

Distributor's contact information

NAME: THE BANK OF NOVA SCOTIA

ADDRESS: 44 KING STREET WEST

TORONTO, ON M5H 1H1

Product Summary Non-Travel Benefits – Scotia® Home Hardware PRO Visa* Business Card

The insurance benefits are included with your Scotia® Home Hardware PRO 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

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 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 *cardholder*.

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 full details in the certificate of insurance at:

<https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/scotiabank-credit-cards/scotia-home-hardware-pro-visa-business-card/scotia-home-hardware-pro-visa-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, meaning not suspended, revoked, or otherwise terminated.

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 Scotia Home Hardware PRO 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, 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” in the [Certificate of Purchase Security, Extended Warranty Insurance](#).

4. SUMMARY OF BENEFITS

PURCHASE SECURITY

Note: There is a maximum of \$10,000 per claim occurrence and a combined lifetime maximum of \$60,000 for Extended Warranty and Purchase Security, 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 of Purchase Security, Extended Warranty Insurance](#) for a 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](#).

- Monies, 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 *cardholder*
- Unaccompanied or unattended items

EXTENDED WARRANTY

Note: There is a maximum limit of \$10,000 per claim occurrence and 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 of Purchase Security, Extended Warranty Insurance](#) certificate for a 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

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

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

For Purchase Security and Extended Warranty, you must report your claim and send us all proof within 45 days.

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.html

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 up-to-date, unexpired, and unrevoked Scotia Home Hardware PRO Visa Business Card account of a *cardholder*.

cardholder – the primary *cardholder* under a Scotia Home Hardware PRO Visa Business Card *account* and any additional cardholder whose name is embossed on the card. The cardholder may be referred to as “you” or “your.”

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

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