AUTORITÉ DES MARCHÉS FINANCIERS

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: Quadbridge Inc.

Name of insurer: AIG Insurance Company of Canada

Name of insurance product: AppleCare+ (Accidental Damage) (VisionPro)

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

AppleCare+ PRODUCT SUMMARY

AppleCare+ for Apple Vision Pro

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Introduction

This Product Summary is meant to provide an overview of the key features and benefits of the insurance coverage provided with your AppleCare+ policy.

Note: This is not your insurance policy. For complete details of insurance coverage, eligibility, conditions, limitations and exclusions, please refer to your insurance policy that can be found at: aig.ca/qc-distribution-lists.

Insurer	
Name:	**AIG Insurance Company of Canada ("AIG")**
Head Office:	120 Bremner Boulevard, Suite 2200, Toronto, Ontario, Canada M5J 0A8
Telephone:	1-800-387-4481
Website:	aig.ca
AMF Registration Number:	2000533077
Distributor	
Name:	**Quadbridge Inc.**
Head Office:	5532 St. Patrick Street, Montreal, Quebec H4E 1A8
Telephone:	1-800-501-6172
Website:	Quadbridge.com

What is AppleCare+?

AppleCare+ is an optional insurance policy ("Policy") with benefits that are separate from, and in addition to, the rights, warranties, or remedies available as of right to you under Quebec consumer law. AppleCare+ covers your device for repair or replacement in the event of accidental damage from handling or defects in materials and workmanship, and provides priority access to technical support from Apple.

Your AppleCare+ policy may be one of the three types:

1. Fixed-Term Policy, which provides AppleCare+ for a fixed period of time, unless cancelled;

2. Monthly Policy, which provides AppleCare+ on a monthly basis and automatically renews month-to-month, unless cancelled; or an

3. Annual Policy, which provides AppleCare+ for 12 months (i.e., one (1) year), and which is paid for on a yearly, recurring basis, unless cancelled.

What is included with my coverage?

Repair or Replacement

Apple will repair or replace your device if it:

(a) experiences physical damage, breakage, or failure due to accidental damage from handling resulting from an unexpected and unintentional external event, and which affects the functionality of your device; or

(b) malfunctions as a result of defects in parts and workmanship, including where the capacity of an integrated rechargeable battery to hold an electrical charge is less than 80% of its original specification.

Technical Support

Apple will provide technical assistance to you on a priority basis if your device ceases to work correctly.

Who can enroll in AppleCare+?

You are eligible for AppleCare+:

- If you are at least 18 years old on the date of purchase of AppleCare+ and your main residence is in the Province of Quebec.
- If you are a business customer, you have purchased the device for use in connection with a business, trust, charity, or other unincorporated body established in the Province of Quebec.

When does my coverage start and end?

Your AppleCare+ coverage starts on the date you purchase AppleCare+. This date is shown on your sales receipt and Proof of Coverage certificate.

Depending on device type, where you purchased your device, or if the device is in your possession, your coverage ends at the earliest date and time when either you cancel the AppleCare+ policy or AIG, or Apple on AIG's behalf, cancels the policy, or as stated in your Proof of Coverage certificate.

What is the cost of my AppleCare+ Policy?

The cost of your AppleCare+ Policy will be in accordance with the following Premium Chart:

	Fixed-Term Policy	Monthly Policy	Annual Policy
Apple Vision Pro:	CA$549	CA$27.99/mo	$279.99

** These premiums are exclusive of applicable tax. Premium is fixed for the Policy term, subject to any notice of policy change in accordance with section 12 of the Policy.*

What is not covered?

Deductible

There is a deductible amount per claim, as set out in the table below (plus applicable tax). The deductible amount is the amount that you have to pay before Apple or an Apple Authorized Service Provider repairs or replaces your device.

There are specific terms and conditions applicable to certain types of claims. For further details, refer to section 4.4 (Deductible) in your Policy.

The following Deductibles apply to each Service Event under the Policy:

Tier 1 Accidental Damage claim: - Damage to Included Accessories	CA$39
Tier 2 Accidental Damage claim: - Other Accidental Damage	CA$399

**Deductibles do not include applicable taxes payable by you.*

What other limitations should you be aware of?

There are certain circumstances in which AppleCare+ does not provide coverage. The list below summarizes some of the most common exclusions. For the full list and details, refer to section 5 (Exclusions) in your Policy.

Non-Covered Products	Any product that is not covered by your AppleCare+ Policy, including third-party parts or accessories used with the Covered

	Equipment and damage caused by a product that is not Covered Equipment.
Damage from Abuse or Misuse	Damage caused by intentional misuse or using your device in a way it wasn't intended
Unauthorized Modifications	Damage from unauthorized modifications or repairs
Altered Serial Numbers	Devices with altered, defaced, or removed serial numbers
Loss or Theft	Loss or theft of your device is not covered
Non-Returned Equipment	Devices not returned to Apple, including major components
Cosmetic Damage	Cosmetic issues like scratches or dents that don't affect functionality except in circumstances where the cosmetic damage is to the cover glass of the device
Normal Wear and Tear	Damage from normal wear and tear
Fire Damage	Damage caused by fire
Data Issues	Loss or corruption of data or software, including unauthorized access or malicious code

How do I make a claim and what happens after?

You can submit a claim by following these steps and providing the required information. There is no limit on the number of claims you can make.

If you have any questions, or need further assistance, feel free to ask!

Steps to Make a Claim:

1. Report your claim

- Visit an Apple retail store by finding one nearest to you, using support.apple.com/en-ca or support.apple.com/fr-ca.
- Call Apple at 1-800-263-3394.
- You will be asked to provide your device serial number.

2. Backup data

- Back up all data on your device regularly and before making a claim if possible. Apple will delete any data and reformat the storage media during service.

3. Provide proof of purchase

- Provide proof of purchase for your device and your Proof of Coverage certificate, if requested.

4. Service options

- Carry-in Service: Take your device to an Apple retail store. Some repairs can be done on the spot.
- Onsite Service: If eligible, onsite service is available. Apple will dispatch a service technician to the location of the Covered Equipment. Service will either be performed at the location, or the service technician will transport the Covered Equipment to an Apple Authorized Service Provider or an Apple repair service location.
- Mail-in Service: If eligible, Apple will send you prepaid waybills and packaging material. Ship your device to an Apple repair service site.
- Express Replacement Service: Apple will send a replacement product and instructions for returning your original device. A credit card authorization is required as security (in case you don't return your device).

5. Technical Support

International Support Information:	support.apple.com/HT201232
Apple Retail Stores:	English: locate.apple.com/ca/en/ French: locate.apple.com/ca/fr
Apple Support and Service:	English: support.apple.com/en-ca/contact French: support.apple.com/fr-ca/contact
Telephone:	1-800-263-3394

Your responsibilities when making a claim

1. Provide information

- Describe the symptoms and causes of the damage or problems with your device.
- Provide details such as the serial number, model, operating system version, connected peripheral devices, error messages, actions taken before the issue, and steps taken to resolve it. This will assist Apple in troubleshooting.

2. Follow instructions

- Follow the instructions given by Apple.
- Pack the device according to the shipping instructions provided.

3. Exclude unrelated items

- Do not send products and accessories that are not part of the claim (e.g., protective cases, car chargers).

4. Back up your data

- As stated above, you must ensure your software and data are backed up. Apple will delete the contents of the device and reformat the storage media.

5. Provide the device in its entirety

- Provide the device in its entirety to allow Apple to assess the validity of your claim.

Deception, fraud, and illegal use

- Fraudulent Claims: If your claim is found to be fraudulent or if you knowingly provide misleading information when making a claim, the claim will be denied, and your Policy will be canceled. We may also inform the police or other regulatory bodies.

- Illegal Use: We may immediately cancel your Policy if we are notified by a competent authority that your device is used in or facilitates illegal activities.

What happens when your claim is approved?

1. Repair or replacement

Once we approve your claim, we will arrange for Apple to either:

- Repair the covered device using new parts or previously used genuine Apple parts; or
- Replace the covered device with a new Apple-branded device or a device comprised of new and/or used genuine Apple parts that have been tested and pass Apple functional requirements. If repair or replacement is not possible or available, as determined by AIG and Apple, then AIG, at its sole discretion, will reimburse you with either Apple store credit, an Apple Gift Card, or via bank transfer in the amount equal to Apple's current retail price for the original device or the amount paid for the device as shown on the original receipt, whichever is greater.

2. Parts

Any replacement products provided under the Policy will have the same or substantially similar features (e.g., a different model, or the same model in a different colour, with the same or enhanced technological or functional features or capabilities) as the original covered device. Replacement products may be the same or more recent model but with different technologies or functional features or capabilities as the original covered device.

For more information relating to the AppleCare+ coverage, please refer to clause 4 (Coverage) in your Policy.

How can I cancel my AppleCare+?

1. Cancellation

You can cancel your policy at any time for any reason by one of the following methods:

Visit:	**support.apple.com/fr-ca/118218 (French) or support.apple.com/en-ca/118218 (English)**
Calling Apple at:	**1-800-263-3394**
Written and mailed request or sending the attached completed Notice of Rescission form to:	**Apple Agreement Administration P.O. Box 149125 Austin, TX, U.S. 78714-9125**
Web:	**support.apple.com/HT202039**

Your Policy may be cancelled by AIG, or Apple on behalf of AIG, if your payment method cannot be charged, and you do not make the payment on time. We can also cancel your Policy for fraud, misrepresentation, or in the event that Apple is no longer able to service your Covered Equipment, with 30 days' notice. If you trade in your Covered Equipment through the Apple Trade In Program, your Monthly or Annual Policy will automatically be canceled at the time the trade-in is accepted.

2. Refund

If you cancel:	We will provide the following:
1) Within the first 10 days of purchase	Full refund

2) Within the first 30 days of the purchase date of a Fixed-Term Policy	Full refund
3) 31 days or more from the purchase date of a Fixed-Term Policy	Pro-rata refund based on the remaining term of the policy
4) Monthly or Annual Policy: Turn off Premium Billing by calling Apple at 1-800-263-3394.	Coverage ends on the last day of the billing month or year with no refund
5) Monthly or Annual Policy: By providing notice of cancellation	Full refund if cancelled within 14 days of initial purchase or renewal for Monthly Policy; Full refund if cancelled within 30 days of initial purchase or renewal of Annual Policy; pro-rata refund based on the remaining days in the current month or year if cancelled after 14 or 30 days of initial purchase or renewal of Monthly or Annual Policy

For complete details, please see section 10 (Cancellation) in your Policy.

How do I make a complaint?

Complaints about Apple Customer Service or Technical Support

If you have a complaint about customer service or technical support, please contact Apple using the appropriate contact details below:

In Writing:	Apple Canada Inc., 120 Bremner Boulevard, Suite 1600, Toronto, ON M5J 0A8
By Telephone:	647-943-4400
Online:	Via Contact Apple Support at support.apple.com/en-ca/contact or support.apple.com/fr-ca/contact
In Person:	Any Apple-owned retail store, listed on apple.com/ca/retail/storelist or apple.com/ca/fr/retail/storelist

Complaints about AppleCare+ Insurance Coverage

To submit a complaint to AIG regarding the Hardware Coverage and Accidental Damage Coverage, contact the appropriate business unit of AIG, verbally or in writing. If you know the name of the representative of the relevant AIG business unit, please contact that person directly.

If the business unit representative is unable to resolve the concern, request that the complaint be escalated to senior management of the business unit for their attention and further efforts to resolve the complaint.

The representative assigned to your file will send you an acknowledgement of receipt within three (3) business days of receiving the complaint, highlighting information pertinent to the complaint. On receiving the complaint, the representative will initiate the Company's complaint examination process.

The representative will examine the complaint and, within ten (10) business days of receipt of the complaint, prepare and send a written response with justifying reasons, or explaining that more time is necessary and why.

If you are not satisfied with the outcome of the escalation process within the appropriate business unit as described above, refer the complaint directly to the AIG Complaints Officer. Complaints submitted to the Complaints Officer must be put in writing (email, fax, or letter) to the following address:

Complaints Officer
AIG Insurance Company of Canada
120 Bremner Boulevard, Suite 2200
Toronto, ON, M5J 0A8
Toll-free: 1-800-387-4481
Fax: (416) 596-3006
Email: AIGCanadaComplaints@aig.com

To read the complete Complaints Resolution Policy for AIG Insurance Company of Canada, please consult aig.ca/home/contact-aig/complaint-resolution-policy (English) or aig.ca/fr/accueil/contactez-nous/politique-de-reglement-de-plaintes (French).

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 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)

In: _____
(place of signature of contract)

_____
(name of client)

_____
(signature of client)