

Distributor's contact information

NAME: THE BANK OF NOVA SCOTIA

ADDRESS: 44 KING STREET WEST
TORONTO, ON M5H 1H1

Product Summary Non-Travel Benefits – Scotiabank®* American Express® Card

The insurance benefits are included with your Scotiabank®* American Express® Card 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: 1-800-263-0997

Website: manulife.ca/scotia

AUTORITÉ DES MARCHÉS FINANCIERS:

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

Website: lautorite.qc.ca

Purchase Security, Extended Warranty, and Mobile Device 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 *cardmember*.

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 certificates of insurance at:

https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/amex/scotiabank_american_express_card_certificate.pdf

You can also get copies on our website at:

<https://www.manulife.ca/personal/insurance/associations-insurance-plans/scotiabank-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 you meet all the following requirements. Specific benefits may have additional requirements.

- You live in Canada.
- Your account is in good standing.

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 Scotiabank American Express Card 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.

Mobile Device Insurance ends 2 years after the date of purchase.

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: Within the Extended Warranty benefit, exclusions may apply to the manufacturer's warranty. For more information, please read “Extended Warranty” in the [Purchase Security and Extended Warranty Certificate of Insurance](#).

4. SUMMARY OF BENEFITS

PURCHASE SECURITY

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

Purchase Security is a supplemental benefit that automatically applies when you use your Scotiabank credit card and/or Scene+™* points to pay the full *purchase price* of the eligible personal property or gift items.

Read “Purchase Security” in the [Purchase Security and Extended Warranty Certificate of Insurance](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Maximum duration: 90 days from the date of purchase

Covered expenses for Purchase Security

- protection of new items against the risk of physical loss, theft, or damage

Exclusions for Purchase Security

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “Excluded Items” in the Purchase Security section of the [Purchase Security and Extended Warranty Certificate of Insurance](#).

- Money, tickets, securities, documents
- Pre-owned and/or used items
- Living, consumable, or perishable items
- Motorized vehicles and parts
- Mail order purchases until received by the *cardmember*
- Unaccompanied or unattended items
- Any items purchased or used by a business for commercial gain

EXTENDED WARRANTY

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

Extended Warranty is a supplemental benefit that automatically applies when you use your Scotiabank credit card and/or Scene+ points to pay the full *purchase price* of the eligible personal property or gift items. This benefit offers an extended duration for repair services provided by the original manufacturer.

Read “Extended Warranty” in the [Purchase Security and Extended Warranty Certificate of Insurance](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Maximum Extended Warranty duration: 1 year on new items

Exclusions for Extended Warranty

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “Excluded Items” in the Extended Warranty section of the [Purchase Security and Extended Warranty Certificate of Insurance](#).

- Used and/or pre-owned, rebuilt or remanufactured items
- Motorized vehicles and parts
- Any items purchased or used by a business for commercial gain

MOBILE DEVICE

Note: To use this insurance, you must pay for the *mobile device* with your Scotiabank credit card, and:

- Activate the device with a provider if it is equipped with cellular technology; or
- Charge your monthly payments to your *account* or through a wireless service provider's plan.

In this section, we outline some details of the Mobile Device Insurance coverage. Read the [Mobile Device Certificate of Insurance](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: \$500

Covered expenses for Mobile Device Insurance

- The cost to repair your *mobile device* or to replace your device, whichever is less.

Note: Read "Benefits" in the [Mobile Device Certificate of Insurance](#) for details about depreciated values and deductibles.

Exclusions for Mobile Device Insurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read "Limitations and Exclusions" in [Mobile Device Certificate of Insurance](#).

- *Mobile device* accessories, including batteries
- Previously owned or refurbished *mobile devices*, or *mobile devices* that have been modified from their original state
- Loss or damage caused by misuse, or by participating in fraud or crime
- Loss or damage caused by normal wear and tear

5. HOW TO MAKE A CLAIM

Submit claims online at: manulife.ca/scotia

From Canada and the United States, call 1-800-263-0997.

From other countries, call us collect at 416-977-1552.

If necessary, we will send you a claim form that includes submission instructions.

For Purchase Security and Extended Warranty, you must report your claim within 90 days and send us all proof within 1 year.

For *Mobile Device* Insurance, you must report your claim within 14 days of the loss, and we must approve the expense before you replace or repair the device.

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

Note: Claim payment and administrative services are provided by Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM" "Global Excel Management" and/or "Global Excel" as the provider of all assistance and claims services under the Policy.

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-and-complaints

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 *primary cardmember's* Scotiabank American Express Card account, which must be in *good standing* with The Bank of Nova Scotia.

cardmember - cardmember means the *primary cardmember* and any supplemental cardmember who is a natural person resident in Canada to whom a Scotiabank credit card is issued and whose name is embossed on the card. The cardmember may be referred to as “you” or “your.”

good standing - with respect to an *account*, that the *primary cardmember* has not advised The Bank of Nova Scotia to close it or The Bank of Nova Scotia has not suspended or revoked credit privileges or otherwise closed the *account*.

mobile device - a new cellular phone, smartphone, or tablet (portable single-panel touchscreen computer), which has Internet-based and/or wireless communication capabilities, and which has not been purchased by a business and/or used for business or for commercial purposes.

primary cardmember - The principal applicant for an *account* who is a natural person resident in Canada to whom a Scotiabank American Express Card is issued by The Bank of Nova Scotia.

purchase price - the actual cost of an insured item or *mobile device*, including any applicable taxes, and less any trade-in credit(s) and costs or fees associated with the insured item or *mobile device* purchased such as insurance premiums, customs duty, delivery and transportation costs or similar costs or fees.

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