

# SUMMARY OF INSURANCE PRODUCT

## Laurentian Bank Visa\* card

Group Insurance contract 9001-2

Purchase insurance and extended warranty

### Insurer:



**Pacific General™**  
Industrial Alliance Insurance and Financial Services Inc.  
1080 Grande Allée Street West, Québec, Quebec G1S 1C7  
Phone: 1-418-684-5000, Fax: 1-418-684-5185  
Client number of the insurer with the Autorité des marchés financiers: 2000447410

### **CANASSURANCE** INSURANCE COMPANY

Canassurance Insurance Company  
1981 McGill College Avenue, Suite 105  
Montréal, Quebec H3A 0H6  
Phone: 1-877-287-8334, Fax: 1-866-286-8358  
Client number of the insurer with the Autorité des marchés financiers: 2001003423

### For Québec residents only:

Website of the Autorité des marchés financiers: [lautorite.qc.ca](http://lautorite.qc.ca)

### Credit card issuer and insurance distributor:



Laurentian Bank of Canada  
1360 René-Lévesque Boulevard West, Suite 600,  
Montréal, Quebec H3G 0E5  
Phone: 1-800-252-1846

## What is the purpose of this document?

It is provided to help you decide if this insurance meets your needs and if you would like to procure it.  
It does not constitute an insurance contract.

## Coverage offered

We replace, repair or refund the price of a lost, stolen or damaged item:	We automatically double the period of repair services offered under the manufacturer's warranty:
<ul style="list-style-type: none"><li>If the item was purchased in full with your Laurentian Bank Visa Card.</li><li>If the item is lost, damaged or stolen within 90 days from the date of purchase.</li></ul>	<ul style="list-style-type: none"><li>If the item was purchased in full with your Laurentian Bank Visa Card.</li></ul>
<ul style="list-style-type: none"><li>Lifetime maximum benefit amount: \$60,000</li></ul>	<ul style="list-style-type: none"><li>The period offered by the insurer cannot exceed one year.</li></ul>

## Other conditions and exclusions may apply

- They are summarized in this document.
- They are described in full in the certificate of insurance that will be given to you if you enrol in this insurance.
- You may consult the certificate of insurance specimen under the Guides and Brochures of Group Insurance section at: <https://com.ia1.co/share/bl/Certificate9001-2.pdf>

## Summary of the main conditions

<p><b>Who is eligible for this insurance?</b></p> <ul style="list-style-type: none"> <li>The cardholder, his spouse and his dependent children traveling with him</li> <li>If they are full-time residents of Canada and are covered under the applicable provincial health plan of their province of residence.</li> </ul>	<p><b>How much does it cost?</b></p> <ul style="list-style-type: none"> <li>No additional fee will be charged for these benefits</li> </ul>
<p><b>To submit a claim: 1-877-287-8334</b></p> <ul style="list-style-type: none"> <li><b>You</b> must contact the Assistance Service and provide them with the required documents within <b>90 days</b> of the event.</li> <li><b>You</b> must provide the insurer with several documents supporting your claim.</li> <li><b>We</b> will reply within <b>30 business days</b>.</li> </ul>	<p><b>In case of dispute...</b></p> <ul style="list-style-type: none"> <li>We are here to help, do not hesitate to contact us for support.</li> <li>If your claim is denied, you will have 1 year to contest it in writing.</li> <li>If you wish to review the complaint policy or file a complaint you may do so by visiting: <a href="https://ia.ca/corporate/complaint/file-complaint">https://ia.ca/corporate/complaint/file-complaint</a>.</li> </ul>
<p><b>If you change your mind</b></p> <ul style="list-style-type: none"> <li>These protections may be cancelled at any time by contacting the Laurentian Bank of Canada.</li> </ul>	

## What is not covered

Purchase Insurance	
<p><b>Certain goods</b></p> <ul style="list-style-type: none"> <li>Traveller's cheques, cash (paper or coin), notes, tickets, negotiable items or other numismatic goods;</li> <li>Animals or plants;</li> <li>Damage or loss to sports equipment resulting from its use;</li> <li>All motor vehicles and their parts or accessories;</li> <li>Goods purchased by mail order before they were received and accepted by the insured;</li> <li>Loss or theft of jewellery in luggage.</li> </ul>	<p><b>Certain circumstances</b></p> <ul style="list-style-type: none"> <li>Normal wear, abusive use or manufacturing defects;</li> <li>Hostilities of any kind, including war and rebellion;</li> <li>Fraud, seizure by the authorities, participation in illegal activities;</li> <li>Floods, earthquakes, contamination by a radioactive substance;</li> <li>Mysterious disappearance;</li> <li>Indirect damage and attorney's fees;</li> <li>Additional value of an item that is part of a set;</li> <li>Items covered by another insurance.</li> </ul>
Extended Warranty Insurance	
<p><b>Certain goods</b></p> <ul style="list-style-type: none"> <li>Used items;</li> <li>All motor vehicles and their parts or accessories;</li> <li>Items whose warranty is not valid in Canada.</li> </ul>	<p><b>It also does not cover</b></p> <ul style="list-style-type: none"> <li>Bodily injury, material damage or indirect damage;</li> <li>Punitive or exemplary damages;</li> <li>Attorney's fees;</li> <li>Items covered under another insurance</li> </ul>
<p><b>False statement</b></p> <ul style="list-style-type: none"> <li>Any false statement on your part may result in the cancellation of this insurance or in your claim being denied.</li> </ul>	

## You can't find the answer to your question?

Customer Service: 1-877-287-8334

The purpose of this fact sheet is to inform you of your rights.  
It does not relieve the insurer or the distributor of their obligations to you.

## LET'S TALK INSURANCE!

Name of distributor: \_\_\_\_\_

Name of insurer: \_\_\_\_\_

Name of insurance product: \_\_\_\_\_



### IT'S YOUR CHOICE

**You are never required to purchase insurance:**

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



### HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



### DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor must tell you when the remuneration exceeds 30% of that amount.



### RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used to **shorten the financing period**. **Ask your distributor for details**.

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**The Autorité des marchés financiers can provide you with unbiased, objective information.**

Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

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Reserved for use by the insurer: