SUMMARY

TANGERINE BANK

Insurance Coverages provided with the Tangerine Money-Back Credit Card

- Purchase Assurance
- Extended Warranty

This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverages ("Coverage") provided with the *Tangerine Money-Back Credit Card.*

INSURER	POLICYHOLDER/DISTRIBUTOR
ASSURANT® **American Bankers Insurance Company of Florida** *Carries on business in Canada under the trade name Assurant®* 320 Bay Street, Suite 510 Toronto, Ontario M5H 4A6 Phone: 1-855-255-6050 Client number of the insurer with the Autorité des marchés financiers: 2000979997 Website of the Autorité des marchés financiers: **lautorite.qc.ca**	**Tangerine Bank** 700 - 3389 Steeles Avenue East, Toronto, Ontario M2H 0A1

Who qualifies for this Coverage?

The primary cardholder of a Tangerine Money-Back Credit Card who is a natural person, resident of Canada.

Who is insured under this Coverage?

Cardholder ("You" and "Your"): Primary cardholder and any supplementary cardholder who is also a natural person, resident of Canada and to whom a Tangerine Money-Back Credit Card is issued at the request of the primary cardholder.

What is the cost of this Coverage?

No additional fee will be charged for this Coverage provided with the Tangerine Money-Back Credit Card.

What is this Coverage?

This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events. For all the applicable conditions, exclusions and limitations, please see the certificate of insurance.

	Eligibility	Benefits	*Exclusions/Limitations*
Purchase Assurance*	**When You purchase new personal items ("Insured Items") anywhere in the world:** (1) You must pay the full cost of the Insured Items with Your Tangerine Money-Back Credit Card; (2) within 90 days of the date of purchase, the Insured Items are lost, stolen or damaged; **AND** (3) upon approval of Your claim, You must: • repair or replace the Insured Items as directed by the insurer; and • charge the repair or replacement cost to Your Tangerine Money-Back Credit Card.	Reimbursement of: (1) the repair cost; or (2) the replacement cost of the Insured Items, not exceeding the original full cost of the Insured Items charged to Your Tangerine Money-Back Credit Card. **Maximum:** Lifetime liability of $60,000 in a combined total in Purchase Assurance and Extended Warranty benefits.	***It does not cover:*** • ***certain items such as mail, Internet or telephone order items not delivered or damaged upon delivery, traveller's cheques and tickets, motorized vehicles, and parts/accessories*** • ***loss due to mysterious disappearance***
Extended Warranty*	**When You purchase new personal items ("Insured Items") anywhere in the world:** (1) You must pay the full cost of the Insured Items with Your Tangerine Money-Back Credit Card; (2) Insured Items must have an original manufacturer's warranty valid in Canada or the U.S.; (3) You must register with the insurer any Insured Items covered under an original manufacturer's warranty of 5 years or more within the first year of purchase; (4) during the coverage period, the Insured Items require repair or replacement; **AND** (5) upon approval of Your claim, You must: • repair or replace the Insured Items as directed by the insurer; and • charge the repair or replacement cost to Your Tangerine Money-Back Credit Card.	Reimbursement of: (1) the repair cost; or (2) the replacement cost of the Insured Items, not exceeding the original full cost of the Insured Items charged to Your Tangerine Money-Back Credit Card. Extended Warranty provides up to 1 additional year of the original manufacturer's warranty. **Maximum:** Lifetime liability of $60,000 in a combined total in Purchase Assurance and Extended Warranty benefits.	***It does not cover:*** • ***certain items such as aircraft, motorized vehicles and parts/accessories*** • ***items purchased and/or used by or for a business or for commercial purpose and gain*** • ***repair/replacement not provided under the original manufacturer's warranty***

** Benefits are in excess of all other applicable valid insurance, indemnity, warranty, protection and any other reimbursement plans under which You are covered.*

How can I submit a claim?
Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the insurer.

Benefits for a covered claim will be paid within 30 days of receiving full written proof of loss. You must provide notice and submit written proof of claim as soon as possible within 90 days, failing which Your claim may be denied. If notice or proof is provided after 1 year, Your claim will not be paid. If Your claim is denied, You have 3 years to go to court.

How are the benefits paid?
The benefits are paid directly to You.

What if I have a complaint?
For information on how to have Your complaint addressed, You can call the insurer at **1-855-255-6050** or visit their website at: **www.assurant.ca/customer-assistance.**

When does this Coverage end?
Your Coverage automatically ends when the policy is terminated, Your credit card account is cancelled or closed, Your credit privileges are suspended or revoked, or You cease to be eligible for Coverage.

Can I cancel the Coverage?
This Coverage is included with Your credit card and cannot be cancelled separately. If You don't want the Coverage, You can decide not to use it or contact Your credit card provider to get a different credit card with other insurance coverages or to cancel Your credit card.

Other Details?
Complete terms and conditions of the Coverage are in the certificate of insurance available online:
Cardbenefits.assurant.com/docs/default-source/Tangerine/Tangerine_MoneyBack_Cert.pdf

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