

Distributor's contact information

NAME: FAIRSTONE BANK OF CANADA
ADDRESS: 33 YONGE STREET, SUITE 810
TORONTO, ON M5E 1G4

Product Summary Non-Travel Benefits – Walmart Rewards World Mastercard®

The insurance benefits are included with your Walmart Rewards World Mastercard® and provided to you at no additional cost.

HOW TO CONTACT US

INSURER:

First North American Insurance Company (FNAIC)

Registered with Autorité des marchés financiers under client number 2000998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-888-331-6133

Website: manulife.ca

AUTORITÉ DES MARCHÉS FINANCIERS:

The Autorité des marchés financiers can provide you with information about your insurer's or your distributor's obligations.

Website: autorite.qc.ca

Purchase Assurance and Extended Warranty Insurance is underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife).

GUIDELINES FOR REVIEWING THIS SUMMARY

“You” can refer to many people

Unless the context states otherwise, when referring to you, we mean:

- The primary cardholder; or
- The supplemental cardholder(s).

Words in italics have a specific meaning

Words and expressions in italics are defined at the end of the summary (section [6. Definitions](#)).

This is a summary

You can review the full details in the certificate of insurance at:

https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/walmart-credit-cards/rewards-world-mastercard/rewards_world_mastercard_certificate.pdf

You can also get a copy on our website at:

<https://www.manulife.ca/personal/insurance/associations-insurance-plans/walmart-credit-card.html>

DON'T FORGET

All amounts in this summary are shown in Canadian dollars.

All coverages are per person unless the context states otherwise.

Provide full and accurate information.

If you make a false statement or if you fail to disclose certain information before or during the coverage period, we may deny your claim.

1. WHO CAN BE INSURED

[Eligibility requirements for the non-travel benefits outlined in this summary](#)

You are eligible for the insurance if your account is in *good standing*. Specific benefits may have additional requirements.

If you don't meet the eligibility requirements, the insurance is not valid, you will not be covered, and your claim will not be paid.

[Fees and costs](#)

The insurance coverages are included with your Walmart Rewards World Mastercard and provided to you at no additional cost.

2. THE LENGTH OF YOUR INSURANCE

Your insurance is active and in-force for as long as you meet all of the eligibility requirements.

All coverages end on the date that your *account* is cancelled, closed, or as otherwise indicated in the [certificate](#).

3. WHERE YOUR INSURANCE APPLIES

Your insurance applies to purchases made worldwide.

Warning: Exclusions may apply to the manufacturer's warranty. For more information, please read the Extended Warranty Benefit section of the [certificate](#).

4. SUMMARY OF BENEFITS

PURCHASE ASSURANCE

Note: There is a combined lifetime maximum of \$60,000 per *account* for Purchase Assurance and Extended Warranty claims combined, in excess of any other insurance coverage.

Purchase Assurance is a supplemental benefit that automatically applies when you use your Walmart Rewards World Mastercard to pay for the full cost of eligible personal property or gift items. For full details, read the Purchase Assurance Benefits section of the [certificate](#).

Maximum duration: 90 days from the date of purchase

Maximum benefit amount: The benefit maximum is \$10,000 per incident with a combined lifetime maximum of \$60,000 per *account* for Purchase Assurance and Extended Warranty claims combined.

Covered expenses for Purchase Assurance

- Protection of most new items against the risk of direct physical loss, theft, or damage

Exclusions for Purchase Assurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “Limitations and Exclusions” in the Purchase Assurance Benefits section and the General Limitations and Exclusions section of the [certificate](#).

- Tickets, cash or equivalents (whether paper or coin), negotiable instruments (including but not limited to gift cards and gift certificates)
- Items purchased used, rebuilt or remanufactured
- Animals, fish, birds or living plants
- Goods consumed in use
- Automobiles, airplanes and other motorized vehicles or any respective parts or accessories attached or mounted thereon
- Mail order purchases until delivered and accepted by you
- Items lost in or stolen from a public or unoccupied place unless they are locked up and/or are continuously attended to
- Any items purchased and/or used by or for a business or for commercial gain

EXTENDED WARRANTY

Note: There is a combined lifetime maximum of \$60,000 per *account* for Extended Warranty and Purchase Assurance, in excess of any other insurance coverage.

Extended Warranty is a supplemental benefit that automatically applies when you use your Walmart Rewards World Mastercard to pay for the full cost of eligible personal property or gift items. This benefit offers an extended duration for repair services provided by the original manufacturer. For full details, read the Extended Warranty Benefit section of the [certificate](#).

Maximum Extended Warranty duration: 1 year on new items

Maximum benefit amount: The benefit maximum is \$10,000 per incident with a combined lifetime maximum of \$60,000 per *account* for Purchase Assurance and Extended Warranty claims combined.

Exclusions for Extended Warranty

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read the list of excluded items in “Limitations and Exclusions” of the Extended Warranty Benefit section and the General Limitations and Exclusions section of the [certificate](#).

- Used and/or pre-owned, rebuilt or remanufactured items
- Automobiles, airplanes and other motorized vehicles or any of their respective parts or accessories
- Any items purchased and/or used by or for a business or for commercial gain

5. HOW TO MAKE A CLAIM

You must notify Manulife at 1-866-456-2727 immediately after learning of any loss or occurrence.

Manulife will provide you with the appropriate claim forms and submission instructions once notified.

You must report your claim and send us all proof within 90 days.

We will notify you in writing of our decision after we review your claim and all supporting documents. If we decline your claim, we will explain our reasons to you.

YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION OR WANT TO FILE A COMPLAINT

1. You can ask us to reconsider your claim

You can contact Customer Service, and, if you are still not satisfied, the Manulife Ombud's Office.

For more information: manulife.ca/personal/support/contact-us/resolve-a-complaint

2. You can contact the Autorité des marchés financiers

The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services.

For more information: lautorite.qc.ca/en/general-public/assistance-complaints-and-compensation/

3. You can contest our decision in court

Your legal action must be taken within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

6. DEFINITIONS

account - the Walmart Reward World Mastercard credit card account.

cardholder - the *primary cardholder* and each *supplemental cardholder*. The *cardholder* may be referred to as “you” or “your.”

cardholder agreement – the agreement made between the *cardholder* and Fairstone Bank of Canada with respect to the Walmart Rewards World Mastercard, as the same may be amended from time to time.

good standing - you are not in default of any of the terms or conditions of the *cardholder agreement* or of the Walmart Reward Dollars Program Terms and Conditions and that your *account* has not been suspended, cancelled, or closed.

primary cardholder - the person who applied for the card and in whose name the *account* has been opened.

supplemental cardholder - the person to whom a card has been issued under the *account* at the request and authorization of the *primary cardholder*.

®/™Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. The Walmart Rewards Mastercard® is issued by Fairstone Bank of Canada. All Walmart trademarks are the property of Walmart Apollo, LLC, and are used by Fairstone Bank of Canada under license.

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. P.O Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

Accessible formats and communication supports are available upon request.

Visit manulife.ca/accessibility for more information.

© 2022 The Manufacturers Life Insurance Company. All rights reserved.