

## Allstate Protection Plan

May 2023

This Allstate Protection Plan (the “**Protection Plan**”) is provided by Allstate Insurance Company of Canada (doing business as Allstate du Canada, compagnie d'assurance (“Allstate” or “we”). This summary provides important information about the Allstate Protection Plan and is intended to help you determine if this insurance meets your needs.

This summary is an explanatory document and is NOT your insurance contract. For all coverage details, including benefits, eligibility, limitations and exclusions, consult the terms and conditions of the coverage and certificate of insurance at: <https://www.squaretrade.com/terms>.

### YOU ALREADY HAVE A WARRANTY

The law provides a warranty on the goods you purchase or lease: they must be usable for normal use for a reasonable length of time. The Consumer Protection Act (the “Act”) gives a warranty on all goods you purchase or lease from a merchant. The goods must be usable for the purposes for which they are ordinarily used (section 37 of the Act) and in normal use for a reasonable length of time, which may vary according to the price paid, the terms of the contract and the conditions of use (section 38 of the Act). For more information on this legal warranty, go to the website of the Office de la protection du consommateur at [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca).

- **Insurer:**

Allstate Insurance Company of Canada (“Allstate” or “we”)  
27 Allstate Parkway  
Suite 100  
Markham, Ontario, L3R 5P8  
Canada  
Telephone: 1-905-946-7735  
Website: <http://www.allstate.ca>

Autorité des marchés financiers (AMF) client number: 2000432765  
AMF website: [lautorite.qc.ca](http://lautorite.qc.ca)

- **Administrator**

SquareTrade Canada, Inc.  
HSBC Building, 885 West Georgia Street  
Office 2200  
Vancouver, British Columbia, V6C 3E8  
Canada

If you have any questions about your insurance, please contact the Administrator, SquareTrade Canada, Inc. at 1-877-927-7268.

- **Distributor**

Name: Staples Canada ULC dba Bureau en Gros

NAME	ADDRESS	CITY	PROVINCE	POSTAL CODE	PHONE NUMBER
<b>BUREAU EN GROS #18 GATINEAU</b>	235 MONTEE PAIEMENT	GATINEAU	QC	J8P 6M7	8192469470
<b>BUREAU EN GROS #21 ST. LAURENT</b>	3660 BOULEVARD COTE VERTU	ST. LAURENT	QC	H4R 1P8	5143381036
<b>BUREAU EN GROS #22 BLEURY</b>	770 NOTRE DAME OUEST	MONTREAL	QC	H3C 1J5	5148750977
<b>BUREAU EN GROS #27 KIRKLAND</b>	16908 ROUTE TRANSCANADIENNE	KIRKLAND	QC	H9H 0C5	5146945578
<b>BUREAU EN GROS #31 LASALLE</b>	7097 NEWMAN BLVD.	LASALLE	QC	H8N 1X1	5143643872
<b>BUREAU EN GROS #34 SAINTE FOY</b>	2975 BOULEVARD LAURIER	QUEBEC	QC	G1V 2M2	4186528300
<b>BUREAU EN GROS #40 SHERBROOKE</b>	3325 BOULEVARD PORTLAND	SHERBROOKE	QC	J1L 2P1	8195621966
<b>BUREAU EN GROS #42 TROIS-RIVIE</b>	4000 BOULEVARD DES RECOLLETS	TROIS-RIVIERES OUEST	QC	G9A 6K9	8193708679
<b>BUREAU EN GROS #49 MARCHE CENT</b>	1041 RUE DU MARCHE CENTRAL	MONTREAL	QC	H4N 1J8	5143836323
<b>BUREAU EN GROS #61 QUEBEC</b>	565 BOUL LEBOURGNEUF	QUEBEC	QC	G2J 1R9	4186225044
<b>BUREAU EN GROS #73 CHICOUTIMI</b>	1470 BOULEVARD TALBOT	CHICOUTIMI	QC	G7H 4C2	4185433477
<b>BUREAU EN GROS #74 JEAN TALON</b>	4625 JEAN TALON EST	ST LEONARD	QC	H1S 1K3	5145936813
<b>BUREAU EN GROS #75 GREENFIELD</b>	3344 BOUL TASCHEREAU LOCAL C-6	LONGUEUIL	QC	J4V 2H7	4504667772
<b>BUREAU EN GROS #76 CENTRE LAVA</b>	1600 BOUL LE CORBUSIER	LAVAL	QC	H7S 1Y9	4509731070
<b>BUREAU EN GROS #77 DES SOURCES</b>	3165 BOUL DES SOURCES	DOLLARD-DES-ORMEAUX	QC	H9B 1Z6	5146841831
<b>BUREAU EN GROS #85 LEVIS</b>	80 ROUTE DU PRESIDENT KENNEDY	LEVIS	QC	G6V 6C9	4188337547
<b>BUREAU EN GROS #88 ST. JEAN</b>	1000 BOUL SEMINAIRE	ST JEAN SUR-RICHELIE	QC	J3A 1E5	4503597750
<b>BUREAU EN GROS #98 VICTORIAVIL</b>	1111 JUTRAS BLVD EAST	VICTORIAVILLE	QC	G6S 1C1	8193574484
<b>BUREAU EN GROS #105 ST HYACINT</b>	5970 RUE MARTINEAU	STE. HYACINTHE	QC	J2R 2H6	4507964575
<b>BUREAU EN GROS #107 HULL</b>	55A BOULEVARD DU PLATEAU	GATINEAU	QC	J9A 3G1	8197702332
<b>BUREAU EN GROS #122 ROSEMERE</b>	315 BOUL. CURE LABELLE	ROSEMERE	QC	J7A 2H7	4504357121

NAME	ADDRESS	CITY	PROVINCE	POSTAL CODE	PHONE NUMBER
<b>BUREAU EN GROS #123 LOGUEUIL</b>	2790 CHEMIN CHAMBLY	LONGUEUIL	QC	J4L 1M9	4506701698
<b>BUREAU EN GROS #124 ST. JEROME</b>	1135 JEAN BAPTISTE ROLLAND W.	ST. JEROME	QC	J7Y 4Y7	4504363708
<b>BUREAU EN GROS #128 ST. BRUNO</b>	1465 BOULEVARD ST. BRUNO	ST. BRUNO	QC	J3V 6J1	4504412414
<b>BUREAU EN GROS #138 MASCOUCHE</b>	145 MONTEE MASSON	MASCOUCHE	QC	J7K 3B4	4504746555
<b>BUREAU EN GROS #139 DRUMMONDVI</b>	565 ST. JOSEPH BLVD.	DRUMMONDVILLE	QC	J2C 2B6	8194743147
<b>BUREAU EN GROS #144 T.M.R.</b>	4205 JEAN TALON BLVD. WEST	MONTREAL	QC	H4P 2T6	5143443044
<b>BUREAU EN GROS #147 SEPT-ILES</b>	649 LAURE BLVD.	SEPT-ILES	QC	G4R 1X8	4189629898
<b>BUREAU EN GROS #157 JOLIETTE</b>	845 BOULEVARD FIRESTONE	JOLIETTE	QC	J6E 2W4	4507525515
<b>BUREAU EN GROS #163 SHAWINIGAN</b>	1 RUE LA PLAZA-DE-MAURICIE	SHAWINIGAN	QC	G9N 7C1	8195394300
<b>BUREAU EN GROS #164 GRANBY</b>	921 RUE PRINCIPALE	GRANBY	QC	J2G 2Z5	4507767555
<b>BUREAU EN GROS #170 LACHENAIE</b>	590 MONTEE DES PIONNIERS	TERREBONNE	QC	J6V 1N9	4506579600
<b>BUREAU EN GROS #173 MADELEINE</b>	400 RUE BARKHOFF	TROIS-RIVIERES	QC	G8T 9P5	8193714848
<b>BUREAU EN GROS #206 RIMOUSKI</b>	390 MONTEE INDUSTRIELLE	RIMOUSKI	QC	G5M 1X1	4187247033
<b>BUREAU EN GROS #207 BEAUPORT</b>	843 RUE CLEMENCEAU	QUEBEC	QC	G1C 2K6	4186605222
<b>BUREAU EN GROS #209 CHATEAUGUA</b>	160 BOUL. D'ANJOU	CHATEAUGUAY	QC	J6K 1C4	4506910773
<b>BUREAU EN GROS #215 RIVIERE-DU</b>	250 BOUL DE L'HOTEL-DE-VILLE	RIVIERE-DU-LOUP	QC	G5R 1M4	4188675959
<b>BUREAU EN GROS #220 SOREL</b>	5004-450 BOUL POLIQUIN	SOREL-TRACY	QC	J3P 7R5	4507433888
<b>BUREAU EN GROS #221 STE-FOY II</b>	1510 JULES-VERNE AV	QUEBEC	QC	G2G 2R5	4188714443
<b>BUREAU EN GROS #224 ST DOROTHY</b>	1162 DESSERTTE OUEST, AUTOROUTE 13	LAVAL	QC	H7X 4C9	4506896763
<b>BUREAU EN GROS #226 ST GEORGE</b>	8585 LACROIX BLVD	SAINT-GEORGES	QC	G5Y 5L6	4182225025
<b>BUREAU EN GROS #232 JONQUIERE</b>	3460 BOULEVARD ST-FRANCOIS	JONQUIERE	QC	G7X 8L3	4185421646

NAME	ADDRESS	CITY	PROVINCE	POSTAL CODE	PHONE NUMBER
<b>BUREAU EN GROS #236 HENRI BOUR</b>	11250 RENAUDE-LAPOINTE ST	ANJOU	QC	H1J 2V7	5143546052
<b>BUREAU EN GROS #245 BOUCHERVIL</b>	582 RUE DE TOURAINE	BOUCHERVILLE	QC	J4B 8S5	4506550505
<b>BUREAU EN GROS #246 CHAREST</b>	1400 CYRILLE-DUQUET	QUEBEC	QC	G1N 2E5	4185274114
<b>BUREAU EN GROS #247 MTL-STE CA</b>	4036 RUE SAINTE CATHERINE OUEST	WESTMOUNT	QC	H3Z 1P2	5148460844
<b>BUREAU EN GROS #248 VALLEYFIEL</b>	1560 MONSEIGNEUR LANGLOIS BLVD	VALLEYFIELD	QC	J6S 1E3	4503737070
<b>BUREAU EN GROS #271 VAUDREUIL</b>	46 DE LA CITE-DES-JEUNES BLVD	VAUDREUIL-DORION	QC	J7V 9L5	4504553443
<b>BUREAU EN GROS #272 ST EUSTACH</b>	660 BOUL. ARTHUR-SAUVE	ST EUSTACHE	QC	J7R 5A8	4506234543
<b>BUREAU EN GROS #282 PLACE VERS</b>	7275 RUE SHERBROOKE EST	MONTREAL	QC	H1N 1E9	5143516776
<b>BUREAU EN GROS #289 MTL-SHERBR</b>	5157 RUE SHERBROOKE OUEST	MONTREAL	QC	H7P 4W6	5144882800
<b>BUREAU EN GROS #292 MAGOG</b>	1700 RUE SHERBROOKE	MAGOG	QC	J1X 5B4	8198684467
<b>BUREAU EN GROS #306 MTL-PL DUP</b>	845 RUE SAINT CATHERINE EST	MONTREAL	QC	H2L 2E4	5148438647
<b>BUREAU EN GROS #308 BOISBRIAND</b>	3420 AVENUE DES GRANDES -TOURELLES	BOISBRIAND	QC	J7H 0A2	4504203537
<b>BUREAU EN GROS #316 BROSSARD</b>	9750 LEDUC BLVD	BROSSARD	QC	J4Y 0B3	4504438171
<b>BUREAU EN GROS #325 CANDIAC</b>	40 RUE STRASBOURG	CANDIAC	QC	J5R 0B4	4506591012
<b>BUREAU EN GROS #333 ROUYN-NORA</b>	100 DU TERMINUS ST W	ROUYN-NORANDA	QC	J9X 6H7	8197971733
<b>BUREAU EN GROS #339 LAVAL E</b>	4440 BOULEVARD ROBERT -BOURASSA	LAVAL	QC	H7E 0B8	4506654790
<b>BUREAU EN GROS #422 ALMA</b>	705 AVENUE DU PONT NORD	ALMA	QC	G8B 6T5	4184801443
<b>BUREAU EN GROS #427 MTL BELOEI</b>	100 RUE SERGE PEPIN	BELOEIL	QC	J3G 0K1	4505362004
<b>BUREAU EN GROS #440 ILE PERROT</b>	475 GRAND BLVD, UNIT 24	L'ILE-PERROT	QC	J7V 4X4	5144256720
<b>BUREAU EN GROS #443 SAINTE AGA</b>	1190 RUE PRINCIPALE	SAINTE-AGATHE-DES-MO	QC	J8C 1L8	8193210550
<b>BUREAU EN GROS #451 NEUFCHATEL</b>	4605 BOUL DE L'AUVERGNE	QUEBEC	QC	G2C 1H7	4188400077

- **What products can be covered?**

**THE PROTECTION PLAN COVERS ONLY 1 CELL PHONE, LAPTOP, TABLET, CONNECTED DEVICE, FURNITURE ITEM OR BACKPACK.** You must purchase a different Protection Plan for each of your products if you want to protect them.

This Protection Plan can cover only 1 of these products:

1. a cell phone
2. a laptop
3. a tablet
4. a connected device
5. a furniture item
6. a backpack

You must purchase the Protection Plan within 30 days from the purchase of your product and from the same merchant from whom you purchased your product. Each Protection Plan covers only one product. You must purchase a different Protection Plan for each of your products if you want coverage for them.

- **What coverages are included in the Protection Plan?**

If you purchased a cell phone, laptop, tablet or connected device, this is a protection plan against **mechanical** and **electrical** failure as well as certain damages to your cell phone, laptop, a tablet or connected device.

If you purchased a furniture item, this is a protection plan against certain **damages** to your furniture item.

If you purchased a backpack, this is a protection plan against certain **damages** to your backpack.

**This Protection Plan does not replace your manufacturer's warranty.** It provides certain additional benefits during the term of your manufacturer's warranty. Sections "What are the limits of the coverage" and "What is not covered" of this summary contains the details of the limitations of this Protection Plan.

Under this Protection Plan, Allstate will, in Allstate's discretion, either:

- (i) Repair your item with new, rebuilt or non original manufacturer's parts,
- (ii) Replace your product with a comparable product, or
- (iii) Provide a cash or a gift card reflecting the replacement cost of your product.

*Repairing your furniture*

If we choose to repair your furniture, we may, at our choice:

- (i) Send you cleaning or repair advice,

- (ii) Mail you a stain removal kit, including products to aid in stain removal,
- (iii) Mail you a parts kit to replace the missing or broken parts, or
- (iv) Arrange for on-site service.

#### *Accidental Damage Protection Plan for cell phone, laptop, tablet or connected device*

Our Accidental Damage Protection Plan protects your cell phone, laptop, tablet or connected device against

- a. defects in materials and workmanship,
- b. damages from drops, spills and liquid,
- c. damaged or defective buttons or connectivity ports,
- d. defective pixels,
- e. dust,
- f. internal overheating,
- g. internal humidity,
- h. condensation,
- i. protection for your battery, and
- j. operational failure resulting from a power surge while properly connected to a surge protector.

You can find information on the Accidental Damage Protection Plan and Optional Coverages for cell phone, laptop, tablet or connected device in the following sections of the Terms and Conditions of the Protection Plan: “How we will service your product”, “Coverages and Terms” and “Optional Coverages”.

#### *Accidental Protection Plan for furniture*

Our Accidental Protection Plan protects your furniture against

- a. seam separation,
- b. broken hardware and pulls,
- c. separation of joints and welds,
- d. structural defects to frames, cases, seat or back construction,
- e. broken hinges, casters, slides, drawer pull/guides or swivels,
- f. damaged mechanical elements
- g. damage from unintentional stains that happened at once and not from accumulation,
- h. rips, tears, burns, punctures, gouges, chips, dents, breakage and chips to glass on tables, desks, wall units and cabinets,
- i. breakage, chipping and/or loss of silvering to mirrors
- j. cracks,
- k. peeling of veneers,
- l. chips,
- m. gouges,
- n. bubbling, and
- o. cracking, warping or peeling of finish.

You can find information on the Accidental Protection Plan for your furniture in the following sections of the Terms and Conditions of the Protection Plan: “How we will service your product” and “Coverages and Terms”.

## *Accidental Damage Protection Plan for a backpack*

Our Accidental Damage Protection Plan protects your backpack against defects in materials and workmanship as well as damage arising from accidents such as drops and spills.

You can find information on the Accidental Damage Protection Plan for your backpack in the following sections of the Terms and Conditions of the Protection Plan: “How we will service your product”, “Coverages and Terms” and “Optional Coverages”.

- **What are the limits of the coverage?**

The **maximum amount** of coverage for the costs of all of your repairs, replacements, or cash is capped at the **purchase price of your product, excluding taxes and fees**. Your coverage includes the costs of your repairs or replacement and the associated shipping fees.

For cell phones only, if the original rechargeable battery is defective and it cannot be removed and replaced, we cover only 1 battery repair or replacement.

If we repair your product for the same problem twice and a third repair is needed for the same problem within any 12 month period, we will, at our option, replace your product with a comparable product or provide a cash settlement. This does not apply if the damage is from an accident.

- **What if I have other insurance coverages?**

You may already have coverage for your product under another insurance policy, such as under your home insurance or credit card. If that is the case, we will work with your other insurer for the payment of your coverage under the Protection Plan. Your coverage under the Protection Plan will be pro rated with the coverage of your other insurers.

- **What is not covered?**

We may deny your claim because of exclusions, limitations and reductions. Below is a summary of **some** circumstances and items that are not covered. **This is not a complete list**. Consult the Terms and Conditions of the Protection Plan under the sections titled “What is not covered” and “Limit of Liability” to see a complete list of exclusions, limitations and reductions.

*For a cell phone, laptop, tablet or a connected device*

- a. Normal wear and tear
- b. Pre-existing conditions
- c. Manufacturer’s defects
- d. Intentional damage
- e. Lost, stolen, or irretrievable items
- f. Collateral damage
- g. Damage caused by any improper care, negligence, neglect, misuse or abuse of the product
- h. Accidental damage or liquid damage **unless the additional protection against damages from drops, spills and liquid was purchased**
- i. Except if your product is a cell phone, consumable batteries or batteries you can replace **unless the additional protection for battery was purchased**
- j. Damage to computer hardware or software and damage to or loss of data

*For a furniture item*

- a. Products made of "X" coded fabric, dry cleaning only fabric, non-colourfast fabric, or silk fabric
- b. Natural flaws, inherent design defects or manufacturer's defects
- c. Stains caused by incontinence, hair and body oils
- d. Damage caused by dust corrosion
- e. Odors, pet or animal damage
- f. Splitting, cracking or peeling of leather
- g. Loss of resiliency

*For a backpack*

- a. Normal wear and tear
- b. Pre-existing conditions
- c. Manufacturer's defects
- d. Intentional damage
- e. Lost, stolen, or irretrievable items
- f. Collateral damage
- g. Damage caused by any improper care, negligence, neglect, misuse or abuse of the product

- **What is the cost of the Protection Plan?**

You can determine the premium (exclusive of any applicable taxes) of your Protection Plan based on the purchase price of your product, exclusive of any applicable taxes. The chart below lists all the premium for different Protection Plans, with the purchase price tied to the bands of the purchase price of your product. The purchase price of your product and your Protection Plan does not include applicable taxes or other fees.



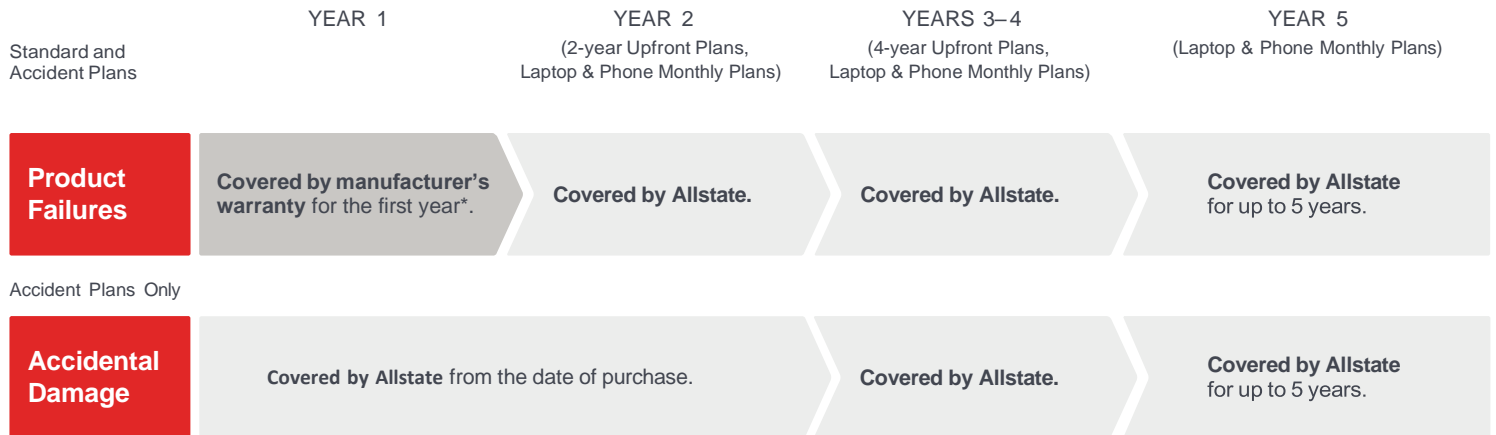
PROTECTION PLAN SKU	PURCHASE PRICE OF COVERED PRODUCT (LOW)	PURCHASE PRICE OF COVERED PRODCUT (HIGH)	PROTECTION PLAN DEDUCTIBLE	TERM OF PROTECTION PLAN (YEARS)	PURCHASE PRICE OF PROTECTION PLAN	TERM OF PROTECTION PLAN (YEARS)	PURCHASE PRICE OF PROTECTION PLAN
Computers - Accidental	\$0.00	\$299.99	Not Applicable	2-year	\$84.99	4-year	\$129.99
Computers - Accidental	\$300.00	\$399.99	Not Applicable	2-year	\$99.99	4-year	\$189.99
Computers - Accidental	\$400.00	\$549.99	Not Applicable	2-year	\$139.99	4-year	\$219.99
Computers - Accidental	\$550.00	\$699.99	Not Applicable	2-year	\$159.99	4-year	\$289.99
Computers - Accidental	\$700.00	\$849.99	Not Applicable	2-year	\$199.99	4-year	\$339.99
Computers - Accidental	\$850.00	\$999.99	Not Applicable	2-year	\$249.99	4-year	\$379.99
Computers - Accidental	\$1,000.00	\$1,249.99	Not Applicable	2-year	\$279.99	4-year	\$419.99
Computers - Accidental	\$1,250.00	\$1,499.99	Not Applicable	2-year	\$319.99	4-year	\$449.99
Computers - Accidental	\$1,500.00	\$4,999.99	Not Applicable	2-year	\$499.99	4-year	\$579.99
Tablets - Accidental	\$0.00	\$299.99	Not Applicable	2-year	\$49.99	4-year	\$99.99
Tablets - Accidental	\$300.00	\$399.99	Not Applicable	2-year	\$99.99	4-year	\$149.99
Tablets - Accidental	\$400.00	\$549.99	Not Applicable	2-year	\$119.99	4-year	\$199.99
Tablets - Accidental	\$550.00	\$699.99	Not Applicable	2-year	\$149.99	4-year	\$249.99
Tablets - Accidental	\$700.00	\$849.99	Not Applicable	2-year	\$179.99	4-year	\$299.99
Tablets - Accidental	\$850.00	\$1,399.99	Not Applicable	2-year	\$229.99	4-year	\$349.99
Tablets - Accidental	\$1,400.00	\$4,999.99	Not Applicable	2-year	\$299.99	4-year	\$399.99
Connected Devices & Backpacks - Accidental	\$0.00	\$49.99	Not Applicable	2-year	\$9.99	4-year	\$24.99
Connected Devices & Backpacks - Accidental	\$50.00	\$99.99	Not Applicable	2-year	\$19.99	4-year	\$39.99
Connected Devices & Backpacks - Accidental	\$100.00	\$149.99	Not Applicable	2-year	\$29.99	4-year	\$59.99
Connected Devices & Backpacks - Accidental	\$150.00	\$199.99	Not Applicable	2-year	\$39.99	4-year	\$69.99

PROTECTION PLAN SKU	PURCHASE PRICE OF COVERED PRODUCT (LOW)	PURCHASE PRICE OF COVERED PRODCUT (HIGH)	PROTECTION PLAN DEDUCTIBLE	TERM OF PROTECTION PLAN (YEARS)	PURCHASE PRICE OF PROTECTION PLAN	TERM OF PROTECTION PLAN (YEARS)	PURCHASE PRICE OF PROTECTION PLAN
Connected Devices & Backpacks - Accidental	\$200.00	\$249.99	Not Applicable	2-year	\$59.99	4-year	\$99.99
Connected Devices & Backpacks - Accidental	\$250.00	\$349.99	Not Applicable	2-year	\$69.99	4-year	\$129.99
Connected Devices & Backpacks - Accidental	\$350.00	\$499.99	Not Applicable	2-year	\$119.99	4-year	\$164.99
Connected Devices & Backpacks - Accidental	\$500.00	\$749.99	Not Applicable	2-year	\$149.99	4-year	\$219.99
Connected Devices & Backpacks - Accidental	\$750.00	\$1,499.99	Not Applicable	2-year	\$199.99	4-year	\$339.99
Connected Devices & Backpacks - Accidental	\$1,500.00	\$4,999.99	Not Applicable	2-year	\$299.99	4-year	\$469.99
Furniture - Accidental	\$0.00	\$49.99	Not Applicable	3-year	\$6.99	Not Applicable	Not Applicable
Furniture - Accidental	\$50.00	\$99.99	Not Applicable	3-year	\$14.99	Not Applicable	Not Applicable
Furniture - Accidental	\$100.00	\$149.99	Not Applicable	3-year	\$29.99	Not Applicable	Not Applicable
Furniture - Accidental	\$150.00	\$199.99	Not Applicable	3-year	\$49.99	Not Applicable	Not Applicable
Furniture - Accidental	\$200.00	\$249.99	Not Applicable	3-year	\$59.99	Not Applicable	Not Applicable
Furniture - Accidental	\$250.00	\$499.99	Not Applicable	3-year	\$89.99	Not Applicable	Not Applicable
Furniture - Accidental	\$500.00	\$4,999.99	Not Applicable	3-year	\$149.99	Not Applicable	Not Applicable
Computers - Accidental	\$0.00	\$499.99	\$50.00	Monthly	\$8.99	Not Applicable	Not Applicable
Computers - Accidental	\$500.00	\$999.99	\$100.00	Monthly	\$14.99	Not Applicable	Not Applicable
Computers - Accidental	\$1,000.00	\$4,999.99	\$150.00	Monthly	\$19.99	Not Applicable	Not Applicable
Mobile - Accidental	\$0.00	\$549.99	\$99.00	Monthly	\$6.99	Not Applicable	Not Applicable
Mobile - Accidental	\$550.00	\$1,249.99	\$129.00	Monthly	\$13.99	Not Applicable	Not Applicable
Mobile - Accidental	\$1,250.00	\$1,999.99	\$149.00	Monthly	\$16.99	Not Applicable	Not Applicable

- **What is the term of the coverage?**

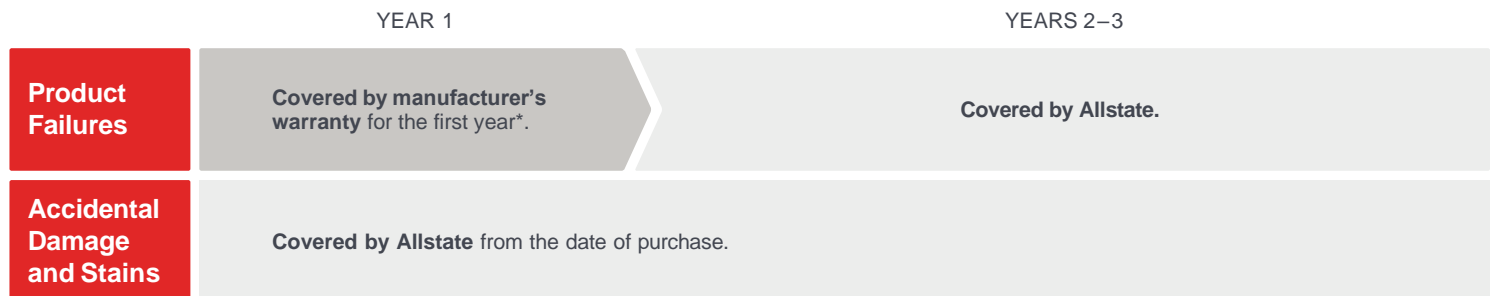
For all products except cell phones, laptops, and furniture, you have the option to subscribe to the Protection Plan for 2 years or 4 years. For furniture the Protection Plan is for 3 years. The term will be shorter if the maximum amount coverage has been reached before the expiration of the term. Cell phone Protection Plans are continuously renewed on a month to month basis and some laptop Protection Plans are continuously renewed on a month to month basis.

## TECHNOLOGY & CELL PHONES



\*Most technology comes with a one-year manufacturer's warranty. If there is an issue during that time not covered by the manufacturer but is included in your Staples Protection Plan by Allstate, we'll cover it.

## FURNITURE



\*Most furniture comes with a one-year manufacturer's warranty. If there is an issue during that time not covered by the manufacturer but is included in your Staples Protection Plan by Allstate, we'll cover it.

- **What do I do if the product is damaged?**

If your product is damaged, you must take necessary steps to protect it against any further damage. If we determine that any loss or damage has occurred as a direct result of your any improper care, negligence, neglect, misuse or abuse of the product, we may deny your claim.

*For a furniture item*

If your furniture gets damaged or is stained, you must submit your claim within 30 days.

- **How do I make a claim?**

*If you are in Canada*

You can file a claim online at [www.squaretrade.ca/claim](http://www.squaretrade.ca/claim) or call us toll-free at 1-877-927-7268 and explain the problem. You will be given instructions on how to file a claim. See also the Terms and Conditions of the Protection Plan under the sections titled “What to do if a product requires service”.

*If you are travelling abroad*

If your product needs repair while traveling abroad, you can file a claim online at [www.squaretrade.com/claim](http://www.squaretrade.com/claim) to obtain a claim authorization number. If the repair of your product is covered, we will instruct you on how to take your product to a service center to obtain the relevant services.

*What is required to make a claim?*

At the time of making a claim,

- i. you will have to provide us with a complete copy of your proof of purchase; you can send us a digital copy through [www.squaretrade.ca](http://www.squaretrade.ca) when you will purchase your product subject to the Protection Plan and we can store it for you,
- ii. you may be asked to provide your surge protector for examination,
- iii. if you are travelling abroad, you must provide us the detailed service repair invoice that identifies your product you must obtain from the service provider, the claim authorization number, and include a thorough description of the repair made.

- **How long will it take to get a reply for my claim?**

Upon receipt of all required documents for your claim, we will respond to your claim with resolution option(s) within five days.

- **When does the Protection Plan start and end?**

**Start:**

The later of the date of your purchase of the Protection Plan and the delivery of your product.

**End:**

- a. At the end of the term of your purchased Protection Plan or when you reach the maximum protection amount if earlier,
- b. When we cancel the Protection Plan, or
- c. When you cancel the Protection Plan

- **How can I cancel the Protection Plan?**

You may cancel the Protection Plan for any reason at any time. To cancel the plan, log in to [www.squaretrade.ca](http://www.squaretrade.ca) or contact SquareTrade toll-free at 1-877-927-7268, 24 hours a day, 7 days a week.

If you cancel the Protection Plan within the first 60 days after purchase of the Protection Plan, you will receive a 100% refund of the price of the Protection Plan.

If you cancel the Protection Plan after the first 60 days from purchase of the Protection Plan, you will receive a pro rata refund of the price of the Protection Plan. For example, if you purchased a 2 year Protection Plan for \$9.99 and you cancel the plan at the end of the first year (i.e. half way through the term of the plan), we will reimburse you \$4.99 (i.e. half of the cost of the plan).

- **When can Allstate terminate the Protection Plan?**

<b>Situation</b>	<b>Termination and Refund</b>
You fail to pay the price of the Protection Plan	We will terminate the Protection Plan by giving you a 15 days' prior written notice. You will receive a pro rata refund of the price of the Protection Plan.
You commit fraud or material misrepresentation	We will terminate the Protection Plan by giving you a 15 days' prior written notice. You will receive a pro rata refund of the price of the Protection Plan.
Any other reason or situation	We may terminate this Protection Plan by giving you a 45 days' prior written notice. You will receive a pro rata refund of the price of the Protection Plan.

- **How can I make a complaint?**

To make a complaint against Allstate Protection Plans, log into your account at [www.squaretrade.ca](http://www.squaretrade.ca), contact Allstate Protection Plans toll-free at 1-877-927-7268 24 hours a day, 7 days a week, or send a notice of the complaint to: SquareTrade Canada, Inc., 2000 Sierra Point Parkway, Suite 300, Brisbane, California, 94005. Please provide your claim number and a description of the issue.

**- END OF THE SUMMARY -**

## NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

### NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services  
([chapter D-9.2](#))

### THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

## NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Allstate Insurance Company of Canada  
c/o SquareTrade Canada, Inc.  
HSBC Building, 885 West Georgia Street  
Office 2200  
Vancouver, British Columbia, V6C 3E8  
Canada

Date: \_\_\_\_\_ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services,

I hereby rescind insurance contract no.: \_\_\_\_\_ (number of contract, if indicated)

Entered into on: \_\_\_\_\_ (date of signature of contract)

In: \_\_\_\_\_ (place of signature of contract)

\_\_\_\_\_ (name of client)

\_\_\_\_\_ (signature of client)

The purpose of this fact sheet is to inform you of your rights.  
It does not relieve the insurer or the distributor of their obligations to you.

## LET'S TALK INSURANCE!

Name of distributor: Staples Canada ULC dba Bureau en Gros

Name of insurer: Allstate Insurance Company of Canada

Name of insurance product: Allstate Protection Plan



### IT'S YOUR CHOICE

You are **never required** to purchase insurance:

- that is offered by your distributor
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



### HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



### DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



### RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

---

**The Autorité des marchés financiers can provide you with unbiased, objective information.**

Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

---

**Reserved for use by the insurer:** Allstate Insurance Company of Canada  
27 Allstate Parkway, Suite 100  
Markham, Ontario, L3R 5P8  
Canada  
Telephone: 1-905-946-7735  
Website: [www.allstate.ca](http://www.allstate.ca)

**This fact sheet cannot be modified**

## **PROTECTION PLAN** **TERMS & CONDITIONS**

Please read these Terms and Conditions carefully so that You fully understand Your coverage under this Protection Plan.

Please also review and retain the Order Summary and purchase receipt provided to You at the time You purchased this Protection Plan.

### **1. DEFINITIONS:**

“**We**”, “**Us**” and “**Our**” shall mean SquareTrade Canada, Inc., 2200 HSBC Building 885 West Georgia Street Vancouver BC V6C 3E8, except in the province of Québec and British Columbia, where “**We**”, “**Us**” and “**Our**” shall mean Allstate Insurance Company of Canada, 100-27 Allstate Parkway, Markham, Ontario, L3R 5P8.

“**Administrator**” shall mean SquareTrade Canada, Inc. (an Allstate company) located at 2200 HSBC Building 885 West Georgia Street Vancouver BC V6C 3E8 with a telephone number: 1-833-707-0915.

“**You**”, “**Your**” shall mean the individual or entity who purchased this Protection Plan or the individual or entity to whom this Protection Plan was properly transferred in accordance with these Terms and Conditions.

Protection Plan Price: The price You paid for this Protection Plan.

Coverage Start Date: This is the date when coverage starts under this Protection Plan. The Coverage Start Date is the later of the date of purchase of the Protection Plan and delivery of Your Product to You.

Coverage Term or Term: This is the term of coverage You receive under this Protection Plan, starting on the Coverage Start Date.

Covered Product(s) or Product(s): The product(s) or type of product covered by this Protection Plan.

Coverage Amount: The cost to repair the Covered Product or the cost to replace the Covered Product with an item of like kind, quality and functionality of the Covered Product in accordance with the terms and conditions of this Protection Plan up to the purchase price of the Product(s), exclusive of taxes and fees, and/or a number of claims, as identified in the Order Summary.

Coverage Type: This defines the level of coverage You purchased, such as whether Your Protection Plan includes optional coverage, such as Accidental Damage (AD) coverage.

### **2. YOUR RESPONSIBILITIES:**

- A. Purchase the correct Protection Plan for Your Product based on condition, price and purchase location from the same retailer from whom You purchased Your Product.
- B. Retain and provide Us with a complete copy of proof of purchase. You can send Us a digital copy through [www.squaretrade.ca](http://www.squaretrade.ca) and We can store it for You, or You can provide such proof of purchase at the time You make a claim.
- C. Properly maintain, inspect, store, care (including clean) and/or use Your Product according to the manufacturer instructions, and if Your Product becomes damaged, You must take necessary steps to protect against any further damage. If We determine that any loss or damage has occurred as a direct result of not performing any of the foregoing, Your claim will be denied.

### **3. COVERAGES AND TERMS**



This Protection Plan will cover the cost of repairs and replacements of the Product(s) required as a result of a mechanical or electrical failure of the Product(s) during normal usage for the Term of this Protection Plan. This Protection Plan is inclusive of any manufacturer's warranty that may exist during the Coverage Term. It does not replace the manufacturer's warranty, but provides certain additional benefits during the term of the manufacturer's warranty. Replacement parts will be new, rebuilt or non-original manufacturer's parts that perform to the factory specifications at Our sole option.

- A. **CELL PHONES, LAPTOPS, TABLETS AND CONNECTED DEVICES:** This Protection Plan provides coverage for Your Product where the problem is the result of a failure caused by:
1. Defects in materials and/or workmanship;
  2. Damaged or defective buttons or connectivity ports located on Your Product;
  3. Defective pixels, for which We will match the manufacturer's warranty for the Term of Your Protection Plan. In the absence of a manufacturer's dead pixel policy, We will cover a failure of three (3) or more defective pixels within a one square inch area of the display;
  4. Dust, internal overheating, internal humidity/condensation;
  5. Operational failure resulting from a power surge while properly connected to a surge protector. You may be asked to provide Your surge protector for examination; and
  6. Your Protection Plan will also include up to one (1) battery repair or replacement during the first two (2) years of the Coverage Term, when the original rechargeable battery is defective as determined by Us in Our sole discretion. We may require You to return Your original defective battery to Us to receive a replacement battery. Battery coverage is only available for Products that are new or manufacturer certified refurbished products.
- B. **FURNITURE:** This Protection Plan covers furniture that is used for personal, family or household purposes or in a small office or home office setting, and which are constructed of or with upholstered fabric, microfiber, coated fabrics, A&P leather, bonded leather, bycast leather, vinyl, wood, glass, laminates, metal, and stone. This Protection Plan does not cover furniture that is constructed of or with upholstered silk. This Protection Plan provides coverage for Your Product (or the affected part of Your Product) for any combination of the following, so long as each such coverage has been offered and purchased at the time of sale:
1. **STANDARD:** where the problem occurs as a result of normal use of the Product, as follows: seam separation; broken hardware and pulls; separation of joints and welds; structural defects to frames, cases, seat or back construction; broken hinges, casters, slides, drawer pull/guides or swivels; damaged mechanical elements.
  2. **ACCIDENTAL:** where damage is from unintentional stains attributed to a single occurrence (excluding accumulation), rips, tears, burns, punctures, gouges, chips, dents, breakage and chips to glass on tables, desks, wall units and cabinets; breakage, chipping, loss of silvering to mirrors, cracks; peeling of veneers; chips; gouges; bubbling; and cracking, warping or peeling of finish.
- C. **BACKPACKS:** This Protection Plan provides coverage for Your Product where the problem is the result of a failure caused by:
1. Defects in materials and/or workmanship; and
  2. Drops, spills and liquid damage associated with the handling and use of Your Product.
4. **OPTIONAL COVERAGE: ACCIDENTAL DAMAGE (AD).** Except as otherwise specified, if You were offered and purchased AD as an integral part of Your coverage, it augments Your Protection Plan by providing additional protection for damage from drops, spills and liquid damage associated with the handling and use of Your Product.

AD does not provide protection against theft, loss, reckless, or abusive conduct associated with handling and use of Your Product, cosmetic damage and/or other damage that does not affect the functionality of Your Product, or damage caused during shipment between You and Our service providers.

## 5. **WHAT TO DO IF A PRODUCT REQUIRES SERVICE:**

File a claim online at [www.squaretrade.ca/claim](http://www.squaretrade.ca/claim) or call Us toll-free at 1-877-927-7268, provide a copy of Your proof of purchase (if You have not previously provided such to Us) and explain the problem. We will attempt to troubleshoot the problem You are experiencing. Depending on Your Product, We may, at Our discretion, require You to submit pictures, audio or video of the damage or defect for which You are making a claim, or to submit other documentation to process Your claim. If We cannot resolve the problem, We will service Your Product by repair either on-site, mail-in or local repair service. Geographic limitations may affect the availability of service providers in some areas.

If applicable, we recommend that You back up all data on Your Product prior to obtaining service, as repairs to Your Product may result in the deletion of data.

Additionally, for furniture plans, claims must be filed within thirty (30) days from the date of occurrence of the stain or damage.

## 6. **HOW WE WILL SERVICE YOUR PRODUCT:**

A. **ALL PROTECTION PLANS.** Depending on the Product and failure circumstances, at Our discretion, We will either:

- Repair Your Product (on-site, mail-in or local repair service may be available, in Our discretion);
- Replace Your Product with a product of like kind, quality and functionality (replacement products may retail at a lower price than Your original Product in which case the difference will not be refunded); or
- Provide a cash settlement or a Gift Card reflecting the replacement cost of a new product of equal features and functionality up to the Coverage Amount.

B. **ADDITIONALLY FOR FURNITURE PLANS ONLY:**

If We elect to repair Your Product, We will, at Our option, (1) provide cleaning or repair advice, (2) mail You a stain removal kit, including products to aid in stain removal, (3) mail You a parts kit to replace missing or broken parts, and/or (4) arrange for on-site service as described below. Please note that We cannot guarantee that any such repair or replacement will result in exact matches (such as colour matches) with the original Product due to differences in dye lots, natural grains, external conditions, or other similar reasons.

7. **LIMIT OF LIABILITY:** If You have Product(s) covered under this Protection Plan, the total amount that We will pay for repairs or replacement made in connection with all claims that You make pursuant to this Protection Plan or the total number of claims made pursuant to this Protection Plan shall not exceed the Coverage Amount. In the event that We make payments for repairs or replacements, which in the aggregate, are equal to the Coverage Amount, or if We provide a cash settlement reflecting the replacement cost of a new item of like kind, quality and functionality or a replacement product of like kind, quality and functionality, then We will have no further obligations under this Protection Plan.

8. **WHAT IS NOT COVERED:** WE SHALL NOT BE LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO, PROPERTY DAMAGE, LOST TIME, OR LOST DATA RESULTING FROM THE FAILURE OF ANY PRODUCT OR EQUIPMENT OR FROM DELAYS IN SERVICE OR THE INABILITY TO RENDER SERVICE.

A. **ALL PROTECTION PLANS.** This Protection Plan does not provide coverage for issues arising from or related to any of the following:

1. Except as otherwise provided, normal wear and tear;
2. Any and all pre-existing conditions that occur prior to the Coverage Start Date of this Protection Plan;
3. Natural flaws or inherent design or manufacturer's defects;

4. Intentional damage;
5. Lost, stolen, or irretrievable items;
6. Any Product that is fraudulently described or materially misrepresented;
7. Secondary or collateral damage;
8. Except as otherwise provided, maintenance, service, repair, or replacement necessitated by loss or damage resulting from any cause other than normal use, storage, and operation of the Product in accordance with the manufacturer's specifications and owner's manual;
9. Damage caused by exposure to weather conditions, improper electrical/power supply, improper equipment modifications, add-on products or accessories, attachments or installation or assembly, collision with any other object, vandalism, animal or insect infestation, corrosion, battery leakage, act of nature (any accident caused or produced by any physical cause which cannot be foreseen or prevented, such as storms, perils of the sea, tornadoes, hurricanes, floods and earthquakes), or any other force majeure or peril originating from outside the Product;
10. Damage caused by "accumulation," including, without limitation, damage from any repeated use or gradual buildup of dirt, dust, oils or similar, such as hair and body oils, perspiration, or darkened bodily contact areas;
11. Damage caused by: any improper care, negligence, neglect, intentional acts, misuse or abuse of the Product; any repair, replacement or handling of the Product other than as recommended or authorized by the manufacturer and/or Us; or any failure to comply with the manufacturer's warranty;
12. Damage caused by cleaning methods, products or materials;
13. Defects due to the installation, assembly or hookup of Your Product;
14. Damage caused by transit, delivery, redelivery, removal, or reinstallation of the Product, or the Product being moved between different locations or into or out of storage, including damage caused by packing or unpacking of the Product;
15. Except as otherwise provided, "cosmetic damage," defined as any damages or changes to the physical appearance of a Product that does not impede or hinder its normal operating function as determined by Us, such as scratches, abrasions, peelings, dents, kinks, changes in colour, texture, or finish, or similar conditions;
16. Television or personal computer monitor screen imperfections, including "burn-in" or burned CRT phosphor;
17. Accidental damage or liquid damage unless AD coverage was offered and purchased as part of Your Protection Plan;
18. Projector or rear projection TV bulbs;
19. Consumer replaceable or consumable batteries unless battery coverage has been offered and purchased as part of Your Protection Plan;
20. Consumer replaceable or consumable items including but not limited to toner, ribbons, ink cartridges, drums, belts, printer heads, blades, strings, and trim;
21. Except as otherwise provided, any product used for heavy commercial, educational, rental or industrial use;
22. Product(s) with removed or altered serial numbers;
23. Manufacturer defects or equipment failure which is covered by manufacturer's warranty, manufacturer's recall, or factory bulletins (regardless of whether or not the manufacturer is doing business as an ongoing enterprise);
24. Damage to computer hardware, software and data, or loss of software or data, caused by, including, but not limited to, viruses, application programs, network drivers, source code, object code or proprietary data, or any support, configuration, installation or reinstallation of any software or data;
25. "No Problem Found" diagnosis, intermittent and non-intermittent issues that are not failures of the Product (such as poor cell phone reception);
26. Items sold in a private sale (e.g. flea market, yard sale, estate sale, craigslist);
27. Any Product that is a demonstration/in-store model, or that is sold "as-is";
28. A Product that is no longer in Your possession;
29. Any failure, damage, repairs or loss that is covered under any other protection plan, warranty, service plan or insurance.

- B. **ADDITIONALLY FOR FURNITURE PLANS ONLY:** In addition, this Protection Plan does not provide coverage for issues arising from or related to any of the following:
1. Products made of "X" coded fabric, dry cleaning only fabric, non-colourfast fabric, or silk fabric;
  2. Natural flaws, inherent design defects or manufacturer's defects, including, but not limited to, natural inconsistencies in wood grains, fabrics, colouring or leathers; wood stains; delamination of microfiber; manufacturer's defects of leather or upholstery;
  3. Stains caused by incontinence, hair and body oils, perspiration, paints, dyes, bleaches, flooding, rust, fire (including cigarette burns), smoke or other caustic materials as determined by Us;
  4. Damage caused by the application of topical treatments to the Product;
  5. Damage to the Product caused by gum, mold or mildew, fading, colour loss, non-stain related discoloration, dust corrosion or similar;
  6. Odors, pet or animal damage from teeth, beaks, or claws;
  7. Splitting, cracking and/or peeling of A&P leather, bonded leather, bycast leather or coated fabrics;
  8. Scratches of any type;
  9. Loss of resiliency;
9. **NO LEMON POLICY:** If Your Product has two (2) service repairs completed for the same problem and a third (3<sup>rd</sup>) repair is needed for the same problem, within any twelve (12) month period, the Product will be replaced with a comparable product or a cash settlement will be provided. The cost of the replacement will not exceed Your Product's Coverage Amount. This no lemon policy is not applicable to problems resulting from AD.
10. **FREE SHIPPING:** Subject to your Product's Coverage Amount, this Protection Plan covers all shipping charges to authorized service centers during the Coverage Term, including shipping to the manufacturer if the manufacturer does not cover shipping charges to their facilities.
11. **WORLDWIDE SERVICE:** The coverage provided in this Protection Plan also applies when You travel outside of Canada. If Your Product needs repair while traveling abroad, You may file a claim online at [www.squaretrade.ca](http://www.squaretrade.ca) to obtain a claim authorization number. At that time, You will be instructed on how to proceed to obtain service. Once You have obtained Your claim authorization number, You will need to take Your Product to a service center and then submit to Us a copy of the detailed service repair invoice that identifies Your Product, the claim authorization number, and includes a thorough description of the repair made.
12. **TRANSFER OF PROTECTION PLAN:** This Protection Plan may be transferred at no charge. To transfer this Protection Plan log in to [www.squaretrade.ca](http://www.squaretrade.ca), or contact Us toll-free at 1-877-927-7268 24 hours a day, 7 days a week.
13. **CANCELLATION:** You may cancel this Protection Plan for any reason at any time. To cancel it, log in to [www.squaretrade.ca](http://www.squaretrade.ca) or contact Us toll-free at 1-877-927-7268 24 hours a day, 7 days a week. If you cancel this Protection Plan within the first sixty (60) days after purchase of this Protection Plan, You will receive a 100% refund of the Protection Plan Price. If You cancel after the first sixty (60) days from purchase of this Protection Plan, You will receive a pro rata refund based on the time remaining on Your Protection Plan.

**We may cancel this Protection Plan at Our option on the basis of nonpayment, fraud, or material misrepresentation by You on fifteen (15) days' written notice to You or for any other reason on forty-five (45) days' written notice to You.** If We cancel Your Protection Plan, You will receive a pro rata refund. Written notice which includes the effective date of cancellation and reason for cancellation, will be mailed to You at least thirty (30) or forty-five (45), as applicable, days prior to termination.

14. **ARBITRATION:** Unless You reside in Quebec and subject to applicable law, any dispute or claim arising out of or relating to this Protection Plan, or breach thereof, will be settled by binding arbitration in accordance with the arbitration rules of the Canadian Arbitration Association. Under this Arbitration provision, We both give up the right to resolve any dispute or claim arising out of or relating to this Protection Plan by a judge and/or a jury. Prior to filing any arbitration, We jointly agree to seek to resolve

any dispute between us by mediation, with all mediator fees and expenses paid by Us. If You are successful in obtaining an arbitration award against us greater than \$500, We agree to pay all arbitrator fees and expenses. A judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The parties specifically agree to the binding nature of the arbitration. The place of the arbitration will be Toronto, Ontario, unless we jointly agree to have the arbitration conducted in another location at which the Canadian Arbitration Association is able to facilitate an arbitration.

- 15. GOVERNING LAW:** The laws of the province of British Columbia for the residents of British Columbia and the laws of Québec for the residents of Québec (without giving effect to its conflict of laws principles) govern all matters arising out of or relating to this Protection Plan and all transactions contemplated by this Protection Plan, including, without limitation, the validity, interpretation, construction, performance and enforcement of this Protection Plan.
- 16. ENTIRE CONTRACT:** This Protection Plan sets forth the entire contract between the parties and no representation, promise or condition not contained herein shall modify these terms.
- 17. PRIVACY NOTICE:** We will collect and retain all personal information concerning Your Plan and any claims You make. The information will be used for purposes of marketing, administration and cancellation of Your Plan and investigation of claims. We will only access Your information on a need to know basis and it will be kept at the Administrator's address. It can be reviewed and/or rectified by written request. Your personal data may be processed and stored in the United States and may be subject to access by United States authorities under applicable laws.

You have the right to ask for access to your personal data, and ask that any inaccurate information be corrected. To do so, you may send a written request with details to SquareTrade Canada, Inc. at 2000 Sierra Point Parkway, Suite 300, Brisbane, California, 94005, or to [privacy@ SquareTrade.com](mailto:privacy@SquareTrade.com) or to Allstate Insurance Company of Canada at 27 Allstate Parkway, Suite 100, Markham, Ontario L3R 5P8 Attn: Privacy Office or to [privacy@Allstate.ca](mailto:privacy@Allstate.ca).

- 18. PROVINCE OR TERRITORY VARIATIONS:** The following province or territory variations shall control if inconsistent with any other provisions:

In British Columbia, the following cancellation rights apply:

Notice of Right of Cancellation (Contract for Future Services) (Section 19(m) of the Business Practices and Consumer Protection Act).

This is a Plan to which the Business Practices and Consumer Protection Act applies.

You may cancel this Plan from the day you enter the Plan until 10 days after you receive a copy of this Plan. You do not need a reason to cancel. If you do not receive the goods or services within 30 days of the date stated in the Plan, you may cancel this Plan within one year of the Plan date. You lose that right if you accept delivery after the 30 days. There are other grounds for extended cancellation. If you cancel this Plan, the retailer has 15 days to refund your money and any trade-in, or the cash value of the trade-in. You must then return the goods. To cancel, you must give notice of cancellation at the address in this Plan. You must give notice of cancellation by a method that will allow you to prove that you gave notice, including registered mail, electronic mail, facsimile or personal delivery. If you send the notice of cancellation by mail, facsimile or electronic mail, it doesn't matter if the retailer receives the notice within the required period as long as you sent it within the required period.

The British Columbia Financial Institutions Act requires that the information contained in this Disclosure Notice be provided to You in writing prior to the customer entering a financial transaction. This transaction is between You and Us. In the province of British Columbia, this Protection Plan is arranged by Allstate Insurance Company of Canada, who is representing SquareTrade Canada, Inc. The nature and extent of

the interest of SquareTrade Canada, Inc. in Allstate Insurance Company of Canada is none. The nature and extent of the interest of Allstate Insurance Company of Canada in SquareTrade Canada Inc. is none. Upon completion of this transaction, SquareTrade Canada, Inc. will be remunerated by way of a fee paid out of the purchase price of the Protection Plan. The Financial Institutions Act prohibits Allstate Insurance Company of Canada or SquareTrade Canada, Inc. from requiring you to transact additional or other business with the financial institution or any other person or corporation as a condition of this transaction. For the purposes of the *Insurance Companies Act* (Canada) this policy was issued in the course of the insurer's insurance business in Canada.

The Parties have requested that this contract of additional warranty and all related documents be drawn up in English only. Les Parties ont demandé que le présent contrat de garantie supplémentaire et tous les documents y afférents soient rédigés en anglais seulement.

To obtain a large-type copy of the terms and conditions of this contract of this Protection Plan, please email [compliance@squaretrade.com](mailto:compliance@squaretrade.com).