



Microsoft Complete for Business or Plus

Insurance Product Summary

Under section 22, 28 and 29 of the *Regulation respecting Alternative Distribution Methods* (D-9.2, r. 16.1)

Product: Accidental Damage and Breakdown Insurance

Insurer: **Technology Insurance Company, Inc. (Canada branch)**
330 Eagle Street
c/o CAS Accounting
Newmarket, Ontario L3Y 1K1
AMF Register-Insurer Number: 3001227360

Distributor: **Microsoft Canada Inc.**
4400-81 Bay Street
Toronto, Ontario M5J 0E7

Claims Agent: **Technology Insurance Company, Inc.**

For further information regarding the Insurer and Distributor's obligations to you, please contact the Autorité des marchés financiers:

Autorité des marchés financiers

Place de la Cité, Tour PwC
2640, boulevard Laurier,
Bureau 400
Québec (Québec) G1V 5C1
Québec City: 418-525-0337
Montréal: 514-395-0337
Toll-Free: 1-877-525-0337
Fax: 418-525-9512
Website: www.lautorite.qc.ca

You will find here the Microsoft Complete for Business or Complete for Business Plus policy by clicking on the following link: [Warranty and Protection Plan Terms & Conditions - Canada - Microsoft Support](#) (the "Policy").

This document summarises the key features of the Policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this insurance for?

This Policy will cover accidental damage resulting from handling of the Microsoft Surface series device, namely physical breakage or destruction that prevents this device from functioning properly, including damage caused by liquid or dropping of the device. The Policy also covers mechanical and/or electrical failure of this device that results in it no longer being able to perform its intended function. Accidental damage must be caused by an accident in accordance with the terms and conditions of the Policy (see sections "Definitions" (page 1 of the Policy), "What is Covered – General" (page 2 of the Policy) and "Cover Policy Options" (page 2 of the Policy)).

If you purchased this Policy for a Microsoft Surface series device, this Policy provides cover for the repair and/ or replacement of your eligible product against breakdown and accidental damage during the term as shown in your purchase order (see sections "Definitions" (page 1 of the Policy), "Effective Date of Cover and Policy Term" (page 2 of the Policy), "What is Covered – General" (page 2 of the Policy), "Cover Policy Options" (page 2 of the Policy) and "Optional Additional Coverage" (page 3 of the Policy)).

Eligibility for Coverage

The product must (i) be a covered product; (ii) be purchased from Microsoft or an authorised retailer; and (iii) have a minimum twelve (12) months manufacturer's warranty attached to the product in order to be eligible for cover under this Policy. Eligibility criteria are detailed in sections "Definitions" (page 1 of the Policy), and "Product Eligibility" (page 2 of the Policy).

What is covered?

The following is covered under the Policy. Details of the coverage applicable can be found in sections "Definitions" (page 1 of the Policy), "What is Covered – General" (page 2 of the Policy), "Cover Policy Options" (page 2 of the Policy) and "Optional Additional Coverage" (page 3 of the Policy).

Surface series device

- ✓ Accidental damage and/or breakdown, not otherwise excluded. Cover is provided for repair or replacement of eligible Microsoft Surface series device, plus any other components contained in the original device packaging, if applicable, in the event that breakdown or accidental damage occurs during the policy term as shown in the "What is Covered – General" and "Cover Policy Options" sections of the Policy, up to a maximum of:
- ✓ Unlimited claims for Breakdown of the Surface series device.
- ✓ Two (2) claims for Accidental Damage of the Surface series device.
- ✓ One (1) claim for battery replacement when the non-disposable battery fails to hold at least seventy percent (70%) of its original charge specifications.
- ✓ One (1) claim for the power supply unit with attaching cords when included in the original device packaging.
- ✓ One (1) claim per Surface-branded accessory when included inside the original device packaging.

This coverage is details in sections "Definitions" (page 1 of the Policy), "Effective Date of Cover and Policy Term" (page 2 of the Policy), "What is Covered – General" (page 2 of the Policy) and "Cover Policy Options" (page 3 of the Policy).

Windows 365 series device

- ✓ Accidental damage and/or breakdown, not otherwise excluded.
- ✓ Cover is provided for repair or replacement of eligible Microsoft Windows 365 series device, plus any other components contained in the original device packaging, if applicable, in the event that breakdown or accidental damage occurs during the policy term as shown in the "What is Covered – General" and "Cover Policy Options" sections of the Policy, up to a maximum of:
- ✓ Unlimited claims for Breakdown of the Windows 365 series device.
- ✓ Two (2) claims for Accidental Damage of the Windows 365 series device.
- ✓ One (1) claim for the power supply unit with attaching cords when included in the original device packaging.

This coverage is details in sections "Definitions" (page 1 of the Policy), "Effective Date of Cover and Policy Term" (page 2 of the Policy), "What is Covered – General" (page 2 of the Policy) and "Cover Policy Options" (page 3 of the Policy).

Surface Accessory

- ✓ Accidental damage and/or breakdown, not otherwise excluded. Cover is provided for repair or replacement of eligible Microsoft accessory, plus any other components contained in the original device packaging, if applicable, in the event that breakdown or accidental damage occurs during the policy term as shown in the "What is Covered – General" and "Cover Policy Options" sections of the Policy, up to a maximum of:
- ✓ Unlimited claims for Breakdown of the Surface accessory.
- ✓ Two (2) claims for Accidental Damage of the Surface accessory.
- ✓ One (1) claim for the power supply unit with attaching cords when included in the original device packaging.

This coverage is details in sections "Definitions" (page 1 of the Policy), "Effective Date of Cover and Policy Term" (page 2 of the Policy), "What is Covered – General" (page 2 of the Policy) and "Cover Policy Options" (page 3 of the Policy).

Optional Additional Coverage – Advanced Exchange Service

If you have paid for the advanced exchange service for your covered product, the following apply in addition to the Surface series device coverage detailed above and any other optional additional coverage selected:

- ✓ You will be provided with a replacement product that will be delivered to you in advance of our receipt of the defective product.
- This optional additional coverage is detailed in sections "Definitions" (page 1 of the Policy) and "Optional Additional Coverage: Advanced Exchange Service" (page 3 of the Policy).

Optional Additional Coverage – Drive (SSD) Retention

If you have paid for the option to retain the solid-state drive (SSD) of the covered product, the following apply in addition to the Surface series device coverage detailed above and any other optional additional coverage selected:

- ✓ Your serviced covered product will include a new SSD at no additional charge.

Please note that this option is only available on Microsoft devices in which the SSD is marketed as removable on the technical specifications sheet on the product page for your covered product.

This optional additional coverage is detailed in sections “Definitions” (page 1 of the Policy) and “Optional Additional Coverage: Drive (SSD) Retention” (page 3 of the Policy).

Optional Additional Coverage – Next Business Day Shipping Service

If you have paid for the next business day service, the following apply in addition to the Surface series device coverage detailed above and any other optional additional coverage selected:

- ✓ You will be provided with overnight carrier delivery service of a replacement to your location on file as follows:
- ✓ One (1) business day following authorization of your claim, if your claim is authorized before 2:00 p.m. CST local time; or
- ✓ Two (2) business days if your claim is authorized after 2:00 p.m. CST local time.
- ✓ If you intend to use the next business day service, you will need to confirm the availability of the overnight carrier in your location PRIOR to the purchase of this contract. You can confirm this using the website <https://learn.microsoft.com/en-ca/surface/surface-next-business-day-replacement> which sets out the postal codes where that this service is available in.

This optional additional coverage is detailed in sections “Definitions” (page 1 of the Policy) and “Optional Additional Coverage: Next Business Day Shipping Service” (page 3 of the Policy).

What is not covered?

- ✗ Pre-existing conditions.
- ✗ Wear and tear or gradual deterioration of product performance.
- ✗ Cosmetic damage including marring, scratching and denting, unless such cosmetic damage results in loss of functionality.
- ✗ Any claim for the restoration of software or data, or for retrieving data from the product.
- ✗ Damage to or malfunction of the product caused by or attributed to digital content, software (whether pre-loaded or otherwise), including without limitation the operation of a software virus, lack of availability of software updates, or any other software/ digital based malfunction.
- ✗ See page 4 of the Policy for full list of general exclusions.

These exclusions are detailed in sections “Definitions” (page 1 of the Policy) and “What is Not Covered - Exclusions” (page 4 of the Policy).

Are there any restrictions on cover?

- ! Microsoft reserves the right to replace a defective eligible Microsoft Surface device with a new, rebuilt, or refurbished item of equal or similar features and functionality, which may not be the same model, size, dimension, or colour as the previous product.
- ! A replacement will not extend the policy term.
- ! Anything covered under the manufacturer’s warranty is the sole responsibility of the manufacturer and shall not be covered under this Policy; regardless of the manufacturer’s ability to fulfil its obligations.
- ! In the event of a service incident where a breakdown is not identified by our authorized servicer, you are responsible for all costs in association with such service, including any shipping fees.

These limitations are detailed in sections “Definitions” (page 1 of the Policy), “Important Notices regarding Cover under this Policy” (page 2 of the Policy) and “Cover Policy Options” (page 2 of the Policy).

Deductible

For claims for an eligible Surface series device, no deductible is applicable.

Optional Additional Coverage – Next Business Day Shipping Service

If you have paid for the next business day service, the overnight carrier delivery service is subject to availability of Microsoft’s authorized overnight delivery carriers.

Where am I Covered?

Canada.

What are my obligations?

- ! Claims must be notified to the Administrator as soon as reasonably possible.
- ! It is your responsibility to backup any/all software and/or data on a regular basis; especially, prior to commencement of any services covered under the policy. Software and/or data transfer or restoration services are not covered.
- ! You must follow the claims procedure set out in the Policy, including to provide a copy of the purchase order, to provide the information specified, and to update the product software to currently published releases prior to seeking claims service.
- ! You must answer questions truthfully and to the best of your ability and take reasonable care not to make any misrepresentation as failing to provide accurate information may invalidate your Policy.

Optional Additional Coverage – Advanced Exchange Service

If you have paid for the advanced exchange service for your covered product, the following apply in addition to the main obligations detailed above and any other obligations provided for other optional additional coverage selected:

- ! The defective product must be returned to us within ten (10) calendar days of the confirmed delivery receipt of the replacement product, or such longer period as agreed with us.

If the defective product is not returned to us within the required or agreed timeframe, you will be charged a non-returned device fee equal to the manufacturer's retail price of the replacement product.

How do I file a claim?

Claims must be notified to the Administrator, as soon as reasonably possible, at the telephone number found at <https://aka.ms/GlobalSupportPhoneNumbers> or visit <https://mybusinessservice.surface.com>.

Required Documents

For all claims, you must have your purchase order readily available when contacting the Administrator.

Administrator response

The Administrator's authorised representatives will promptly obtain details regarding the issue you are experiencing with the product and will first attempt to resolve the situation over the telephone and/or remotely. If the Administrator is unsuccessful in resolving the issue over the telephone and/or remotely, you will be provided with a claim service request number and further instructions on how to obtain service for your product.

Please do not take or return your product to the retailer or send your product anywhere, unless Microsoft instructs you to do so. If you are instructed by Microsoft to take the product to an authorised servicer near you or to a retailer, or if you are instructed to mail-in the product elsewhere (such as an authorised depot centre), please be sure to include all of the following:

- a) The defective product;
- b) A copy of your purchase order;
- c) A brief written description of the problem you are experiencing with the product; and
- d) A prominent notation of your claim service request number that Microsoft gave to you.

More details on how to file a claim are provided in sections "Definitions" (page 1 of the Policy) and "Claims" (page 4 of the Policy).

How do I file a complaint?

It is always our intention to provide you with a first-class service. However, if you are not happy with the service, please notify us via one of Technology Insurance Company, Inc.'s representatives at the telephone number found at (905) 853-0858 ext. 222 or via email: csexsmith@casaccount.com.

Technology Insurance Company, Inc. will reply within ten (10) business days from when they receive your complaint. If it is not possible to give you a full reply within this time (for example, because a detailed investigation is required), Technology Insurance Company, Inc. will give you an interim response telling you what is being done to deal with your complaint, when you can expect a full reply and from whom.

In most cases your complaint will be resolved within sixty (60) days. If it will take longer than sixty (60) days, Technology Insurance Company, Inc. will explain their current position and let you know when you can expect a response.

How much do I pay for insurance coverage?

The payment for Surface series device coverage is stated in the table below, which includes all applicable taxes, is made in full when you purchase the Policy.

Commercial Plan Name	Device	2-year Term	3-year Term	4-year Term
Complete for Business	Surface Go 1/2/3	\$129.00 CAD	\$219.00 CAD	\$279.00 CAD
Complete for Business with 10% discount	Surface Go 1/2/3	\$116.10 CAD	\$197.10 CAD	\$251.10 CAD
Complete for Business with 15% discount	Surface Go 1/2/3	\$109.65 CAD	\$183.15 CAD	\$237.15 CAD
Complete for Business with 20% discount	Surface Go 1/2/3	\$103.20 CAD	\$175.20 CAD	\$223.20 CAD
Complete for Business Plus	Surface Go 1/2/3	\$169.00 CAD	\$259.00 CAD	\$319.00 CAD
Complete for Business Plus with 10% discount	Surface Go 1/2/3	\$152.10 CAD	\$233.10 CAD	\$287.10 CAD
Complete for Business Plus with 15% discount	Surface Go 1/2/3	\$143.65 CAD	\$220.15 CAD	\$271.15 CAD
Complete for Business Plus with 20% discount	Surface Go 1/2/3	\$135.20 CAD	\$207.20 CAD	\$255.20 CAD
Complete for Business	Surface Laptop 3/4/5	\$199.00 CAD	\$249.00 CAD	\$319.00 CAD
Complete for Business with 10% discount	Surface Laptop 3/4/5	\$179.10 CAD	\$224.10 CAD	\$287.10 CAD
Complete for Business with 15% discount	Surface Laptop 3/4/5	\$169.15 CAD	\$211.65 CAD	\$271.15 CAD
Complete for Business with 20% discount	Surface Laptop 3/4/5	\$159.20 CAD	\$199.20 CAD	\$255.20 CAD
Complete for Business Plus	Surface Laptop 3/4/5	\$269.00 CAD	\$319.00 CAD	\$379.00 CAD
Complete for Business Plus with 10% discount	Surface Laptop 3/4/5	\$242.10 CAD	\$287.10 CAD	\$341.10 CAD
Complete for Business Plus with 15% discount	Surface Laptop 3/4/5	\$228.65 CAD	\$271.15 CAD	\$322.15 CAD
Complete for Business Plus with 20% discount	Surface Laptop 3/4/5	\$215.20 CAD	\$255.20 CAD	\$303.20 CAD
Complete for Business	Surface Laptop 6/7	\$209.00 CAD	\$269.00 CAD	\$339.00 CAD
Complete for Business with 10% discount	Surface Laptop 6/7	\$188.10 CAD	\$242.10 CAD	\$305.10 CAD
Complete for Business with 15% discount	Surface Laptop 6/7	\$177.65 CAD	\$228.65 CAD	\$288.15 CAD
Complete for Business with 20% discount	Surface Laptop 6/7	\$167.20 CAD	\$215.20 CAD	\$271.20 CAD
Complete for Business Plus	Surface Laptop 6/7	\$309.00 CAD	\$369.00 CAD	\$439.00 CAD
Complete for Business Plus with 10% discount	Surface Laptop 6/7	\$278.10 CAD	\$332.10 CAD	\$395.10 CAD
Complete for Business Plus with 15% discount	Surface Laptop 6/7	\$262.65 CAD	\$313.65 CAD	\$373.15 CAD
Complete for Business Plus with 20% discount	Surface Laptop 6/7	\$247.20 CAD	\$295.20 CAD	\$351.20 CAD
Complete for Business	Surface Laptop Go 3	\$149.00 CAD	\$219.00 CAD	\$299.00 CAD
Complete for Business with 10% discount	Surface Laptop Go 3	\$134.10 CAD	\$197.10 CAD	\$269.10 CAD
Complete for Business with 15% discount	Surface Laptop Go 3	\$126.65 CAD	\$186.15 CAD	\$254.15 CAD
Complete for Business with 20% discount	Surface Laptop Go 3	\$119.20 CAD	\$175.20 CAD	\$239.20 CAD
Complete for Business Plus	Surface Laptop Go 3	\$249.00 CAD	\$319.00 CAD	\$399.00 CAD
Complete for Business Plus with 10% discount	Surface Laptop Go 3	\$224.10 CAD	\$287.10 CAD	\$365.10 CAD
Complete for Business Plus with 15% discount	Surface Laptop Go 3	\$211.65 CAD	\$271.15 CAD	\$339.15 CAD
Complete for Business Plus with 20% discount	Surface Laptop Go 3	\$199.20 CAD	\$255.20 CAD	\$319.20 CAD
Complete for Business	Surface Laptop Go 1/2	\$169.00 CAD	\$239.00 CAD	\$309.00 CAD
Complete for Business with 10% discount	Surface Laptop Go 1/2	\$152.10 CAD	\$215.10 CAD	\$278.10 CAD
Complete for Business with 15% discount	Surface Laptop Go 1/2	\$143.65 CAD	\$203.15 CAD	\$262.65 CAD
Complete for Business with 20% discount	Surface Laptop Go 1/2	\$135.20 CAD	\$191.20 CAD	\$247.20 CAD
Complete for Business Plus	Surface Laptop Go 1/2	\$239.00 CAD	\$309.00 CAD	\$369.00 CAD
Complete for Business Plus with 10% discount	Surface Laptop Go 1/2	\$215.10 CAD	\$278.10 CAD	\$332.10 CAD
Complete for Business Plus with 15% discount	Surface Laptop Go 1/2	\$203.15 CAD	\$262.65 CAD	\$313.65 CAD
Complete for Business Plus with 20% discount	Surface Laptop Go 1/2	\$191.20 CAD	\$247.20 CAD	\$295.20 CAD
Complete for Business	Surface Go 4	\$119.00 CAD	\$199.00 CAD	\$269.00 CAD
Complete for Business with 10% discount	Surface Go 4	\$107.10 CAD	\$179.10 CAD	\$242.10 CAD
Complete for Business with 15% discount	Surface Go 4	\$101.15 CAD	\$169.15 CAD	\$228.65 CAD
Complete for Business with 20% discount	Surface Go 4	\$95.20 CAD	\$159.20 CAD	\$215.20 CAD
Complete for Business Plus	Surface Go 4	\$199.00 CAD	\$279.00 CAD	\$349.00 CAD
Complete for Business Plus with 10% discount	Surface Go 4	\$179.10 CAD	\$251.10 CAD	\$314.10 CAD
Complete for Business Plus with 15% discount	Surface Go 4	\$169.15 CAD	\$237.15 CAD	\$296.65 CAD
Complete for Business Plus with 20% discount	Surface Go 4	\$159.20 CAD	\$223.20 CAD	\$279.20 CAD
Complete for Business	Surface Laptop Studio 1	\$299.00 CAD	\$349.00 CAD	\$429.00 CAD
Complete for Business with 10% discount	Surface Laptop Studio 1	\$269.10 CAD	\$314.10 CAD	\$386.10 CAD
Complete for Business with 15% discount	Surface Laptop Studio 1	\$254.15 CAD	\$296.65 CAD	\$365.65 CAD
Complete for Business with 20% discount	Surface Laptop Studio 1	\$239.20 CAD	\$279.20 CAD	\$343.20 CAD
Complete for Business Plus	Surface Laptop Studio 1	\$365.00 CAD	\$415.00 CAD	\$495.00 CAD
Complete for Business Plus with 10% discount	Surface Laptop Studio 1	\$328.50 CAD	\$373.50 CAD	\$445.50 CAD
Complete for Business Plus with 15% discount	Surface Laptop Studio 1	\$310.25 CAD	\$352.75 CAD	\$420.75 CAD

Complete for Business Plus with 20% discount	Surface Laptop Studio 1	\$292.00 CAD	\$332.00 CAD	\$396.00 CAD
Complete for Business	Surface Laptop Studio 2	\$299.00 CAD	\$349.00 CAD	\$429.00 CAD
Complete for Business with 10% discount	Surface Laptop Studio 2	\$269.10 CAD	\$314.10 CAD	\$386.10 CAD
Complete for Business with 15% discount	Surface Laptop Studio 2	\$254.15 CAD	\$296.65 CAD	\$365.65 CAD
Complete for Business with 20% discount	Surface Laptop Studio 2	\$239.20 CAD	\$279.20 CAD	\$343.20 CAD
Complete for Business Plus	Surface Laptop Studio 2	\$399.00 CAD	\$449.00 CAD	\$529.00 CAD
Complete for Business Plus with 10% discount	Surface Laptop Studio 2	\$365.10 CAD	\$404.10 CAD	\$476.10 CAD
Complete for Business Plus with 15% discount	Surface Laptop Studio 2	\$339.15 CAD	\$381.65 CAD	\$449.65 CAD
Complete for Business Plus with 20% discount	Surface Laptop Studio 2	\$319.20 CAD	\$359.20 CAD	\$423.20 CAD
Complete for Business	Surface Pro 7+/8/9/X	\$199.00 CAD	\$249.00 CAD	\$319.00 CAD
Complete for Business with 10% discount	Surface Pro 7+/8/9/X	\$179.10 CAD	\$224.10 CAD	\$287.10 CAD
Complete for Business with 15% discount	Surface Pro 7+/8/9/X	\$169.15 CAD	\$211.65 CAD	\$271.15 CAD
Complete for Business with 20% discount	Surface Pro 7+/8/9/X	\$159.20 CAD	\$199.20 CAD	\$255.20 CAD
Complete for Business Plus	Surface Pro 7+/8/9/X	\$269.00 CAD	\$319.00 CAD	\$379.00 CAD
Complete for Business Plus with 10% discount	Surface Pro 7+/8/9/X	\$242.10 CAD	\$287.10 CAD	\$341.10 CAD
Complete for Business Plus with 15% discount	Surface Pro 7+/8/9/X	\$228.65 CAD	\$271.15 CAD	\$322.15 CAD
Complete for Business Plus with 20% discount	Surface Pro 7+/8/9/X	\$215.20 CAD	\$255.20 CAD	\$303.20 CAD
Complete for Business	Surface Pro 10/11	\$209.00 CAD	\$269.00 CAD	\$339.00 CAD
Complete for Business with 10% discount	Surface Pro 10/11	\$188.10 CAD	\$242.10 CAD	\$305.10 CAD
Complete for Business with 15% discount	Surface Pro 10/11	\$177.65 CAD	\$228.65 CAD	\$288.15 CAD
Complete for Business with 20% discount	Surface Pro 10/11	\$167.20 CAD	\$215.20 CAD	\$271.20 CAD
Complete for Business Plus	Surface Pro 10/11	\$309.00 CAD	\$369.00 CAD	\$439.00 CAD
Complete for Business Plus with 10% discount	Surface Pro 10/11	\$278.10 CAD	\$332.10 CAD	\$395.10 CAD
Complete for Business Plus with 15% discount	Surface Pro 10/11	\$262.65 CAD	\$313.65 CAD	\$373.15 CAD
Complete for Business Plus with 20% discount	Surface Pro 10/11	\$247.20 CAD	\$295.20 CAD	\$351.20 CAD
Complete for Business	Surface Studio	\$719.00 CAD	N/A	N/A
Complete for Business with 10% discount	Surface Studio	\$647.10 CAD	N/A	N/A
Complete for Business with 15% discount	Surface Studio	\$611.15 CAD	N/A	N/A
Complete for Business with 20% discount	Surface Studio	\$575.20 CAD	N/A	N/A
Complete for Business	Surface Type Cover		\$39.99 CAD	
Complete for Business with 10% discount	Surface Type Cover		\$36.00 CAD	
Complete for Business with 15% discount	Surface Type Cover		\$34.00 CAD	
Complete for Business with 20% discount	Surface Type Cover		\$32.00 CAD	
Complete for Business	Windows 365	\$39.00 CAD	\$69.00 CAD	\$99.00 CAD
Complete for Business with 10% discount	Windows 365	\$35.10 CAD	\$61.10 CAD	\$89.10 CAD
Complete for Business with 15% discount	Windows 365	\$33.15 CAD	\$58.65 CAD	\$84.15 CAD
Complete for Business with 20% discount	Windows 365	\$31.20 CAD	\$55.20 CAD	\$79.20 CAD

When does the cover start and end?

Subject to the full payment of the premium, coverage for a breakdown begins upon expiry of the manufacturer’s original parts and/or labour warranty and continues for the remainder of your term as shown on your purchase order or until the limit of liability is reached, whichever is sooner.

Coverage for accidental damage begins on the Policy purchase date as shown on your purchase order and continues for the remainder of your term as shown on your purchase order or until the limit of liability is reached, whichever is sooner.

What are the consequences of misrepresentation or failure to disclose?

You must answer questions truthfully and to the best of your ability and take reasonable care not to make any misrepresentation. Any deliberate misrepresentation, fraud or wilfully false statement may invalidate the Policy or claims being refused or reduced.

How do I cancel the contract?

You may cancel the Policy at any time by informing us of the cancellation request at the details below:

- Email: msepbus@microsoft.com
- Phone: Phone numbers can be found at <https://aka.ms/GlobalSupportPhoneNumbers>.
- Write: Insurance Policy Cancellations, Microsoft Canada Inc., 4400-81 Bay Street, Toronto, Ontario M5J 0E7.

COOLING OFF PERIOD

If your cancellation request is within forty-five (45) days of the Policy purchase date, you will receive a one hundred percent (100%) refund of the Policy purchase price paid by you unless you have already made a claim(s) under the Policy then there will be a deduction of the value of the claim(s) you received from any refund.

Example: Refund amount = 100% of the Policy purchase price - value of Claim(s) (if made).

AFTER THE COOLING OFF PERIOD

If your cancellation request is made after forty-five (45) days of the Policy purchase date, you will receive a pro-rata refund of the Policy purchase price paid by you unless you have already made a claim(s) under the Policy then there will be a deduction of the value of the claim(s) you received from any refund.

Example: Refund amount = $1 - (\text{Term in Days Passed} / \text{Total Term in Days}) - \text{value of Claim(s) (if made)}$.

More details on the Policy cancellation are provided in sections "Definitions" (page 1 of the Policy) and "Cancellation" (page 5 of the Policy).