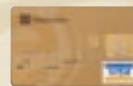


For additional information:
1-888-609-6788

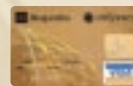
67 601892A (03/2005) *Visa Int./Fédération des caisses Desjardins du Québec, authorized user.
™ Fédération des caisses Desjardins du Québec, 2005.



Elegance GOLD



Modulo™ GOLD



Odyssey GOLD

Purchase Protection and Extended Warranty

This certificate is effective April 1, 1999 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 N° CFP 1000021.

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: a VISA Desjardins Cardholder whose name is embossed on the VISA Desjardins card or who is authorized to use the card in accordance with the Cardholder agreement.

GIFTS: tangible moveable property for personal use.

HOUSEHOLD MEMBER: 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.

PERSONAL PROPERTY: tangible, moveable property for personal use.

SPOUSE: either:

- a) the individual to whom the Cardholder is legally married; or
- b) a person who cohabits on a continuous basis with the Cardholder in a relationship of a conjugal nature which has been publicly recognized as such for at least one year.

VISA DESJARDINS ACCOUNT: a VISA Desjardins Elegance GOLD and/or VISA Desjardins Modulo GOLD and/or VISA Desjardins *Odyssey* GOLD account.

Purchase Protection

Personal Property purchased using your VISA Desjardins GOLD and/or your BONUSDOLLARS, is insured against all risks of direct accidental physical loss or damage for 90 days from the date of purchase. The insurance applies to Personal Property of the Cardholder and Gifts given to Household Members. The maximum amount of insurance is C\$50,000 per VISA Desjardins GOLD account for each year.

Extended Warranty

Subject to the terms of the original Manufacturer's Warranty, not exceeding 5 years, Extended Warranty automatically doubles the original period of warranty, subject to a maximum extension of 1 year.

Items covered by Extended Warranty must have been purchased using your VISA Desjardins GOLD and/or your BONUSDOLLARS. Included are Personal Property and Gifts given to Household Members. Purchases may be made anywhere in the world but the original warranty must be valid in Canada.

Commencement and Termination of Insurance

The insurance takes effect when you use your VISA Desjardins and/or BONUSDOLLARS to purchase Personal Property or Gifts for Household Members. Insurance will automatically terminate on the earliest of the following dates:

- a) the date your VISA Desjardins account is cancelled;
- b) the date your VISA Desjardins account is 90 days past due; or
- c) the date the Policy terminates (although Extension of Benefits will apply).

Conditions and Limitations

OTHER INSURANCE

The Purchase Protection and Extended Warranty Insurance will only pay any remaining balance, and for the amount of any applicable deductible, after all other insurances available to the Cardholder and Household Members have been claimed.

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.

VALUATION

The Insurer will not pay more than the purchase price or portion of the purchase price of the insured item(s) as recorded on the VISA Desjardins sales draft. The Insurer has the option to replace or repair the insured item or reimburse the Cardholder.

JEWELLERY, GEMS, WATCHES AND FURS

A limit of C\$10,000 per item applies to jewellery, gems, watches and furs or clothes trimmed with fur.

BENEFITS CARDHOLDER ONLY

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. The Cardholder shall not assign these benefits without prior written approval of the Insurer. The Insurer will permit the Cardholder to transfer benefits on eligible Gifts.

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 payment 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.

LEGAL ACTION

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

EXTENSION OF BENEFITS

Insurance continues from the time of purchase for the periods described in the Purchase Protection and Extended Warranty benefits, regardless of the cancellation or expiration of the Policy. However, your VISA Desjardins account must be active and in good standing on the date of the loss.

CURRENCY

All amounts payable under this Policy are payable in the lawful money of Canada.

Exclusions

1. PROPERTY EXCLUDED:

- a) living plants, animals, fish and birds;
- b) money, travellers cheques, bullion, stamps, tickets and tokens, evidence of title or any other negotiable item;
- c) jewellery, gems, watches and furs or garments trimmed with fur, if contained in baggage, unless such baggage is hand carried at all times by the Cardholder or travelling companion;
- d) automobiles, watercraft, amphibious or air cushion vehicles, aircraft, spacecraft, trailers or outboard motors and other accessories attached to or mounted on such property or any motorized vehicles except motorized lawnmowers and other gardening equipment, snowblowers or motorized wheelchairs for handicapped persons;
- e) illegally acquired, kept, or stored property or property that is seized or confiscated for breach of any law or by order of any public authority;
- f) any and all business property and equipment intended for commercial use.

2. PERILS EXCLUDED:

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

- a) mysterious disappearance, or fraudulent acts by the Cardholder or the Cardholder's Household Members;
- b) wear and tear, gradual deterioration, latent defect or inherent vice;
- c) flood or earthquake;
- d) any nuclear incident as defined in the *Nuclear Liability Act*, nuclear explosion or contamination by radioactive material;
- e) civil war, invasion, act of a foreign enemy, rebellion, revolution or insurrection;
- f) loss or damage resulting from intentional or criminal acts by the Cardholder or the Cardholder's Household Members;
- g) loss or damage caused by birds, vermin, rodents or insects;
- h) loss or damage caused by theft by the Cardholder or the Cardholder's Household Members;
- i) loss or damage to sports equipment and goods where the loss or damage is due to the use thereof;

- j) marring or scratching of any fragile or brittle article;
- k) setting, 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 policy;
- l) delay, loss of use, or consequential damages;
- m) loss or damage to electrical appliances or devices of any kind (including wiring) when loss or damage is due to electrical currents artificially generated, including arcing, unless fire or explosion ensues and then only for such loss and damage;
- n) loss or damage while undergoing any process or while being worked on, where damage results from such process or work; and
- o) any loss, damage to or non-usability of electronic equipment, software or similar devices resulting from the inability to properly read, recognize, interpret or process any encrypted and abbreviated data representing a date, time, or date/time.

Claim Procedures

You are insured for loss or damage in an amount not exceeding the amount shown on your VISA Desjardins sales draft.

The Cardholder must notify the Insurer within **48 days** of learning of an occurrence likely to give rise to a claim. Failure to give such notice may result in denial of such claim.

CLAIM PROCEDURES:

To provide notice of a claim, telephone the customer service department at **1-888-609-6788**.

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 (Purchase Protection or Extended Warranty);
- 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;
- the original manufacturer's warranty (for Extended Warranty only).

Within 90 days from the date of damage or loss, you must complete, sign and return the Insurer's Proof of Loss form. The Proof of Loss form must contain the time, place, cause and amount of the loss or damage. VISA Desjardins sales draft, store receipt, (a copy of the manufacturer's warranty where applicable) and (if obtainable) a police, fire, insurance claim or loss report or any other report of the loss in order to determine eligibility for benefits here under may also be required.

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.