

Distributor's contact Information

NAME: MANULIFE BANK OF CANADA

ADDRESS: 500 KING ST. NORTH

PO Box 1665 WATERLOO, ON N2J 5A1

PURCHASE PROTECTION AND EXTENDED WARRANTY INSURANCE

Product Summary for Non-Travel Benefits – ManulifeMONEY+™ Visa Infinite* Card

Insurance benefits included with your ManulifeMoney+™ Visa Infinite* Card, provided to you at no additional cost.

HOW TO CONTACT US

INSURER:

The Manufacturer's Life Insurance Company (Manulife)

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-844-323-7053

Email: ccoperations@manulife.ca

Website: manulife.ca

First North American Insurance Company

Registered with Autorité des marchés financiers under client number 2000998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-866-298-2722

Email: ccoperations@manulife.ca

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

Underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC), a wholly owned subsidiary of 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
- an authorized user.

Words in italics have a specific meaning

Words and expressions in italics are defined at the end of the summary (section [6. Definitions](#)). Read these definitions if you have any questions.

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/manulife-bank-credit-cards/money-plus-visa-infinite/manulife_money_plus_visa_infinite_card_certificate.pdf

You can also get a copy on our website at:

<https://www.manulife.ca/personal/insurance/associations-insurance-plans/manulife-bank-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 declare 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 *credit card 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 ManulifeMONEY+ Visa Infinite 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 the eligibility requirements.

All coverages end on the date that your *credit card 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 "Extended Warranty Benefits" in the [certificate](#).

4. SUMMARY OF BENEFITS

PURCHASE PROTECTION

Purchase Protection is a supplemental benefit that automatically applies when you use your Manulife Credit Card to pay for the full cost of eligible personal property or gift items. For full details, read "Purchase Protection Benefits" in the [certificate](#).

Maximum duration: 90 days from the date of purchase

Covered expenses for Purchase Protection

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

Exclusions for Purchase Protection

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 [certificate](#).

- Unaccompanied or unattended items
- Tickets, cash or equivalents, documents
- Mail order purchases until delivered
- Living, consumable, or perishable items
- Motorized vehicles and parts
- Any items purchased or used by a business for commercial gain

EXTENDED WARRANTY

Extended Warranty insurance automatically applies when you use your Manulife Credit Card 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 "Extended Warranty Benefits" in the [certificate](#).

Maximum 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 "Limitations and Exclusions" in the [certificate](#).

- computer accessories, printers, scanners, software
- used and/or pre-owned, rebuilt or re-manufactured items
- motorized vehicles and parts
- any items purchased or used by a business for commercial gain

5. HOW TO MAKE A CLAIM

Contact us at: 1-888-770-5262.

Write to us at:

Manulife Bank Visa Insurance Claims

c/o Manulife

P.O. Box 1103, STN Centre-Ville

Montreal, QC H3C 4V7

You must report your claim and send us all proof within 90 days. You must send any additional information we ask for within 1 year.

Our payment decision is made once all necessary information is received.

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-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

credit card account - the Manulife Bank *credit card account* which Manulife Bank has opened for the *primary cardholder*.

good standing - all cardholders on the *credit card account* are in compliance with the Manulife Bank Cardholder Agreement.

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

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Visit <https://www.manulife.ca/about-us/accessibility.html> for more information.

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