

Terms and Conditions for customers who have purchased the Lowe's Protection Plan

TO ARRANGE FOR PLAN SERVICE OR IF YOU HAVE ANY QUESTIONS ABOUT THIS PLAN, PLEASE CALL 1-866-465-6937.

Service Contract and Benefits Contract

Part 1 – General

Plan Holder: Refers to the purchaser of this Plan ("Plan") or any permitted transferee. Plan Holder may also be referred to as "you" and "your" (whether or not capitalized).

Two Contracts: You have elected to purchase the Plan in respect of the product ("Product") purchased from Lowe's Companies Canada, ULC ("Lowe's") for the price as shown on your original customer invoice.

In doing so, you are entering into two legal contracts as follows:

- a Service Contract consisting of your original customer invoice and Parts 1 and 2 of this document which is made between you and Assurant Services Canada Inc. ("Assurant") for the provision by Assurant to you of the services described in Part 2 of this document (the "Services") in relation to the Product. Pursuant to the Service Contract, you will deal with Assurant for assistance in regard to the Plan; and
- a second distinct Benefits Contract consisting of your original customer invoice and Parts 1 and 3 of this document, which is made between you and American Bankers Insurance Company of Florida ("American Bankers") for the provision by American Bankers to you of the benefits described in Part 3 of this document (the "Benefits") in relation to the Product. Part 3 describes the coverage provided under the Plan.

The features of your Plan are determined by the Product you purchased and the terms set forth herein.

References in this document to "we" and "us" (whether or not capitalized) refers to Assurant and/or American Bankers, as the case may be.

You acknowledge that you have had the opportunity to read and that you accept the terms and conditions of the Service Contract and the Benefits Contract as set out in this document.

Covered Product(s): This Plan only covers the Product(s) purchased from Lowe's for which you have paid the Plan purchase price. The Plan covers your Product(s) from wear and tear or defects in materials and workmanship that reveal themselves in normal usage and used primarily for personal, family or household purposes. The Plan also covers your Product(s) from damages caused by power surge. Your original customer invoice is required to obtain Services and Benefits.

Plan Purchase Price: The purchase price paid by you for this Plan is comprised of a payment to Assurant for the Service Contract and a payment to American Bankers for the Benefits Contract. The purchase price payable for the Services and the Benefits is as shown on your original customer invoice. The percentage attributable for the Benefits Contract is as set out on your original customer invoice.

Manufacturer's Warranty: The Plan complements and may overlap with the manufacturer's warranty for your Product where applicable. During the term of the manufacturer's warranty, the Plan provides certain additional Services and/or Benefits for which the manufacturer may not provide coverage. These additional Services and Benefits are included below in Part 2 and Part 3, respectively.

Customer Responsibility: In the event a failure occurs to your Product, you must contact Assurant for assistance. We have the sole right to select the technician to perform the Services. We will not reimburse you for any service performed to the Product without our prior authorization. Unauthorized repairs will not be covered under this Plan. Unauthorized repairs may invalidate or cancel this Plan. Familiarize yourself with the description of Benefits in Part 3 and how to access them in Part 2.

Duration of Plan: This Plan commences on the Plan purchase date and will continue for the number of years of Plan term you have purchased which time period shall commence to run after the expiry of the manufacturer's parts and labour warranty, unless otherwise stated below in Part 3 of this document - "Benefits Contract Terms and Conditions". In the event the expiration of the manufacturer's parts warranty and manufacturer's labour warranty differ, the term of the Plan purchased will commence at the end of the earlier of the expiration dates. The term of this Plan is printed on the original customer invoice you received when you purchased this Plan.

The Plan, the Service Contract and the Benefits Contract end on the earliest of:

1. the expiry of the Plan term (as noted on your original customer invoice) calculated as described above in "Duration of Plan";
2. the issuance of a gift card for the replacement of the covered product by American Bankers; or
3. the date of cancellation of the Plan under the following section titled "Cancellation".

For further details, refer to Part 3 of this document – "Benefits Contract Terms and Conditions".

Assurant, American Bankers, and/or Lowe's will not have further liabilities or obligations under the Plan, the Service Contract or the Benefits Contract, once ended.

Cancellation: Assurant may cancel the Service Contract, and American Bankers may cancel the Benefits Contract, on the basis of: (a) fraud or misrepresentation; (b) commercial or rental use of the Product; or (c) unauthorized repair of the Product (not done under manufacturer's warranty or by a certified and qualified technician).

You may cancel this Plan, the Service Contract and the Benefits Contract, for any reason at anytime within thirty (30) days of Plan purchase date and receive a full refund of the Plan purchase price, less the cost of Services received and Benefits paid (if any). For a refund within thirty (30) days, please visit your local Lowe's store with your original customer invoice. If you cancel your Plan after thirty (30) days, please call 1-866-465-6937 to receive a prorated refund of the Plan purchase price less the actual cost of any Services received and Benefits paid (if any). No cancellation fee applies to this Plan.

Transferable: This Plan is transferable to a subsequent owner at anytime by providing written notice to Assurant at the following address: P.O. Box 7100, Kingston, ON K7L 5V4. The request must include the name, address, email (if applicable) and phone number of the person to whom the Plan is being transferred. The original Plan Holder or transferee must have the original customer invoice to receive Services and Benefits.

Entire Agreement: Your original customer invoice and Parts 1 and 2 of this document are intended by the parties to be a final statement of the entire Service Contract between you and Assurant and supersede all prior negotiations, understandings and agreements concerning the subject matter of the Service Contract. Your original customer invoice and Parts 1 and 3 of this document are intended by the parties to be a final statement of the entire Benefits Contract between you and American Bankers and supersede all prior negotiations, understandings and agreements concerning the subject matter of the Benefits Contract.

No amendment or modification of the Benefits Contract or Service Contract will be binding, except by a written agreement signed by the party to be bound thereby.

THE FOLLOWING CLAUSE IS INAPPLICABLE IN QUEBEC: No oral or written representations, warranties or conditions of the Service Contract or the Benefits Contract will be binding, except by a written agreement signed by the party to be bound thereby.

General: Assurant and/or American Bankers may assign this Plan and their respective contracts without your consent and without notice to you. If either Assurant or American Bankers does assign this Plan and/or their respective contracts, the assignee(s) will assume all obligations to you, Assurant and/or American Bankers as the case may be will be released of all obligations, and you agree to look solely to the assignee for the performance of all obligations under the Plan and/or the respective contracts. Parts 1 and 2 of this Plan may not be modified, altered or amended without the written agreement of you and Assurant. Any additional or altered terms shall be null and void, unless expressly agreed to in writing by you and Assurant. Parts 1 and 3 of this Plan may not be modified, altered or amended without the written agreement of you and American Bankers. Any additional or altered terms shall be null and void, unless expressly agreed to in writing by you and American Bankers. Any additional or altered terms shall be null and void, unless expressly agreed to in writing by you and American Bankers. If any term of this Plan or the respective contracts hereunder is held to be illegal or unenforceable, the legality and enforceability of the remaining provisions shall not be affected or impaired.

General Exclusions: The following are not covered in respect of the Services (Part 2) and Benefits (Part 3) provided by this Plan:

1. NO PROBLEM FOUND DIAGNOSIS;
2. MINOR IMPERFECTIONS IN PRODUCTS THAT MEET THE DESIGN SPECIFICATIONS OR COSMETIC IMPERFECTIONS THAT DO NOT ALTER FUNCTIONALITY;
3. PRODUCTS USED FOR COMMERCIAL PURPOSES, USED BY THE GENERAL PUBLIC, USED AS A LEASE OR RENTAL OR USED IN COMMON AREAS IN MULTI-FAMILY HOUSING;
4. PRODUCT(S) NOT ASSOCIATED WITH THE PURCHASE OF THIS PLAN;
5. REPLACEMENT COST FOR LOST OR CONSUMER REPLACEABLE PARTS (SUCH AS KNOBS, REMOTES, BATTERIES, BAGS, BELTS, FILTERS, BULBS);
6. PRODUCT UPGRADES;
7. COST OF PREVENTATIVE MAINTENANCE, OR DAMAGES CAUSED BY IMPROPER PREVENTATIVE MAINTENANCE;
8. SEIZED OR DAMAGED PARTS RESULTING FROM FAILURE TO MAINTAIN PROPER LEVELS OF LUBRICANTS OR COOLANTS, RESULTING FROM USING CONTAMINATED OR IMPROPER LUBRICANTS, RESULTING FROM STALE, CONTAMINATED, OR IMPROPER FUEL, OR RESULTING FROM FREEZING OR OVERHEATING;
9. PRODUCT(S) WITH SAFETY FEATURE(S) REMOVED, BYPASSED, DISABLED, OR ALTERED;
10. RUST OR CORROSION IF DIRECT CAUSE OF THE MALFUNCTION;

11. THE FOLLOWING EXCLUSION IS INAPPLICABLE IN QUEBEC: INDIRECT, CONSEQUENTIAL OR INCIDENTAL DAMAGES;
12. ANY FAILURES, PARTS, AND/OR LABOUR COST INCURRED AS A RESULT OF A MANUFACTURER'S RECALL;
13. REPAIR OR REPLACEMENT CAUSED BY DEFECTS THAT EXISTED PRIOR TO THE PURCHASE OF THIS PLAN AND KNOWN BY YOU;
14. SERVICE OR REPLACEMENT OUTSIDE CANADA;
15. CLEANINGS AND ALIGNMENTS;
16. THEFT OR LOSS;
17. REPAIRS CAUSED BY ACCIDENT OR INTENTIONAL DAMAGE, SPILLED LIQUIDS, INSECT INFESTATION, MISUSE, ABUSE;
18. PRODUCT(S) WITH ALTERED OR MISSING SERIAL NUMBERS;
19. UNAUTHORIZED REPAIRS AND DAMAGES CAUSED BY UNAUTHORIZED REPAIR PERSONNEL;
20. INSTALLATION BENEFIT SUCH AS THE COST OF ADDITIONAL LICENSING, PERMITS, OR OTHER PARTS REQUIRED BY LOCAL, MUNICIPAL, OR PROVINCIAL REGULATION;
21. FOR REPAIR SERVICES, NO SERVICE WILL BE PROVIDED IN THE EVENT THAT PERSONNEL OF AN AUTHORIZED REPAIR CENTRE REFUSE TO ENTER A RESIDENCE DUE TO THE PRESENCE OF ANIMALS, INSECTS, OR UNSAFE CONDITIONS; OR
22. FOR ANY DELAY IN OBTAINING PARTS.

Limitations:

1. **NONE OF ASSURANT, LOWE'S OR AMERICAN BANKERS ARE LIABLE TO YOU IF THEY ARE UNABLE TO PERFORM THEIR OBLIGATIONS HEREUNDER DUE TO EVENTS THEY ARE NOT ABLE TO CONTROL, SUCH AS ACTS OF GOD.**
2. **THE FOLLOWING CLAUSE IS INAPPLICABLE IN QUEBEC: NONE OF ASSURANT, LOWE'S OR AMERICAN BANKERS ARE LIABLE TO YOU FOR PROPERTY DAMAGE, LOSS OF USE, INTERRUPTION OF BUSINESS, LOST PROFITS OR OTHER CONSEQUENTIAL, PUNITIVE OR SPECIAL DAMAGES, HOWSOEVER CAUSED, WHETHER FOR BREACH OF WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE.**
3. **ASSURANT'S, LOWE'S' AND AMERICAN BANKER'S MAXIMUM LIABILITY TO YOU HEREUNDER IS LIMITED TO THE PURCHASE PRICE YOU PAID FOR THE PRODUCT TO BE SERVICED UNDER THIS PLAN. IN QUEBEC, THE FOREGOING IS NOT INTENDED TO LIBERATE ASSURANT, LOWE'S AND AMERICAN BANKERS FROM THE CONSEQUENCES OF ITS OWN ACTS OR THE ACTS OF ITS REPRESENTATIVES.**
4. **THE FOLLOWING CLAUSE IS INAPPLICABLE IN QUEBEC: EXCEPT TO THE EXTENT PROHIBITED BY APPLICABLE LAW, ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IF APPLICABLE TO THE SERVICE CONTRACT OR BENEFITS CONTRACT, IS LIMITED IN DURATION TO THE DURATION OF THE PLAN.**

Disclosure:

- Your information may be processed and stored in the United States and may be subject to access by United States authorities under applicable laws.
- The Service Contract is between you and Assurant and the Benefits Contract is between you and American Bankers.
- In arranging the contracts described above, Lowe's, by whom the sales associate is employed, is representing Assurant and American Bankers.
- Upon completion of this transaction, Lowe's will be remunerated by way of a fee paid out of the purchase price of the Plan.

Quebec Residents: You have expressly requested the use of an English version of this Plan; a French version is available upon request. C'est selon votre volonté expresse que la version anglaise de ce Plan est utilisée et la version française est disponible sur demande.

Part 2 – Service Contract Terms and Conditions

Assurant's Obligations: Assurant is obligated to provide the Services to you as described in this Part 2.

Plan Administration: Assurant's Services include acting as administrator of the Plan, and in this capacity, Assurant will co-ordinate provision of and facilitate access to both the Services and the Benefits available under the Plan. American Bankers under Part 3 Benefits Contract Terms and Conditions will be responsible for the determination of whether any claims are covered under the Plan and for approval of delivery of repair Services and Benefit payments.

Assistance & Repair/Replacement Services: Assurant will provide you with or arrange for you assistance Services and repair/replacement Services to cover wear and tear and defects in materials and workmanship that reveal themselves in normal usage and damages caused by power surge for the duration of the Plan. These Services include:

Assistance Services:

- 24-hour / 7-day per week bilingual French/English Product performance support, including technical assistance, repair/replacement Services managements and claims Benefit processing services.
- Technical assistance with Product performance questions in order to expedite restoration of your Product to normal operating conditions.
- 24-hour / 7-day per week bilingual French/English support to facilitate access to local manufacturer authorized repair service centres for parts or repairs.

Repair Services:

Management and provision of access to the Assurant Certified Service Network, which entails:

- Identification of and dispatch of a screened technician who is qualified to provide technical assessment and/or repair Services for your covered Product.
- Full diagnostic of covered Products to determine source of defect.
- Management of the repair process and delivery of Services, as well as providing a single point of contact for you throughout the repair experience.
- Monitoring and enforcement of service standards to ensure quality of service by our service centres and technicians.
- Coordination and facilitation of the Benefit claims process.
- Management of the gift card issuance process with Lowe's including arranging the authorization, activation and delivery of gift cards funded by American Bankers in replacement of defective products under the Plan.

Replacement Services:

Management of Product replacement services, which entails:

- Managing the technical assessment of your defective Product.
- Management of the gift card issuance process with Lowe's including arranging for authorization, activation and delivery of gift cards by American Bankers in replacement of defective products under the Plan.
- Coordination and facilitation of the Benefit claims process.

Certified Service Network: Assurant ensures quality service delivery throughout North America with a network of certified service technicians to support the Canadian marketplace. Assurant constantly monitors the quality of service that is received by customers. Assurant also requires its service repair centres to maintain suitable repair facilities in accordance with good business practices. In addition, they are required to maintain required licensing in compliance with applicable local, provincial and federal laws that pertain to repair centre businesses.

To arrange for service, please call 1-866-465-6937. For any claims covered under the Plan, Assurant will attempt to clarify the problem or identify technical reason(s) for the fault. Assurant may require that you perform simple repairs with our assistance by telephone support. Where in-home service is applicable, you must provide a safe, non-threatening environment and your Product must be accessible as determined solely by Assurant's authorized technicians. For specific details, refer to Part 3 of this document "Benefits Contract Terms and Conditions".

Part 3 – Benefits Contract Terms and Conditions

American Bankers' Obligations: American Bankers is obligated to provide the Benefits to you as described in this Part 3. American Bankers will be responsible for the determination of whether any claims are covered under the Plan and for approval of delivery of Benefit payments.

This Plan covers labour and parts costs as outlined to restore your Product to normal working conditions in the event of problems due to defects in materials, workmanship, wear and tear that reveal themselves in normal usage and used primarily for personal, family or household purposes. American Bankers will cover the cost of Product repair services provided through Assurant's Certified Service Network under the Plan. Genuine manufacturer's parts will be used whenever possible; however, the use of non-original manufacturer's and re-manufactured parts is allowed under this Plan.

At our sole discretion, instead of repairing the Product, we may replace your Product with the issuance of a Lowe's gift card which shall be delivered to you by Assurant. The gift card shall be in the amount equal to the original purchase price of the Product, including applicable taxes. The Plan will immediately be deemed fulfilled on the date of issuance of a gift card and will not continue nor be applied to any replacement product purchased by you with the gift card.

Upon providing you with a gift card, the defective Product will become our property, should we elect to exercise our rights to the Product. We will cover an amount equal to the cost to transport and/or ship your Product and You will be responsible for shipping your Product as per Assurant's instructions.

No Lemon Benefit: If your Product requires a major functional repair three (3) times for the same major functional failure and the Product then requires a fourth (4th) covered repair for the same major functional failure, instead of repairing the Product, we will replace your Product with the issuance of a Lowe's gift card which shall be delivered to you by Assurant. The gift card shall be in the amount equal to the original purchase price of the defective Product, including applicable taxes. The Plan will

immediately be deemed fulfilled on the date of issuance of a gift card and will not continue nor be applied to any replacement product purchased by you with the gift card.

Upon providing you with a gift card, the defective Product will become our property, should we elect to exercise our rights to the Product. You will be responsible for shipping your Product as per Assurant's instructions where applicable. To qualify for this Benefit, you must provide us with the original customer invoice along with the authorized service repair invoices from the three (3) prior separate service repair incidents. Keep your service invoices; neither Assurant nor American Bankers can provide copies of service invoices. One service request number, requiring functional part(s) repaired is the equivalent of one repair. The No Lemon Benefit begins on the date of Plan purchase.

No Lemon Benefit Limitations: The No Lemon Benefit does not apply to repair services that: (a) are resolved by repair of loose wires; (b) do not result in a physical repair, (c) are considered maintenance checks and/or cleanings; or (d) are performed outside Canada.

Power Surge Benefit: If the Product is electrically powered, this Plan covers failure of your Product as a result of power surge. Power Surge Benefit begins on the date of Plan purchase and covers parts and labour where applicable.

COVERAGE OPTIONS UNDER YOUR PLAN: Below are details on the different coverages provided under the Plan based on the Product(s) you have purchased. See your original customer invoice to determine which coverage applies to you and your Product(s).

Major Appliances Four-Year Term Extended Protection Plan.

Coverage includes parts and in-home labour service on eligible major appliances with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences upon expiration of the manufacturer's parts and labour warranty and continues for four (4) years. In the event the expiration of the manufacturer's parts warranty and manufacturer's labour warranty differ, the term of this Plan commences at the end of the earlier of the two expiration dates. The Plan term is indicated on your original customer invoice. In-home service will be provided for all repairs. If in-home repairs cannot be provided due to environmental and/or technical requirements, we will cover an amount equal to the cost to transport and/or ship your Product to an authorized service centre as determined by Assurant and in accordance with the instructions provided by Assurant. To coordinate an in-home service call, you must contact Assurant.

Rental Benefit – If your covered refrigerator or freezer suffers a covered failure and is not repaired within seventy-two (72) hours of your initial claim, we will issue you a Lowe's gift card in an amount equal to the cost of a refrigerator or freezer rental up to twenty-five percent (25%) of the original purchase price of the covered refrigerator or freezer. The maximum Rental Benefit over the life of the Plan is twenty-five percent (25%) of the original purchase price of the covered refrigerator or freezer. This Rental Benefit begins on the date of Plan purchase. Proof of rental will be required to process your claim.

The Rental Benefit ends on the earlier of: (1) when your original covered refrigerator or freezer is repaired or (2) a replacement refrigerator or freezer is delivered to your residence.

Food Spoilage Benefit – If your covered refrigerator or freezer incurs a covered failure, we will issue you a Lowe's gift card in an amount equal to the cost of food spoilage up to two hundred and fifty dollars (\$250) on perishable items only. This Food Spoilage Benefit is available on a per incident basis. This Food Spoilage Benefit begins on the date of Plan purchase. Documented proof of loss will be required to process your claim.

Installation Benefit – If your covered dishwasher which suffers a covered failure cannot be repaired and was originally installed by Lowe's, an amount equal to the cost of the original Lowe's installation including applicable taxes, will be added to the Lowe's gift card we issue to replace your dishwasher. If your covered dishwasher is replaced by the manufacturer under the manufacturer's warranty and was originally installed by Lowe's, this Benefit will provide you with a Lowe's gift card in an amount equal to the cost of the original Lowe's installation, including applicable taxes. This Installation Benefit begins on the date of Plan purchase. This Installation Benefit will only be provided one time over the life of this Plan. Proof of installation will be required to receive your benefit.

Major Appliances Two-Year Term Extended Protection Plan.

Coverage includes parts and in-home labour service on eligible major appliances with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences upon expiration of the manufacturer's parts and labour warranty and continues for two (2) years. In the event the expiration of the manufacturer's parts warranty and manufacturer's labour warranty differ, the term of this Plan commences at the end of the earlier of the two expiration dates. The Plan term is indicated on your original customer invoice. In-home service will be provided for all repairs. If in-home repairs cannot be provided due to environmental and/or technical requirements, we will cover an amount equal to the cost to transport and/or ship your Product to an authorized service centre as determined by Assurant and in accordance with the instructions provided by Assurant. To coordinate an in-home service call, you must contact Assurant.

Food Spoilage Benefit – If your covered refrigerator or freezer incurs a covered failure, we will issue you a Lowe's gift card in an amount equal to the cost of food spoilage up to one hundred and fifty dollars (\$150) on perishable items only. This Food Spoilage Benefit is available on a per incident basis. This Food Spoilage Benefit begins on the date of Plan purchase. Documented proof of loss will be required to process your claim.

Small Appliances Extended Protection Plan.

Coverage includes parts and labour service on eligible small appliances with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences upon expiration of the manufacturer's parts and labour warranty and continues for two (2) years or four (4) years depending on which Plan term you purchased. In the event the expiration of the manufacturer's parts warranty and manufacturer's labour warranty differ, the term of this Plan commences at the end of the earlier of the two expiration dates. The Plan term is indicated on your original customer invoice. All repairs will be performed at an authorized service centre as determined by Assurant, on a carry-in basis only. You will be responsible for the costs to transport and/or ship your Product to the repair facility. To coordinate a repair for your Product, you must contact Assurant.

Food Spoilage Benefit – If your compact refrigerator incurs a covered failure, we will issue you a Lowe's gift card in an amount equal to the cost of food spoilage up to one hundred dollars (\$100) on perishable items only. This Food Spoilage Benefit is available on a per incident basis. This Food Spoilage Benefit begins on the date of Plan purchase. Documented proof of loss will be required to process your claim.

Plumbing Product Extended Protection Plan.

Coverage includes parts and in-home labour service on eligible Products with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences on the date of Plan purchase and continues for three (3) or five (5) years depending on the Plan term you purchased. The Plan term is indicated on your original customer invoice. If in-home repairs cannot be provided due to environmental and/or technical requirements, we will cover an amount equal to the cost to transport and/or ship your Product to an authorized service centre as determined by Assurant and in accordance with the instructions provided by Assurant. To coordinate an in-home service call, you must contact Assurant. Products eligible for Plumbing Product Plan coverage include, but may not be limited to, water coolers, water softeners and water filtration systems.

Installation Benefit – If your covered Product which suffers a covered failure cannot be repaired, and was originally installed by Lowe's, an amount equal to the cost of the original Lowe's installation including applicable taxes will be added to the Lowe's gift card we issue to replace your Product. If your covered Product is replaced by the manufacturer under the manufacturer's warranty and was originally installed by Lowe's, this Benefit will provide a Lowe's gift card in an amount equal to the cost of the original Lowe's installation, including applicable taxes. This Installation Benefit begins on the date of Plan purchase. This Installation Benefit will only be provided one time over the life of this Plan. Proof of installation will be required to process your claim.

Water Heaters Extended Protection Plan.

Coverage includes in-home labour service on eligible water heaters with a retail cost greater than or equal to two hundred dollars (\$200). Parts are not covered under this Plan except in the event of a power surge. The manufacturer covers parts for the life of the manufacturer's warranty. Water heaters eligible for coverage will contain a manufacturer's warranty for in-home labour service for one (1) year and a manufacturer's warranty for parts for either three (3), six (6), nine (9), or twelve (12) years. Coverage commences on the date of Plan purchase. The Plan term is indicated on your original customer invoice. In-home service will be provided for all repairs. To coordinate an in-home service call, you must contact Assurant.

Installation Benefit – If your covered water heater which suffers a covered failure cannot be repaired, and was originally installed by Lowe's, an amount equal to the cost of the original installation, including applicable taxes, will be added to the Lowe's gift card we issue to replace your Product. If your covered water heater is replaced by the manufacturer under the manufacturer's warranty and was originally installed by Lowe's, this Benefit will provide you with a Lowe's gift card in an amount equal to the cost of the original Lowe's installation, including applicable taxes. This Installation Benefit begins on the date of Plan purchase. This Installation Benefit will only be provided one time over the life of this Plan. Proof of installation will be required to process your claim.

Tankless Water Heater Extended Protection Plan.

Coverage includes in-home labour service for eligible tankless water heaters with a retail cost greater than or equal to two hundred dollars (\$200). Parts are not covered under this Plan except in the event of a power surge. The manufacturer covers parts for the life of the manufacturer's warranty. Tankless water heaters eligible for coverage will contain a manufacturer's warranty for parts for either one (1), two (2), or five (5) years. Coverage commences on the date of Plan purchase and expires at the end of the manufacturer's parts coverage. The Plan term is indicated on your original customer invoice. In-home service will be provided for all repairs. To coordinate an in-home service call, you must contact Assurant.

Installation Benefit – If your covered tankless water heater which suffers a covered failure cannot be repaired and was originally installed by Lowe's, an amount equal to the cost of the original installation, including applicable taxes, will be added to the Lowe's gift card we issue to replace your Product. If your covered tankless water heater is replaced by the manufacturer under the manufacturer's warranty and was originally installed by Lowe's, this Benefit will provide you with a Lowe's gift card in an amount equal to the cost of the original Lowe's installation, including applicable taxes. This Installation Benefit begins on the date of Plan purchase. This Installation Benefit will only be provided one time over the life of this Plan. Proof of installation will be required to process your claim.

Jetted Tubs Extended Protection Plan.

Coverage includes parts and in-home labour service on eligible jetted tubs with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences on the date of Plan purchase and continues for three (3) or five (5) years depending on which Plan term you purchased. The Plan term is indicated on your original customer invoice. In-home service will be provided for all repairs however you will be responsible for ensuring accessibility to the Product.

This Plan does not cover any labour or costs associated with the removal or restoration of walls or items obstructing access to the Product. To coordinate an in-home service call, you must contact Assurant.

Installation Benefit – If your covered jetted tub which suffers a covered failure cannot be repaired, and was originally installed by Lowe's, an amount equal to the cost of the original installation, including applicable taxes will be added to the Lowe's gift card we issue to replace your Product. If your covered jetted tub is replaced by the manufacturer under the manufacturer's warranty and was originally installed by Lowe's, this Benefit will provide you with a Lowe's gift card in an amount equal to the cost of the original Lowe's installation, including applicable taxes. The Installation Benefit begins on the date of Plan purchase. This Installation Benefit will only be provided one time over the life of this Plan. Proof of installation will be required to process your claim.

Outdoor Power Equipment Extended Protection Plan.

Coverage includes parts and labour service on eligible lawn and garden equipment with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences on the date of Plan purchase and continues for three (3) or four (4) years depending on which Plan term you purchased. The Plan term is indicated on your original customer invoice. Unless otherwise stated below, all repairs will be performed at an authorized service centre as determined by Assurant, on a carry-in basis only. You must call Assurant to receive authorization for repairs and you will be responsible for the cost to transport your Product to the repair facility.

Pick Up and Delivery Benefit – For Product(s) with a retail cost greater than eight hundred dollars (\$800) in-home labour service will be provided unless your Product needs to be removed and repaired elsewhere as determined by Assurant. This Benefit includes pickup and delivery between the address where the Plan is registered and the authorized service centre. This Pick Up and Delivery Benefit begins on the date of Plan purchase. To coordinate an in-home service call, you must contact Assurant.

Sure Service Guarantee Benefit (Riding Mowers) – In the event your covered riding mower which suffers a covered failure is not repaired within fourteen (14) days of the initial on-site service visit by an authorized service technician or after being delivered to the pre-authorized location directed by Assurant, as applicable, we will issue you a Lowe's gift card in an amount of fifty dollars (\$50). This Benefit will only be provided one time over the life of this Plan. This Sure Service Guarantee Benefit begins on the date of Plan purchase.

Gas BBQs and Gas Smokers Extended Protection Plan.

Coverage includes parts and in-home labour service on eligible Products with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences on the date of Plan purchase and continues for three (3) or four (4) years depending on which Plan term you purchased. The Plan term is indicated on your original customer invoice. In-home service will be provided for all repairs. If in-home repairs cannot be provided due to environmental and/or technical requirements, we will cover an amount equal to the cost to transport and/or ship your Product to an authorized service centre as determined by Assurant and in accordance with the instructions provided by Assurant. To coordinate an in-home service call, you must contact Assurant.

Power Tools Extended Protection Plan.

Coverage includes parts and labour service on eligible power tools with a retail cost of greater than or equal to two hundred dollars (\$200). Coverage commences upon expiration of the manufacturer's parts and labour warranty and continues for two (2) or four (4) years depending on which Plan term you purchased. In the event the expiration of the manufacturer's parts warranty and manufacturer's labour warranty differ, the term of this Plan commences at the end of the earlier of the two expiration dates. The Plan term is indicated on your original customer invoice. All repairs will be performed at an authorized service centre as determined by Assurant, on a carry-in basis only. You will be responsible for the costs to transport and/or ship your Product to the repair facility. To coordinate a repair for your Product, you must contact Assurant.

Sure Service Guarantee Benefit (Power Tools) – In the event your covered power tool which suffers a covered failure is not repaired within fourteen (14) days after being delivered to the pre-authorized location directed by Assurant or to the manufacturer, we will issue you a Lowe's gift card in an amount of twenty-five dollars (\$25). This Benefit will only be provided one time over the life of this Plan. This Sure Service Guarantee Benefit begins on the date of Plan purchase.

Seasonal Heating and Cooling Products Extended Protection Plan.

Coverage includes parts and labour service on eligible seasonal Products with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences on the date of Plan purchase and continues for three (3) or four (4) years depending on which Plan term you purchased. The Plan term is indicated on your original customer invoice. All repairs will be performed at an authorized service centre as determined by Assurant, on a carry-in basis only. You will be responsible for the costs to transport or ship your Product to the repair facility. You must call Assurant to receive authorization for repairs and will be responsible for the costs to transport your product to the repair facility.

Garage Door Openers Extended Protection Plan.

Coverage includes parts and in-home labour service on eligible garage door openers with a retail cost greater than or equal to two hundred dollars (\$200). Coverage commences on the date of Plan Purchase and continues for three (3) years. The Plan term is indicated on your original customer invoice. In-home service will be provided for all repairs. If in-home repairs cannot be provided due to environmental and/or technical requirements, we will cover an amount equal to the cost to transport and/or ship your Product to an authorized service centre as determined by Assurant and in accordance with the instructions provided by Assurant. To coordinate an in-home service call, you must contact Assurant.

Installation Benefit – If your covered garage door opener which suffers a covered failure, cannot be repaired and was originally installed by Lowe's, an amount equal to the cost of the original installation, including applicable taxes, will be added to the Lowe's gift card we issue to replace your Product. If your covered garage door opener is replaced by the manufacturer under the manufacturer warranty and was originally installed by Lowe's, this Benefit will provide a Lowe's gift card in an amount equal to the cost of the original Lowe's installation, including applicable taxes. This Installation Benefit begins on the date of Plan purchase. This Installation Benefit will only be provided one time over the life of this Plan. Proof of installation is required to process your claim.

Replacement Plan Benefit (Products with a retail cost of under two hundred dollars (\$200)):

If your Product fails due to defects in materials, workmanship, wear and tear that reveal themselves in normal usage or fails due to a power surge, instead of repairing the Product, we will replace your Product with the issuance of a Lowe's gift card which shall be delivered to you by Assurant. The gift card shall be in an amount equal to the original purchase price of the Product, including applicable taxes. The Plan will immediately be deemed fulfilled on the date of issuance of a gift card and will not continue nor be applied to any replacement product purchased by you with the gift card.

This Replacement Plan Benefit commences upon expiration of the manufacturer's parts and labour warranty and continues for one (1) year or two (2) years depending on which Plan term you purchased. In the event the expiration of the manufacturer's parts warranty and manufacturer's labour warranty differ, the term of this Plan commences at the end of the earlier of the two expiration dates. The Plan term is indicated on your original customer invoice. You must call Assurant to coordinate receipt of this Replacement Plan Benefit.

Upon providing you with a gift card, the Product will become our property, should we elect to exercise our rights to the Product. You will be responsible for shipping your Product as per Assurant's instructions. We will be responsible for any costs associated with the transport and/or shipping of the Product.

ADDITIONAL TERMS AND CONDITIONS FOR CUSTOMERS WHO HAVE PURCHASED A BUNDLED PLAN FOR MAJOR APPLIANCE PRODUCTS

If you have purchased a "Bundled Plan", which is a Plan that provides coverage on multiple eligible major appliances with a retail cost greater than or equal to two hundred dollars (\$200) for a two (2) or four (4) year term as indicated on your original customer invoice, each Product under that Bundled Plan will be serviced and treated as if a separate Plan was purchased for each individual Product. For example, in the event of the issuance of a gift card for the replacement of a Product covered under a Bundled Plan, the Plan for that Product will end; however, coverage will continue for any other Products covered under that Bundled Plan.

All of the Terms and Conditions for customers who have purchased the Lowe's Protection Plan ("Terms and Conditions") apply when you purchase a Bundled Plan, except as otherwise provided below.

- The cancellation of a Bundled Plan applies to ALL Products covered under that Bundled Plan; you may not cancel the Plan for individual Products covered under that Bundled Plan. Refer to your Terms and Conditions for more details on how to cancel your Plan.
- The transferability of a Bundled Plan applies to ALL Products covered under that Bundled Plan, and you may not transfer individual Products covered under that Bundled Plan. Refer to your Terms and Conditions for more details on how to transfer your Plan.

The Terms and Conditions and your original receipt shall collectively constitute the entire contract related to your Bundled Plan.