

BEST BUY PROTECTION



**BEST
BUY** Protection

TERMS & CONDITIONS
Canada (except Quebec)

ABOUT THIS BOOKLET

Congratulations on purchasing your Best Buy Protection Plan. This booklet contains all the information you need to review your coverage details.

To better understand your coverage, this booklet outlines the Terms and Conditions of your Best Buy Protection Plan. This information includes what is and isn't covered, as well as what to do if you'd like to request services under the Plan. For ease of navigation, this booklet is separated into three parts:

PART ONE

Sets out how to identify the Best Buy Protection Plan you purchased.

PART TWO

Sets out the provisions that apply to all Best Buy Protection Plans and includes Definitions, Information About Your Contract, General Conditions, General Exclusions and Limitations, How to Start a Service Request, and where to call if you have any questions regarding your coverage.

PART THREE

Sets out the specific terms and conditions of the Best Buy Protection Plan you purchased. To find your Best Buy Protection Plan in PART THREE of this booklet, refer to the Table of Contents.

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



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PART ONE

IDENTIFYING YOUR BEST BUY PROTECTION PLAN

Your original Best Buy Canada store purchase invoice shows the product covered by the plan, the Best Buy Protection Plan you purchased, and the term and/or expiry date of your Plan. Find the plan description on your receipt, 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 BBP 4YR TV		00.00	
BBP 4YR TV OS LS			
SKU # 10630156			
SUBTOTAL		0,000.00	
GST		000.00	
QST		000.00	
TOTAL		0,000.00	

Your receipt also includes additional details to help you better understand the type of Plan you purchased:

RECEIPT CALLOUT	PLAN DESCRIPTION	WHAT DOES IT MEAN?
LS	BBPR 4YR LAPTOP LS	You paid your Best Buy Protection Plan in full.
MP	BBPPD 5YR LAPTOP MP	You are paying for your Best Buy Protection Plan monthly. Visit bestbuy.ca/protection for billing details.
OS	BBP 4YR TV OS LS	Your Best Buy Protection Plan offers On-Site Repair Service if you live within 60 kilometres of a Best Buy Canada Store.

YOUR PLAN DESCRIPTION ON YOUR INVOICE STARTS WITH	THIS IS YOUR BEST BUY PROTECTION PLAN	YOUR PRODUCT
BBP	Best Buy Protection (see page 17)	- Action Camcorders - Apple Watch - Appliances (Major) - Audio Receivers - Camcorders - Camera Lenses - Computers - Digital Cameras - Gaming Consoles - Laptops - Microwaves - Projectors - Speakers - Tablets - Televisions - Vacuums - Wireless Audio
BBPPD	Best Buy Protection with Physical Damage (see page 24)	- Apple Watch - Computers - Digital Cameras - Gaming Consoles - Laptops - Tablets - Televisions
BBPPD	Best Buy Protection with Physical Damage (for cell phones) (see page 32)	Cell Phones
BBPR	Best Buy Protection Replacement (see page 38)	- Action Camcorders - Appliances (small) - Baby Monitors - Beverage Makers - Car Electronics - Digital Cameras - Gaming Controllers - Headphones - Laptops - Portable Audio - Portable Gaming - Pre-Paid phones - Printers - Smart Watches - Sound Bars - Tablets - Televisions - Universal Remotes - Wearables - Vacuums (Small)
CBBP	You have commercial coverage under Best Buy Protection (see page 17)	- Appliances (Major) - Televisions

PART TWO

DEFINITIONS

Some of the words and phrases in these Terms and Conditions have a particular meaning. We've capitalized these words and explained what they mean 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 means American Bankers Insurance Company of Florida who is responsible for the Benefits Contract.

Assurant means Assurant Services Canada Inc. who is responsible for the Service Contract and acts as the administrator of Your Plan.

Benefit(s) means the benefits described in *Section 4 – Description of Benefits* of Your Plan in PART THREE of this booklet.

Benefits Contract means the contract between You and American Bankers for the provision of Benefits.

Best Buy Canada means Best Buy Canada Ltd.

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 a Best Buy Canada official delivery partner.

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

Plan Purchase Price means the consideration paid, or agreed to be paid, by You for the Term of the Plan as shown on Your original purchase invoice. The Plan Purchase Price is comprised of a payment to Assurant for the Service Contract and a payment to American Bankers for the Benefits Contract. The percentage of the Plan Purchase Price attributable to the Benefits Contract during the Term of Your Plan is set out on Your original purchase invoice.

Product means the product You purchased from Best Buy Canada for which You paid the Plan Purchase Price, or its replacement under this Plan.

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(s) means the services described in *Section 3 – Description of Services* of Your Plan in PART THREE of this booklet.

Service Contract means the contract between You and Assurant for the provision of Services.

Service Request means a request for repair and/or replacement, whichever applies, under the Benefits Contract of the Plan You purchased.

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

We, Us or Our refers to Assurant as it relates to the Service Contract, or American Bankers as it relates to the Benefits Contract.

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

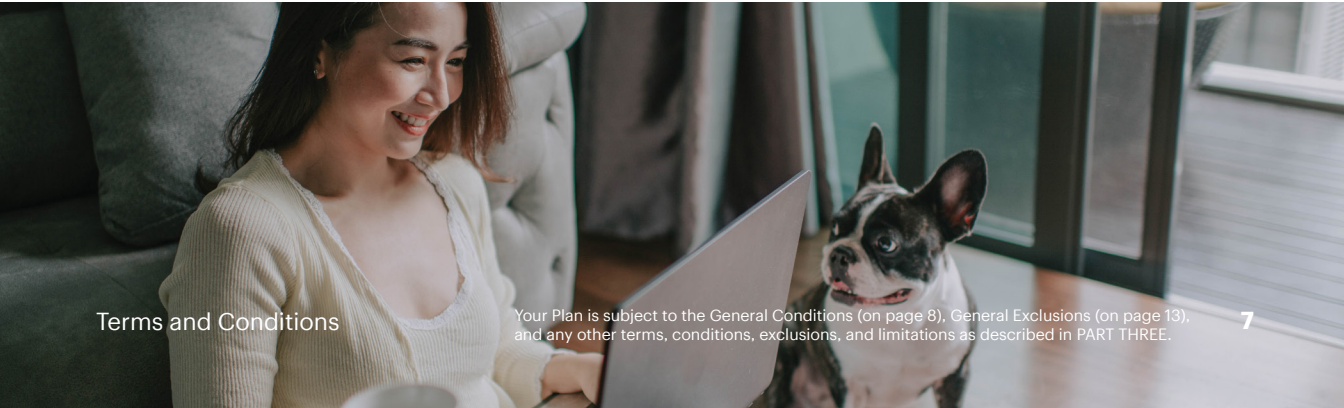
INFORMATION ABOUT YOUR CONTRACT

Two Contracts - You have elected to purchase the Plan for the price of the Term and in respect of the Product purchased from Best Buy Canada. By purchasing the Plan, You are entering into two legal contracts as follows:

- a Service Contract consisting of Your original purchase invoice and these Terms and Conditions; and
- a second distinct Benefits Contract consisting of Your original purchase invoice and these Terms and Conditions.

You acknowledge that You have read and that You accept these Terms and Conditions. No oral or written representations, warranties or conditions will be binding on You or on Us. These Terms and Conditions may not be amended or modified.

Each part or provision of these Terms and Conditions 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.



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 and Benefits which are available to You from the Effective Date of the Plan. For a description of additional Services and Benefits available to You from the Effective Date, refer to Your Plan under PART THREE of this booklet.

Please note that any Services and Benefits 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 the Plan

By Us: We may cancel Your Plan without advance written notice, unless otherwise prohibited by law, on the basis of: (a) Your concealment or misrepresentation of any material fact or circumstance or engagement in fraudulent conduct, in connection to the Product, the Plan, or a Service Request made under the Plan; (b) submission of misleading information; (c) Your commercial or rental use of the Product (unless specifically noted as a commercial Plan on Your original purchase invoice); (d) repair or replacement of a Product not performed by a certified and qualified technician authorized by the manufacturer during the manufacturer’s warranty period; (e) repair or replacement of a Product after the manufacturer’s warranty period not authorized by Us; (f) Your failure to comply with any of the terms and conditions set out in these Terms and Conditions; or (g) if paying the Plan Purchase Price in monthly instalments, Your failure to make a monthly payment within 30 days from its due date.

By You: Refer to the section *How to Cancel Your Plan* under Your Plan in PART THREE of this booklet for details.

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 the Plan and respective Product covered by the Plan in order to receive Services and Benefits.

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 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 or Your options for refusing or withdrawing this consent, you may call Us at the number listed above.

Additional Information About the Plan

- All Plan costs and charges, if any, are subject to applicable taxes
- In arranging the Service Contract and Benefits Contract, Best Buy Canada, by whom the sales associate is employed, is representing Assurant and American Bankers.
- For its role as distributor of the Plan, Best Buy Canada receives a commission.

Manitoba and British Columbia – Statutory Conditions

If You are a resident of Manitoba or British Columbia, the following Statutory Conditions provided in Schedule B to the Insurance Act pursuant to Section 136.4(2) of the Act (Manitoba), and Section 29 of the Insurance Act (British Columbia) are deemed to be part of Your Plan. In the event of any conflict or inconsistency between Your Plan’s Terms and Conditions and the terms and conditions set out in this section, the terms and conditions set out in this section will govern and control.

Misrepresentation

- 1 If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

Property of others

- 2 The insurer is not liable for loss or damage to property owned by a person other than the insured unless
 - (a) otherwise specifically stated in the contract, or
 - (b) the interest of the insured in that property is stated in the contract.

Change of interest

- 3 The insurer is liable for loss or damage occurring after an authorized assignment under the Bankruptcy and Insolvency Act (Canada) or a change of title by succession, by operation of law or by death.

Material change in risk

- 4(1) The insured must promptly give notice in writing to the insurer or its agent of a change that is
 - (a) material to the risk, and
 - (b) within the control and knowledge of the insured.
- 4(2) If an insurer or its agent is not promptly notified of a change under subparagraph (1) of this condition, the contract is void as to the part affected by the change.
- 4(3) If an insurer or its agent is notified of a change under subparagraph (1) of this condition, the insurer may
 - (a) terminate the contract in accordance with Statutory Condition 5, or
 - (b) notify the insured in writing that, if the insured desires the contract to continue in force, the insured must, within 15 days after receipt of the notice, pay to the insurer an additional premium specified in the notice.
- 4(4) If the insured fails to pay an additional premium when required to do so under subparagraph (3)(b) of this condition, the contract is terminated at that time, and Statutory Condition 5(2)(a) applies in respect of the unearned portion of the premium.

Termination of contract

- 5(1) The contract may be terminated,
 - (a) by the insurer giving to the insured 15 days’ notice of termination by registered mail or 5 days’ written notice of termination personally delivered, or
 - (b) by the insured at any time on request.
- 5(2) If the contract is terminated by the insurer,
 - (a) the insurer must refund the excess of premium actually paid by the insured over the prorated premium for the expired time, but in no event may the prorated premium for the expired time be less than any minimum retained premium specified in the contract, and
 - (b) the refund must accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund must be made as soon as practicable.
- 5(3) If the contract is terminated by the insured, the insurer must refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time specified in the contract, but in no event may the short rate premium for the expired time be less than any minimum retained premium specified in the contract.
- 5(4) The 15-day period referred to in subparagraph (1)(a) of this condition starts to run on the day the registered letter or notification of it is delivered to the insured’s postal address.

Requirements after loss

- 6(1) On the happening of any loss or damage to insured property, the insured must, if the loss or damage is covered by the contract, in addition to observing the requirements of Statutory Condition 9,
 - (a) immediately give notice in writing to the insurer,

- (b) deliver as soon as practicable to the insurer a proof of loss in respect of the loss or damage to the insured property verified by statutory declaration
 - (i) giving a complete inventory of that property and showing in detail quantities and costs of that property and particulars of the amount of loss claimed,
 - (ii) stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the insured knows or believes,
 - (iii) stating that the loss did not occur through any willful act or neglect or the procurement, means or connivance of the insured,
 - (iv) stating the amount of other insurances and the names of other insurers,
 - (v) stating the interest of the insured and of all others in that property with particulars of all liens, encumbrances and other charges on that property,
 - (vi) stating any changes in title, use, occupation, location, possession or exposure of the property since the contract was issued, and
 - (vii) stating the place where the insured property was at the time of loss,
 - (c) if required by the insurer, give a complete inventory of undamaged property showing in detail quantities and cost of that property, and
 - (d) if required by the insurer and if practicable,
 - (i) produce books of account and inventory lists,
 - (ii) furnish invoices and other vouchers verified by statutory declaration, and
 - (iii) furnish a copy of the written portion of any other relevant contract.

- 6(2) The evidence given, produced or furnished under subparagraph (1)(c) and (d) of this condition must not be considered proofs of loss within the meaning of Statutory Conditions 12 and 13.

Fraud

- 7 Any fraud or willfully false statement in a statutory declaration in relation to the particulars required under Statutory Condition 6 invalidates the claim of the person who made the declaration.

Who may give notice and proof

- 8 Notice of loss under Statutory Condition 6(1)(a) may be given and the proof of loss under of Statutory Condition 6(1)(b) may be made
 - (a) by the agent of the insured if
 - (i) the insured is absent or unable to give the notice or make the proof, and
 - (ii) the absence or inability is satisfactorily accounted for, or
 - (b) by a person to whom any part of the insurance money is payable, if the insured refuses to do so, or in the circumstances described in clause (a) of this condition.

Salvage

- 9(1) In the event of loss or damage to insured property, the insured must take all reasonable steps to prevent further loss or damage to that property and to prevent loss or damage to other property insured under the contract, including, if necessary, removing the property to prevent loss or damage or further loss or damage to the property.

9(2) The insurer must contribute on a prorated basis towards any reasonable and proper expenses in connection with steps taken by the insured under subparagraph (1) of this condition.

Entry, control, abandonment

- 10 After loss or damage to insured property, the insurer has
- (a) an immediate right of access and entry by accredited representatives sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and
 - (b) after the insured has secured the property, a further right of access and entry by accredited representatives sufficient to enable them to appraise or estimate the loss or damage, but
 - (i) without the insured’s consent, the insurer is not entitled to the control or possession of the insured property, and
 - (ii) without the insurer’s consent, there can be no abandonment to it of the insured property.

In case of disagreement

- 11(1) In the event of disagreement as to the value of the insured property, the value of the property saved, the nature and extent of the repairs or replacements required or, if made, their adequacy, or the amount of the loss or damage, those questions must be determined using the applicable dispute resolution process set out in the Act whether or not the insured’s right to recover under the contract is disputed, and independently of all other questions.
- 11(2) There is no right to a dispute resolution process under this condition until
- (a) a specific demand is made for it in writing, and
 - (b) the proof of loss has been delivered to the insurer.

When loss payable

12 Unless the contract provides for a shorter period, the loss is payable within 60 days after the proof of loss is completed in accordance with Statutory Condition 6 and delivered to the insurer.

Replacement

- 13(1) Unless a dispute resolution process has been initiated, the insurer, instead of making payment, may repair, rebuild or replace the insured property lost or damaged, on giving written notice of its intention to do so within 30 days after receiving the proof of loss.
- 13(2) If the insurer gives notice under subparagraph (1) of this condition, the insurer must begin to repair, rebuild or replace the property within 45 days after receiving the proof of loss and must proceed with all due diligence to complete the work within a reasonable time.

Notice

- 14(1) Written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in the province.
- 14(2) Written notice to the insured may be personally delivered at or sent by registered mail addressed to the insured’s last known address as provided to the insurer by the insured.



GENERAL EXCLUSIONS AND LIMITATIONS

The following exclusions and limitations apply to all Best Buy Protection Plans.

Exclusions

Your Plan does not cover:

- 1. loss or theft;
- 2. repair or replacement necessitated 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. at Our discretion, 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. unintentional physical damage, unless covered under Your Plan. Refer to the details of Your Plan in PART THREE of this booklet;
- 8. transportation damage (except damage incurred by authorized shipment of Your Product to and from a Best Buy Canada store or authorized service centre);
- 9. pixel burnout not in accordance with the manufacturer’s guidelines or over 3 dead pixels, if not specified by the manufacturer;
- 10. viruses or malware, software generated problems;
- 11. acts of nature or any other peril originating from outside of the Product;
- 12. 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, and liquid immersion/submersion not in accordance with the manufacturer’s guidelines;
- 13. software and data;
- 14. accessories that do not come with Your Product in the original manufacturer’s package;
- 15. lost parts such as remotes, knobs, or other similar parts, or lost parts used with data and non-data phone devices;

- 16. 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;
- 17. unauthorized servicing, transportation or shipping charges;
- 18. Products with removed, defaced or altered serial numbers or International Mobile Equipment Identity (IMEI) number;
- 19. Products used for commercial purposes, unless You purchased a commercial Plan;
- 20. Products used by the general public, used as a lease or rental, or used in common areas in multi-family housing;
- 21. indirect, consequential or incidental damages, including, but not limited to, loss of profits, loss of data, down-time and charges for time and effort;
- 22. fees related to third party contracts;
- 23. personal items left in the Product;
- 24. “no problem found” or “no fault found” type diagnosis and intermittent errors that cannot be reproduced; or
- 25. 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
- 26. cosmetic imperfections that do not affect functionality of the Product including, but not limited to, scratches, dents, or rust.

Limitations

- 1. None of Assurant, American Bankers or 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. None of Assurant, American Bankers or 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 Plan Purchase Price You paid for the Product to be repaired or replaced under Your Plan.
- 4. Any implied warranty of merchantability and, where applicable, any implied warranty of fitness, is limited in duration to the Term of Your Plan.

SOME PROVINCES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSIONS OR LIMITATIONS ON THE DURATION OF IMPLIED WARRANTIES AND CONDITIONS, THEREFORE, THE ABOVE LIMITATIONS AND EXCLUSIONS MAY NOT APPLY TO YOU.

NOTE: Some Plans may have additional exclusions and limitations. Refer to Your Plan in PART THREE of this booklet for details.

HOW TO START A SERVICE REQUEST

Here’s how to start a Service Request based on the type of Product covered by Your Plan.

PRODUCT TYPE	GO TO A BEST BUY CANADA STORE	LIVE CHAT WITH US BESTBUY.CA/ CONNECTNOW	GO ONLINE BESTBUY.CA/ PROTECTION
Apple Watch	✓	✓	✓
Desktop and all-in-one Computers	✓		
Digital Cameras	✓	✓	✓
Gaming Consoles	✓	✓	✓
Home Theatre Receivers and Speakers	✓		
Laptops & Tablets	✓	✓	✓
Major Appliances		✓	✓
Cell Phones		✓	✓
Televisions (32” and larger)		✓	✓
Televisions (under 32”)	✓		
All other products	✓		
Products covered by the Best Buy Protection Replacement Plan		✓	✓

To start a Service Request online at bestbuy.ca/protection, 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. To find this information on Your original purchase invoice, refer to the section **IDENTIFYING YOUR BEST BUY PROTECTION PLAN** in PART ONE of this booklet.

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. Please note that the access link and code expire in 15 minutes.

For additional information about requesting service specific to Your Plan, refer to the section *Starting a Service Request under Your Plan* in PART THREE of this booklet.

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 starting a Service Request or answer any questions You may have about Your Plan.



PART THREE

BEST BUY PROTECTION

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 (see page 22)
- ✓ Replacement of Your Product if We can’t repair it (see page 22)
- ✓ On-Site Repair Benefit for select Products (see page 21)
- ✓ Global Coverage Benefit (see page 23)
- ✓ Replacement of your Product when it qualifies for Our No Lemon Benefit (see page 22)
- ✓ 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 Benefit for qualifying Products if you live outside of a 60km radius from a Best Buy Canada store (see page 21)
- ✗ Loss of data and/or data recovery
- ✗ User-replaceable batteries

*Subject to the terms, conditions, exclusions and limitations as outlined in PART TWO and PART THREE of this booklet.

SECTION 1

IMPORTANT INFORMATION ABOUT YOUR PLAN

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.

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 in PART TWO of this booklet or under **How to Cancel Your Plan** in this Section 1 of Your Plan description; and
- 3. the date You are issued a store credit or Replacement Product.

No Services or Benefits will be provided under the Plan once ended.

How to Cancel Your Plan

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 and Benefits paid, 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, no refund will apply.

Workmanship Guarantee

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

SECTION 2

CUSTOMER RESPONSIBILITIES

Payment of Plan Purchase Price

The Plan Purchase Price may be paid in one single payment or in convenient monthly payments over the Term of Your Plan. The Plan Purchase Price 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. To access Your Plan online, follow the steps described under the HOW TO START A SERVICE REQUEST section in PART TWO of this booklet.

At any time during the Term of Your Plan, You may pay out the sum of the remaining monthly instalments in one single payment.

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 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. 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. This Plan does not include restoration of data to Your Product.

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 under the Plan.

When sending a Product to an authorized service facility, You are responsible for properly packaging Your Product in either its original packaging or packaging affording an equal degree of protection.

Before Receiving On-Site Repair Benefits

If Your Product is covered under the On-Site Repair Benefit as described in Section 4, 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.





SECTION 3

DESCRIPTION OF SERVICES

This section describes the Services provided to You by Assurant under the Service Contract. The Services are available to You from the Effective Date unless covered by the manufacturer’s warranty during the manufacturer’s warranty period.

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.
- Coordinating and facilitating the delivery of the Benefits with American Bankers.

Product Repair Services

Provision of access to the Assurant Certified Service Network, which entails:

- 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 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.

SECTION 4

DESCRIPTION OF BENEFITS

This section describes the Benefits provided to You by American Bankers under the Benefits Contract. The Benefits are available to You from the Effective Date unless covered by the manufacturer’s warranty during the manufacturer’s warranty period.

We are obligated to provide the Benefits to You as the Benefits are described in this Section 4. We are responsible for determining whether a Service Request is covered under the Plan and for the approval of delivery of Benefits, subject to the terms, conditions, exclusions, and limitations as set out in these Terms and Conditions.

Product Specific Benefits

Your Plan covers:

TELEVISION	FRIDGE & FREEZER	WASHER & DRYER
• 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	An allowance of up to \$300 for food spoilage per service repair for refrigerators and freezers. Food spoilage covers perishable items only and must be verified by an authorized service technician. You will be required to provide a copy of the invoice detailing the replacement goods.	A reimbursement of up to \$50 for laundry cleaning services per service repair for washers and dryers if your Product is out of service for more than seven (7) consecutive days. You will be required to submit an itemized list for each laundry reimbursement request.

On-Site Repair Benefit

On-Site Repair Benefit is included for TVs larger than 32”, major appliances and over-the-range microwaves.

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.

If the fault diagnosis determines the problem is related to an Accessory, then a replacement may be mailed to You for self-installation, or We may request that You first deliver the defective Accessory to a Best Buy Canada store.

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

Product Repair Benefit with Power Surge Protection

If Your Product suffers mechanical breakdown as a result of manufacturer’s defects in materials and 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 labour and replacement parts costs. Repairs due to power surge will be provided from the Effective Date and cover only hardware.

Replacement parts may be restricted to refurbished or non-original manufacturer’s parts that perform to the manufacturer’s specifications.

Limitations: At Our option, as opposed to covering the cost of repair, We may cover the cost of a Replacement Product or, at Our sole discretion, You may be issued a store credit for the current replacement value, not to exceed the original purchase price. If You are issued a store credit or receive a Replacement Product, Your Plan will immediately be deemed fulfilled.

Product Replacement Benefit

If a repair takes longer than sixty (60) days to complete, We will, at Our sole discretion, either cover the cost of a Replacement Product or issue a store credit for the current replacement value, not to exceed the original purchase price, upon which Your Plan will immediately be deemed fulfilled and will not apply to any Replacement Product or any product purchased by You with the store credit.

The 60-day service period begins when Your 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. If Your Product is covered under the On-Site Repair Benefit and the repairs are being performed on-site, the 60-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: This Benefit does not apply to maintenance checks, cleanings, customer education, repairs or replacements of Accessories including but not limited to remotes, docking stations, or other similar parts, or any repairs performed outside Canada.

No Lemon Benefit

If Your Product is repaired three times under the Plan, and the same repaired Product then requires a fourth covered repair, as diagnosed by an authorized technician, We will cover the cost of a Replacement Product. **KEEP YOUR SERVICE INVOICES;** neither Assurant nor American Bankers can 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 this Benefit.

For clarity, one repair under this Benefit 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: This Benefit 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 Benefit

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

If You require Global Coverage Benefit and have obtained a repair authorization number prior to work being done, You will be reimbursed for any authorized charges paid by You to the service provider.

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

SECTION 5
STARTING A SERVICE REQUEST

To start Your Service Request or check the status of Your Service Request, You can live chat with Us at **bestbuy.ca/connectnow** or visit Us online by following the steps under the HOW TO START A SERVICE REQUEST section in PART TWO of this booklet.

All repairs, except those noted in the “On-Site Repair Benefit” section in Section 4, will be performed at a Best Buy Canada store on a carry-in basis only. For On-Site Repair Benefit 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 Benefits.

Global Coverage Benefit

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

End of Terms and Conditions for Best Buy Protection

BEST BUY PROTECTION WITH PHYSICAL DAMAGE

This Plan covers Televisions, Desktop Computers, Laptops, Tablets, Gaming Consoles, Digital Cameras, and Apple Watch.

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 (see page 29)
- ✓ Replacement of Your Product if We can't repair it (see page 30)
- ✓ On-Site Repair Benefit for select Products (see page 29)
- ✓ Up to two (2) repairs due to physical damage (including screen failure) or liquid resistance failure
- ✓ Global Coverage Benefit (see page 30)
- ✓ Replacement of Your Product when it qualifies for Our No Lemon Benefit (see page 30)
- ✓ 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 Benefit for qualifying Products if you live outside of a 60km radius from a Best Buy Canada store (see page 29)
- ✗ Loss of data and/or data recovery
- ✗ User-replaceable batteries

*Subject to the terms, conditions, exclusions and limitations as outlined in PART TWO and PART THREE of this booklet.



SECTION 1 IMPORTANT INFORMATION ABOUT YOUR PLAN

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.

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 in PART TWO of this booklet or under **How to Cancel Your Plan** in this Section 1 of Your Plan description; and
3. if paying the Plan Purchase Price in monthly instalments, the date You are 30 days late making Your monthly payment.

No Services or Benefits will be provided under the Plan once ended.

How to Cancel Your Plan

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 and Benefits paid, 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 live chat at **bestbuy.ca/connectnow** or calling 1-866-BESTBUY. You will be entitled to a refund of any unearned portion of the Plan Purchase Price paid by You, less the cost of Services received and Benefits paid, unless otherwise prohibited by law.

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.

SECTION 2

CUSTOMER RESPONSIBILITIES

Payment of Plan Purchase Price

The Plan Purchase Price may be paid in one single payment or in convenient monthly payments over the Term of Your Plan. The Plan Purchase Price 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. To access Your Plan online, follow the steps described under the HOW TO START A SERVICE REQUEST section in PART TWO of this booklet.

At any time during the Term of Your Plan, You may pay out the sum of the remaining monthly instalments in one single payment.

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.

When sending a Product to an authorized service facility, You are responsible for properly packaging Your Product in either its original packaging or packaging affording an equal degree of protection.

Before Receiving On-Site Repair Benefits

If Your Product is covered under the On-Site Repair Benefit as described in Section 4, 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.

SECTION 3

DESCRIPTION OF SERVICES

This section describes the Services provided to You by Assurant under the Service Contract. The Services are available to You from the Effective Date unless covered by the manufacturer’s warranty during the manufacturer’s warranty period.

During the Term of Your Plan, We will provide and/or co-ordinate provision of the Services and facilitate access to the Benefits provided by American Bankers as described in Section 4 . American Bankers is solely responsible for determining whether a Service Request is covered under the Plan and for approval of delivery of Services and payment of Benefits.

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.

Product Repair Services

Provision of access to the Assurant Certified Service Network, which entails:

- 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.

Product Replacement Services

- Administration of Product replacement services, which entails:
- Managing the technical assessment of Your defective Product.
 - Coordinating and facilitating the delivery of the Benefits with American Bankers.

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.

SECTION 4
DESCRIPTION OF BENEFITS

This section describes the Benefits provided to You by American Bankers under the Benefits Contract. The Benefits are available to You from the Effective Date unless covered by the manufacturer's warranty during the manufacturer's warranty period.

We are obligated to provide the Benefits to You as the Benefits are described in this Section 4. We are responsible for determining whether a Service Request is covered under the Plan and for the approval of delivery of Benefits, subject to the terms, conditions, exclusions, and limitations as set out in these Terms and Conditions.

Product Specific Benefits

Your Plan covers:

TELEVISION	FRIDGE & FREEZER	WASHER & DRYER
• 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	An allowance of up to \$300 for food spoilage per service repair for refrigerators and freezers. Food spoilage covers perishable items only and must be verified by an authorized service technician. You will be required to provide a copy of the invoice detailing the replacement goods.	A reimbursement of up to \$50 for laundry cleaning services per service repair for washers and dryers if your Product is out of service for more than seven (7) consecutive days. You will be required to submit an itemized list for each laundry reimbursement request.

On-Site Repair Benefit

On-Site Repair Benefit is included for TVs larger than 32", major appliances and over-the-range microwaves.

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.

If the fault diagnosis determines the problem is related to an Accessory, then a replacement may be mailed to You for self-installation, or We may request that You first deliver the defective Accessory to a Best Buy Canada store.

Limitations: 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 the Global Coverage Benefit or on a carry-in basis at a Best Buy Canada store.

Product Repair Benefit

- **Mechanical Breakdown Benefit with Power Surge Protection:** If Your Product suffers mechanical breakdown as a result of manufacturer's defects in materials and 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 labour and replacement parts costs. Repairs due to power surge will be provided from the Effective Date and cover only hardware.

Replacement parts may be restricted to refurbished or non-original manufacturer's parts that perform to the manufacturer's specifications.

If during a Service Request, We determine that failure of Your Product is due to physical damage, Your Service Request 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, occurring during the Term of the Plan, 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

A maximum of **two (2)** repair services or, if repair is not possible, **one (1)** replacement service are permitted during the Term of Your Plan.

At Our option, as opposed to repairing Your Product, We may choose to replace it with a Replacement Product, not to exceed the original purchase price of Your Product.

Replacement parts may be restricted to refurbished or non-original manufacturer’s parts that perform to the manufacturer’s specifications.

Product Replacement Benefit

If a repair takes longer than twenty (20) business days to complete, We will cover the cost of a Replacement Product. The 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 Repair Benefit, the service period begins at the time of the initial Service call.

Limitations: This Benefit does not apply to maintenance checks, cleanings, customer education, repairs or replacements of Accessories including, but not limited to, remotes, docking stations, or other similar parts, or any repairs performed outside Canada.

No Lemon Benefit

If Your Product is repaired three times under the Plan, and the same repaired Product then requires a fourth covered repair, as diagnosed by an authorized technician, We will cover the cost of a Replacement Product. **KEEP YOUR SERVICE INVOICES;** neither Assurant nor American Bankers can 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 this Benefit.

For clarity, one repair under this Benefit 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: This Benefit 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 Benefit

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

If You require Global Coverage Benefit and have obtained a repair authorization number prior to work being done, You will be reimbursed for any authorized charges paid by You to the service provider.

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

SECTION 5
STARTING A SERVICE REQUEST

To start Your Service Request or check the status of Your Service Request, You can live chat with Us at **bestbuy.ca/connectnow** or You can visit Us online by following the steps under the HOW TO START A SERVICE REQUEST section in PART TWO of this booklet.

All repairs, except those noted in the “On-Site Repair Benefit” section in Section 4, will be performed at a Best Buy Canada store on a carry-in basis only. For On-Site Repair Benefit 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 Benefits.

Global Coverage Benefit

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

End of Terms and Conditions for Best Buy Protection with Physical Damage

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

In the event your Product needs to be retained for a Best Buy 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.

NOTE: THE BEST BUY LOANER PROGRAM IS A SEPARATE PROGRAM OFFERED BY BEST BUY CANADA AND IS NOT ADMINISTERED OR UNDERWRITTEN BY ASSURANT OR AMERICAN BANKERS. THE PROGRAM MAY BE AMENDED OR DISCONTINUED AT ANY TIME.

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



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 two (2) physical damage Service Requests and one (1) user replaceable battery Service Request
- ✓ 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

*Subject to the terms, conditions, exclusions and limitations as outlined in PART TWO and PART THREE of this booklet.

SECTION 1 IMPORTANT INFORMATION ABOUT YOUR PLAN

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.

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 in PART TWO of this booklet or under **How to Cancel Your Plan** in this Section 1 of Your Plan description; and
3. if paying the Plan Purchase Price in monthly instalments, the date You are 30 days late making Your monthly payment.

No Services or Benefits will be provided under the Plan once ended.

How to Cancel Your Plan

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 and Benefits paid, 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 live chat at **bestbuy.ca/connectnow** or calling 1-866-BESTBUY. You will be entitled to a refund of any unearned portion of the Plan Purchase Price paid by You, less the cost of Services received and Benefits paid, unless otherwise prohibited by law.

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.

SECTION 2

CUSTOMER RESPONSIBILITIES

Payment of Plan Purchase Price

The Plan Purchase Price may be paid in one single payment or in convenient monthly payments over the Term of Your Plan. The Plan Purchase Price 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. To access Your Plan online, follow the steps described under the HOW TO START A SERVICE REQUEST section in PART TWO of this booklet.

At any time during the Term of Your Plan, You may pay out the sum of the remaining monthly instalments in one single payment.

Payment of Service Fee

Replacement of Your Product will be subject to a service fee (“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 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 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

Before Shipping Your Product to Us

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. Products received with any activation lock still active will be returned to You and may be subject to additional fees (see Section 5 – Starting a Service Request for more information);
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.

SECTION 3

DESCRIPTION OF SERVICES

This section describes the Services provided to You by Assurant under the Service Contract. All Services are available to You from the Effective Date including during the manufacturer’s warranty period.

During the Term of Your Plan, We will provide and/or co-ordinate provision of the Services and facilitate access to the Benefits provided by American Bankers as described in Section 4. American Bankers is solely responsible for determining whether a Service Request is covered under the Plan and for approval of delivery of Services and payment of Benefits.

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.

Product Replacement Services

- Administration of Product replacement services, which entails:
- Managing the technical assessment of Your defective Product.
 - Managing the Replacement Product issuance process including arranging for Product and battery replacements.
 - Shipping of a Replacement Product and arranging for the return of a defective Product.
 - Coordinating and facilitating the delivery of the Benefits with American Bankers.

SECTION 4

DESCRIPTION OF BENEFITS

This section describes the Benefits provided to You by American Bankers under the Benefits Contract. All Benefits are available to You from the Effective Date, including during the manufacturer’s warranty period.

We are obligated to provide the Benefits to You as the Benefits are described in this Section 4. We are responsible for determining whether a Service Request is covered under the Plan and for the approval of delivery of Benefits, subject to the terms, conditions, exclusions, and limitations as set out in these Terms and Conditions.

This Plan provides a **maximum of five (5) Service Requests** during the entire Term of the Plan, which includes a maximum of **two (2)** physical damage Service Requests and a maximum of **one (1)** user-replaceable battery replacement Service Request.

Product Repair or Replacement Benefit

- **Mechanical Breakdown Benefit with Power Surge Protection:** If Your Product suffers mechanical breakdown as a result of manufacturer’s defects in materials and workmanship or suffers damage from a power surge occurring during the Term of the Plan, We will cover the cost of repairing Your Product to normal operation condition. If repair is not possible or You have chosen the Advance Exchange option under *Section 5 – Starting a Service Request*, we will cover the cost of a Replacement Product.
- **Physical Damage Replacement Benefit:** If Your Product suffers physical damage (including screen failure) or liquid resistance failure, occurring during the Term of the Plan, We will cover the cost of repairing Your Product to normal operation condition. If repair is not possible or You have chosen the Advance Exchange option under *Section 5 – Starting a Service Request*, we will cover the cost a Replacement Product.

If during a Service Request, We determine that failure of Your Product is due to physical damage, Your Service Request will be processed under the Physical Damage Replacement Benefit section and will be subject to the Service Fee.

Accessory Replacement Benefit

Where an Accessory is determined to be defective, this Plan will cover a replacement Accessory. If a replacement Accessory is not available, a new accessory of like kind and quality with comparable features and functionality will be provided. Replacement of an Accessory counts as one Service Request under the Plan.

User-Replaceable Battery Replacement Benefit

This Plan covers the replacement of **one (1)** battery in total during the Term of the Plan. At Our option, **the replacement battery may be new, refurbished or a nonoriginal manufacturer’s battery that performs to the manufacturer’s specifications for the Product.** Replacement of a user-replaceable battery counts as one Service Request under the Plan.

SECTION 5

STARTING A SERVICE REQUEST

To start Your Service Request or check the status of Your Service Request, You can live chat with Us at **bestbuy.ca/connectnow** or visit Us online by following the steps under the HOW TO START A SERVICE REQUEST section in PART TWO of this booklet. **You may be required to provide a credit card at time of arranging for Service.**

If Your Product is determined to be defective, You may choose one of the following options:

- **Standard Exchange:** We will supply You with a return courier package which You must use to ship Your defective Product to Us. Once We receive Your defective Product, We will repair Your Product and ship it back to You by courier at Your address in Canada. If Your Product cannot be repaired, We will ship a Replacement Product to You as soon as the Replacement Product becomes available to Us.
- **Advance Exchange** (this option is only available for Service Requests placed 90 days after the Effective Date): Your Replacement Product and a 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 use the return courier package supplied to You ship Your defective Product to Us within **fifteen (15) days** of receiving Your Replacement Product.

Advance Exchange Deposit: **You will be charged a refundable deposit when You place Your Service Request.** The refundable deposit amount will be the greater of (a) \$100; or (b) the current retail value of a wireless device of the same make and model as Your Product rounded down to the nearest \$100. Upon Our receipt of Your defective Product, the refundable deposit will be automatically refunded to You.

No amount will be refunded if We do not receive Your defective Product within **fifteen (15) days** from the date the Replacement Product was delivered to You.

Additionally, if Your defective Product’s activation lock is still active or if the product we receive is not the covered Product, We will return the device to You and no amount will be refunded.

Advance Exchange Limitations:

1. If We do not receive Your defective Product as agreed to in this section, at Our discretion, You may not be eligible for the Advance Exchange option for the remainder of the Term of Your Plan.
 2. You may choose the Advance Exchange option a maximum of **two (2)** times throughout the Term of the Plan.
- **Accessory Exchange:** If We determine that the failure is due to an Accessory, You must take Your Product and all Accessories to a Best Buy Canada store for immediate exchange of the defective Accessory. If a replacement Accessory is not available, a new accessory of like kind and quality with comparable features and functionality will be provided.

End of Terms and Conditions for Best Buy Protection with Physical Damage (for cell phones)



BEST BUY PROTECTION REPLACEMENT PLAN

WHAT’S COVERED*

- ✓ Full replacement guarantee. If your Product is found defective under normal usage, you get a replacement gift card for the full value including taxes.
- ✓ Accessories coverage for everything that comes in the original packaging.

WHAT’S NOT COVERED*

- ✗ Loss of data and/or data recovery

*Subject to the terms, conditions, exclusions and limitations as outlined in PART TWO and PART THREE of this booklet.

SECTION 1 IMPORTANT INFORMATION ABOUT YOUR PLAN

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.

Duration of Plan

Your Plan starts on the Effective Date and end 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 in PART TWO of this booklet or under **How to Cancel Your Plan** in this Section 1 of Your Plan description; and
3. the date You are issued a store credit or Replacement Product.

No Services or Benefits will be provided under the Plan once ended.

How to Cancel Your Plan

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 and Benefits paid, 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, no refund will apply.

SECTION 2 CUSTOMER RESPONSIBILITIES

Payment of Plan Purchase Price

The Plan Purchase Price is payable in full when You purchase the Plan.

Before Providing Your Product for Replacement

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; 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 before sending Your Product to Us for replacement, including any data You have stored or software You have installed. This Plan does not include restoration of data to Your Replacement Product.

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 replaced under the Plan.

When sending a Product for replacement, You are responsible for properly packaging Your Product in either its original packaging or packaging affording an equal degree of protection.

SECTION 3
DESCRIPTION OF SERVICES

This section describes the Services provided to You by Assurant under the Service Contract. The Services are available to You from the Effective Date including during the manufacturer's warranty period.

Assistance and Replacement Services

Provision of assistance Services and administration of replacement services which entails:

- 24-hour / 7-day per week bilingual French/English on-line and telephone support, including managing replacement services.
- Managing the technical assessment of Your defective Product.
- Providing national access to and management of free courier service to arrange for the pick-up of your defective Product.
- Managing and coordinating the store credit or gift card issuance with Best Buy Canada.
- Coordinating and facilitating the delivery of the Benefits with American Bankers.

SECTION 4
DESCRIPTION OF BENEFITS

This section describes the Benefits provided to You by American Bankers under the Benefits Contract. All Benefits are available to You from the Effective Date, including during the manufacturer's warranty period.

Product Replacement Benefit with Power Surge Protection

If Your Product suffers mechanical breakdown as a result of manufacturer's defects in materials and workmanship or suffers damage from a power surge occurring at any time during the Term of the Plan, You will be issued a Best Buy Canada store credit or gift card equal to the original purchase price of the Your Product, including applicable taxes, upon which Your Plan will immediately be deemed fulfilled and will not apply to any replacement product or any product You purchase with the store credit or gift card.

SECTION 5
STARTING A SERVICE REQUEST

To start Your Service Request or check the status of Your Service Request, live chat with Us at **bestbuy.ca/connectnow** or visit Us online by following the steps under the HOW TO START A SERVICE REQUEST section in PART TWO of this booklet.

Do not return Your product to the store. Be sure You have the original purchase invoice available so that Your Service Request can be processed. A return authorization number will be issued along with complete instructions, a mailing label and prepaid postage for You to ship Your defective Product to Us.

End of Terms and Conditions for Best Buy Protection Replacement Plan





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