

INSURANCE PRODUCT SUMMARY

Mobile Protection Plan (Accidental Damage from Handling) Insurance

Insurer Zurich Insurance Company Ltd (Canadian Branch) 100 King Street West, Suite 5500 P.O. Box 290 Toronto, Ontario M5X 1C9 Telephone: 1-800-387-5454 Autorité des marchés financiers Client Number: 2000698728	Distributor GLENTEL, Inc. (“Glentel”) 8501 Commerce Court Burnaby, British Columbia V5A4N3 Telephone: (604) 415-6500
Autorité des marchés financiers Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage Québec (Québec) G1V 5C1 Québec City: 418 525-0337 Montreal: 514 395-0337 Toll Free: 1 877-525-0337 Fax: 418 525-9512 Website: www.lautorite.qc.ca	

What is the purpose of this document?

This Product Summary summarizes the Mobile Protection Plan (Accidental Damage from Handling) insurance coverage and is intended to help you understand the benefits and exclusions of such coverage.

This is not the insurance policy. The insurance policy is issued to Glentel as Named Insured and you are an Additional Insured under the policy.

Who is covered?

This insurance provides coverage to customers who have bought a mobile device from Glentel and entered into a service contract with Glentel (the “**Service Contract**”) providing protection against mechanical and electrical failure of the mobile device.

What is covered?

This insurance provides certain benefits to customers of Glentel if their mobile device is damaged as a result of an accident.

We will cover this damage wherever the mobile device is located in the world. We will only cover the mobile device battery and wall charger if they are damaged with your mobile device.

Summary of key conditions

Who is covered under this insurance?

You are automatically covered under this insurance if:

- you have bought a mobile device from Glentel;
- you entered into a mobile device protection service contract (the “**Service Contract**”) with Glentel covering mechanical and electrical failure of the mobile device and commencing during the period from **October 21, 2021** to **October 31, 2022**, inclusive; and
- your billing address with Glentel on **November 1, 2022** (the “**Policy Effective Date**”) is in the Province of Quebec.

When coverage starts

Your insurance coverage begins on the Policy Effective Date.

Cost of coverage

There is no premium payable by you for this coverage.

Coverage amounts

The following table is a summary of the maximum coverage amounts:

Limits of Insurance				
Occurrence limit:	\$2,500			
Aggregate limit:	\$5,000, or two (2) occurrences within any twelve (12) month period, whichever occurs first			
Maximum retail value of replacement device:	\$2,500 inclusive of protected accessories			
Maximum retail value of covered accessories:	\$500			
Deductible				
There is a deductible amount per claim, as set out in the following table. The deductible amount is the amount that you have to pay before we will repair or replace your mobile device.				
Tier	Unsubsidized, New Retail Price at the time of Enrollment	Monthly Premium	Repair Deductible	Replacement Deductible
1	\$0.00 - \$499.99	\$7.99	\$49.00	\$49.00
2	\$500.00 - \$749.99	\$8.99	\$69.00	\$99.00
3	\$750.00 - \$1099.99	\$9.99	\$79.00	\$149.00

4	\$1100.00 - \$1699.99	\$11.99	\$99.00	\$249.00	
5	\$1700.00 and above	\$12.99	\$199.00	\$449.00	

When coverage ends

Your insurance coverage ends at the earliest of the date and time when:

- You cease to be a customer of Glentel, or
- The Service Contract terminates, or
- The policy is cancelled.

How to file a claim

Your obligations

You must visit protect.likewise.com/mobileprotection or call 1-(855)-562-1955 within 60 days of a loss covered by this insurance.

We will send you a Proof of Loss form after you notify us of the claim.

Upon our request, you must send us:

- the completed Proof of Loss form,
- the original bill of sale for the mobile device and a wireless billing statement or written verification by Glentel Inc, and
- any other information and documents we require,

within 60 days after the date of reporting the loss.

You must return the mobile device

You must keep your mobile device until your claim is completed. You will be required to return the mobile device to us at our expense. If you do not return your mobile device within 60 days of receiving your replacement device, you may be charged a non-return fee. The non-return fee will not exceed the unsubsidized, new retail price of the Insured Device at the date of commencement of the Service Contract.

You must return your mobile device to us unlocked. If the device is locked, we may charge you a Locked Device fee not exceeding the unsubsidized, new retail price of the Insured Device at the date of commencement of the Service Contract.

You must back-up the software

You must back up all software and data before sending your mobile device to us for repair or replacement.

Our duties

Repair or replacement

Once we approve a claim, we will replace or arrange for the repair of your mobile device. You will not be entitled to money to you in lieu of replacing your mobile device. We may, in our sole discretion, pay to you the current replacement market value of the damaged Insured Device instead of repairing or replacing the Insured Device.

We may use refurbished parts

We may repair your mobile device with substitute parts, or provide you with substitute equipment, that is refurbished or remanufactured, and may contain non-original manufacturer parts; and may be a different brand, model or colour.

If your original device is not available

If the original make and model of your mobile device is not in stock, you will receive comparable equipment.

Delivery of replacement device

Once a claim is approved, you will receive the replacement by mail within 2-10 business days. We will ship the replacement device directly to you within Canada or you may be required to pick up your replacement at a service centre authorized by us (an **"Authorized Service Centre"**).

Accessories

We will cover the cost of the repair or replacement of one standard battery and one wall charger used with your mobile device, provided that the maximum retail value of the replacement device, including covered accessories, shall not exceed \$2,500.

Consequences of misrepresentation and concealment

Any fraud, intentional concealment or misrepresentation of a material fact relating to your insurance policy, the mobile device, your interest in the mobile device, or a claim may void your insurance.

If the make/model and condition of the mobile device received by the Authorized Service Centre does not match the model described in your claim or Proof of Loss statement, or is not damaged, you may be charged the full retail value of the replacement device (up to a maximum of \$2,500).

What is not covered?

Property not covered

This insurance excludes the following property from coverage:

1. Contraband or property in the course of illegal transportation or trade;
2. Data stored on or processed by the mobile device, including documents, databases, messages, licenses, contact information, passwords, books, games, magazines, photos, videos, ringtones, music, screen savers and maps;
3. Any antenna or wiring that is attached to, or protrudes from, or is on the exterior of any vehicle or watercraft;
4. Property (including property in-transit) that has been entrusted to others, other than the Authorized Service Centre, for any service, repair or replacement; or
5. A mobile device whose unique identification number (including serial number, ESN, MEID and IMEI) has been altered or removed.

Exclusions

This insurance contains exclusions from coverage.

This insurance does not apply to damage directly or indirectly caused by or resulting from any of the following, regardless of whether any other cause or event contributes to the damage:

1. **Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused. If damage by fire ensues, we will pay only for such ensuing damage.

2. **War**

- a. War, including undeclared or civil war;
- b. Warlike action by a military force; or
- c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these. Such damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the damage.

3. **Delay, Loss of Use**

Indirect or consequential loss or damage, including loss of use, interruption of business, loss of service, loss of market, loss of time, loss of profits, inconvenience or delay in repairing or replacing a damaged mobile device.

4. **Dishonest or Criminal Acts**

Dishonest, fraudulent or criminal acts by you or anyone you authorize to use the mobile device or entrust with the mobile device, or anyone else with an interest in the mobile device, whether or not they are acting alone.

5. **Obsolescence**

Obsolescence or depreciation.

6. **Design Defect**

Error or omission in design, programming or system configuration.

7. **Cosmetic Damage**

Cosmetic damage that does not affect the functioning of the mobile device. This includes:

- a. Marring, or scratching;
- b. Change in colour or other change in the exterior finish; and
- c. Expansion or contraction.

8. **Covered Under Warranty**

Damage that is covered under the manufacturer's warranty. If we have knowledge of prior damage, we may require proof of repair before we provide coverage for future claims.

9. **Late Claims**

Claims not reported as required by the policy.

10. **Repair Work**

Unauthorized repair or replacement, or preventative maintenance or preferential adjustments.

11. **Virus**

Computer virus whether intentional or unintentional, and whether such damage is direct or indirect.

12. Intentional Damage

Abuse, intentional acts or use of the mobile device in a manner inconsistent with the use for which it was designed or intended, or that would void the manufacturer's warranty, or failure to follow the manufacturer's installation, operation or maintenance instructions.

13. Pollution

The discharge, dispersal, seepage, migration or escape of Pollutants. "**Pollutants**" means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapour, soot, fumes, acid, alkalis, chemicals, artificially produced electric fields, magnetic field, electromagnetic field, sound waves, microwaves, and all artificially produced ionizing or non-ionizing radiation and/or Waste. "**Waste**" includes materials to be recycled, reconditioned or reclaimed.

14. Personalized Data

Loss or damage to personalized data, or customized software, such as personal information managers (PIM's), ringtones, games, or screen savers; or loss or damage to antennas, external housings or casings that does not affect the function of the mobile device.

15. Normal Wear and Tear

Normal wear and tear, gradual deterioration, or latent defect.

16. Fees or Charges

Any fees or charges assessed by Glentel or anyone acting on its behalf.

17. Failure to Mitigate

Failure to do what is reasonably necessary to minimize the damage and to protect the mobile device from any further damage.

18. Vermin.

Insects, rodents or other vermin.

Privacy

You can review our privacy statement at <https://www.zurichcanada.com/en-ca/about-zurich/privacy-statement>

Other important information

Maintaining your coverage

You must remain an active customer of Glentel and the Service Contract must remain in force in order to continue to be entitled to coverage under the policy.

Cancellation

The insurance policy may be cancelled by Glentel or by us. In the event we cancel the policy, we will provide you with advance notice of such cancellation. Our notice will be mailed, delivered, or sent electronically to you, using the most current contact information we have for you.

How to make a complaint:

To make a complaint and access the Insurer's complaint handling procedures, please visit: <https://www.zurichcanada.com/en-ca/about-zurich/complaint>

You may also send your complaint by a letter, e-mail or phone call using the contact information below:

Ombudsman
Zurich Insurance Company Ltd (Canadian Branch)
100 King Street West
Suite 5500
P.O. Box 290
Toronto ON M5X 1C9

Office: 416-586-6773
Toll Free: -F1(800)387-5454 ext.6773
[E-mail: ombudsman.zurich.canada@zurich.com](mailto:ombudsman.zurich.canada@zurich.com)

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: GLENTEL, Inc.

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

Name of insurance product: Mobile Protection Plan (Accidental Damage from Handling) Insurance

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.latlortite.ar, ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

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.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To:

(name of insurer)

(address of insurer)

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)

_____ (place of signature of contract)

In: _____ (name of client)

_____ (signature of client)