

# Purchase Protection and Extended Warranty Insurance Product Summary

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## Name and contact information for the insurer and distributor

### INSURER

#### **CUMIS General Insurance Company**

P.O. Box 5065,  
151 North Service Road  
Burlington, Ontario L7R 4C2  
1-800-263-9120

Registered with the Autorité des marchés financiers under client number 2000383675.

<https://www.cumis.com>

### ADMINISTRATOR OPERATIONS CENTRE

#### **Allianz Global Assistance**

700 Jamieson Parkway  
Cambridge, ON N3C 4N6  
1-877-704-0341 or 1-519-741-0782

[www.allianz-assistance.ca](http://www.allianz-assistance.ca)

### DISTRIBUTOR

#### **Bank of Montreal**

129 Saint-Jacques Street West, 2nd floor  
Montreal, QC H2Y 1L6  
1-877-CALL BMO

(1-877-225-5266)

[www.bmo.com](http://www.bmo.com)

**The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.**

#### **Autorité des marchés financiers**

Place de la Cité, Tour Cominar  
2640, boulevard Laurier, 4<sup>e</sup> étage  
Québec, QC G1V 5C1  
1-877-525-0337

[lautorite.qc.ca](http://lautorite.qc.ca)

## Name and type of insurance

**INSURANCE PRODUCT NAME:** Purchase Protection and Extended Warranty Insurance.

**INSURANCE PRODUCT TYPE:** Autorité des marchés financiers classifies the above insurance products as Credit Card and Debit Card Insurance.

# Introduction

This product summary provides an overview of the insurance benefits included with your BMO Mastercard to help you to make an informed decision in selecting this card. This document highlights some of the key benefits, exclusions, limitations and restrictions that apply to each of the coverages provided. There is no additional charge for the insurance benefits, as they are automatically included with the card.

**NOTE: This is not the certificate of insurance.** Please refer to the certificate of insurance for the complete terms and conditions.

The certificate of insurance and this product summary can be found at: <https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx>

## Defined Words

Some words and terms used in this document have specific meaning. Words and terms that appear in ***bold italic*** throughout this product summary are defined below. For a full list, refer to the certificate/policy of insurance.

***Dependent child(ren)*** means an unmarried natural, adopted, or step child of a primary cardholder dependent on the primary cardholder or the primary cardholder's spouse for support who is:

- a) 20 years of age or under; or
- b) 25 years of age or under and a full-time student attending a recognized college or university; or
- c) 21 years of age or older and permanently mentally or physically challenged and incapable of self-support and became so while eligible as a dependent child.

***Family Cardholder*** means a primary cardholder's spouse and/or ***dependent child(ren)*** who have been issued a supplemental Mastercard by BMO on the primary cardholder's account.

## Coverage summary

The table below summarizes the types of insurance coverages that come with your BMO Mastercard and the coverage limits.

Each coverage is valid for a different coverage period. Details are found in the certificate of insurance.

Type of coverage	Limits (in CAD\$)
Purchase Protection and Extended Warranty Insurance	<ul style="list-style-type: none"><li>• <i>Purchase Protection</i>: up to 90 days from date of purchase</li><li>• <i>Extended Warranty</i>: Up to a 1 year extension of original manufacturer's warranty</li></ul>

# Purchase protection and extended warranty insurance

## Who can be covered by this insurance?

You, as the primary cardholder, or a *family cardholder* when the full price of an item is charged to your Mastercard account or paid for through the redemption of BMO loyalty program points, if applicable.

## What is covered and not covered?

Benefits
<p><b>Purchase Protection</b></p> <ul style="list-style-type: none"><li>• Provides coverage against theft of or damage to covered items for 90 days from the purchase date.</li><li>• Allianz will decide whether you will receive payment equal to the purchase price, or if your damaged or stolen item will be repaired or replaced instead.</li></ul> <p><b>Extended Warranty</b></p> <ul style="list-style-type: none"><li>• Extends the original manufacturer's warranty to a maximum extension of 1 year.</li><li>• This coverage follows the terms and conditions of the original manufacturer's warranty.</li><li>• You will receive payment for the lesser cost of repair or replacement.</li></ul> <p><b>Lifetime Maximum</b></p> <ul style="list-style-type: none"><li>• There is a lifetime maximum benefit for Purchase Protection and Extended Warranty Insurance combined of \$60,000 per account.</li></ul>
Exclusions
<p>You will not be covered for expenses that are caused by or related to the following:</p> <ul style="list-style-type: none"><li>• Specific items including money, animals, plants, consumables, furs and jewelry (Purchase Protection).</li><li>• The original manufacturer stops business for any reason (Extended Warranty).</li><li>• Items with a lifetime warranty (Extended Warranty).</li><li>• Theft from a vehicle or residence when there are no signs of a forced entrance.</li><li>• Misuse and wear and tear.</li><li>• Used and refurbished items.</li><li>• Motorized vehicles and their parts and accessories.</li><li>• Sports equipment.</li><li>• Natural disasters.</li><li>• Items intended for commercial use.</li></ul>

*Refer to the Purchase Protection and Extended Warranty certificate of insurance for a complete list of what is and what is not covered.*

## **! IMPORTANT**

- If the original manufacturer's warranty did not offer the option to replace instead of repair the item the Extended Warranty coverage will not offer replacement.
- The original warranty must be valid in Canada.
- When the original manufacturer's warranty exceeds 5 years, it must be registered with the Operations Centre.

## Other important information

### **Cost of Insurance**

#### **What is the cost of the insurance plans featured on my credit card?**

There is no additional charge for the insurance plans outlined in this document, since they are automatically included with your credit card.

### **Cancellation/Termination of Insurance**

#### **Can I cancel the insurance plans on my credit card?**

The insurance plans that come with your credit card cannot be cancelled without cancelling your card. You can cancel your card at any time by calling the number on the back of your card.

#### **When do the insurance plans end?**

Your insurance plans will end on the date that either:

1. your BMO Mastercard account is cancelled, closed, or your privileges have expired, been revoked, suspended or terminated; or
  2. the insurance is cancelled by Allianz or by BMO;
- whichever date occurs first.

### **Making a Claim**

#### **How do I submit a claim?**

You must contact the Allianz Global Assistance Operations Centre as soon as reasonably possible to report a claim. Upon receipt of the notice, the Operations Centre will provide you with the appropriate claim forms.

SEND CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

#### **Operations Centre**

c/o Allianz Global Assistance, Claims Department  
P. O. Box 277

Waterloo, Ontario, Canada N2J 4A4

Toll-free Canada/U.S.A: 1-877-704-0341

Collect worldwide: 1-519-741-0782

Online at [allianz-assistance.ca/en\\_CA/customers/file-a-claim.html](http://allianz-assistance.ca/en_CA/customers/file-a-claim.html)

## How long do I have to submit a claim?

For Quebec residents, claims should be reported within 30 days of occurrence, and documentation should be submitted within 90 days of occurrence. If this is not reasonably possible, notice and proof must be provided within 1 year of occurrence.

Eligible claims will be paid within 60 days of required documentation being received.

## How are insurance benefits paid?

Any benefits payable under the insurance plans described in this product summary will be paid to you.

**Note:** All amounts in this product summary and the certificate of insurance are in Canadian dollars and claim payments will be made in Canadian dollars.

*Refer to the certificate of insurance for full claim details.*

## Misrepresentation and Non-Disclosure

If you provide incorrect or incomplete information when you submit a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

## Questions

### Who can I contact if I have questions about this insurance?

The insurance plans on your credit card are administered by Allianz Global Assistance through their Operations Centre. If you have any questions you can call the Operations Centre 24 hours a day/7 days a week.

- From Canada and the United States call: 1-877-704-0341
- From elsewhere call collect: 1-519-741-0782
- Or email your questions to [questions@allianz-assistance.ca](mailto:questions@allianz-assistance.ca)

## How to file a complaint

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

### 1. Contact Allianz Global Assistance

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

#### Allianz Global Assistance

Appeals Department

P.O. Box 277

Waterloo, ON N2J 4A4

[appeals@allianz-assistance.ca](mailto:appeals@allianz-assistance.ca)

## 2. Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

### **CUMIS General Insurance Company**

Ombudsperson

P.O. Box 5065,

151 North Service Road

Burlington, Ontario L7R 4C2

Phone: 1-877-720-6733

Email: [ombuds@cooperators.ca](mailto:ombuds@cooperators.ca)

## 3. External Recourse

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

### **General Insurance OmbudService (GIO)**

Phone: 1-877-225-0446

Website: [www.giocanada.org](http://www.giocanada.org)

### **QUEBEC RESIDENTS**

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF) within 3 years of your claim being denied.

### **Autorité des marchés financiers (AMF)**

Phone: 1-877-525-0337

Email: [renseignement-consommateur@lautorite.qc.ca](mailto:renseignement-consommateur@lautorite.qc.ca)

## 4. The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: [canada.ca/en/financial-consumer-agency.html](http://canada.ca/en/financial-consumer-agency.html)

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