

# HOOK UP WITH A SMARTCARE PLAN.

A SmartCare plan extends coverage beyond the manufacturer's warranty.

## GET COVERED.

Sign up for a SmartCare plan at a Virgin Plus store when you get your new device. In Manitoba and Saskatchewan, members can also sign up for SmartCare within 30 days of hooking up with new device. To finalize your enrollment and for coverage to take effect, the covered phone or smartphone must successfully send or receive a phone call, and turbo sticks, tablets, premium tablets, wearable products, and data-only devices must complete a minimum of 1 kilobyte data session.

You can cancel your SmartCare plan anytime. Just remember, if you do cancel your SmartCare plan, you won't be able to add it back until you upgrade or activate a new device. For more info, head to a Virgin Plus store or check out: [virginplus.ca/smartcare](http://virginplus.ca/smartcare).

## HOW TO MAKE A CLAIM.

1. If your device is lost or stolen, call Virgin Plus immediately at 1-888-999-2321 to suspend service and prevent unauthorized use
2. Submit a replacement request online at [www.phoneclaim.com/virginplus](http://www.phoneclaim.com/virginplus) or call Asurion Customer Service at 1 866 213-2143 within 30 days of the incident. If your claim is approved, a deductible will be billed on your Virgin Plus invoice.

SMARTCARE PLAN	MANUFACTURER'S LIMITED WARRANTY Limited 12-month warranty for manufacturer's defects and malfunctions.	BASIC PHONES	SMARTPHONES	HOT SMARTPHONES	THE HOTTEST SMARTPHONES
MONTHLY PREMIUM	Included	\$13/mo.	\$16/mo.	\$20/mo.	\$22/mo.
DEVICES	All devices	Covers phones like the Samsung Galaxy A54 and TCL 40	Covers phones like the Google Pixel 7a and Motorola Edge	Covers phones like the Samsung S23, iPhone 14 and Google Pixel 7 Pro	Covers phones like the Samsung S23 Ultra and iPhone 14 Pro Max
MANUFACTURER'S DEFECTS WITHIN 12 MONTHS	✓	-	-	-	-
MANUFACTURER'S DEFECTS BEYOND 12 MONTHS	-	✓	✓	✓	✓
DEDUCTIBLE PER CLAIM	-	Up to \$150	Up to \$299	Up to \$399	Up to \$599
NUMBER OF CLAIMS	-	2 maximum	2 maximum	2 maximum	2 maximum

## THE SMARTCARE PLAN INCLUDES:

Coverage for physical damage & power surge

Coverage for liquid damage

Coverage for a lost or stolen device

Coverage for normal wear & tear



Current as of June 1, 2023. Available in Manitoba, Saskatchewan, and Quebec. Fees and services are subject to change in accordance with your agreement. Visit [www.virginplus.ca/smartcare](http://www.virginplus.ca/smartcare) for additional details. SmartCare Plans do not cover phones on prepaid accounts, SIM cards, or accessories (including batteries and chargers). If your device is lost or stolen, call Virgin Plus immediately at 1.855.BE.VM.VIP (1.855.238.6847) to suspend service and prevent unauthorized use. Maximum of 2 replacement devices with a maximum value of \$3000 per replacement device. VIRGIN, VIRGIN PLUS and the Virgin Signature logo are trademarks of Virgin Enterprises Limited and used under license. All other trademarks are property of their respective owners. © Virgin Plus 2023.

# SMARTCARE PROGRAM

(underwritten by Liberty Mutual Insurance Company

181 Bay St. Suite 1000

Toronto, ON M5J 2T3)

Insurance covers lost, stolen and accidental damage incidents, as well as post-warranty malfunctions. This insurance program is called SmartCare (the “Program”) and this brochure provides a summary of the applicable terms. The SmartCare Plan is underwritten by the Canadian branch of Liberty Mutual Insurance Company (in Quebec #2000472276) and administered by Asurion. In Quebec, Autorité des marchés financiers’ website is [www.lautorite.qc.ca/en/general-public/](http://www.lautorite.qc.ca/en/general-public/). In Quebec, the Distributor is Bell Mobility Inc. including Virgin Plus Canada, a brand operated by Bell Mobility Inc. (“Bell Mobility”). The insurance certificate is available at [www.libertymutualcanada.com/bellvirginplus](http://www.libertymutualcanada.com/bellvirginplus).

## INSURED:

Customers on file with the Authorized Agent who have subscribed for the Program.

## INSURED MAILING ADDRESS:

On file with Authorized Agent

## WHEN COVERAGE UNDER POLICY IS EFFECTIVE:

Coverage under the Policy becomes effective as of the date you request enrollment.

## PREMIUM

The monthly premium for the covered device shall be \$13.00, \$16.00, \$20.00 or \$22.00, determined by device type.

Device Type	Monthly Premium
Basic devices, select smartphones, select tablets and smartwatches	\$13
Smartphones, tablets and smartwatches	\$16
Select smartphones and tablets	\$20
Select premium smartphones	\$22

## AUTHORIZED AGENT

Name: Asurion Insurance Services Canada Corporation in Manitoba and Saskatchewan and Asurion Canada Services Corporation in Quebec.

Address: 11 Ocean Limited Way, Moncton NB E1C 0H1

## TERM

In exchange for premium paid, coverage under the Program is provided on a month to month basis until terminated by the Insured, Bell Mobility, or Liberty Mutual Insurance Company.

## LIMITS OF INSURANCE

The Insured is limited to two (2) claims per covered device. Once two claims have been made, coverage will cease. The replacement device value maximum is \$3,000 per claim.

## DEDUCTIBLE

The deductible is determined by device type, as set out in the table below. Refer to [virginplus.ca/smartcare](http://virginplus.ca/smartcare) for the current deductible for your device.

Device Type	Deductible
Basic devices, select smartphones, select tablets, and select smartwatches	Up to \$150
Smartphones, tablets, and smartwatches	Up to \$299
Select smartphones and tablets	Up to \$399
Select premium smartphones	Up to \$599

## COVERAGE

Replacement of wireless device if, under normal conditions and use, the wireless device on record with Bell Mobility fails to operate properly due to manufacturer’s defects or workmanship (“malfunction”) after the expiration of the manufacturer’s warranty. You will be eligible to file a malfunction claim 365 days (12 months) after (1) the enrollment date or (2) the date your original manufacturer’s warranty expires, whichever comes first. You will be eligible to file a claim for lost, stolen, or accidental damage coverage beginning on the date the policy becomes effective.

## COVERED PRODUCT

The covered product includes the wireless device and one standard battery, if part of the covered loss.

## WELCOME KIT AND FILING A CLAIM:

1. Welcome kit including the terms and conditions will be provided to the customer either by e-mail or letter.
2. To make a claim under the Program, please call toll free 1 888-999-2321

## NON-RETURN FEE

If you receive a replacement device and your original covered device is damaged, malfunctioned, or is lost and later found, you must return it to us using the return envelope provided. A non-return fee of up to \$600 may be charged for failure to return the original covered device.

## MATERIAL CHANGE AND/OR TERMINATION

In the event of any material change in the coverage terms, monthly premium or deductible, or in the event of termination of the Program, you will be provided at least fifteen (15) days advanced written notice of such changes and/or termination (thirty (30) days in the province of Quebec).

## WHAT IS NOT COVERED

We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the Policy. The insurance coverage contains limitations and exclusions, including: loss or damage caused by governmental authority; nuclear hazard; war; delay or loss of use; dishonest or criminal acts; obsolescence; recall or design defect; cosmetic damage that does not affect the manufacturer’s intended use of the product; covered under warranty; late claims; programming; repair work; virus; voluntary parting; intentional loss or damage; pollution; fees or charges; failure to mitigate; and vermin.

## OTHER MATERIAL DISCLOSURES

This brochure/product summary contains a summary of information regarding the insurance coverage provided under the Program. PLEASE READ THE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. To obtain the most up-to-date coverage information and a complete Insurance Policy, visit [virginplus.ca/smartcare](http://virginplus.ca/smartcare) or call 1-888-999-2321.

You are not required to purchase insurance to activate wireless services. The employees of this location in Manitoba or Saskatchewan are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Program should be directed to 1-888-999-2321.

The Program automatically renews month-to-month. You may cancel at any time by calling Virgin Plus at 1-888-999-2321 and any unearned premium will be refunded in accordance with applicable law. **For customers in Quebec, you may rescind the Insurance Policy, without penalty, within ten (10) days of your enrollment by calling Virgin Plus at 1-888-999-2321.**

For Quebec customers, repair or replacement of the covered device will be done within 60 days after receipt of all the information requested from you. No legal action, including but not limited to any action relating to denial of a claim by the insurer, may be brought against the insurer under the policy unless the action is brought within 3 years after the Insured has knowledge or ought to have had knowledge of the loss or damage to the covered property.

The Program is a device replacement service provided to customers of Virgin Plus. This insurance coverage is provided by the Liberty Mutual Insurance Company. In accepting coverage under the Program, you are contracting with Liberty Mutual Insurance Company, and not Bell Mobility Inc or Asurion Insurance Services Canada Corporation /Asurion Canada Services Corporation in Quebec.

Most of your concerns can be addressed by simply contacting Asurion at **1 866 213-2143**. In the unlikely event we cannot informally resolve any disputes, you may contact the insurer at [www.libertymutualcanada.com/legal-notices/complaints/](http://www.libertymutualcanada.com/legal-notices/complaints/) to resolve your dispute, and request a copy of your insurance policy.

By accepting coverage under the Program, you permit Virgin Plus to release required customer personal information to authorized third parties for the purpose of validating enrollment and claims.

If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.