

## SUMMARY

# Purchase protection and mobile devices insurance provided with National Bank of Canada mycredit™ Mastercard® credit card

## 4 important facts you should know

Are you a mycredit credit cardholder at National Bank? Did you know your card includes complimentary access to purchase insurance and mobile devices insurance?

### Read this summary!

It presents key points about purchase insurance included with your credit card.

Understanding these points will help you determine if this insurance product meets your needs.



For all the coverage details, consult the insurance certificate, available at [nbc-insurance.ca](http://nbc-insurance.ca) > [documentation](#).

For any questions regarding purchase protection, contact the Assistance provider at 1-888-235-2645 or 514-286-8345 (collect calls accepted).

#### Information about the product

Collective insurance policy No. 713705-7  
Type: Purchase insurance



### ASSISTANCE PROVIDER INFORMATION

> **CanAssistance Inc.**  
1981 McGill College Ave., Suite 400  
Montreal, Quebec H3A 2W9  
**Telephone**  
**Canada and the U.S.:** 1-888-235-2645  
**Elsewhere (call collect):** 514-286-8345

### INFORMATION ABOUT THE INSURER

> **National Bank Life Insurance Company**  
1100 Robert Bourassa Blvd., 5<sup>th</sup> Floor  
Montreal, Quebec H3B 2G7  
**Montreal:** 514-871-7500  
**Toll-free:** 1-877-871-7500  
**insurance@nbc.ca**  
**nbc-insurance.ca**

Client number delivered by the Autorité des marchés financiers: 2000891377  
To check the status of the insurer in the AMF registry: [lautorite.qc.ca](http://lautorite.qc.ca)

> **RESIDENTS OF ALBERTA**  
**Canassurance, Insurance Company**  
1981 McGill College Ave., Suite 400  
Montreal, Quebec H3A 2W9  
**Montreal:** 514-286-7686  
**Toll-free:** 1-877-986-7681  
**qc.croixbleue.ca**

### DISTRIBUTOR INFORMATION

> **National Bank of Canada**  
600 De La Gauchetière St. West  
Montreal, Quebec H3B 4L2  
**Montreal:** 514-394-5555  
**Toll-free:** 1-888-483-5628  
**nbc.ca**

## 4 important facts you should know about purchase insurance included with your credit card

### 1 Purchase protection covers certain purchases in the event of unforeseen circumstances

The following is an overview of available coverage:

COVERAGE	IMPORTANT DETAILS	MAXIMUM COVERAGE
Purchase and warranty extension	For new items: <ul style="list-style-type: none"> <li>&gt; Covers theft or damage occurring within 90 days following the date of purchase</li> <li>&gt; Two times the manufacturer's warranty duration up to 1 year or more</li> </ul>	\$60,000 for the entire duration of the account
Repair or replacement of mobile devices	Covers in the event of breakage, loss or theft	The lowest of the following amounts: <ul style="list-style-type: none"> <li>&gt; The replacement cost of the mobile device; or</li> <li>&gt; The repair cost made to the mobile device account; or</li> <li>&gt; The depreciated value.</li> </ul> Maximum of \$1,000 (minus the applicable deductible according to the mobile device's value)



You will find all information concerning what types of situations and costs are covered in articles 3a) and 4a) of the certificate.

### 2 Purchase insurance involves coverage exclusions, limitations and reductions

We may refuse to pay your claim because of the exclusions, limitations and reductions set out in the insurance certificate.

**Please review them immediately.**



You will find all the details about exclusions in the certificate in articles 2b), 3b) and 4b) of each protection.

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### 3 Duration of insurance

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#### Start

Purchase insurance goes into effect as soon as your credit card is activated.

#### End

The insurance ends on the first of the following events:

- > the date on which the account is cancelled or closed by the Bank;
- > the date on which the account is closed per the request of the primary cardholder;
- > the date on which the purchase insurance is cancelled or suspended by the Bank (advance notice will be sent to the primary cardholder at least 90 days prior).



Consult articles 2a) and 4a) of the insurance certificate for all the details concerning insurance duration.

#### Repairing or replacing mobile devices

Protection begins at the latest of the following dates:

- > the 60<sup>th</sup> day after the date the mobile device was purchased;
- > the date on which the second consecutive monthly plan payment was made to the Mastercard account (if the purchase price is covered in whole or in part by the plan).

Protection ends at the earliest of the following dates:

- > two years after the date the mobile device was purchased;
- > when a monthly plan payment is not made to the account (if the purchase price is covered in whole or in part by the plan).

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### 4 How to file a claim and applicable timeframes

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Insurance can give you peace of mind should the unexpected occur. Here's how to file an insurance claim.

1. Contact the assistance provider as soon as the event occurs at **1-888-235-2645** or **514-286-8345**.

The assistance provider will open a file in your name.

2. Complete the forms and send them to:

**CanAssistance Inc.**

1981 McGill College Avenue, Suite 400  
Montreal, QC H3A 2W9

Gather the necessary documents for the application consideration, if applicable, and send them to the assistance provider as soon as possible, ideally within 90 days of the event to which the claim relates.

We will notify you of our decision following review of your application and, if applicable, we will pay the benefit within 60 days of receiving all the requested documents.



For more details about claims and payment of benefits, consult articles 3c) and 4c) of the insurance certificate.

## Notice given by a distributor

Section 440 of the *Act respecting the distribution of financial products and services* (chapter D-9.2)

### **The Act respecting the distribution of financial products and services gives you important rights.**

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is

possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

### **Notice of rescission of an insurance contract**

Send to:

National Bank Life Insurance  
1100 Robert-Bourassa Blvd., 5<sup>th</sup> Floor  
Montreal, Quebec H3B 2G7

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)



### **The client experience is our top priority**

We're here to listen and help, no matter what you have to say.

**For any questions, call the Assistance provider at 1-888-235-2645 or 514-286-8345.**

For the insurer's complaint settlement policy, visit the website at [nbc-insurance.ca](http://nbc-insurance.ca).



Insurer: National Bank Life Insurance Company. The NATIONAL BANK INSURANCE word mark and logo are trademarks of National Bank of Canada, used under licence by some of its subsidiaries. For Alberta residents, the insurer is Canassurance, Insurance Company.

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