

This Certificate of Insurance contains information about your coverage. It is important that you read and keep it together with your original Costco sales receipt in a safe place for future use.

Part 1 – DEFINITIONS

Activation Lock means the smartphone feature designed to prevent reactivation of a lost or stolen Device, such as, but not limited to, Google Activation Lock or Android's Factory Reset Protection (FRP).

American Bankers means American Bankers Insurance Company of Florida¹ who provides this Replacement Plan in the course of its business in Canada. American Bankers' head office is located at 320 Bay Street, Suite 510, Toronto, Ontario M5H 4A6.

Costco Warehouse means Costco Wholesale Canada Ltd.

Device or **Android Device** means Your new Android mobile phone purchased on contract and registered with a Canadian wireless service provider through a Wireless etc. kiosk at a Costco Warehouse location, with the International Mobile Equipment Identity number (IMEI) as indicated on the Wireless etc. sales order, and for which this Replacement Plan was purchased.

Non-Return Fee means the no-contract retail price of the Device which is the subject of a replacement request at the time You submit Your replacement request, as determined by Us, not to exceed \$3,000.

Replacement Device means a refurbished Android cell phone or smartphone of like kind and quality, and with comparable features and functionality, though not necessarily of the same model or colour. The Replacement Device will become Your covered "**Device**" under this Replacement Plan.

Replacement Plan means this Assurant MAX+Protection plan which consists of Your original sales receipt and this Certificate of Insurance purchased at the same time as the Device.

Replacement Service Fee means a service fee which will apply to all Replacement Device requests as set out in the section entitled "**Description of Our Replacement Plan**".

We, Us or Our refers to American Bankers.

You or Your means the purchaser of this Replacement Plan, who is the owner of the Device, or any permitted transferee.

Part 2 - AGREEMENT

This Certificate of Insurance together with the original sales receipt represent the entire agreement between You and American Bankers. By purchasing this Replacement Plan, You acknowledge that You have read and that You accept the terms and conditions of the Replacement Plan as outlined herein. No oral or written representations, warranties or conditions, and no amendment or modification of this Certificate of Insurance will be binding on You or on American Bankers.

Each part or provision outlined in this Certificate of Insurance must be interpreted in a way that is valid under applicable law. If any part or provision is held to be illegal or unenforceable, the legality and enforceability of the remaining provisions will not be affected or impaired.

Part 3 - GENERAL PROVISIONS

Replacement Plan Purchase Price

The purchase price for a 24-month Replacement Plan, plus applicable taxes, is determined by device tier based on the make and model of Your Device and is payable on the date You purchase this Replacement Plan. To find Your Device's tier, please see a Wireless etc. sales associate or visit mobility.costco.ca.

Tier	Replacement Plan Purchase Price**
Tier 1	\$89.99
Tier 2	\$139.99
Tier 3	\$239.99

Description of Our Replacement Plan

We will provide You with a Replacement Device, upon the payment of the Replacement Service Fee as set out in the table below, in the event Your Android Device suffers mechanical malfunction or defect, including battery failure, that is not covered by the manufacturer's warranty, or Your Android Device suffers physical damage (including screen failure) or liquid resistance failure.

The Replacement Service Fee is determined by Your Device's tier on the date You purchased the Device.

Tier	Replacement Service Fee
Tier 1	\$49
Tier 2	\$99
Tier 3	\$189

Standard accessories included with Your Android Device in the original manufacturer's packaging will only be replaced when incompatible with the Replacement Device. Replacement accessories may be generic or non-original manufacturer accessories.

The value of the Replacement Device (including accessories, if applicable), will not exceed the lesser of:

1. The manufacturer's suggested retail price (MSRP) of the Device which is the subject of a replacement request; and
2. \$3,000.

Replacement does not deem this Replacement Plan as fulfilled. The coverage will be extended to Your Replacement Device(s) for the remainder of the term of this Replacement Plan.

How Many Replacement Devices Does This Replacement Plan Provide For?

This Replacement Plan provides for a maximum of two (2) Replacement Devices every 12 months immediately following the purchase date of this Replacement Plan to a maximum of four (4) Replacement Devices throughout the lifetime of this Replacement Plan.

Are There Any Additional Charges?

Upon receiving a Replacement Device, You must return Your defective Device to Us in the manner described in section **Part 5 - REQUESTING A REPLACEMENT DEVICE**. Failure to do so may result in additional charges in the form of a Non-Return Fee. The Non-Return Fee will only apply if:

- We do not receive the defective Device within 15 days of You receiving Your Replacement Device;
- the returned defective Device is not the covered Device;
- the returned defective Device is blacklisted due to being reported as lost or stolen to a wireless service provider or governmental authority; or
- the Activation Lock* on Your defective Device is still active; or

- We are unable to identify the IMEI of your defective Device for any reason, including, but not limited to, if the SIM tray has been altered or removed, the IMEI has been altered, damaged or removed.

If the returned defective Device is not the covered Device, or if the Device is blacklisted, or if the Activation Lock is still active or if We are unable to identify the IMEI, We will return the defective Device to You and charge You the Non-Return Fee, plus shipping and handling costs. **All costs and fees are subject to applicable taxes.**

***Please note: The Activation Lock must be removed directly on the Device. If Your Android Device does not turn on, please refer to the Device user manual for more information.**

When Does Coverage Begin and End?

Your coverage begins on the date You purchased this Replacement Plan, as indicated on Your original Costco sales receipt, and continues until the earliest of:

1. cancellation by You or Us in accordance with the section entitled "[How Can This Replacement Plan be Cancelled?](#)"; and
2. 24 months.

We are not responsible and have no obligations to You for any issues with Your Android Device arising from an event that occurs before You purchase this Replacement Plan or after this Replacement Plan ends.

What Is Not Covered?

This Replacement Plan does not apply to and We do not provide replacement for:

1. mechanical failures or defects, or battery failures covered by the manufacturer's warranty;
2. mechanical failures caused by malicious applications or malware;
3. tablets or data sticks;
4. Devices with removed, altered or defaced International Mobile Equipment Identity (IMEI) numbers;
5. Any incident which prevents Us from validating the IMEI of the Device such as intentional or accidental catastrophic damage, including, but not limited to, being crushed, bent, falling from heights such as balconies or windows, being run over or falling from moving vehicles;
6. Devices provided by You for use by the general public or used for lease or rental. Use of a Device for these purposes will void this Replacement Plan;
7. Incidental, indirect, or consequential damages, including, but not limited to, loss of profits, down-time and charges for time and effort (except as otherwise required by law);
8. any loss or amount other than the cost of replacement of the Device;
9. intentional physical damage, abuse, misuse, or vandalism;
10. unauthorized repairs, improper installation, or improper equipment modifications;
11. lost end-user replaceable parts;
12. accessories, including, but not limited to, car chargers, Bluetooth headsets, face plates, and any accessories that come with Your Android Device in the original manufacturer's package unless such accessories are not compatible with the Replacement Device;
13. "No problem found" or "no fault found" type diagnosis and intermittent errors that cannot be reproduced;
14. lost or stolen Devices;
15. Devices purchased as used, recertified, or refurbished devices;

16. minor imperfections in devices that meet design specifications or cosmetic damage (including but not limited to scratches and dents) that do not affect functionality of the Device;
17. modular or custom-made devices that do not meet off-the-shelf specifications of the current make and model of such device;
18. replacement SIM card or related item; or
19. any loss or damage occurring (i) prior to the purchase date of this Replacement Plan or (ii) after this Replacement Plan is cancelled.

Can This Replacement Plan be Transferred?

Only the Device for which this Replacement Plan was purchased, or its replacement under this Replacement Plan, is eligible for coverage, which means You cannot transfer this Replacement Plan to another device.

This Replacement Plan may be transferred to a subsequent owner of the Device at no additional charge. There are no restrictions provided Your Replacement Plan is valid. To transfer, call **1-877-699-1355**. You must provide the name of the person to whom this Replacement Plan is being transferred.

To complete the transfer, the transferee must contact Us to provide an address, email, and phone number.

How Can This Replacement Plan be Cancelled?

You may cancel Your Replacement Plan by visiting your local Costco Warehouse. If you cancel Your Replacement Plan, you will be entitled to a refund as follows:

1. if the cancellation is within the first 90 days following the purchase date of this Replacement Plan and You have not received a Replacement Device, You will receive a full refund of the Replacement Plan purchase price paid;
2. if the cancellation is within the first 90 days following the purchase date of this Replacement Plan and You have received a Replacement Device, You will receive a full refund of the Replacement Plan purchase price paid, less the value of any Replacement Device received (unless otherwise prohibited by law); or
3. if the cancellation is after the first 90 days following the purchase date of this Replacement Plan, You will be entitled to a prorated refund of the Replacement Plan purchase price paid, less the value of any Replacement Device received, if applicable (unless otherwise prohibited by law).

We may cancel this Replacement Plan on the basis of (a) fraud or misrepresentation by You in submitting a request for a Replacement Device (b) public or rental use of the Device; or (c) an unauthorized repair of Your Android Device.

Limitation Of Liability

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

Our liability under this Replacement Plan is strictly limited to the replacement of Your Android Device. If You pay for costs to repair or replace Your Android Device, We will not reimburse You for such costs. We are not liable for any loss of data, down time and charges for time and effort, and in no event will We be liable to You or any third party for any damages resulting or relating directly or indirectly from or to Your Replacement Plan, including, but not limited to, any damages You may suffer if data left on Your Android Device is accessed, or alternatively, is unrecoverable.

Manufacturer's Warranty

This Replacement Plan complements and is supplementary to the manufacturer's warranty but does not replace the manufacturer's warranty or warranty obligations during the manufacturer's warranty period. Parts and services covered by the manufacturer's warranty and warranty obligations, including battery replacements, are the responsibility of the manufacturer only. This Replacement Plan provides certain additional protection which the manufacturer may not provide. Please note that any services provided under this Replacement Plan before the expiry of the manufacturer's warranty may void the manufacturer's warranty. Refer to the terms and conditions of the manufacturer's warranty for more details.

Your Privacy

At all times, We are committed to respecting and safeguarding the privacy of Our customers' personal information in accordance with good business practices. For the purposes of providing the Replacement Plan to You, We, Costco Warehouse, and their service providers will 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. Personal information includes Your name, contact information, customer file including Your Costco Canada member number, and product preferences i.e. Your Android Device and Device plan information. We may use the information to: serve You as a customer; communicate with You; administer the Replacement Plan; process Your service request; create and maintain records; better understand Our customer needs and preferences. We may process and store Your information in the United States and not within the province You reside in, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of Our privacy policy, which includes the purposes and means for which Your information is being collected and Your rights and options for modifying, refusing, or withdrawing Your consent to the use of Your personal information, by calling **1-888-778-8023** or from Our website (www.assurant.ca/privacy-policy). If You have any questions or concerns regarding Our privacy policy, You may call Us at the number listed above.

If You Have a Concern or Complaint

If You have a concern or complaint about Your coverage, please call the Insurer at 1-877-699-1355. The Insurer will do its best to resolve Your concern or complaint. If for some reason the Insurer is unable to do so to Your satisfaction, You may pursue the concern or complaint in writing to an independent external organization. You may also obtain detailed information for the Insurer's resolution process and the external recourse either by calling the Insurer at the number listed above or at: assurant.ca/customer-assistance

PART 4 – FEATURES OF YOUR REPLACEMENT PLAN

Assistance Services

- 24-hour / 7-day per week (including holidays) bilingual French/English telephone and online replacement services management.
- Assistance with Device performance questions in order to expedite Your request for a Replacement Device.
- Management of Your request for a Replacement Device, which entails:
 - Managing the technical assessment of Your defective Device.
 - Managing the shipping of Your Replacement Device to You and arranging for the return of Your defective Device to Us.

Device Replacement

Where Your Android Device is determined to be defective as a result of mechanical malfunction or defect, including battery failure, that is not covered by the manufacturer's warranty, or as a result of physical damage (including screen failure) or liquid resistance failure that occurs while Your Android Device is covered under this Replacement Plan, We will replace Your defective Device with a Replacement Device.

PART 5 – REQUESTING A REPLACEMENT DEVICE

Visit maxplus.assurant.com or call Us at 1-877-699-1355 or, if outside of Canada or the U.S, at 1-613-634-6978, 24 hours / 7 days per week (including holidays) to submit a request for a Replacement Device and check the status of Your request. At Our discretion, we may require additional information in order to process Your request. **Please note: You will be required to provide a credit card when You submit Your request for a Replacement Device in order to process the Replacement Service Fee, and if applicable, the Non-Return Fee.**

The Replacement Service Fee will apply to all Replacement Device requests.

Upon receiving Your request, we will ship Your Replacement Device to Your address in Canada. You must return Your defective Device within 15 days of receiving Your Replacement Device. You will be provided with a prepaid return envelope and return shipping instructions. When shipping Your defective Device to Us, You are responsible for properly packaging the Device according to the shipping instructions.

Before providing Your Android Device for exchange, YOU MUST:

1. if possible, remove any screen lock application (PIN, touch ID, or password);
2. deactivate any Activation Lock;
3. if possible, remove any confidential, proprietary or personal information; and
4. remove any removable cards such as media and SIM Cards.

Please note that failure to return Your defective Device or failure to deactivate any Activation Lock may result in You being charged the Non-Return Fee, plus shipping and handling costs. For details, please see the section entitled "**Are There Any Additional Charges?**" in Part 1.

(The following is not intended to liberate Us from the consequences of Our own acts or the acts of Our representatives.) It is Your responsibility to remove Your SIM and Memory Card, and any accessories, if possible, and to delete all personal or sensitive data from the Device before You ship it. It is Your responsibility to back up the contents of Your Android Device. We will not be responsible for the loss of any programs, data, or other information stored on Your Android Device or any media. This Replacement Plan does not include restoration of data to Your Replacement Device.

- End Of Certificate of Insurance -

You have specifically requested the English version of this Replacement Plan, a version of which is available in French upon request. Vous avez spécifiquement demandé la version anglaise de ce Contrat de service et la version française est disponible sur demande.

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