

## **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® GM®\* Visa\* Business Card

The insurance benefits are included with your Scotiabank® GM®\* Visa\* Business 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](http://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: [autorite.qc.ca](http://autorite.qc.ca)

Purchase Security 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 *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 certificate of insurance at:

[https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/gm-visa-business/scotiabank\\_gm\\_vis\\_a\\_business\\_card\\_certificate.pdf](https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/gm-visa-business/scotiabank_gm_vis_a_business_card_certificate.pdf)

You can also get a copy 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 GM Visa Business 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.

All coverages end on the date that your *account* is cancelled or closed.

## 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” in the [certificate](#).

## 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 to pay for the full *purchase price* of the eligible personal property or gift items. Read “Purchase Security” in the [certificate](#) 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 [certificate](#).

- 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

### 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 to pay for 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 [certificate](#) 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 [certificate](#).

- Used and/or pre-owned items
- Motorized vehicles and parts
- Dealer and assembler warranties

## 5. HOW TO MAKE A CLAIM

Submit claims online at: [manulife.ca/scotia](https://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.

You must report your claim within 90 days and send us all proof within 1 year.

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](https://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](https://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 GM Visa Business card account, which must be in *good standing* with The Bank of Nova Scotia.

**cardmember** - the *primary cardmember* and any supplemental cardmember who is a natural person resident in Canada to whom a Scotiabank GM Visa Business 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*.

**primary cardmember** - the principal applicant for an *account* who is a natural person resident in Canada to whom a Scotiabank GM Visa Business card is issued by The Bank of Nova Scotia.

**purchase price** - the actual cost of the insured item, including any applicable taxes, as shown on the store receipt.

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