

For additional information:

1-888-609-6788



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Cell Phone Insurance

This certificate is effective August 4, 2008, and is a valuable source of information. Please keep it in a safe place.

This insurance is provided by the Lombard General Insurance Company of Canada under Policy No. CFP 1000037.

Details of the Policy providing the insurance are summarized in this certificate. Certain limitations, conditions and exclusions apply and they should be read carefully. The Policy is subject to the Statutory Conditions of the Province in which the "Cardholder" resides.

DEFINITIONS

"CARDHOLDER" means a person to whom a Coast VISA Desjardins Student card has been issued.

"HOUSEHOLD MEMBER" means spouse, parents, stepparents, grandparents, grandchildren, in-laws, natural or adopted children, stepchildren, brothers, sisters, stepbrothers and stepsisters whose permanent residence and address is the same as the "Cardholder".

"CELLULAR PHONE" means a mobile telephone for personal use and its related equipment.

COMMENCEMENT AND TERMINATION OF INSURANCE

The insurance takes effect when the Coast VISA Desjardins Student "Cardholder" registers the "cellular phone" account for authorized payment service subject to:

The "Cardholder" must have made, prior to the loss, three consecutive monthly payments using his/her Coast VISA Desjardins Student card to:

- a) "Cellular Phone" provider; or
- b) Prepaid "cellular phone" card provider.

Insurance will automatically terminate on the earliest of the following dates:

- i) the date the Coast VISA Desjardins Student card is cancelled; or
- ii) the date the Coast VISA Desjardins Student card balance is ninety (90) days past due; or
- iii) the date this policy is cancelled.

CONDITIONS AND LIMITATIONS

1. PAIR AND SET CLAUSE

When an insured item is part of a pair or set, the Insurer will reimburse the full purchase price of the pair or set provided that the items are not usable individually and cannot be replaced individually.

2. INSURED

Only the "Cardholder" may benefit from this insurance. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits.

3. VALUATION

The Insurer will not pay more than the purchase price or portion of the purchase price of the "cellular phone". The Insurer has the option to replace or repair the "cellular phone" or reimburse the "Cardholder".

Prior to proceeding with any repair services, the "Cardholder" must notify the Insurer and obtain approval for the repair services and the repair facility from the Insurer. At the Insurer's sole discretion, the "Cardholder" may be required to send, at the "Cardholder's" expense, the damaged "cellular phone" on which a claim is based, to an address designated by the Insurer.

4. REPLACEMENT CONDITION

The "Cardholder" must replace the "cellular phone" and the purchase of the replacement "cellular phone" must be charged to his or her Coast VISA Desjardins Student card.

5. CLAIM CONDITION

The "Cardholder" may make one claim in a policy period subject to a maximum of two claims every four policy periods. The account must be kept open without interruption between the first and second claim. For the second claim, the "Cardholder" will need to provide proof of non-interruption of payment with his or her Coast VISA Desjardins Student card between the first and the second date of the claim.

6. LIMITS OF INSURANCE

The most the Insurer will pay for any one claim or to a "Cardholder" in any one policy period is \$200. The most the insurer will pay to any one "Cardholder" in four policy periods is \$400.

7. DEDUCTIBLE

The Insurer is liable for the amount by which the loss or damage caused by an insured peril exceeds \$25.

8. SUBROGATION

The Insurer shall be subrogated to all rights which the "Cardholder" may have against any person or other entity, in respect of any claim or payments made under the Policy, and the "Cardholder" shall execute all documents required by the Insurer and shall cooperate with the Insurer to secure its rights.

9. CURRENCY

All limits of insurance, premiums and other amounts as expressed in this certificate are in Canadian currency.

10. "CELLULAR PHONE"

This Certificate will apply only as excess insurance over any other valid and collectible insurance that would apply in the absence of this Certificate. If the deductible of the other insurance is higher than this certificate, this certificate will respond subject to its deductible.

11. LEGAL ACTION

The "Cardholder" shall not take legal action against the Insurer until sixty (60) days after Proof of Loss has been filed with the Insurer.

EXCLUSIONS

1. PROPERTY EXCLUDED:

- i) Property illegally acquired, kept or stored or property seized or confiscated for breach of any law or by order of any public authority.
- ii) Prepaid "cellular phone" cards.

2. PERILS EXCLUDED:

Loss or damage caused directly or indirectly by any of the following perils is not insured:

- a) wear and tear, gradual deterioration, latent defect or inherent vice;
- b) flood or earthquake;
- c) any nuclear incident as defined in the Nuclear Liability Act, nuclear explosion or contamination by radioactive material;
- d) civil war, invasion, act of a foreign enemy, rebellion, revolution, insurrection or terrorism;
- e) loss or damage resulting from intentional or criminal acts by the "Cardholder" or the "Household Members";
- f) loss or damage caused by birds, vermin, rodents or insects;
- g) loss or damage caused by theft by the "Cardholder" or the "Household Members";
- h) marring or scratching of any fragile or brittle article;
- i) settling, expansion, contraction, bulging, buckling or cracking, dampness or dryness of atmosphere, changes of temperature, freezing, heating, evaporation, loss of weight, leakage of contents, exposure to light, contamination, change in color or texture or finish, rust or corrosion, but this exclusion does not apply to loss or damage caused by any other perils not otherwise excluded under this certificate;
- j) delay, loss of use, or consequential damages;

- k) loss or damage to electrical appliances or any kind (including wiring) when loss or damage is due to electrical currents artificially generated, including arcing, unless fire or explosion ensues and the only for such loss or damage;
- l) loss or damage while undergoing any process or while being worked on, where damage results from such process or work;
- m) loss, damage or non-usability of any electronic equipment or software or similar devices resulting from the inability to correctly read, recognize, interpret or process any encoded, abbreviated date, time or date/time data field.

CLAIM PROCEDURES

To provide notice of a claim, telephone the customer service department at 1-888-609-6788 between 8:30 a.m. to 4:30 p.m. ET.

An adjuster will request the following information:

- your name;
- your VISA Desjardins account number;
- your business and residence telephone numbers including area code;
- your address;
- the type of loss;
- the date of loss;
- the estimated amount of loss;

and ask you to provide:

- a copy of the original merchant's sales receipt;
- the VISA Desjardins sales draft;
- 3 MONTHLY STATEMENTS OF THE "CELLULAR PHONE" ACCOUNT (If it is your second claim, provide ALL MONTHLY STATEMENTS OF THE "CELLULAR PHONE" ACCOUNT BETWEEN THE TWO LOSSES).

Prior to proceeding with any repair services, the "Cardholder" must notify the Insurer and obtain approval of the repair services and the repair facility from the Insurer. At the Insurer's sole discretion, the "Cardholder" may be required to send, at the "Cardholder's" expense, the damaged item on which a claim is based, to an address designated by the Insurer.