AppleCare+ for Apple TV
AppleCare+ for Apple Watch
AppleCare+ for Headphones
AppleCare+ for HomePod
AppleCare+ for Apple HomeView
AppleCare+ for iPad
AppleCare+ for iPhone
AppleCare+ for iPod

Insurer: **AIG Insurance Company of Canada**
Head Office: 120 Bremner Boulevard, Suite 2200, Toronto, Ontario, Canada M5J 0A8

NOTE ON CONSUMER LAW:

THE BENEFITS CONFERRED BY THIS OPTIONAL INSURANCE POLICY ARE SEPARATE FROM, IN ADDITION TO, AND DO NOT LIMIT OR REPLACE ANY RIGHTS, WARRANTIES, OR REMEDIES AVAILABLE TO YOU AS OF RIGHT UNDER CONSUMER PROTECTION LAWS AND REGULATIONS. IF YOU OPT TO PURCHASE THIS POLICY, YOUR WARRANTIES AND OTHER RIGHTS GRANTED BY APPLICABLE CONSUMER LAW WILL NOT BE PREJUDICED, INCLUDING YOUR RIGHT TO RECEIVE REMEDIES UNDER STATUTORY WARRANTY LAW AND TO SEEK DAMAGES IN THE EVENT OF THE NON-PERFORMANCE BY APPLE OF ANY OF ITS CONTRACTUAL OBLIGATIONS.

Terms & Conditions – Province of Québec

Thank you for buying AppleCare+, **an insurance policy underwritten by AIG Insurance Company of Canada (AIG)**, who agrees to insure Your AirPods, Apple TV, Apple Watch, Beats device, HomePod, Apple HomeView, iPad, iPhone, or iPod according to the terms and conditions contained in this Policy.

AppleCare+ covers You for repair or replacement of Your device in the event of defects in materials and workmanship, Battery Depletion, or Accidental Damage, and access to Technical Support from Apple.

The Policy is sold by Apple and Apple Authorized Resellers. Apple, on AIG's behalf, will receive claims and handle customer service complaints You may have (full details of this are in section 13).

AppleCare+ does not cover You for loss or theft of Your device.

1. Definitions

Any word or expression which appears capitalized in this Policy is defined in this definitions section and has the same meaning whenever it is used throughout this Policy:

1.1. "Accidental Damage" means physical damage, breakage or failure of Your Covered Equipment due to accidental damage from handling resulting from an unexpected and unintentional external event (e.g., dropping the Covered Equipment or through liquid contact). The damage must affect the functionality of Your Covered Equipment, which includes cracks to the display screen that affect the visibility of the display.

1.2. "Accidental Damage Coverage" means the coverage providing for repair or replacement of Your Covered Equipment due to Accidental Damage.

1.3. "AIG" means AIG Insurance Company of Canada, an insurer incorporated and existing under the laws of Canada with offices at 120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8.

1.4. "Annual Policy" means a Policy for a twelve (12)-month (i.e., one (1) year) term of coverage that automatically renews every twelve (12) months, unless cancelled earlier in accordance with section 10 of this Policy, and which is paid for on a yearly, recurring basis.

1.5. “Apple” means Apple Canada Inc., with offices at 120 Bremner Boulevard, Suite 1600, Toronto, Ontario M5J 0A8, or its appointed agents, who distributes, sells, and administers this Policy, and who receives claims and handles customer service complaints on AIG’s behalf.

1.6. “Apple Authorized Reseller” means a third party authorized by Apple to sell or lease You the Covered Equipment and that has entered into an agreement with AIG to sell this Policy at the same time as selling or leasing You Your Covered Equipment.

1.7. “Apple Authorized Service Provider” means a third-party service provider appointed as Apple’s agent to handle claims on AIG’s behalf. A list of these providers can be found through locate.apple.com/ca/fr/ or locate.apple.com/ca/en/.

1.8. “Apple Limited Warranty” means the voluntary manufacturer’s warranty by Apple (under separate terms of service) to purchasers or lessees of Covered Equipment, which provides benefits that are in addition to, and not instead of, rights provided by consumer law.

1.9. “Apple Watch Band” means the one Apple-branded band, Nike Sport band, or Hermès Sport band supplied in the same box as Your covered Apple Watch.

1.10. “Arrears Notice” means the notice that Your Payment Plan Provider issues to You notifying You that You have failed to pay an Installment and/or that You are in default under the Payment Plan Agreement for failure to pay Installments.

1.11. “Battery Depletion” means, in relation to Covered Equipment that use an integrated rechargeable battery, when the capacity of the Covered Equipment’s battery to hold an electrical charge is less than eighty percent (80%) of its original specification.

1.12. “Beats” means Beats Electronics LLC (a/k/a Beats by Dr. Dre), a subsidiary of Apple Inc., producing audio products, including certain Covered Equipment under the Beats brand name.

1.13. “Business Customer” means a customer who has registered for and purchased their Covered Equipment through the Apple business online store.

1.14. “Consumer Software” means the operating software (“OS”) of the Covered Equipment, software applications that are pre-installed on or designed to operate with the Covered Equipment, and Apple- or Beats-branded applications that are subsequently installed on the Covered Equipment, which may vary from time to time.

1.15. “Covered Equipment” means the AirPods, Apple TV, Apple Watch (including the Apple Watch Band), Beats device, HomePod, Apple HomeView, iPad (including iPad Input Devices), iPhone, or iPod identified by the product serial number shown on Your Proof of Coverage (POC) Certificate (or in the case of an iPad Input Device as evidenced by Your proof of purchase), as well as the original accessories supplied in the same box. The Covered Equipment must be purchased or leased as new from Apple or an Apple Authorized Reseller, and if legal ownership is transferred to You, the Policy must be transferred to You pursuant to section 11. Covered Equipment includes any replacement product provided to You by Apple under section 4 of this Policy including an iPad Input Device used with Your covered iPad. Third-party, non-Apple-branded devices and accessories are not eligible for coverage under this Policy.

1.16. “Deductible” means the relevant deductible for the Covered Equipment payable by You for each Accidental Damage claim You make under this Policy as stated in section 4.5.

1.17. “Fixed-Term Policy” means a Policy paid for on a one-time basis by You or via a Payment Plan Agreement for the coverage period stated on the Proof of Coverage (POC) Certificate.

1.18. “Hardware Coverage” means the coverage provided for repair or replacement of Your Covered Equipment due to defects in materials and workmanship and Battery Depletion.

1.19. “Installment” means any sum payable by You under a Payment Plan Agreement.

1.20. “Insured Event” means any of the following occurring during the Coverage Period: Accidental Damage to Your Covered Equipment, Hardware Coverage for Your Covered Equipment, and/or the need to use Technical Support.

1.21. “iPad Input Device” means one Apple Pencil, one Apple Pencil Pro, and/or one Apple-branded iPad keyboard used with, and compatible with, the Covered Equipment.

1.22. “Monthly Policy” means a Policy of one (1) month in duration that automatically renews month-to-month, unless cancelled in accordance with section 10 of this Policy, and which is paid for on a monthly, recurring basis.

1.23. “Payment Plan Agreement” means the agreement between You and Your Payment Plan Provider to fund Your payment of the full Premium for a Fixed-Term Policy by Installments.

1.24. “Payment Plan Provider” means the party with whom You have entered into Your Payment Plan Agreement, which includes Apple, an Apple Authorized Reseller, or a third-party financing institution.

1.25. “Policy” means this insurance document setting out the AppleCare+ terms and conditions for Your Monthly Policy, Annual Policy, or Your Fixed-Term Policy (as stated on the Proof of Coverage (POC) Certificate), which, together with the original sales receipt for this Policy and the Proof of Coverage (POC) Certificate You received when You purchased AppleCare+, forms Your legal contract of insurance with AIG.

1.26. “Premium” means the amount which You agree to pay for coverage under this Policy as set out on the sales receipt for this Policy. For greater certainty, the Premium is exclusive of any Sales Tax payable by You.

1.27. “Proof of Coverage (POC) Certificate” means the proof of coverage document which You will receive when You purchase this Policy, which includes Your insurance details and the serial number of the Covered Equipment to which this Policy applies. If You have purchased this Policy in an Apple retail store or from an Apple Authorized Reseller, the original sales receipt may also be Your Proof of Coverage (POC) Certificate.

1.28. “Sales Tax” means the sales tax on insurance premium which is payable with respect to the Premium at the rate applicable on the date of purchase of the Policy, in accordance with Title III of the *Act respecting the Québec sales tax*, as set out on Your sales receipt for this Policy.

1.29. “Technical Support” means Apple technical assistance if Your Covered Equipment ceases to work correctly, for which Apple may otherwise charge a pay-per-incident fee.

1.30. “You/Your” means the person who owns or leases the Covered Equipment and any person to whom a Fixed-Term Policy is transferred pursuant to section 11.

2. The Policy

2.1. Your Policy consists of this insurance document setting out the terms and conditions of Your coverage under AppleCare+, the original sales receipt for this Policy, and Your Proof of Coverage (POC) Certificate. Please review them carefully to make sure they give You the cover You want. If Your needs or any of the information relevant to Your Policy changes, please contact Apple and AIG.

2.2. Should You need to obtain a replacement Proof of Coverage (POC) Certificate or obtain a copy of Your insurance details, visit mysupport.apple.com/products, and follow the instructions.

3. Policy Type and Coverage Period

3.1. Whether You have purchased a Fixed-Term Policy, a Monthly Policy, or an Annual Policy, Your Policy type and coverage period will be set out on Your sales receipt and Proof of Coverage (POC) Certificate. The Premium and any applicable Sales Tax must be paid by credit card, debit card, or other authorized payment source, e.g., Apple Pay, (the "Payment Source"). If Your payment has not completed correctly (for example, if Your payment debit or credit card fails), You will be informed and You will need to take action to complete the payment. If an Insured Event occurs and Your payment has not been completed, You will not be entitled to receive coverage.

3.2. For all Policy types, Your Accidental Damage Coverage, Hardware Coverage, and Technical Support start from the date You purchase Your Policy. This means that if You purchase AppleCare+ after You purchase or begin to lease Your Covered Equipment, You will only receive Accidental Damage Coverage, Hardware Coverage, and Technical Support from that date. Your Policy purchase date is shown on the original sales receipt for Your Policy.

3.3. Fixed-Term Policy: Your Policy term is fixed as set forth on Your Proof of Coverage (POC) Certificate. AIG, or Apple on AIG's behalf, is not obligated to renew Your Fixed-Term Policy. If AIG, or Apple on AIG's behalf, does offer to renew, it will determine the price and terms.

3.4. Monthly Policy: Your Policy duration is one (1) month. Your Policy will automatically renew each month beginning from the date You purchase Your first Monthly Policy as reflected on the original sales receipt for Your Policy. You agree to have the Payment Source used for Your initial Policy purchase kept on file. For subsequent monthly renewals the Payment Source will be automatically charged the monthly Premium in advance of the first day of each month. If Your Payment Source cannot be charged for any reason, and You have not otherwise made the appropriate renewal Premium payment on time, Your Policy will be cancelled in accordance with section 10.8. In the event Apple is no longer able to service Your Covered Equipment, Apple will provide You with one month's advance written notice of cancellation, or as otherwise required by law, after which Your Policy will cease to renew.

3.5. Annual Policy: Your Policy duration is 12 months (i.e., one (1) year). Your Policy will automatically renew each year beginning from the date You purchased Your first Annual Policy as reflected on the original sales receipt for Your Policy. You agree to have the Payment Source used for Your initial Policy purchase kept on file. For subsequent annual renewals the Payment Source will be automatically charged the annual Premium in advance of the anniversary of Your Policy purchase date as reflected on the original sales receipt, when the next 12-month period will start. If Your Payment Source cannot be charged for any reason, and You have not otherwise made the appropriate renewal Premium payment on time, Your Policy will be cancelled in accordance with section 10.8. In the event Apple is no longer able to service Your Covered Equipment, Apple will provide You with one month's advance written notice of cancellation, or as otherwise required by law, after which Your Policy will cease to renew, in which case You may be entitled to a refund calculated in accordance with section 10.5.

3.6. Your coverage under all Policy types may end earlier if You have exercised Your right to cancel at any time for any reason under section 10, or if it is cancelled by AIG in accordance with the terms of this Policy.

3.7. This Policy does not cover You for damage to the equipment which occurred before this Policy was purchased or after the Policy has been cancelled or otherwise terminated.

4. Coverage

4.1. **Accidental Damage Coverage and Hardware Coverage**. If You make a valid claim under the Accidental Damage Coverage or Hardware Coverage element of this Policy, AIG will arrange for Apple either:

4.1.1. to repair the Covered Equipment using new parts or previously used genuine Apple parts that have been tested and pass Apple functional requirements; or

4.1.2. If it would not be practical or economically viable to perform a repair, to supply a replacement for the Covered Equipment with a new Apple-branded device or device comprised of new and/or previously used genuine Apple parts that have been tested and pass Apple functional requirements. All replacement products provided under this 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 Equipment (subject to applicable Consumer Software updates), or at Apple's option, the replacement product will be the same or more recent model but with different technological or functional features or capabilities as the original Covered Equipment. For any Covered Equipment, replacement accessories other than Apple Watch Bands (e.g., AirPods Max cushions, etc.) may differ in material and colour, subject to availability. For covered Apple Watch Bands, regardless of the band that was supplied in the same box as the covered Apple Watch, Your replacement band will be an Apple-branded band in a style, material, and colour that is subject to Apple's discretion. For Beats devices, all replacements will be supplied with Beats-branded devices in line with this section 4.1.2. The replacement Apple- or Beats-branded device will become the new Covered Equipment under this Policy. In the event of a replacement, Apple or the Apple Authorized Service Provider will keep the original Covered Equipment, which will become Apple's property. Apple or the Apple Authorized Service Provider may use devices or replacement parts for service that are sourced from a country that is different from the country from which the Covered Equipment or original parts were sourced.

4.2. If repair or replacement under sections 4.1.1 and 4.1.2 are not possible or available as determined by AIG and Apple, then AIG, at its sole discretion, will reimburse You with either an Apple store credit, an Apple Gift Card sent to Your Apple Account, or bank transfer in the amount equal to Apple's current retail price for the original Covered Equipment (or, if Apple does not currently sell the Covered Equipment model, the retail price at which Apple last sold the Covered Equipment model), or the amount paid for the Covered Equipment as shown on the original proof of purchase, whichever is greater. Reimbursement only applies when Your claim is made in, and fulfilled to, the country where You purchased this Policy. In the event a reimbursement is made in accordance with this section, the original Covered Equipment will become Apple's property and Your Policy will automatically cancel as You are no longer in possession of the Covered Equipment.

4.3. Accidental Damage Coverage and Hardware Coverage may be restricted to the country where the Covered Equipment or Policy was originally purchased.

4.4. If a repair or replacement is provided to You under section 4.1.1 or 4.1.2, Apple, or the Apple Authorized Service Provider, may install the latest software and operating system that is applicable to the Covered Equipment (if any) as part of coverage provided by this Policy. If applicable, third-party applications installed on the original Covered Equipment may not be compatible with the Covered Equipment as a result of the software and operating system update. If You make a claim in a different county from that in which You bought or leased the Covered Equipment, Apple or the Apple Authorized Service Provider may repair or replace products and parts with locally comparable products and parts.

4.5. **Deductible**. Each time You receive service for Accidental Damage Coverage is a "Service Event," subject to the Deductibles described below. In relation to each valid claim for Accidental Damage Coverage that You make under this Policy, before You are entitled to the benefits in sections 4.1 through 4.3, You will have to pay the applicable Deductible set out below towards the cost of the claim. The Deductible can be paid to Apple or to the Apple Authorized Service Provider by an authorized Payment Source.

The following Deductibles apply to each Service Event:

AirPods:	CA$39
Apple TV:	CA$19
Apple Watch (excluding Ultra, Hermès and Edition):	CA$89
Apple Watch Ultra:	CA$99
Apple Watch Edition, Hermès, Hermès Ultra:	CA$99

Beats:	CA$39
HomePod mini:	CA$19
HomePod:	CA$49
Apple HomeView:	CA$49
iPad:	
iPad Input Device	
Apple Pencil:	CA$39
Apple Pencil Pro:	CA$39
Apple-branded iPad keyboard:	CA$39
Screen-Only Damage (iPad Air 11” (M4, M3, M2), iPad Air 13” (M4, M3, M2), iPad Pro 11” (M5, M4), iPad Pro 13” (M5, M4), iPad (A16), iPad mini (A17 Pro), iPad mini (A20 Pro) models only):	CA$39
Other Accidental Damage (iPad Air 11” (M4, M3, M2), iPad Air 13” (M4, M3, M2), iPad Pro 11” (M5, M4), iPad Pro 13” (M5, M4), iPad (A16), iPad mini (A17 Pro), iPad mini (A20 Pro)):	CA$129
Other Accidental Damage (all other models):	CA$49
iPhone:	
Outer Display-Only Accidental Damage:	CA$39
Back Glass-Only Accidental Damage (not available on iPhone models released prior to iPhone 12 and iPhone SE):	CA$39
Cover Layer-Only Accidental Damage:	CA$29
Inner Display Accidental Damage:	CA$129
Other Accidental Damage:	CA$129
iPod:	CA$29

**Deductibles do not include applicable sales taxes payable by You, if any.*

Please note that if You make an Accidental Damage Coverage claim in a country other than Canada under this Policy, the Deductible, or equivalent local fees, may need to be paid in that country’s currency and at that country’s applicable rate. For further details, please visit apple.com/ca/legal/sales-support/applecare/applecareplus/ and select the appropriate device and location in which You seek service to view the applicable terms and fees.

Specific Terms for iPad and iPad Input Device

An Accidental Damage Coverage claim for an iPad Input Device is a separate claim from any Accidental Damage to Your iPad even if both Your iPad and iPad Input Device are damaged at the same time and each claim is subject to the applicable Deductible specified above.

For all iPad Screen-Only Accidental Damage claims, the Covered Equipment must have no additional damage other than to the screen, including, but not limited to, a bent or dented enclosure, that would prevent Apple from replacing the screen on the Covered Equipment. Covered Equipment with additional damage will be categorized as iPad Other Accidental Damage claims and subject to the iPad Other Accidental Damage Policy Deductible. An iPad Screen-Only Accidental Damage claim is subject to the Screen-Only Accidental Damage Policy Deductible as set forth in the table above.

If You elect to use Express Replacement Service (“ERS”) for an iPad Screen-Only Accidental Damage claim, Your claim will be categorized as iPad Other Accidental Damage for the Accidental Damage as set forth in the table above.

iPad Screen-Only Accidental Damage claims (i.e., repairs) and Deductibles are only applicable on specific iPad models as specified in the table above.

Specific Terms for iPhone

For iPhone Outer Display-Only, Back Glass-Only, or Cover Layer-Only Accidental Damage claims, the Covered Equipment must have no additional damage beyond either the outer display, back glass, or

cover layer damage, including, but not limited to, a bent or dented enclosure, that would prevent Apple from replacing either the outer display, back glass, or cover layer on the Covered Equipment. Covered Equipment with additional damage may be charged additional Deductibles depending on the damage described below, up to a maximum Deductible of the applicable iPhone Other Accidental Damage claims as set out in the table above.

For any combination of iPhone Outer Display, Back Glass, and/or Cover Layer Accidental Damage claims, the Covered Equipment must have no additional damage other than the outer display, back glass, and/or cover layer damage, including, but not limited to, a bent or dented enclosure, that would prevent Apple from replacing the outer display, back glass, and/or cover layer on the Covered Equipment. Separate Outer Display-Only, Back Glass-Only, and/or Cover Layer-Only Accidental Damage Deductible(s) will apply to each damaged component, up to a maximum Deductible of the applicable iPhone Other Accidental Damage Deductible. Covered Equipment with additional damage will be categorised as iPhone Other Accidental Damage claims.

If You elect to use Express Replacement Service ("ERS") for an iPhone Outer Display-Only or iPhone Back Glass-Only Accidental Damage claim(s) (see section 7.8.3), Your claim will be categorised as iPhone Other Accidental Damage.

Back Glass Accidental Damage repairs are only available for iPhone. Back Glass-Only Damage repair is not available on iPhone SE and models released prior to iPhone 12.

4.6. **Claims Limit.** There is no limit on the number of claims You can make for Insured Events which occur during the Coverage Period. Claims submitted and received by Apple and/or AIG in accordance with section 7 after Your Coverage Period may not be covered by the Policy.

4.7. **Technical Support.** If You make a valid claim under this section of Your Policy, You will receive priority access to the Apple Technical Support helpline if Your Covered Equipment ceases to work correctly. Technical Support will cover the Covered Equipment, Consumer Software, and any connectivity issues between the Covered Equipment and an Apple TV or other compatible television, and a compatible wireless device or computer that meets the Covered Equipment's connectivity specification. It will cover the then-current version of any applicable Consumer Software, and the prior Major Release. "Major Release" means a significant version of software that is commercially released by Apple in a release number format such as "1.0" or "2.0" and which is not in beta or pre-release form.

5. Exclusions

5.1. **Accidental Damage Coverage and Hardware Coverage.** Apple may restrict service for Accidental Damage Coverage and Hardware Coverage to the country where the Covered Equipment was originally purchased. Installation of third-party parts may affect Your coverage. As a condition of receiving Accidental Damage Coverage or Hardware Coverage services, all Covered Equipment must be returned to Apple in its entirety including all original parts or Apple-authorized replacement components. The restriction does not prejudice Your consumer law rights.

The Accidental Damage Coverage and Hardware Coverage under this Policy does not cover You for:

5.1.1. damage, including excessive physical damage (e.g., products that have been crushed, bent, or submerged in liquid), caused by abuse or misuse, meaning reckless, willful, or intentional damage, including knowingly using the Covered Equipment for a purpose or in a manner for which it was not intended;

5.1.2. damage caused by a product that is not Covered Equipment, including third-party parts or accessories used with the Covered Equipment;

5.1.3. damage to a product that is not the Covered Equipment, including third-party parts or accessories used with the Covered Equipment;

5.1.4. damage to Covered Equipment caused by:

5.1.4.1. actual, or attempted, modification or alteration of the Covered Equipment; or

5.1.4.2. service or repair (including upgrades) performed by anyone who is not Apple or an Apple Authorized Service Provider;

5.1.5. Covered Equipment with a serial number that has been altered, defaced, or removed, or Covered Equipment that has been opened, serviced, modified, or altered by anyone other than Apple or an authorized representative of Apple, or Covered Equipment that contains component parts that are not authorized by Apple;

5.1.6. the loss or theft of Your Covered Equipment;

5.1.7. Covered Equipment (including all major components) that is not returned to Apple;

5.1.8. cosmetic damage to the Covered Equipment which does not affect the functionality of the Covered Equipment, including, but not limited to, hairline cracks, scratches, dents, tears, bubbling, peeling, broken plastic on ports, and discolouration;

5.1.9. damage or failure caused by normal wear and tear and/or usage of the Covered Equipment;

5.1.10. damage caused by fire or damage to Covered Equipment arising from a natural disaster;

5.1.11. damage to any band which is not an Apple Watch Band, including those supplied in the same box as Your covered Apple Watch;

5.1.12. damage to any mount purchased for use with the covered Apple HomeView;

5.1.13. services to install, remove, or dispose of the Covered Equipment;

5.1.14. the provision of equipment to You while the Covered Equipment is receiving Hardware Coverage service;

5.1.15. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic hardware or software, or components thereof, that are used to store, process, access, transmit, or receive information within Covered Equipment as a result of any cause or loss other than covered losses specifically stated in this Policy, including any unauthorized access or unauthorized use of such system, a denial-of-service attack, or receipt or transmission of malicious code; or

5.1.16. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic data stored within Covered Equipment, including any such loss caused by unauthorized access or unauthorized use of such data, a denial-of-service attack, or receipt or transmission of malicious code.

5.2. **Technical Support.** The Technical Support under this Policy does not cover You for:

5.2.1. the use or modification of the Covered Equipment or Consumer Software in a manner for which it is neither intended to be used nor modified according to the user manual, technical specifications, or other guidelines published on the Apple website for the Covered Equipment;

5.2.2. issues that could be resolved by upgrading software (including the Consumer Software) to the latest version;

5.2.3. third-party products or other Apple-branded products or software (other than the Covered Equipment or Consumer Software) or the effects of such products on or interactions with the Covered Equipment or Consumer Software;

5.2.4. the use of a computer or operating system that is unrelated to Consumer Software or connectivity issues which do not originate from the Covered Equipment;

5.2.5. software other than OS or Consumer Software;

5.2.6. OS software or any Consumer Software designated as “beta”, “prerelease”, “preview”, or similarly labeled software;

5.2.7. damage to or loss of any software or data residing or recorded on the Covered Equipment;

5.2.8. recovery and reinstallation of software programs and user data;

5.2.9. third-party web browsers, email applications, and Internet service provider software or OS configurations necessary for their use;

5.2.10. advice that relates to everyday use of the Covered Equipment where there is no underlying problem with its hardware or software;

5.2.11. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic hardware or software components thereof that are used to store, process, access, transmit, or receive information within Covered Equipment as a result of any cause or loss other than covered losses specifically stated in this Policy, including any unauthorized access or unauthorized use of such system, a denial-of-service attack, or receipt or transmission of malicious code; or

5.2.12. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic data stored within Covered Equipment, including any such loss caused by unauthorized access or unauthorized use of such data, a denial-of-service attack, or receipt or transmission of malicious code.

6. General Conditions

6.1. To have the full protection of Your Policy, You must comply with this section as well as sections 7, 8, and 9, which are conditions of this Policy. Failure to comply with these conditions may result in Your claim being declined.

6.2. The following conditions apply to this Policy:

6.2.1. **Original Parts.** As a condition of receiving Accidental Damage Coverage or Hardware Coverage, all Covered Equipment must be returned to Apple in its entirety including all original parts or Apple-authorized replacement components.

6.2.2. **Coverage Exclusions.** Coverage under Your Policy is subject to those exclusions set out in section 5.

6.2.3. **Premium Payment and Coverage.** The Premium and any applicable Sales Tax must be paid before You can receive Accidental Damage Coverage, Hardware Coverage, or Technical Support, and no claim will be met under this Policy if the Premium and any applicable Sales Tax have not been paid in full.

For Fixed-Term Policies, if You agree to pay the Premium by Installments, You will be required to enter into a Payment Plan Agreement with a Payment Plan Provider, and You can receive the Accidental Damage Coverage, Hardware Coverage, or Technical Support from the time You enter into the Payment Plan Agreement. You must pay Your Installments in accordance with the terms and conditions of Your Payment Plan Agreement.

6.2.4. **For Fixed-Term Policies Only: Non-Payment of Installments.** Where You pay the Fixed-Term Policy Premium by Installments and You have not paid Your Installment arrears by the date requested in the

Arrears Notice, the Payment Plan Provider may request that AIG cancel Your Policy. AIG will cancel Your Policy with immediate effect on receipt of such a request.

Where You fail to pay any Installments by the date due and You are in arrears under the Payment Plan Agreement, You will not be entitled to receive Accidental Damage Coverage, Hardware Coverage, or Technical Support in respect of the Covered Equipment until You pay the Installment arrears in full.

6.2.5. **Your Duty of Care.** You shall take all reasonable precautions to protect the Covered Equipment against an Insured Event and shall use and maintain the Covered Equipment in accordance with its instructions.

6.2.6. **Your Residence and Age**

6.2.6.1. If You are not a Business Customer, You are only entitled to purchase this Policy if You have Your main residence in the Province of Quebec and You are aged eighteen (18) years or over on the date of purchase of this Policy.

6.2.6.2. If You are a Business Customer, You are only entitled to purchase this Policy if You have purchased the Covered Equipment for use in connection with a business, trust, charity, or other unincorporated body established in the Province of Quebec.

6.2.7. **Other Insurance.** If You have another insurance policy in respect of the Covered Equipment in force during the Coverage Period, then You can still make a claim under this Policy because AIG agrees to provide coverage to You irrespective of, and without regard to, any other policy.

7. How to Make a Claim

7.1. The Accidental Damage Coverage, Hardware Coverage, and Technical Support service options will be limited to the options available for the specific Covered Equipment at the time and in the country and location where You request service and may vary between countries depending on local capability.

7.2. Where it is not possible to provide a certain method of service set out below, it may be necessary to change the method by which Apple provides Accidental Damage Coverage and Hardware Coverage to You. Service options are subject to applicable local, state, and federal laws, regulations, and legal requirements. Certain service options may not be available in locations where applicable laws, regulations, or legal requirements restrict or prohibit the shipment, transportation, importation, exportation, or return of devices, or otherwise prohibit the service option.

7.3. If You seek to make a claim under this Policy in a country that is not the country of purchase, You will need to comply with all applicable import and export laws and regulations, and You will be responsible for all customs duties, value added tax, and other associated taxes and charges that may apply.

7.4. You may be responsible for shipping and handling charges if the Covered Equipment cannot be serviced in the country where You seek to make a claim, if not the country of purchase. Where the Hardware Coverage service is conducted outside of Your country of purchase, Apple may repair or exchange defective products and parts in Your Covered Equipment with comparable products and parts that comply with local standards in the country of service.

7.5. **How to Make a Claim for Accidental Damage Coverage and Hardware Coverage.** You must report Your claim as soon as possible by visiting an Apple retail store or Apple Authorized Service Provider, by accessing support.apple.com/fr-ca or support.apple.com/en-ca, or telephoning Apple at 1-800-263-3394. Apple will require Your Covered Equipment serial number before providing assistance. Your claim will be settled by means of the options set out in section 7.8.

7.6. For devices with storage media, during the Accidental Damage Coverage or Hardware Coverage service, Apple or the Apple Authorized Service Provider will delete any data held within the Covered Equipment and reformat the storage media. You should back up all data on a regular basis and prior to making a claim where possible.

7.7. If requested, You must produce the proof of purchase for Your Covered Equipment and Your Proof of Coverage (POC) Certificate in order to validate that Your Apple product is Covered Equipment.

7.8. Valid claims for Accidental Damage Coverage and Hardware Coverage can be made using one of the following options:

7.8.1. **Carry-in service.** Carry-in service is available for most Covered Equipment. Return the Covered Equipment to an Apple retail store location or to an Apple Authorized Service Provider ("AASP") that offers carry-in service. Service will be performed for You at the store, or the store may send the Covered Equipment to an Apple repair service ("ARS") site for service. You must promptly retrieve the Covered Equipment.

If You return the Covered Equipment to an Apple retail store, some repairs can be completed on the spot. It is advisable to make a reservation in advance on apple.com/ca/fr/retail or apple.com/ca/retail.

7.8.2. **Mail-in service.** Direct mail-in service is available for most Covered Equipment. If Apple determines that Your Covered Equipment is eligible for mail-in service, Apple will send You prepaid waybills (and, if needed, packaging material). You must ship the Covered Equipment to an ARS site in accordance with Apple's instructions. Once service is complete, the ARS site will return the Covered Equipment to You. Apple will pay for shipping to and from Your location if You follow all instructions.

7.8.3. **Express Replacement Service ("ERS").** Apple will require the Covered Equipment to be returned and a credit card authorization to be given as security for the retail price of the replacement product and applicable shipping costs. If You are unable to provide credit card authorization, this service will not be available to You. Apple will send a replacement product to You along with instructions for the return of the Covered Equipment. If You follow these instructions, Apple will cancel the credit card authorization, and You will not be charged for the replacement product and the shipping to and from Your chosen shipping address. If You fail to return the original Covered Equipment as instructed or You return a product that is not the Covered Equipment, Apple will charge Your credit card for the authorized amount.

For iPhone, You may elect to use ERS for iPhone Outer Display-Only or iPhone Back Glass-Only Accidental Damage claims but these will be subject to the iPhone Other Accidental Damage Deductible stated in section 4.5 as a replacement item of Covered Equipment will be provided to You.

For iPad, You may elect to use ERS for iPad Screen-Only Accidental Damage claims, but these will be subject to the iPad Other Accidental Damage Deductible stated in section 4.5 as a replacement item of Covered Equipment will be provided to You.

Please note that ERS is not available for iPod.

7.9. **How to Make a Claim for Technical Support**, You can make a claim by telephoning Apple at 1-800-263-3394. Apple will request the Covered Equipment serial number before providing assistance.

You can also obtain information by accessing the following free support resources below:

International Support Information	support.apple.com/HT201232
Apple Authorized Service Providers and Apple Retail Stores	locate.apple.com/ca/fr or locate.apple.com/ca/en/
Apple Support and Service	support.apple.com/fr-ca/contact or support.apple.com/en-ca/contact

8. Your Responsibilities When Making a Claim

8.1. When making a claim under this Policy, You must comply with the following:

8.1.1. You must provide information about the symptoms and causes of the damage to or problems You have with the Covered Equipment;

8.1.2. To allow Apple to troubleshoot and otherwise assist with Your claim, if requested, You must provide information, including but not limited to the Covered Equipment serial number, model, and version of the operating system and software installed, any peripheral devices connected or installed on the Covered Equipment, any error messages displayed, actions taken before the Covered Equipment experienced the issue, and steps taken to resolve the issue;

8.1.3. You must follow instructions given to You by Apple or the Apple Authorized Service Provider and pack the Covered Equipment in accordance with shipping instructions given by Apple or the Apple Authorized Service Provider;

8.1.4. You must not send products and accessories that are not subject to an Accidental Damage Coverage claim or Hardware Coverage claim (e.g., protective cases, car chargers, etc.) as these cannot be returned;

8.1.5. You should ensure where possible that Your software and data residing on the Covered Equipment is backed up. Apple will delete the contents of the Covered Equipment and reformat the storage media. Neither AIG nor Apple will be responsible for any loss of software or data residing on the Covered Equipment when it is submitted as part of a claim under this Policy; and

8.1.6. You must provide to Apple the Covered Equipment in its entirety to allow Apple to assess the validity of Your Accidental Damage Coverage claim or Hardware Coverage claim.

8.2. Apple will return Your Covered Equipment or provide a replacement as the Covered Equipment was originally configured, subject to applicable updates. Apple may install OS updates as part of the repair or replacement to Your Covered Equipment that will prevent the Covered Equipment from reverting to an earlier version of the OS. Third-party applications installed on the Covered Equipment may not be compatible or work with the Covered Equipment as a result of the update. You will be responsible for reinstalling all other software programs, data, and passwords.

8.3. To the maximum extent permitted by applicable law, AIG, Apple, Apple Authorized Service Providers, and their employees and agents, shall not be liable to You for any indirect losses You incur, for example the costs of recovering, reprogramming, or reproducing any program or data or any loss of business, profits, income, or anticipated savings resulting from a failure to meet their obligations under the Policy.

9. Deception, Fraud, and Illegal Use

9.1. If any claim is found to be fraudulent or if You knowingly give misleading information when making a claim, the claim will be declined, and Your Policy will be cancelled, and a pro rata refund will be provided, if applicable, and Apple or AIG may inform the police or other regulatory bodies.

9.2. This Policy may be immediately cancelled by AIG if it is notified by a competent authority that the Covered Equipment is used in the course of activity that is an indictable offence or to facilitate or enable any act that is an indictable offence to take place.

10. Cancellation

10.1. Regardless of Your Policy type, You may cancel Your Policy at any time for any reason effective immediately and may be entitled to a refund as described below. To receive any refund, You may be asked to provide Your original sales receipt and/or Your Proof of Coverage (POC) Certificate.

10.2. How to Cancel:

Return of Covered Equipment

10.2.1. To cancel this Policy with the return of Your Covered Equipment (with the exception of trade-in) as permitted by the original sales channel's return policy, You must return Your Covered Equipment through the original sales channel (whether an Apple Authorized Reseller or Apple). You (or Your Payment Plan Provider) will receive a full refund of Premium.

Policies Purchased from Apple Authorized Resellers

10.2.2. To cancel a Fixed-Term Policy purchased from an Apple Authorized Reseller within thirty (30) days of purchase of the Policy, You may need to cancel the Policy via the Apple Authorized Reseller. To cancel a Fixed-Term Policy purchased from an Apple Authorized Reseller more than thirty (30) days after the date You purchased the Policy, call Apple at 1-800-263-3394 or send written notice to Agreement Administration, P.O. Box 149125, Austin, TX 78714-9125, U.S., and Your Policy will be cancelled upon receipt of Your notice.

10.2.3. If You purchased a Monthly or Annual Policy from an Apple Authorized Reseller, contact that Apple Authorized Reseller which sold the Policy and to whom You are paying the monthly or annual Premium to cancel Your Policy.

Fixed-Term Policies Paid in Installments

10.2.4. If You purchased a Fixed-Term Policy and pay Your Premium in Installments, You may cancel by calling Apple at 1-800-263-3394, by sending written notice to Agreement Administration, P.O. Box 149125, Austin, TX 78714-9125, U.S., or by contacting the Payment Plan Provider and requesting that they cancel Your Policy on Your behalf.

Monthly and Annual Policies Purchased from Apple

10.2.5. To cancel effective immediately:

10.2.5.1. Visit support.apple.com/fr-ca/118218 (French) or support.apple.com/en-ca/118218 (English). If You do not see Your Policy when You try to cancel it, You may need to finish setting up Your Apple Account. For further assistance, please refer to support.apple.com/HT202704;

10.2.5.2. Call Apple at 1-800-263-3394; or

10.2.5.3. Send written notice to Agreement Administration, P.O. Box 149125, Austin, TX 78714-9125, U.S., and Your Policy will be cancelled upon receipt of Your notice.

10.2.6. You may also cancel Your Monthly or Annual Policy by preventing Your Monthly or Annual Policy from automatically renewing. Do this by turning off the renewal Premium billing by calling Apple at 1-800-263-3394. Your action in turning off the renewal Premium billing will be deemed an expression of Your intent to cancel Your Monthly or Annual Policy and Your Policy will cease at the end of the month or year for which Your last monthly or annual Premium was paid. Your Monthly or Annual Policy will remain active until midnight on the last day of the month or year at which point Your cover will cease.

Fixed-Term Policies Purchased from Apple

10.2.7. To cancel effective immediately, visit support.apple.com/fr-ca/118218 (French) or support.apple.com/en-ca/118218 (English). If You do not see Your Policy when You try to cancel it, You may need to finish setting up Your Apple Account. For further assistance, please refer to support.apple.com/HT202704;

10.2.8. If available, follow the steps in the Apple Support app, which can be downloaded through the App Store. If You do not see Your Policy when You try to cancel it, You may need to finish setting up Your Apple Account. For further assistance, please refer to support.apple.com/HT202704;

10.2.9. If available, go to getsupport.apple.com/products, select "Hardware Coverage" and "Cancel an AppleCare Plan," and follow the instructions;

10.2.10. Call Apple at 1-800-263-3394; or

10.2.11. Send written notice to Agreement Administration, P.O. Box 149125, Austin, TX 78714-9125, U.S.

10.3. ***Chargeback Cancellations***

10.3.1. If You chargeback a monthly, annual, or one-off payment for Your Monthly Policy, Annual Policy, or Fixed-Term Policy within the current billing period in which the charge was made, the chargeback will be deemed an expression of intent to cancel Your Policy and it may be cancelled as of the date the chargeback is made, and no refund will be provided.

10.3.2. If You chargeback a monthly or annual payment for Your Monthly Policy or Annual Policy that was made prior to the current billing period for Your Policy, the chargeback will be deemed an expression of intent to cancel Your Policy and it may be cancelled as of the date the chargeback is made, and You may receive a pro rata refund based on the percentage of unexpired time remaining on Your Monthly Policy or Annual Policy.

10.3.3. Regardless of when You make a chargeback, if the chargeback is reversed by Your financial institution or withdrawn by You, the Policy may still be cancelled as of the date You requested the chargeback and You may receive a pro rata refund based on the percentage of unexpired time remaining on Your Monthly Policy, Annual Policy, or Fixed-Term Policy.

10.4. ***Refunds for Monthly Policies***

10.4.1. If You cancel a Monthly Policy, not in connection with the return of Your Covered Equipment, You may be entitled to a refund which will be calculated on the following basis:

10.4.1.1. If You cancel a Monthly Policy within fourteen (14) days of the date of the initial purchase or renewal of the Monthly Policy, You will receive a full refund.

10.4.1.2. If You cancel a Monthly Policy more than fourteen (14) days after the date of the initial purchase or renewal of the Monthly Policy, You may be entitled to a pro rata refund based on the percentage of unexpired time remaining on the Monthly Policy.

10.4.2. As set forth above, if You choose to turn off Your next Monthly Policy renewal, as described in section 10.2.6, cancellation will be deferred until midnight on the last day of the month at which point it will be cancelled and no cancellation refund will be provided.

10.5. ***Refunds for Annual Policies***

10.5.1. If You cancel an Annual Policy, not in connection with the return of Your Covered Equipment, You may be entitled to a refund which will be calculated on the following basis:

10.5.1.1. If You cancel an Annual Policy within thirty (30) days of the date of the initial purchase or renewal of the Annual Policy, You will receive a full refund.

10.5.1.2. If You cancel an Annual Policy more than thirty (30) days after the date of the initial purchase or renewal of the Annual Policy, You will be entitled to a pro rata refund based on the percentage of unexpired time remaining on the Annual Policy.

10.5.2. As set forth above, if You choose to turn off Your next Annual Policy renewal, as described in section 10.2.6, cancellation will be deferred until midnight on the last day of the year at which point it will be cancelled and no cancellation refund will be provided.

10.6. ***Refunds for Fixed-Term Policies***

10.6.1. If You cancel a Fixed-Term Policy, not in connection with the return of Your Covered Equipment, You may be entitled to a refund of Premium which will be calculated on the following basis:

10.6.1.1. If You cancel a Fixed-Term Policy within thirty (30) days of Your Policy's purchase or receipt of the Fixed-Term Policy, whichever occurs later, You will receive a full refund.

10.6.1.2. If You cancel a Fixed-Term Policy more than thirty (30) days after Your receipt of the Fixed-Term Policy, You will receive a pro-rata refund of the Premium. The pro-rata refund is based on the percentage of unexpired Policy term from the Policy's date of purchase.

10.7. Any refund to which You are entitled shall be paid either by crediting the Payment Source You used to purchase the Policy, or Your Payment Source on file for Monthly or Annual Policies, and if this is not possible, then by a bank transfer to You. If Your Fixed-Term Policy is financed through a Payment Plan Provider, any refund may be paid to the Payment Plan Provider who paid for the Policy.

Cancellation for Non-Payment of Premium

10.8. If You purchased a Monthly or Annual Policy, AIG, or Apple or an Apple Authorized Reseller on AIG's behalf, may cancel Your Policy if You do not pay any monthly or annual Premium payment when due. If any monthly or annual Premium is not paid on the date it is due, You have one month in which to pay it. If it is not paid during that period, the Policy will be automatically cancelled from the date on which the unpaid Premium was due. If the Premium is paid during the month grace period, then cover will operate as if it had been paid on the due date. No claims will be paid for any claim that occurs after the month grace period has passed if the Premium remains unpaid.

Cancellation Upon Authorized Trade-In

10.9. For Monthly and Annual Policies, if You trade in Your Covered Equipment through the Apple Trade In Program, that trade-in will be deemed an expression of Your intent to cancel Your Monthly or Annual Policy and it will be cancelled at the time the trade-in is accepted.

AIG and Apple's Cancellation Rights

10.10. If Your Payment Source cannot be charged for any reason for amounts due, including for any Monthly or Annual Policy renewal or other Installment payment owed by You, and You have not otherwise made the appropriate payment by the due date or any applicable renewal date, Your Policy may be cancelled for nonpayment and Your Policy coverage will cease from the due date or renewal date.

10.11. AIG, or Apple on AIG's behalf, may cancel Your Policy in the event that Apple is no longer able to service Your Covered Equipment, at which point You will be provided with one month's advance notice that Your Policy will cease to renew.

11. Transfer of Fixed-Term Policy

11.1. For Fixed-Term Policies only, You may make a one-time permanent transfer of all of Your rights under the Policy to another party, provided that: (i) You transfer to the other party the original proof of purchase, the Proof of Coverage (POC) Certificate confirmation, and the Policy's printed materials; (ii) You notify Apple of the transfer as instructed at support.apple.com/HT202712; and (iii) the other party accepts the terms of this Policy. If You financed the purchase of Your Policy through a Payment Plan Provider or otherwise pay in Installments, the transferee must assume and comply with all payment

obligations of the transferor, and any failure to do so by a transferee shall immediately trigger the applicable cancellation provisions as described in section 10. When notifying Apple of the transfer, You must provide the Plan Agreement Number, the serial number of the Covered Equipment, and the name, address, telephone number, and email address of the new owner. Monthly and Annual Policies cannot be transferred.

12. Policy Changes

The Policy terms and conditions originally issued to You will remain in effect for the duration of Your Policy term and each Monthly or Annual Policy renewal if applicable, unless AIG, or Apple on AIG's behalf, notifies You of revised Policy terms and conditions. AIG, or Apple on AIG's behalf, will notify You of any changes to the Policy terms and conditions, including an increase in Premium, by giving thirty (30) days' advance written notice to You or longer if required by law ("Notice Period"). Such notice will be provided in a separate writing or email, or by other reasonable method. If the changes are communicated to You prior to renewal and the changes are acceptable to You, this Policy will continue after renewal. If the changes are communicated to You more than thirty (30) days prior to the renewal of the Policy and You provide express consent to all changes, the modified Policy will enter into force. Note that in the case of an increase in Premium at the time of renewal, AIG or Apple on AIG's behalf will notify You in a separate writing or email, or by other reasonable method; however, Your express consent will not be necessary. If You do not agree to the revised Policy terms and conditions, You may cancel the Policy without penalty. Subject to local law, if You do not cancel the Policy within the Notice Period, Your continued payment of monthly or annual or other Installment charges (if applicable) or request for service under the Policy 30 days after receiving notice of a change in Your Policy terms and conditions, including with respect to a change in price or Deductibles, will be deemed consent by You to be bound by such revised Policy terms and conditions. In any event, You may cancel the Policy at any time in accordance with section 10.

For Monthly, Annual, and Fixed-Term Policies, in the event that AIG changes the terms and conditions to enhance Your coverage without any additional cost, such terms and conditions will immediately apply to this Policy.

13. Complaints

13.1. AIG and Apple believe You deserve courteous, fair, and prompt service. AIG has asked Apple to deal with complaints relating to Technical Support.

If there is any occasion when the customer service or Technical Support You receive does not meet Your expectations, please contact Apple using the appropriate contact details below, providing Your name and Covered Equipment serial number to help Apple deal with Your comments more efficiently.

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/fr-ca/contact or support.apple.com/en-ca/contact
In Person:	Any Apple-owned retail store, listed on apple.com/ca/fr/retail/storelist or apple.com/ca/retail/storelist

If You wish to have AIG review Your complaint regarding the Hardware Coverage and Accidental Damage Coverage, You are entitled to contact the appropriate business unit of AIG, verbally or in writing. If You know the name of the representative of the relevant business unit, please contact that person directly. If the business unit representative is unable to resolve Your concern, You may 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 acknowledgment 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. A complaint file is created for each complaint, which will

contain details of the respective complaint, the outcome of the complaint examination process (the analysis and the supporting documents), and all written correspondence to the complainant. The representative will examine the complaint and, within ten (10) business days of receipt of the complaint, prepare and send a written response to You 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, You may 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

The Complaints Officer has a mandate and duty to carry out a fair and independent review of the complaint and provide recommendations as to its resolution. The Complaints Officer will send You an acknowledgement of receipt and notice within five (5) business days of receiving the written complaint, highlighting information pertinent to Your case. He or she will investigate the complaint and, within ten (10) business days of receipt of the written complaint, prepare and send You a final written response addressing Your concern, or explaining that more time is necessary and why.

The Complaints Officer is the person in charge of applying AIG's Complaint Resolution Policy. He or she monitors employee training and ensures that employees are provided with the necessary information for compliance with this Policy. He or she is also responsible to file periodic reports with provincial regulators detailing the number and type of complaints received in the respective reporting period, regardless of whether any complaints were received.

In Québec, the Complaints Officer acts as the respondent with the AMF and the complainant. He or she is also responsible for transferring the file to the AMF, at the complainant's request (please see below).

External Independent Review of the Complaint:

If, after the Complaints Officer has provided a final written response, You still require further review of Your complaint, You may choose to have the complaint reviewed by the General Insurance OmbudService (GIO). The GIO is a Canada-wide external independent body that can assist consumers with most disputes involving complaints about property, automobile, or business insurance that consumers have been unable to resolve with their insurer. Please visit giocanada.org/ for additional information, or call toll-free 1-877-225-0446, or write to the GIO at 4711 Yonge Street, 10th Floor, Toronto, ON, M2N 6K8.

You may also contact the insurance regulatory body in the province where You reside. The regulators' links can be accessed through the GIO website.

If You are not satisfied with the outcome or with the examination of Your complaint by AIG, You may ask the Complaints Officer, at any time, to transfer the file to the AMF. AIG complies with the rules governing the protection of personal information. Once Your file is transferred, the AMF will examine it and recommend dispute resolution services, if deemed appropriate. For questions concerning the examination of complaints in Québec, contact the AMF Information Centre at:

Autorité des marchés financiers
Place de la Cité, tour Cominar

2640, boulevard Laurier, bureau 400
Québec, Québec G1V 5C1

Québec City: **418-525-0337**
Montréal: **514-395-0337**
Toll-free: **1-877-525-0337**
Fax: **418-525-9512 or 514-873-3090**

Email: **information@lautorite.qc.ca**

Additional Information:

If You have a complaint regarding AIG's complaint handling processes, You may raise Your concerns with the Financial Consumer Agency of Canada ("FCAC"). The FCAC is a Canada-wide independent governmental body that supervises federally regulated financial institutions to ensure that they comply with federal consumer protection measures applicable to them. The FCAC can provide You with tips on how to make a complaint, but it does not get involved in the resolution of individual disputes.

You can learn more about the FCAC by visiting canada.ca/fr/agence-consommation-matiere-financiere (French) or canada.ca/en/financial-consumer-agency (English). You can also call toll-free for service in English 1-866-461-FCAC (3222), or write to the FCAC at 427 Laurier Avenue West, 6th Floor Ottawa, ON K1R 1B9.

To obtain a copy of the complete Complaints Resolution Policy for AIG Insurance Company of Canada, click here (French) or here (English).

14. General Information

14.1. This Policy is offered and valid only in the Province of Québec. Persons who have not reached the age of majority may not purchase this Policy.

14.2. This Policy, and any disputes arising thereunder, will be governed by the laws of the Province of Québec.

14.3. The terms and conditions of this Policy will be available in French and English, and all communication and support relating to this Policy will be in French and English. You acknowledge that You were provided with the French version of this Policy and that, after having the opportunity to examine the French version, You have expressly requested that this Policy, as well as the documents related to it, be drawn up in English exclusively. Vous reconnaissez qu'une version française de la présente police vous a été remise et qu'après avoir eu la possibilité de prendre connaissance de la version française, vous avez expressément demandé que la présente police, ainsi que tous les documents s'y rattachant, soient rédigés exclusivement en anglais.

14.4. AIG shall not provide coverage and shall not pay any claim or provide any benefit under this Policy to the extent the provision of such coverage, payment of such claim, or provision of such benefit would expose AIG to any sanction, prohibition, or restriction under trade or economic sanctions, laws, or regulations.

14.5. This insurance is underwritten by AIG Insurance Company of Canada, with offices at 120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8.

14.6. Neither AIG nor Apple is responsible for any failures or delays in performing under the Policy that are due to events outside of their reasonable control.

14.7. You are not required to perform preventative maintenance on the Covered Equipment to receive service under the Policy.

14.8. There is no informal dispute settlement process available under this Policy.

14.9. In carrying out its obligations, Apple may, at its discretion and solely for the purposes of monitoring the quality of Apple's response, record part or all of the calls between You and Apple.

14.10. You agree that any information or data disclosed to Apple under this Policy is not confidential or proprietary to You. Furthermore, You agree that Apple may collect and process data on Your behalf when it provides any service. This may include transferring Your data to affiliated companies or service providers in accordance with the Apple Customer Privacy Policy.

14.11. Apple has security measures, which should protect Your data against unauthorized access or disclosure, as well as unlawful destruction.

14.12. Devices purchased in a country other than Canada may not be eligible for coverage under this Policy.

14.13. **You understand and agree that by purchasing the Policy, AIG and Apple will use, process, transfer, and protect Your information in accordance with the Apple Customer Privacy Policy available at apple.com/ca/fr/legal/privacy or apple.com/ca/legal/privacy and the AIG Canada Privacy Principles available at aig.ca/fr/renseignements-personnels or aig.ca/privacy-principles. You also agree that any and all information relating to the Policy and Your Covered Equipment will be shared between AIG and Apple for the purposes outlined herein.**

Without prejudice to the foregoing, You agree that AIG, Apple, its affiliates or service providers, may use and process Your name, device serial number, contact information, repair history, and other personal information AIG, Apple, its affiliates or service providers collect or generate in relation to Your Policy, for the purposes of: (i) providing and administering the services under the Policy and performing this contract; (ii) ensuring service quality; and (iii) communicating with You regarding Your Policy, related financial transactions, and services and support provided under this contract. For such purposes, You agree that this may include the transfer of Your personal information between AIG and Apple, including their affiliates and service providers. If You have any questions regarding the processing of Your personal data, contact Apple through the telephone numbers provided, or at apple.com/legal/privacy/contact. If You wish to have access to the information that Apple holds concerning You or if You want to make changes, access account.apple.com/ca/fr or account.apple.com/ca to update Your personal contact preferences, or You may contact Apple at apple.com/ca/fr/privacy/contact or apple.com/ca/privacy/contact. You may also contact AIG at AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, ON Canada M5J 0A8, via email at AIGCanadaComplaints@aig.com, or via toll-free telephone at 1-800-387-4481.

Telephone Numbers

Apple Canada: 1-800-263-3394

*Telephone numbers and hours of operation may vary and are subject to change. You can find the most up-to-date local and international contact information at support.apple.com/HT201232. Toll-free numbers are not available in all countries.

To the extent that the above terms and conditions conflict with the Québec General Conditions set forth below, the General Conditions will control.

QUÉBEC GENERAL CONDITIONS

This policy is subject to the Civil Code of Québec.

Reference to Civil Code articles in some instances is for easier reading only and should not be construed as exact quotations.

For all coverages except where inapplicable.

1. STATEMENTS

1.1 Representation of risk (article 2408)

The client, and the Insured if the Insurer requires it, is bound to represent all the facts known to him which are likely to materially influence an insurer in the setting of the premium, the appraisal of the risk or the decision to cover it, but he is not bound to represent facts known to the Insurer or which from their notoriety he is presumed to know, except in answer to inquiries.

The client means the person submitting an insurance application.

1.2 Material change in risk (articles 2466 and 2467)

The Insured shall promptly notify the Insurer of any change that increases the risks stipulated in the policy and that results from events within his control if it is likely to materially influence an insurer in setting the rate of the premium, appraising the risk or deciding to continue to insure it.

On being notified of any material change in the risk, the Insurer may cancel the contract or propose, in writing, a new rate of premium. Unless the new premium is accepted and paid by the Insured within thirty days of the proposal, the policy ceases to be in force.

1.3 Misrepresentations or concealment (articles 2410, 2411 and 2466)

Any misrepresentation or concealment of relevant facts mentioned in section 1.1 and in the first paragraph of section 1.2 by the client or the Insured nullifies the contract at the instance of the Insurer, even in respect of losses not connected with the risk so misrepresented or concealed.

Unless the bad faith of the client or of the Insured is established or unless it is established that the Insurer would not have covered the risk if he had known the true facts, the Insurer remains liable towards the Insured for such proportion of the indemnity as the premium he collected bears to the premium he should have collected.

1.4 Warranties (article 2412)

Any increase in risk resulting from a breach of warranty suspends the coverage until accepted by the Insurer or until such breach has been remedied by the Insured.

2. GENERAL PROVISIONS

2.1 Insurable interest (articles 2481 and 2484)

(applicable only to property insurance)

A person has an insurable interest in a property where the loss or deterioration of the property may cause him direct and immediate damage. It is necessary that the insurable interest exist at the time of the loss but not

necessary that the same interest have existed throughout the duration of the contract. The insurance of a property in which the Insured has no insurable interest is null.

2.2 Changes (article 2405)

The terms of this policy shall not be waived or changed except by endorsement.

2.3 Assignment (articles 2475 and 2476)

This policy may be assigned only with the consent of the Insurer and in favour of a person who has an insurable interest in the insured property.

Upon the death or bankruptcy of the Insured or the assignment of his interest in the insurance to a co-Insured, the insurance continues in favour of the heir, trustee in bankruptcy or remaining Insured, subject to his performing the obligations that were incumbent upon the Insured.

2.4 Books and records

The Insurer and its authorized representatives shall have the right to examine the Insured's books and records related to the subject matter of this insurance at any time during the period of this policy and the three subsequent years.

2.5 Inspection

The Insurer and its authorized representatives shall have the right but are not obligated to make inspections of the risk, inform the Insured of the conditions found and recommend changes. Any inspections, surveys, findings or recommendations relate only to insurability and the premiums to be charged. They shall not constitute a warranty that the premises, property or operations are safe or healthful or comply with laws, codes or standards.

2.6 Currency

All limits of insurance, premiums and other amounts as expressed in this policy are in Canadian currency.

3. LOSSES

3.1 Notice of loss (article 2470)

The Insured shall notify the Insurer of any loss which may give rise to an indemnity, as soon as he becomes aware of it. Any interested person may give such notice.

In the event that the requirement set out in the preceding paragraph is not fully complied with, all rights to compensation shall be forfeited by the Insured where such non-compliance has caused prejudice to the Insurer.

3.2 Information to be provided (article 2471)

The Insured shall inform the Insurer as soon as possible of all the circumstances surrounding the loss, including its probable cause, the nature and extent of the damage, the location of the insured property, the rights of third parties, and any concurrent insurance; he shall also furnish him with vouchers and swear or warrant to the truth of the information.

Where, for a serious reason, the Insured is unable to fulfil such obligation, he is entitled to a reasonable time in which to do so. If the Insured fails to fulfil his obligation, any interested person may do so on his behalf.

In addition, the Insured shall forthwith send to the Insurer a copy of any notice, letter, subpoena or writ or document received in connection with a claim.

3.3 False representation (article 2472)

Any deceitful representation entails the loss or the right of the person making it to any indemnity in respect of the risk to which the representation relates.

However, if the occurrence of the event insured against entails the loss of both movable and immovable property or of both property for occupational use and personal property, forfeiture is incurred only with respect to the class of property to which the representation relates.

3.4 Intentional Fault (article 2464)

The Insurer is never liable to compensate for injury resulting from the Insured's intentional fault.

Where there is more than one Insured, the obligation of coverage remains in respect of those Insureds who have not committed an intentional fault. Where the Insurer is liable for injury caused by a person for whose acts the Insured is liable, the obligation of coverage subsists regardless of the nature or gravity of that person's fault.

3.5 Notice to police

(applicable to property insurance only)

The Insured must promptly give notice to the police of any loss caused by vandalism, theft or attempted theft or other criminal act.

3.6 Safeguarding and examination of property (article 2495)

(applicable to property insurance only)

At the expense of the Insurer, the Insured must take all reasonable steps to prevent further loss or damage to the insured property and any further loss or damage resulting directly or indirectly from the Insured's failure to take such action shall not be recoverable.

The Insured may not abandon the damaged property if there is no agreement to that effect. The Insured shall facilitate the salvage and inspection of the insured property by the Insurer. He shall, in particular, permit the Insurer and his representatives to visit the premises and examine the insured property before repairing, removing or modifying the damaged property, unless so required to safeguard the property.

3.7 Admission of liability and cooperation

The Insured shall cooperate with the Insurer in the processing of all claims.

(the following two paragraphs are applicable to liability insurance only: article 2504)

No transaction made without the consent of the Insurer may be set up against him.

The Insured shall not admit any liability nor settle or attempt to settle any claim, except at this own risk.

3.8 Right of action (article 2502)

(applicable to liability insurance only)

The Insurer may set up against the injured third person any grounds he could have invoked against the Insured at the time of the loss, but not grounds pertaining to facts that occurred after the loss; the Insurer has a right of action against the Insured in respect of facts that occurred after the loss.

4. COMPENSATION AND SETTLEMENT

4.1 Basis of settlement (articles 2490, 2491 and 2493)

(applicable to property insurance only)

Unless otherwise provided, the Insurer shall not be liable for more than the actual cash value of the property at the time of the loss as normally determined.

In unvalued policies, the amount of insurance does not make proof of the value of the insured property. In valued policies, the agreed value makes complete proof, between the Insurer and the Insured, of the value of the insured property.

If the amount of insurance is less than the value of the property, the Insurer is released by paying the amount of the insurance in the event of total loss or a proportional indemnity, in the event of partial loss.

4.2 Pair and set

(applicable to property insurance only)

In the case of loss of or damage to any article or articles, whether scheduled or unscheduled, which are part of a set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the set, but in no event shall such loss or damage be construed to mean total loss of set.

4.3 Parts

(applicable to property insurance only)

In the case of loss of or damage to any part of the insured property, whether scheduled or unscheduled, consisting, when complete for use, of several parts, the Insurer is not liable for more than the insured value of the part lost or damaged, including the cost of installation.

4.4 Replacement (article 2494)

(applicable to property insurance only)

Subject to the rights of preferred and hypothecary creditors, the Insurer reserves the right to repair, rebuild or replace the insured property. He is then entitled to salvage and may take over the property.

4.5 Time of payment (articles 1591, 2469 and 2473)

The Insurer shall pay the indemnity within sixty days after receiving the notice of loss or, at his request, all relevant information and vouchers, provided the Insured shall have complied with all the terms of the contract.

Any outstanding premium may be deducted from the indemnity payable.

4.6 Property of others (applicable to property insurance only)

Where a claim is made as a result of loss of or damage to property not owned by the Insured, the Insurer reserves the right to pay the indemnity to the Insured or to the owner of the property and to deal directly with such owner.

4.7 Waiver

Neither the Insurer nor the Insured shall be deemed to have waived any term or condition of the policy by any act relating to arbitration or to the completion or delivery of proof of loss, or to the investigation or adjustment of the claim.

4.8 Limitation of actions (article 2925)

Every action or proceeding against the Insurer under this policy shall be commenced within three years from the date the right of action has arisen.

4.9 Subrogation (article 2474)

Unless otherwise provided, the Insurer shall be subrogated to the extent of the amount paid or the liability assumed therefore under this policy to the rights of the Insured against persons responsible for the loss except when they are members of the Insured's household. The Insurer may be fully or partly released from his obligation towards the Insured where, owing to any act of the Insured, he cannot be so subrogated.

5. OTHER INSURANCE

5.1 Property Insurance (article 2496)

The Insured who, without fraud, is insured by several insurers, under several policies, for the same interest and against the same risk so that the total amount of indemnity that would result from the separate performance of such policies would exceed the loss incurred may be indemnified by the insurer or insurers of his choice, each being liable only for the amount he has contracted for.

No clause suspending all or part of the performance of the contract by reason of other insurance may be used against the Insured.

Unless otherwise agreed, the indemnity is apportioned among the insurers in proportion to the share of each in the total coverage, except in respect of specific insurance, which constitutes primary insurance.

5.2 Liability insurance

The liability insurance provided under this policy is primary insurance except when stated to apply in excess of, or contingent upon the absence of, other insurance. When this insurance is primary and the insured has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the Insurer's liability under this policy shall not be reduced by the existence of such other insurance. When both this insurance and other insurance apply to the loss on the same basis whether primary, excess or contingent, the Insurer shall not be liable under this policy for a greater proportion of the loss that is stated in the applicable contribution provision below:

- Contribution by equal share: If all of such other collectible insurance provides for contribution by equal shares, this Insurer shall not be liable for a greater proportion of such loss than would be payable if each Insurer contributed an equal share until the share of each Insurer equals the lowers applicable limit of liability under any one policy of the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers than to continue to contribute equal shares of the remaining amount of the loss until each such insurer ah paid its limit in full of the full amount of the loss is paid.
- Contribution by limits: If any such other insurance does not provide for contribution by equal shares, this Insurer shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

6. CANCELLATION (articles 2477 and 2479)

This policy may be cancelled at any time:

(a) By mere written notice from each of the Named Insureds. Termination takes effect upon receipt of the notice and the Insured shall therefore be entitled to a refund of the excess of the premium actually paid over the short-term rate for the expired time.

(b) By the Insurer giving written notice to each of the Named Insureds. Termination takes effect fifteen days following receipt of such notice by the Insured at his last known address and the Insurer shall refund the

excess of premium actually paid over the pro rata premium for the expired time. If the premium is subject to adjustment or determination as to amount, the refund shall be made as soon as practicable.

Where one or more of the Named Insureds have been mandated to receive or send the notices provided for under paragraph **(a)** or **(b)** above, notices sent or received by them shall be deemed to have been sent or received by all Named Insureds.

In this Condition, the words "premium actually paid" mean the premium actually paid by the Insured to the Insurer or its representative, but do not include any premium or part thereof paid to the Insurer by a representative unless actually paid to the representative by the Insured.

7. NOTICE

Any notice to the Insurer may be sent by any recognized means of communication to the Insurer or its authorized representative. Notice may be given to the named Insured by letter personally delivered to him or by mail addressed to him at his last known address.
It is incumbent upon the sender to prove that such notice was received.

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 marches 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)