair authorization PRIOR to any work being done. Live chat with Us at **bestbuy.ca/connectnow**.

End of Certificate of Insurance for Best Buy Protection with Physical Damage

STATEMENT OF SERVICES

BEST BUY PROTECTION WITH PHYSICAL DAMAGE

The Best Buy Loaner Program and the Best Buy Setup & Calibration Benefit are not insurance benefits, but services offered and administered by Best Buy Canada. The services may be amended or discontinued at any time.

1. BEST BUY LOANER PROGRAM FOR LAPTOPS, DESKTOPS, TABLETS AND TELEVISIONS*

In the event your product needs to be retained for a Best Buy Canada facilitated repair, you may be eligible for the Best Buy Loaner Program.

For Televisions, a refundable deposit equaling up to the price of the loaner television, to a maximum of \$400 plus tax and EHF (Environment Handling Fee), is required. The loaner product must be returned the earlier of 60 days or concurrent with the return of your product.

*Additional Terms and Conditions apply. Please see in-store for full details.

2. BEST BUY TV SETUP & CALIBRATION BENEFIT*

In the event that your television needs to be replaced under the terms of your Best Buy Protection plan, you may be eligible to have Geek Squad perform a setup of and/or a calibration on your replacement television.

Who is entitled to this benefit?

If, when you originally purchased your television, you paid Geek Squad to perform a setup (such as wall mounting) and/or a calibration service, then if your television is replaced under your Best Buy Protection plan, Geek Squad will perform these same services on your replacement television. Additional costs may apply if your replacement television is larger than your original television, if you require new mounting hardware and accessories or if you live beyond fifty (50) kilometers from a Best Buy Canada Store. This benefit applies only to televisions used in non-commercial environments.

*Please see in-store for full details

End of Statement of Services for Best Buy Protection with Physical Damage



BEST BUY PROTECTION WITH PHYSICAL DAMAGE (FOR CELL PHONES)

WHAT'S COVERED*

- ✓ You are entitled to five (5) Service Requests per contract term inclusive of a maximum of two (2) Service Requests due to physical damage (including screen failure) or liquid resistance failure
- ✓ Coverage for all of the Accessories that came in the original packaging
- ✓ Your Plan is fully transferable with no additional costs

WHAT'S NOT COVERED*

- ✗ Loss of data and/or data recovery
- ✗ Loss and theft
- ✗ Catastrophic damage

*Subject to the terms, conditions, exclusions, and limitations of the Plan. This page is for information purposes only. Refer to the Certificate of Insurance for full details of Your coverage.

CERTIFICATE OF INSURANCE

BEST BUY PROTECTION WITH PHYSICAL DAMAGE (FOR CELL PHONES)

1. AGREEMENT

This Certificate of Insurance together with Your original Best Buy Canada purchase invoice represent the entire agreement between You and American Bankers. You have elected to purchase the Plan for the Premium as shown on Your original purchase invoice. By purchasing the Plan, You acknowledge that You have read and that You accept the terms and conditions of the Plan as outlined in this Certificate of Insurance. No oral or written representations, warranties or conditions will be binding on You or on Us. This Certificate of Insurance may not be amended or modified.

Each part or provision outlined in this Certificate of Insurance must be interpreted in a way that is valid under applicable law. If any part or provision is found to be unenforceable, the remaining parts or provisions will remain valid and in force.

2. GENERAL CONDITIONS

Manufacturer's Warranty

All features of Your Plan are available to You from the Effective Date, including during the manufacturer's warranty period.

Please note that any services, repairs, or replacements provided under Your Plan before the expiry of Your Product's manufacturer's warranty may void the manufacturer's warranty. Refer to the terms and conditions of Your Product's manufacturer's warranty for further details.

Cancellation of Your Plan

By Us: We may cancel Your Plan without advance written notice, unless otherwise prohibited by law, on the basis of: (a) in connection to the Product, the Plan, or a Service Request filed by You, (i) Your concealment or misrepresentation of any material fact or circumstance, (ii) Your engagement in fraudulent conduct, (iii) Your intentional submission of misleading information; (b) Your commercial or rental use of the Product (unless specifically noted as a commercial Plan on Your original purchase invoice); (c) repair or replacement of a Product not performed by a certified and qualified technician authorized by the manufacturer during the manufacturer's warranty period; (d) repair or replacement of a Product after the manufacturer's warranty period not authorized by Us; (e) Your failure to comply with any of the terms and conditions set out in this Certificate of Insurance; or (f) if paying the Premium in monthly instalments, Your failure to make a monthly payment within 30 days from its due date. If Your Plan is cancelled due to reason (a) (i), (ii), and (iii), You may not be entitled to a refund of any portion of the Premium paid by You, and any past Service Requests or claims paid in relation to the Product may be subject to further investigation and recovery of any benefits paid to You.

By You: You may cancel Your Plan for any reason at any time within the first thirty (30) days of purchase and receive a full refund of any payment made to this Plan, less the cost of services received, unless otherwise prohibited by law.

To receive Your refund, You must deliver the cancellation request along with this document and all original purchase invoices to a Best Buy Canada Store.

After the first thirty (30) days, you may cancel this Plan, for any reason at any time by visiting bestbuy.ca/protection to cancel online, by live chat at bestbuy.ca/connectnow or calling 1-866-BESTBUY. You will be entitled to a refund of any unearned portion of the Premium paid by You.

Transfer of the Plan

You may transfer this Plan at no cost to another person at any time by calling Us. You must provide the name of the person to whom the Plan is being transferred to. To complete the transfer, the transferee must contact Us and provide contact information or other additional information, as required by Us.

The transfer takes effect once the transferee provides the required information.

You must make sure the transferee has the original receipt for the purchase of this Plan and the Product covered by this Plan in order to receive services under this Plan.

Assignment of the Plan

We may assign this Plan to another provider without Your consent and without notice to You. If We assign this Plan and/or its respective contracts, the assignee(s) will assume all obligations to You, We will be released of all obligations, and You agree to look solely to the assignee for the performance of all obligations under the Plan.

Privacy Policy

We may collect, use, and share personal information provided by You to Us, and obtained from others with Your consent, or as required or permitted by law. We may use the information to serve You as a customer and communicate with You. We may process and store Your information outside your province in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of Our privacy policy by calling 1-888-778-8023 or from Our website (www.assurant.ca/privacy-policy). If You have any questions or concerns regarding the privacy policy, the purposes and means for which Your information is being collected, Your rights, Your options for refusing or withdrawing Your consent to the use of Your personal information, you may call Us at the number listed above.

If You Have a Concern or Complaint

If You have a concern or complaint about Your coverage, please call Us at 1-866-BESTBUY (1-866-237-8289). We will do Our best to resolve Your concern or complaint. If for some reason We are unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may also obtain detailed information about Our resolution process and external recourses either by calling Us at the number listed above or at: assurant.ca/customer-assistance

3. IMPORTANT INFORMATION ABOUT YOUR PLAN

Payment of Premium

The Premium may be paid in one single payment or in convenient monthly payments over the Term of Your Plan. The Premium is the same for both payment options.

If paying monthly, the first monthly payment must be paid at the time You purchase the Plan and will be charged to the credit card account designated by You. Monthly payments for the remainder of the Term of Your Plan will be charged to the same credit card.

At any time during the Term of Your Plan, You may pay out the sum of the remaining monthly instalments in one single payment. To access Your Plan online, follow the steps described under section 7. STARTING A SERVICE REQUEST.

Product Coverage

Your Plan covers Your Product and Accessories when used primarily for personal, family or household purposes or in a home office setting, unless You purchased a Commercial Plan.

Service Requests and Exchange Limits

Service Requests under Your Plan are limited to a maximum of five (5) during the entire Term of the Plan, which includes a maximum of two (2) Service Requests due to physical damage (including screen failure) or liquid resistance failure.

Your Plan also provides You with one (1) in-store Accessory exchange which does not count against the maximum Service Requests allowed under the Plan.

Duration of Plan

Your Plan starts on the Effective Date and ends on the earliest of:

1. the date the Term of Your Plan expires;
2. the date the Plan is cancelled in accordance with the Cancellation of Your Plan section; and
3. if paying the Premium in monthly instalments, the date You are 30 days late making Your monthly payment.

No services will be provided under the Plan once ended.

4. FEATURES OF YOUR PLAN

All the features of your Plan are available to You from the Effective Date, including during the manufacturer's warranty period.

Assistance Services

- 24-hour / 7-day per week bilingual French/English on-line and telephone support.
- Assisting with Product performance questions.
- Managing the technical assessment of Your defective Product.
- Managing the Replacement Product issuance process.
- Shipping of a Replacement Product and arranging for the return of a defective Product.

Product Replacement

- **Mechanical Breakdown with Power Surge Protection:** If Your Product suffers mechanical breakdown as a result of manufacturer's defects in materials and/or workmanship or battery failure, or suffers damage from a power surge occurring during the Term of the Plan, We will replace Your defective Product with a Replacement Product.

Your Service Request may be subject to a replacement service fee as set out in section 6. STARTING A SERVICE REQUEST.

If We determine that failure of Your Product is due to physical damage (including screen failure) or liquid resistance failure, Your Service Request will be processed under the Physical Damage Replacement section below.

- **Physical Damage Replacement:** If Your Product suffers physical damage (including screen failure) or liquid resistance failure, occurring during the Term of the Plan, We will replace Your defective Product with a Replacement Product.

A replacement service fee will apply to all Service Requests for Physical Damage Replacement as set out in section 6. STARTING A SERVICE REQUEST.

Note: The Replacement Product will become the Product covered under this Plan for the remainder of the Term of the Plan.

Accessory Exchange

If an Accessory is defective or malfunctions, this Plan will provide You with an in-store exchange of Your Accessory. The Accessory may be an original, if available, or a new or refurbished accessory of like kind and quality with comparable features and functionality.

5. EXCLUSIONS AND LIMITATIONS

The following exclusions and limitations will apply in addition to any other exclusions and limitations outlined in this Certificate of Insurance. Upon fulfilling a Service Request, defective Products received by Us that are excluded under this section may be subject to a Non-Return Fee as described in section 6. STARTING A SERVICE REQUEST.

Exclusions

Your Plan does not cover:

1. loss or theft;
2. replacement needed by any causes other than normal usage and operation of the Product as intended by the manufacturer;
3. malfunction or damage due to exposure to weather, moisture and other environmental conditions;
4. Products with mould or pest infestation;
5. malfunction or damage due to negligence, misuse, abuse, vandalism, or intentional physical damage;
6. physical damage or malfunction resulting from unauthorized repairs, improper installation, improper equipment modifications, or unauthorized disassembly;
7. transportation damage (except damage incurred by authorized shipment of Your Product to and from a Best Buy Canada Store or authorized service centre);
8. viruses or malware, software generated problems;
9. acts of nature or any other peril originating from outside of the Product;
10. catastrophic damage including, but not limited to, being crushed, penetrated, bent, falling from heights such as balconies or windows, being run over, falling from moving vehicles, separated into multiple pieces, and liquid immersion/submersion not in accordance with the manufacturer's guidelines;
11. software and data;
12. accessories that do not come with Your Product in the original manufacturer's package;
13. consumable parts, including, but not limited to, external power source batteries or portable battery chargers;
14. unauthorized servicing, transportation or shipping charges;
15. Products with removed, defaced, altered, or unidentifiable serial numbers or International Mobile Equipment Identity (IMEI) number;
16. Products used for commercial purposes, unless You purchased a commercial Plan;
17. Products used by the general public, used as a lease or rental, or used in common areas in multi-family housing;
18. indirect, consequential or incidental damages, including, but not limited to, loss of profits, loss of data, down-time and charges for time and effort;
19. fees related to third party contracts;
20. personal items left in the Product;

21. "no problem found" or "no fault found" type diagnosis and intermittent errors that cannot be reproduced; or
22. minor imperfections or textures that meet design specifications or are considered normal by the manufacturer, that do not affect functionality of the Product, including, but not limited to, lumps and bumps on the screen; or
23. cosmetic imperfections that do not affect functionality of the Product including, but not limited to, scratches, dents, or rust.

Limitations

The following is not intended to liberate Us from the consequences of Our own acts or the acts of Our representatives.

1. Neither American Bankers nor Best Buy Canada are liable to You if they are unable to perform their obligations due to events such as, but not limited to, acts of God, strikes, lockouts, labour disputes, inability to obtain services, labour, or materials or reasonable substitutes therefor, governmental actions, epidemics/pandemics, civil commotions, fire or other casualty, and any other causes they are not able to control.
2. Neither American Bankers nor Best Buy Canada are liable to You for viruses, property damage, loss of use, interruption of business, lost profits, lost data or consequential, punitive or special damages, howsoever caused, whether for breach of warranty, contract, tort (including negligence), strict liability or otherwise.
3. The maximum liability to You is limited to the Premium You paid for the Plan.

6. STARTING A SERVICE REQUEST

To exchange a defective or malfunctioning Accessory, take Your Accessory to a Best Buy Canada Store.

You can initiate Your Service Request or check the status of a Service Request by live chat at **bestbuy.ca/connectnow** or online at **bestbuy.ca/protection**.

Upon receiving Your Service Request, a Replacement Product and return courier package will be shipped to You by courier at Your address in Canada as soon as the Replacement Product becomes available to Us. You must then ship Your defective Product to Us within fifteen (15) days of You receiving Your Replacement Product.

To initiate Your Service Request online: You will first need to find Your Plan in the system. This can be done in one of two ways:

1. use Your email address and telephone number; or
2. click on "Use Global Contract ID Instead," which will allow You to locate Your Plan using Your Global Contract ID/Four Part Key and the Best Buy Protection SKU.

Once Your Plan has been successfully located, You will receive an email containing an access link and a code. You can click on the link or use the code to access Your Plan information and initiate your Service Request.

You will be required to provide a credit card at time of arranging for service.

A replacement service fee will apply as follows: Replacement of Your Product will be subject to a replacement service fee based on the value of Your Product, as set out in Your original purchase invoice. During the first year of the Term of Your Plan, the replacement service fee will apply only to physical damage (including screen failure) or liquid resistance damage. After the first year and for the remainder of the Term of Your Plan, the replacement service fee will apply to **all** Service Requests.

VALUE OF PRODUCT	SERVICE FEE
\$0 – \$299.99	\$50
\$300 – \$699.99	\$100
\$700 – \$1,999.99	\$200
\$2,000 – \$2,999.99	\$300
\$3,000 and over	\$400

Shipping Your Defective Product to Us: Before shipping Your Product to Us, You **Must**

1. remove any screen lock application (PIN, touch ID, or password);
2. deactivate any activation lock such as Apple’s “Find My” app or Google Activation Lock;
3. remove all confidential, proprietary and personal information, including login information and passwords (i.e. cached information); and
4. remove all removable cards such as media and SIM cards.

Please Note: It is Your responsibility to back up the contents of Your Product, remove any data, and properly package Your Product in its original packaging or other packaging affording an equal degree of protection prior to sending Your Product to Us. Upon Our receipt of Your defective Product, a factory reset will be performed. We will not be responsible for any loss of data or other information stored in the Product.

A Non-Return Fee of the greater of (a) \$100; or (b) the current retail value of a cell phone of the same make and model as Your Product rounded down to the nearest \$100 will apply if:

- We do not receive Your defective Product within fifteen (15) days of You receiving the Replacement Product;
- the returned defective product is not the covered Product;
- the activation lock on Your defective Product is still active;
- the defective Product is excluded under section 5. EXCLUSIONS AND LIMITATIONS.

End of Certificate of Insurance for Best Buy Protection with Physical Damage (for cell phones)

BEST BUY PROTECTION+

Desktop Computers, Laptops, and Tablets

WHAT’S COVERED*

- ✓ Best Buy Membership, which includes a host of additional tech support-related benefits.†
- ✓ 100% of parts and labor are covered to repair manufacturer defects not covered by the manufacturer’s warranty
- ✓ Malfunction due to power surge under Power Surge Protection
- ✓ Replacement of Your Product if We can’t repair it
- ✓ Up to two (2) repairs due to physical damage (including screen failure) or liquid resistance failure
- ✓ Global Coverage
- ✓ Replacement of Your Product when it qualifies for Our No Lemon Policy
- ✓ Coverage for all of the Accessories that came in the original packaging
- ✓ Your Plan is fully transferable with no additional costs

WHAT’S NOT COVERED*

- ✗ On-Site Repair
- ✗ Loss of data and/or data recovery
- ✗ User-replaceable batteries
- ✗ Catastrophic damage
- ✗ Loss and theft

† For details about the Membership Plan benefits, see the Statement of Services on page 36 or visit BestBuy.ca/Membership

*Subject to terms, conditions, exclusions, and limitations of the Plan. This page is for information purposes only. Refer to the Certificate of Insurance for full details of Your coverage.

CERTIFICATE OF INSURANCE

BEST BUY PROTECTION+

1. AGREEMENT

This Certificate of Insurance together with Your original Best Buy Canada purchase invoice represent the entire agreement between You and American Bankers. You have elected to purchase the Plan for the Premium as shown on Your original purchase invoice. By purchasing the Plan, You acknowledge that You have read and that You accept the terms and conditions of the Plan as outlined in this Certificate of Insurance. No oral or written representations, warranties or conditions will be binding on You or on Us. This Certificate of Insurance may not be amended or modified.

Each part or provision outlined in this Certificate of Insurance must be interpreted in a way that is valid under applicable law. If any part or provision is found to be unenforceable, the remaining parts or provisions will remain valid and in force.

2. GENERAL CONDITIONS

Manufacturer's Warranty

This Plan does not replace the manufacturer's warranty while the manufacturer's warranty is in effect but provides certain additional services which are available to You from the Effective Date.

Please note that any services, repairs, or replacements provided under Your Plan before the expiry of Your Product's manufacturer's warranty may void the manufacturer's warranty. Refer to the terms and conditions of Your Product's manufacturer's warranty for further details.

Cancellation of Your Plan

By Us: We may cancel Your Plan without advance written notice, unless otherwise prohibited by law, on the basis of: (a) in connection to the Product, the Plan, or a Service Request filed by You, (i) Your concealment or misrepresentation of any material fact or circumstance, (ii) Your engagement in fraudulent conduct, (iii) Your intentional submission of misleading information; (b) Your commercial or rental use of the Product (unless specifically noted as a commercial Plan on Your original purchase invoice); (c) repair or replacement of a Product not performed by a certified and qualified technician authorized by the manufacturer during the manufacturer's warranty period; (d) repair or replacement of a Product after the manufacturer's warranty period not authorized by Us; (e) Your failure to comply with any of the terms and conditions set out in this Certificate of Insurance; or (f) if paying the Premium in monthly instalments, Your failure to make a monthly payment within 30 days from its due date. If Your Plan is cancelled due to reason (a) (i), (ii), and (iii), You may not be entitled to a refund of any portion of the Premium paid by You, and any past Service Requests or claims paid in relation to the Product may be subject to further investigation and recovery of any benefits paid to You.

Automatically: Your Plan will automatically end on the date You are issued a store credit or Replacement Product.

By You: You may cancel Your Plan for any reason at any time within the first thirty (30) days of purchase and receive a full refund of any payment made to this Plan, less the cost of services received, unless otherwise prohibited by law. To receive Your refund, You must deliver the cancellation request along with this document and all original purchase invoices to a Best Buy Canada Store.

After the first thirty (30) days, you may cancel this Plan for any reason at any time by visiting **bestbuy.ca/protection** to cancel online, by live chat at **bestbuy.ca/connectnow** or calling 1-866-BESTBUY. You will be entitled to a refund of any unearned portion of the Premium.

Transfer of the Plan

You may transfer this Plan at no cost to another person at any time by calling Us. You must provide the name of the person to whom the Plan is being transferred to. To complete the transfer, the transferee must contact Us and provide contact information or other additional information, as required by Us.

The transfer takes effect once the transferee provides the required information.

You must make sure the transferee has the original receipt for the purchase of this Plan and the Product covered by this Plan in order to receive services under this Plan.

Assignment of the Plan

We may assign this Plan to another provider without Your consent and without notice to You. If We assign this Plan and/or its respective contracts, the assignee(s) will assume all obligations to You. We will be released of all obligations, and You agree to look solely to the assignee for the performance of all obligations under the Plan.

Privacy Policy

We may collect, use, and share personal information provided by You to Us, and obtained from others with Your consent, or as required or permitted by law. We may use the information to serve You as a customer and communicate with You. We may process and store Your information outside your province in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of Our privacy policy by calling 1-888-778-8023 or from Our website (www.assurant.ca/privacy-policy). If You have any questions or concerns regarding the privacy policy, the purposes and means for which Your information is being collected, Your rights, Your options for refusing or withdrawing Your consent to the use of Your personal information, you may call Us at the number listed above.

If You Have a Concern or Complaint

If You have a concern or complaint about Your coverage, please call Us at 1-866-BESTBUY (1-866-237-8289). We will do Our best to resolve Your concern or complaint. If for some reason We are unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may also obtain detailed information about Our resolution process and external recourses either by calling Us at the number listed above or at: assurant.ca/customer-assistance

3. IMPORTANT INFORMATION ABOUT YOUR PLAN

Payment of Premium

The Premium may be paid in one single payment or in convenient monthly payments over the Term of Your Plan. The Premium is the same for both payment options.

If paying monthly, the first monthly payment must be paid at the time You purchase the Plan and will be charged to the credit card account designated by You. Monthly payments for the remainder of the Term of Your Plan will be charged to the same credit card.

At any time during the Term of Your Plan, You may pay out the sum of the remaining monthly instalments in one single payment. To access Your Plan online, follow the steps described under section 7. STARTING A SERVICE REQUEST.

Product Coverage

Your Plan covers Your Product and Accessories when used primarily for personal, family or household purposes or in a home office setting, unless You purchased a Commercial Plan.

Service Requests and Exchange Limits

Your Plan provides a maximum of two (2) Service Requests due to physical damage (including screen failure) or liquid resistance failure, during the entire Term of the Plan, and no limit for Service Requests due to mechanical breakdown or power surge.

Your Plan also provides You with a maximum of one (1) in-store Accessory exchange.

Duration of Plan

Your Plan starts on the Effective Date and ends on the earliest of:

1. the date the Term of Your Plan expires;
2. the date the Plan is cancelled in accordance with the Cancellation of Your Plan section; and
3. if paying the Premium in monthly instalments, the date You are 30 days late making Your monthly payment.

No services will be provided under the Plan once ended.

Workmanship Guarantee

The quality of workmanship of the repairs performed under Your Plan are guaranteed for 90 days from the date the repair is completed.

4. CUSTOMER RESPONSIBILITIES

Before Providing Your Product for Service

1. remove any screen lock application (PIN, touch ID, or password);
2. deactivate any activation lock such as Apple's "Find My" app or Google Activation Lock;
3. remove all confidential, proprietary and personal information, including login information and passwords (i.e. cached information); and
4. remove all removable media, such as CDs, DVDs, PC Cards, or internet sticks.

It is Your responsibility to back up the contents of Your Product, including, without limitation, its hard drive, and remove any data from parts of Your Product being returned before services are performed, including any data You have stored or software You have installed. It is possible that the contents of any hard drive or data storage component will be lost or reformatted in the course of service. Where possible, and subject to availability of software, Your Product will be returned to You configured as originally purchased, subject to applicable updates. This Plan does not include restoration of data to Your Product. Third-party applications/software previously installed in the Product may not be compatible or properly function with the Product as a result of required updates to original software configuration.

We will not be responsible for any damage to, or loss of, any programs, data, or other information stored on any media or any part of any Product that is repaired or replaced by Us.

5. FEATURES OF YOUR PLAN

The features of your Plan are available to You from the Effective Date, unless covered by the manufacturer during the manufacturer's warranty period.

Assistance Services

During the Term of Your Plan, You will have access to the following Product and Plan assistance services:

- 24-hour / 7-day per week bilingual French/English on-line and telephone support, including managing repair services.
- Assisting with Product performance questions in order to expedite the restoration of Your Product to normal operating conditions.
- Diagnosing Your Product to determine the source of the defect.

Product Repair

If Your Product suffers mechanical breakdown as a result of manufacturer's defects in materials and/or workmanship not covered by the manufacturer's warranty, or suffers damage from a power surge, physical damage (including screen failure) or liquid resistance failure, occurring during the Term of the Plan, We will repair Your Product in order to restore it to normal operating condition.

Repairs include the cost of labour and parts, which may be refurbished or non-original manufacturer's parts that perform to the manufacturer's specifications. Repairs due to power surge cover only hardware and will be provided from the Effective Date.

At Our sole discretion, as opposed to repairing Your Product, We may choose to replace it with a Replacement Product or issue You a store credit, not to exceed the original purchase price of Your Product, upon which Your Plan will immediately be deemed fulfilled.

Product Replacement

If a repair takes longer than twenty (20) business days to complete, We will, at Our sole discretion, either provide You with a Replacement Product or issue You a store credit, not to exceed the original purchase price, upon which Your Plan will immediately be deemed fulfilled.

The 20-business day service period begins when the Product arrives at a Best Buy Canada Store and ends when the repaired Product is made available to You for pick up.

Limitations to Product Replacement: This service does not apply to maintenance checks, cleanings, customer education, Accessory exchange, or, if You obtained Global Coverage authorization, any repairs performed by other repair facilities or outside Canada.

Accessory Exchange

If an Accessory is defective or malfunctions, this Plan will provide You with an exchange of Your Accessory. The Accessory may be an original, if available, or a new or refurbished accessory of like kind and quality with comparable features and functionality.

Limitations to Accessory Exchange: This Plan covers a maximum of one (1) Accessory exchange during the Term of the Plan.

No Lemon Policy

If We repair Your Product three times, and the same repaired Product then requires a fourth covered repair, as diagnosed by an authorized technician, We will, at Our sole discretion, either provide You with a Replacement Product or issue You a store credit, not to exceed the original purchase price of Your Product, upon which Your Plan will immediately be deemed fulfilled. **KEEP YOUR SERVICE INVOICES**, We cannot provide copies of service invoices. You must return the damaged repaired Product and purchase invoices along with the authorized service repair invoices from the three prior separate service repair incidents to qualify for No Lemon Policy.

For clarity, one repair under the No Lemon Policy means a repair requiring functional part(s) repair or replacement to which a unique identifying Service Request number is assigned and does not include any repairs performed under the Workmanship Guarantee.

Limitations to No Lemon Policy: This No Lemon Policy does not apply to: (a) repairs due to physical damage (including screen failure) or liquid resistance failure covered under the Plan; (b) repair services that are resolved by minor soldering or repair of loose wires; (c) repair service calls that do not result in a physical repair such as maintenance checks, cleanings, customer education; (d) replacement or repair of Accessories; (e) reloading or servicing software; or (f) repairs that are performed outside Canada.

Global Coverage

Global Coverage is available on a limited basis and at Our sole discretion.

If You live beyond a 60km radius of a Best Buy Canada Store, upon obtaining Our authorization, You may have Your defective Product repaired at a manufacturer authorized repair facility and be reimbursed for any authorized charges paid by You.

Limitations to Global Coverage: Global Coverage does not include No Lemon Policy and Product Replacement. At Our sole discretion, this service may not be available for Service Requests due to physical damage (including screen failure) or liquid resistance failure.

6. EXCLUSIONS AND LIMITATIONS

The following exclusions and limitations will apply in addition to any other exclusions and limitations outlined in this Certificate of Insurance.

Exclusions

Your Plan does not cover:

1. loss or theft;
2. repair or replacement needed by any causes other than normal usage and operation of the Product as intended by the manufacturer;
3. malfunction or damage due to exposure to weather, moisture and other environmental conditions;
4. Products with mould or pest infestation;
5. malfunction or damage due to negligence, misuse, abuse, vandalism, or intentional physical damage;
6. physical damage or malfunction resulting from unauthorized repairs, improper installation, improper equipment modifications, or unauthorized disassembly;
7. transportation damage (except damage incurred by authorized shipment of Your Product to and from a Best Buy Canada Store or authorized service centre);
8. pixel burnout not in accordance with the manufacturer's guidelines or over 3 dead pixels, if not specified by the manufacturer;
9. viruses or malware, software generated problems;
10. acts of nature or any other peril originating from outside of the Product;
11. catastrophic damage including, but not limited to, being crushed, penetrated, bent, falling from heights such as balconies or windows, being run over, falling from moving vehicles, separated into multiple pieces, and liquid immersion/submersion not in accordance with the manufacturer's guidelines;

12. software and data;
13. accessories that do not come with Your Product in the original manufacturer's package;
14. lost parts such as remotes, knobs, or other similar parts, or lost parts used with data and non-data phone devices;
15. consumable parts, including, but not limited to, cartridges, external power source batteries or portable battery chargers;
16. unauthorized servicing, transportation or shipping charges;
17. Products with removed, defaced, altered, or unidentifiable serial numbers or International Mobile Equipment Identity (IMEI) number;
18. Products used for commercial purposes, unless You purchased a commercial Plan;
19. Products used by the general public, used as a lease or rental, or used in common areas in multi-family housing;
20. indirect, consequential or incidental damages, including, but not limited to, loss of profits, loss of data, down-time and charges for time and effort;
21. fees related to third party contracts;
22. personal items left in the Product;
23. "no problem found" or "no fault found" type diagnosis and intermittent errors that cannot be reproduced; or
24. minor imperfections or textures that meet design specifications or are considered normal by the manufacturer, that do not affect functionality of the Product, including, but not limited to, lumps and bumps on the screen; or
25. cosmetic imperfections that do not affect functionality of the Product including, but not limited to, scratches, dents, or rust.

Limitations

The following is not intended to liberate Us from the consequences of Our own acts or the acts of Our representatives.

1. Neither American Bankers nor Best Buy Canada are liable to You if they are unable to perform their obligations due to events such as, but not limited to, acts of God, strikes, lockouts, labour disputes, inability to obtain services, labour, or materials or reasonable substitutes therefor, governmental actions, epidemics/pandemics, civil commotions, fire or other casualty, and any other causes they are not able to control.
2. Neither American Bankers nor Best Buy Canada are liable to You for viruses, property damage, loss of use, interruption of business, lost profits, lost data or consequential, punitive or special damages, howsoever caused, whether for breach of warranty, contract, tort (including negligence), strict liability or otherwise.
3. The maximum liability to You is limited to the Premium You paid for the Plan.



7. STARTING A SERVICE REQUEST

To exchange a defective or malfunctioning Accessory, take Your Accessory to a Best Buy Canada Store.

You can initiate Your Service Request or check the status of a Service Request by live chat at [bestbuy.ca/connectnow](https://www.bestbuy.ca/connectnow) or online at [bestbuy.ca/protection](https://www.bestbuy.ca/protection).

All repairs will be performed at a Best Buy Canada Store on a carry-in basis only.

NOTE: During the manufacturer's warranty period, contact the manufacturer directly for services covered under the manufacturer's warranty.

To initiate Your Service Request online: You will first need to find Your Plan in the system. This can be done in one of two ways:

1. use Your email address and telephone number; or
2. click on "Use Global Contract ID Instead," which will allow You to locate Your Plan using Your Global Contract ID/Four Part Key and the Best Buy Protection SKU.

Once Your Plan has been successfully located, You will receive an email containing an access link and a code. You can click on the link or use the code to access Your Plan information and initiate your Service Request.

Global Coverage

You must obtain repair authorization PRIOR to any work being done. Live chat with Us at [bestbuy.ca/connectnow](https://www.bestbuy.ca/connectnow).

End of Certificate of Insurance for Best Buy Protection+

STATEMENT OF SERVICES

BEST BUY PROTECTION+

The Best Buy Membership and the Best Buy Loaner Program are offered and provided by Best Buy Canada.

1. BEST BUY MEMBERSHIP*

During the term of your Best Buy protection plan, you will have access to certain membership services provided by Best Buy under the Best Buy Membership. These services may be provided online, in-store, or on-site at the address you registered when you purchased your Best Buy protection plan.

The Best Buy Membership fee of \$19.99 per month will be collected by Assurant* together with your protection plan price in a monthly lump sum.

Best Buy Membership services are limited to the descriptions for each such service provided on bestbuy.ca/membership or other written scope document applicable to a particular service, which Best Buy will make available to you on your request.

Best Buy Membership services, as applicable, are subject to:

- change from time to time without notice (except where prohibited by applicable law);
- certain terms, conditions, exclusions and limitations as referenced on bestbuy.ca/membership
- service fees payable to Best Buy in respect of certain services, unless otherwise stated in the services offering set out at bestbuy.ca/membership

In addition to the general Limitations of Liability set out in the Best Buy Membership terms these Membership services are only available within a 50km radius of a Best Buy store location. Services provided outside a 50km radius of a Best Buy store location may be subject to additional fees. Services may not be provided if the minimum system requirements are not met, or if your technical needs, requirements or requests, are unusual or extensive and beyond the scope of the membership services offering as determined by Best Buy. Further, Best Buy Membership services may not be provided if in contravention of applicable industry law and regulations that apply to your jurisdiction. Best Buy Membership services do not include physical maintenance, repair, or replacement of any product.

Cancellation of Membership

Upon cancellation, you may be subject to a \$240 service recovery fee ("Service Recovery Fee").

The Service Recovery Fee will be calculated as follows:

1. if, on the date of cancellation, the Best Buy Membership payments are less than the Service Recovery Fee, you will be charged an amount equal to difference between your total payments and the Service Recovery Fee; or
2. if, on the date of cancellation, you paid more toward the Best Buy Membership payments, the Service Recovery Fee is waived.

TO ACCESS BEST BUY MEMBERSHIP SERVICES: You may visit bestbuy.ca/connectnow, call **1-866-BESTBUY**, or visit a store near you.

*Assurant collects the Best Buy Membership monthly fee on behalf of Best Buy Canada. Assurant does not provide or administer the Membership Plan.

2. BEST BUY LOANER PROGRAM FOR LAPTOPS, DESKTOPS, AND TABLETS*

In the event your product needs to be retained for a Best Buy Canada facilitated repair, you may be eligible for the Best Buy Loaner Program.

The loaner product must be returned the earlier of 60 days or concurrent with the return of your product.

*Additional Terms and Conditions apply. Please see in-store for full details.

End of Statement of Services for Best Buy Protection+





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