

Buyer Protection and Extended Warranty

You come home after a day of shopping for that perfect birthday gift – *dealing with long line ups and crowded parking lots* – only to drop it on the floor while wrapping it.



Don't panic!

We've got you covered.

When you use your credit union debit card for a purchase, you're protected with the following benefits:

● Buyer Protection

This coverage offers protection on the purchase of most retail items – and that includes gifts!



For a **full 120 days after the purchase**, the item is protected if it's stolen, dropped and broken or even consumed in a fire.

Making a purchase with a cheque? No problem! As long as the cheque is drawn on your insured account, you receive the same protection for your purchase.

Valid claims will be satisfied either by replacing the stolen or damaged item, or by a cash payment in an amount that does not exceed the total purchase price.

● Extended Warranty

The program doubles the warranty period of a purchased item up to two years, as long as the manufacturer's warranty is valid in Canada for five years or less. For example, when you purchase a blender, the manufacturer would typically offer a one-year warranty.

But, if you use your credit union debit card for the purchase, the blender would be protected under the terms of the original warranty for an additional one year period.

Best of all, there are no applications and no extra costs! It's all included with your Member Card®.

● A unique benefit for credit union members!

Similar products are offered on credit cards, but this one is truly unique for debit cards and only available to credit union members.

- Buyer Protection coverage is a full 120 days from date of purchase
- Personal and home-based business purchases are protected
- Coverage is up to **\$60,000 lifetime**
- **Gifts** are included
- Any credit union debit card holder is covered, not just Canadian residents
- Includes **worldwide purchases**, not just Canadian purchases
- Purchases made **with a cheque** drawn on your insured account are also protected



● Are all types of purchases covered?

Many types of purchases are protected.

Members have been reimbursed

for items such as: jewelry, sunglasses, golf clubs, clothing, computer equipment, video games, cellphones, cameras, furniture, appliances, iPads, trampolines, toys, and more.



Examples of items not covered: cash, travelers cheques, motorized vehicles, items intended for commercial purposes, animals, living plants, food and other perishables; also, sporting items lost or damaged through the normal course of use.

● Making a claim

Be sure to always keep a copy of your transaction record, receipt, and (for warranty claims) the manufacturer's warranty. Then, to make a claim, simply call **1 (800) 263-9120, ext. 605800** and a Claims Representative will assist you.



This brochure highlights only some of the main coverage features. This brochure is not a contract. No coverage is provided by this brochure nor does it replace any provisions of the policy. Please read the actual policy for coverage terms, conditions, and exclusions. Full details of coverage and a copy of the Group Policy are available from your credit union or CUMIS General Insurance Company.

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