

# product disclosure statement



January 2025

## Allstate Protection Plan

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.ca/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: [autorite.qc.ca](http://autorite.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 1-877-665-0381.

### Distributor:

Name: Wayfair Canada ULC

Store locations: [www.wayfair.ca](http://www.wayfair.ca)

### What products can be covered?

**THE PROTECTION PLAN COVERS ONLY 1 FURNITURE ITEM, RUG, OR MATTRESSS PROTECTOR.** 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 furniture item
2. a rug
3. mattress protector

You must purchase the Protection Plan within 90 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?

This is a Protection Plan against certain **damages** to your item.

**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 (for furniture, we may need to arrange for onsite services),
- (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 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".

## 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.

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 coverage?

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 furniture item, rug and mattress protector*

- 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**

*Additionally 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

## 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 Plans	Term of Protection Plan	Purchase Price of Covered Product (low to high)	Purchase Price of Protection Plan (Retail Price)	Deductible
Furniture - Price Group A	1 Year	\$0 - \$49.99	\$2.29	Not applicable
Furniture - Price Group A	1 Year	\$50 - \$99.99	\$4.29	Not applicable
Furniture - Price Group A	1 Year	\$100 - \$149.99	\$6.29	Not applicable
Furniture - Price Group A	1 Year	\$150 - \$199.99	\$8.29	Not applicable
Furniture - Price Group A	1 Year	\$200 - \$249.99	\$10.29	Not applicable
Furniture - Price Group A	1 Year	\$250 - \$499.99	\$20.99	Not applicable
Furniture - Price Group A	1 Year	\$500 - \$799.99	\$32.99	Not applicable
Furniture - Price Group A	1 Year	\$800 - \$999.99	\$40.99	Not applicable
Furniture - Price Group A	1 Year	\$1000 - \$1499.99	\$61.99	Not applicable
Furniture - Price Group A	1 Year	\$1500 - \$1999.99	\$81.99	Not applicable
Furniture - Price Group A	1 Year	\$2000 - \$2499.99	\$102.99	Not applicable
Furniture - Price Group A	1 Year	\$2500 - \$2999.99	\$102.99	Not applicable
Furniture - Price Group A	1 Year	\$3000 - \$3499.99	\$143.99	Not applicable
Furniture - Price Group A	1 Year	\$3500 - \$3999.99	\$164.99	Not applicable
Furniture - Price Group A	1 Year	\$4000 - \$25000	\$226.99	Not applicable
Furniture - Price Group A	3 Year	\$0 - \$49.99	\$4.29-\$12.29	Not applicable
Furniture - Price Group A	3 Year	\$50 - \$99.99	\$8.29-\$15.29	Not applicable
Furniture - Price Group A	3 Year	\$100 - \$149.99	\$12.29-\$21.99	Not applicable
Furniture - Price Group A	3 Year	\$150 - \$199.99	\$16.29-\$24.99	Not applicable
Furniture - Price Group A	3 Year	\$200 - \$249.99	\$20.99-\$29.99	Not applicable

Protection Plans	Term of Protection Plan	Purchase Price of Covered Product (low to high)	Purchase Price of Protection Plan (Retail Price)	Deductible
Furniture - Price Group A	3 Year	\$250 - \$499.99	\$32.99-\$60.99	Not applicable
Furniture - Price Group A	3 Year	\$500 - \$799.99	\$40.99-\$96.99	Not applicable
Furniture - Price Group A	3 Year	\$800 - \$999.99	\$49.99-\$121.99	Not applicable
Furniture - Price Group A	3 Year	\$1000 - \$1499.99	\$71.99-\$180.99	Not applicable
Furniture - Price Group A	3 Year	\$1500 - \$1999.99	\$100.99-\$241.99	Not applicable
Furniture - Price Group A	3 Year	\$2000 - \$2499.99	\$128.99-\$302.99	Not applicable
Furniture - Price Group A	3 Year	\$2500 - \$2999.99	\$161.99-\$363.99	Not applicable
Furniture - Price Group A	3 Year	\$3000 - \$3499.99	\$182.99-\$423.99	Not applicable
Furniture - Price Group A	3 Year	\$3500 - \$3999.99	\$210.99-\$484.99	Not applicable
Furniture - Price Group A	3 Year	\$4000 - \$25000	\$343.99-\$996.99	Not applicable
Furniture - Price Group A	5 Year	\$0 - \$49.99	\$6.29-\$13.29	Not applicable
Furniture - Price Group A	5 Year	\$50 - \$99.99	\$12.29-\$18.99	Not applicable
Furniture - Price Group A	5 Year	\$100 - \$149.99	\$16.99-\$26.99	Not applicable
Furniture - Price Group A	5 Year	\$150 - \$199.99	\$21.99-\$30.99	Not applicable
Furniture - Price Group A	5 Year	\$200 - \$249.99	\$26.99-\$37.99	Not applicable
Furniture - Price Group A	5 Year	\$250 - \$499.99	\$45.99-\$76.99	Not applicable
Furniture - Price Group A	5 Year	\$500 - \$799.99	\$69.99-\$123.99	Not applicable
Furniture - Price Group A	5 Year	\$800 - \$999.99	\$82.99-\$153.99	Not applicable
Furniture - Price Group A	5 Year	\$1000 - \$1499.99	\$107.99-\$231.99	Not applicable
Furniture - Price Group A	5 Year	\$1500 - \$1999.99	\$151.99-\$308.99	Not applicable
Furniture - Price Group A	5 Year	\$2000 - \$2499.99	\$195.99-\$385.99	Not applicable
Furniture - Price Group A	5 Year	\$2500 - \$2999.99	\$239.99-\$462.99	Not applicable
Furniture - Price Group A	5 Year	\$3000 - \$3499.99	\$355.99-\$639.99	Not applicable
Furniture - Price Group A	5 Year	\$3500 - \$3999.99	\$410.99-\$736.99	Not applicable
Furniture - Price Group A	5 Year	\$4000 - \$25000	\$483.99-\$1271.99	Not applicable

Protection Plans	Term of Protection Plan	Purchase Price of Covered Product (low to high)	Purchase Price of Protection Plan (Retail Price)	Deductible
Rugs	1 Year	\$0 - \$49.99	\$4.29	Not applicable
Rugs	1 Year	\$50 - \$99.99	\$7.29	Not applicable
Rugs	1 Year	\$100 - \$149.99	\$10.29	Not applicable
Rugs	1 Year	\$150 - \$199.99	\$13.29	Not applicable
Rugs	1 Year	\$200 - \$249.99	\$16.29	Not applicable
Rugs	1 Year	\$250 - \$499.99	\$24.99	Not applicable
Rugs	1 Year	\$500 - \$799.99	\$43.99	Not applicable
Rugs	1 Year	\$800 - \$999.99	\$64.99	Not applicable
Rugs	1 Year	\$1000 - \$1499.99	\$89.99	Not applicable
Rugs	1 Year	\$1500 - \$1999.99	\$125.99	Not applicable
Rugs	1 Year	\$2000 - \$2499.99	\$159.99	Not applicable
Rugs	1 Year	\$2500 - \$2999.99	\$199.99	Not applicable
Rugs	1 Year	\$3000 - \$3499.99	\$234.99	Not applicable
Rugs	1 Year	\$3500 - \$3999.99	\$270.99	Not applicable
Rugs	1 Year	\$4000 - \$25000	\$358.99	Not applicable
Rugs	5 Year	\$0 - \$49.99	\$9.29	Not applicable
Rugs	5 Year	\$50 - \$99.99	\$13.29	Not applicable
Rugs	5 Year	\$100 - \$149.99	\$19.99	Not applicable
Rugs	5 Year	\$150 - \$199.99	\$26.99	Not applicable
Rugs	5 Year	\$200 - \$249.99	\$34.99	Not applicable
Rugs	5 Year	\$250 - \$499.99	\$52.99	Not applicable
Rugs	5 Year	\$500 - \$799.99	\$95.99	Not applicable
Rugs	5 Year	\$800 - \$999.99	\$139.99	Not applicable
Rugs	5 Year	\$1000 - \$1499.99	\$190.99	Not applicable
Rugs	5 Year	\$1500 - \$1999.99	\$268.99	Not applicable
Rugs	5 Year	\$2000 - \$2499.99	\$341.99	Not applicable
Rugs	5 Year	\$2500 - \$2999.99	\$426.99	Not applicable
Rugs	5 Year	\$3000 - \$3499.99	\$503.99	Not applicable
Rugs	5 Year	\$3500 - \$3999.99	\$579.99	Not applicable
Rugs	5 Year	\$4000 - \$25000	\$768.99	Not applicable

Protection Plans	Term of Protection Plan	Purchase Price of Covered Product (low to high)	Purchase Price of Protection Plan (Retail Price)	Deductible
Furniture - Price Group B	3 Year	\$0 - \$49.99	\$6.29-\$17.29	Not applicable
Furniture - Price Group B	3 Year	\$50 - \$99.99	\$11.29-\$21.99	Not applicable
Furniture - Price Group B	3 Year	\$100 - \$149.99	\$16.29-\$25.99	Not applicable
Furniture - Price Group B	3 Year	\$150 - \$199.99	\$24.99-\$30.99	Not applicable
Furniture - Price Group B	3 Year	\$200 - \$249.99	\$30.99-\$33.99	Not applicable
Furniture - Price Group B	3 Year	\$250 - \$499.99	\$33.99-\$45.99	Not applicable
Furniture - Price Group B	3 Year	\$500 - \$799.99	\$37.99-\$65.99	Not applicable
Furniture - Price Group B	3 Year	\$800 - \$999.99	\$62.99-\$90.99	Not applicable
Furniture - Price Group B	3 Year	\$1000 - \$1499.99	\$79.99-\$121.99	Not applicable
Furniture - Price Group B	3 Year	\$1500 - \$1999.99	\$119.99-\$192.99	Not applicable
Furniture - Price Group B	3 Year	\$2000 - \$2499.99	\$153.99-\$253.99	Not applicable
Furniture - Price Group B	3 Year	\$2500 - \$2999.99	\$178.99-\$325.99	Not applicable
Furniture - Price Group B	3 Year	\$3000 - \$3499.99	\$193.99-\$370.99	Not applicable
Furniture - Price Group B	3 Year	\$3500 - \$3999.99	\$256.99-\$431.99	Not applicable
Furniture - Price Group B	3 Year	\$4000 - \$25000	\$287.99-\$490.99	Not applicable
Furniture - Price Group B	5 Year	\$0 - \$49.99	\$10.29-\$20.99	Not applicable
Furniture - Price Group B	5 Year	\$50 - \$99.99	\$17.29-\$25.99	Not applicable
Furniture - Price Group B	5 Year	\$100 - \$149.99	\$24.99-\$32.99	Not applicable
Furniture - Price Group B	5 Year	\$150 - \$199.99	\$30.99-\$36.99	Not applicable
Furniture - Price Group B	5 Year	\$200 - \$249.99	\$35.99-\$43.99	Not applicable
Furniture - Price Group B	5 Year	\$250 - \$499.99	\$50.99-\$79.99	Not applicable
Furniture - Price Group B	5 Year	\$500 - \$799.99	\$64.99-\$111.99	Not applicable
Furniture - Price Group B	5 Year	\$800 - \$999.99	\$75.99-\$148.99	Not applicable
Furniture - Price Group B	5 Year	\$1000 - \$1499.99	\$119.99-\$192.99	Not applicable
Furniture - Price Group B	5 Year	\$1500 - \$1999.99	\$183.99-\$306.99	Not applicable
Furniture - Price Group B	5 Year	\$2000 - \$2499.99	\$236.99-\$405.99	Not applicable
Furniture - Price Group B	5 Year	\$2500 - \$2999.99	\$287.99-\$503.99	Not applicable
Furniture - Price Group B	5 Year	\$3000 - \$3499.99	\$432.99-\$741.99	Not applicable
Furniture - Price Group B	5 Year	\$3500 - \$3999.99	\$493.99-\$863.99	Not applicable
Furniture - Price Group B	5 Year	\$4000 - \$25000	\$576.99-\$1004.99	Not applicable

Protection Plans	Term of Protection Plan	Purchase Price of Covered Product (low to high)	Purchase Price of Protection Plan (Retail Price)	Deductible
<b>Mattress Protector</b>	10 Year	\$100 - \$149.99	\$39.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$150 - \$199.99	\$49.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$200 - \$249.99	\$49.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$250 - \$299.99	\$49.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$300 - \$399.99	\$59.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$400 - \$499.99	\$69.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$500 - \$599.99	\$69.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$600 - \$699.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$700 - \$799.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$800 - \$899.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$900 - \$999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$1000 - \$1249.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$1250 - \$1499.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$1500 - \$1749.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$1750 - \$1999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$2000 - \$2499.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$2500 - \$2999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$3000 - \$3499.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$3500 - \$3999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$4000 - \$4999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$5000 - \$5999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$6000 - \$6999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$7000 - \$7999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$8000 - \$8999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$9000 - \$9999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$10000 - \$14999.99	\$79.99	Not applicable
<b>Mattress Protector</b>	10 Year	\$15000 - \$20000	\$79.99	Not applicable



## What is the term of the coverage?

For furniture, you have the option to subscribe to the Protection Plan for 1 year, 3 years or 5 years. For rugs, you have the option to subscribe to the Protection Plan for 1 year or 5 years. For mattress protector plans, the term of the Protection Plan is 10 years. For all Protection Plans, the term will be shorter if the maximum amount coverage has been reached before the expiration of the term.

### FURNITURE, RUGS AND MATTRESS PROTECTORS

	YEAR 1	YEARS 2-10
<b>Product Failures</b>	Covered by manufacturer's warranty for the first year*.	Covered by Allstate.
<b>Accidental Damage and Stains</b>	Covered by Allstate from the date of purchase.	

\* Some furniture, rugs and mattress protections come 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 Allstate 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 1-877-665-0381 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.ca/claim](http://www.squaretrade.ca/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 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 1-877-665-0381, 24 hours a day, 7 days a week.

If you cancel the Protection Plan within the first 30 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 30 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?

Situation	Termination and Refund
<b>You fail to pay the price of the Protection Plan</b>	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.
<b>You commit fraud or material misrepresentation</b>	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.
<b>Any other reason or situation</b>	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 about Allstate Protection Plans, please contact the Office of the Ombudsman at [Allstate Canada - Complaint Resolution \(www.allstate.ca/customer-care/resolution\)](http://www.allstate.ca/customer-care/resolution). Please indicate that your complaint is with respect to an Allstate Protection Plan, provide your Allstate Protection Plans 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).

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## 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:**

**IN:**

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

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

Pursuant to section 441 of the Act respecting the distribution of financial products and services,  
**I HEREBY RESCIND INSURANCE CONTRACT NO.:**

**ENTERED INTO ON:**

\_\_\_\_\_  
(number of contract, if indicated)

\_\_\_\_\_  
(date 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: Wayfair

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**.

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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.

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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: 1-877-665-0381.

“**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.

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.

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

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.

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

## 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. 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 or that suffers damage while outside of the home, small office or home office. 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 and does not constitute normal wear and tear, as follows: seam separation that

is within ½ inch of the seam’s location and the seam is either unraveling or the underlying material is exposed; 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. If Furniture Finish Coverage was offered and purchased at the time of sale, this Protection Plan also provides coverage for: cracks; peeling of veneers; chips; gouges; bubbling; and cracking, warping or peeling of finish.

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. If Furniture Finish Coverage was offered and purchased at the time of sale, this Protection Plan also provides coverage for the following for hard surfaces: cracks; peeling of veneers; chips; gouges; bubbling; and cracking, warping or peeling of finish.
3. **ADJUSTABLE BED:** This Protection Plan provides coverage for Your Product (or the affected part of Your Product) for any defective: frames; welds; mechanisms, including inclining, reclining, heating, and vibrating; electrical components, including motors, wiring, and remote operation devices.
4. Claims under furniture plans must be filed within thirty (30) days from the date of occurrence of the stain or damage.

### B. RUGS.

This Protection Plan covers rugs that are used for personal, family or household purposes or in a small office or home office setting. This Protection Plan does not cover rugs that suffer damage while outside of the home, small office or home office. 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:** unintentional stains attributed to a single occurrence (excluding accumulation).
2. **ACCIDENTAL:** unintentional stains attributed to a single occurrence (excluding accumulation), plus rips, tears, burns and punctures.

### C. MATTRESS PROTECTOR PLANS:

This Protection Plan covers mattress protectors and mattresses (excluding box springs) purchased and used concurrently with a covered mattress protector and that are used for personal, family or household purposes. If You purchase this Mattress Protector Protection Plan, You will receive a mattress protector at or around the same time as You receive Your mattress. This Protection Plan provides coverage for Your Product (or the affected part of Your Product) where the problem is a result of a failure caused by:

1. Defects in materials and/or workmanship of the mattress protector (excluding defects covered by the manufacturer’s warranty).
2. If AD coverage has been offered and purchased at the time of sale as part of Your Protection Plan, unintentional stains attributed to a single occurrence (excluding accumulation). The foregoing stain coverage does not include stains from incontinence, hair and body oils, perspiration, dyes, paints, bleaches, flooding, rust, fire (including cigarette burns), smoke, or other caustic materials as determined by Us.

### D. APPLIANCE PLANS

This Protection Plan provides coverage for Your Product where the problem is the result of a failure caused by any of the following (provided that Your Product was located in Your home at the time of the failure):

1. Defects in materials and/or workmanship, or
2. Operational failure resulting from a power surge while properly connected to an electrical outlet in accordance with the manufacturer’s instructions. The unstacking and restacking of washer and dryers is included if it is necessary to service Your Product (this benefit is only available after expiration of the manufacturer’s labor warranty).

## E. LIGHTING AND OTHER ELECTRICS:

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; or
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.

## 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 1-877-665-0381, 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) (the "Replacement Product"); 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 (the "Cash Settlement").

### B. ADDITIONALLY FOR FURNITURE, RUG AND MATTRESS PROTECTOR 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 or a Replacement Product, 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. Ancillary costs such as shipping or installation fees;
13. Damage caused by cleaning methods, products or materials;
14. Defects due to the installation, assembly or hookup of Your Product;
15. 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;
16. 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;
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, RUG AND MATTRESS PROTECTOR PLANS ONLY:

In addition, this Protection Plan does not provide coverage for issues arising (i) more than thirty (30) days prior to making the claim or (ii) from or related to any of the following:

1. Damage arising from installation, assembly and/or hookup of Your Product;
2. Damage arising from weather conditions, wind, and/or over exposure;
3. Products made of "X" coded fabric, dry cleaning only fabric, non-colourfast fabric, or silk fabric;



4. 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;
5. Stains accumulated over time or otherwise caused by incontinence, hair and body oils, perspiration, paints, dyes, bleaches, flooding, rust, fire (including cigarette burns and any burns requiring a fire extinguisher or other device designed to extinguish fires), smoke or other caustic materials as determined by Us;
6. Stains that were untreated over time;
7. Damage caused by the application of topical treatments to the Product;
8. Damage to the Product caused by improper storage, gum, mold or mildew, fading, colour loss, non-stain related discoloration, dust corrosion or similar;
9. Odors, pet or animal damage from teeth, beaks, or claws;
10. Splitting, cracking and/or peeling of A&P leather, bonded leather, bycast leather or coated fabrics;
11. Scratches of any type;
12. Loss of resiliency;
13. Seam stretching or separation of seams along mattress seam lines.

## 9. NO LEMON POLICY:

If Your Product has two (2) service repairs completed for the same problem and a third (3rd) repair is needed for the same problem, within any twelve (12) month period, we will provide a Replacement Product or a Cash Settlement. The cost of the Replacement Product will not exceed Your Product's Coverage Amount. This no lemon policy is not applicable to problems resulting from AD. This no lemon policy is not applicable to repairs performed while Your Product is under the manufacturer's warranty, to Your Replacement Product, problems resulting from AD or issues arising during any renewal term of this Protection Plan.

## 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. You can transfer this Protection Plan 24 hours a day, 7 days a week by logging in to [www.squaretrade.ca](http://www.squaretrade.ca), or contacting Us toll-free at 1-877-665-0381.

## 13. CANCELLATION:

You may cancel this Protection Plan for any reason at any time. You can cancel this Protection Plan 24 hours a day, 7 days a week by logging in to [www.squaretrade.ca](http://www.squaretrade.ca) or contacting Us toll-free at 1-877-665-0381. If you cancel this Protection Plan within the first thirty (30) days after purchase of this Protection Plan, You will receive a 100% refund of the Protection Plan Price. If You cancel after the first thirty (30) 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 fifteen (15) 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).