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: Fido, operated by Rogers Communications Canada, Inc.

Name of insurer: Zurich Insurance Company Ltd (Canadian Branch)

Name of insurance product: Device Protection for Android

#### 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 or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified