

Relax! You're protected. Coverage applies when you use your credit union debit card!

Are all types of purchases covered?

Many types of purchases are protected. Members have been reimbursed for items such as: jewelry, sun glasses, golf clubs, clothing, computer equipment, video games, cell phones, cameras, furniture, air compressors, iPods, trampolines, toys, and more. Examples of items not covered include: cash, travelers cheques, motorized vehicles, animals, living plants; also, sporting items lost or damaged through the normal course of use. Contact your credit union for more information.

Making a claim?

Just be sure to keep a copy of your transaction record, the merchant bill, and (for warranty claims) the manufacturer's warranty. You simply call 1 (800) 263-9120, ext. 6895 and a Claims Representative will assist you.



SIMPLE

Keep your transaction record, merchant bill, and (for warranty claims) the manufacturer's warranty.

IF YOU ALREADY HAVE A CREDIT UNION DEBIT CARD, YOU'RE COVERED. IF YOU DON'T HAVE A CREDIT UNION DEBIT CARD, CALL US TODAY TO FIND OUT WHAT YOU'RE MISSING.



DON'T WORRY... YOU'RE COVERED!

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This brochure highlights only some of the main coverage features. This brochure is not a contract. No coverage is provided by this brochure nor does it replace any provisions of the policy. Please read the actual policy for coverage terms, conditions, and exclusions. Full details of coverage and a copy of the Group Policy are available from your Credit Union or CUMIS General Insurance Company.



DON'T WORRY... YOU'RE COVERED!



How does the program work?

It's simple. When you use your Credit Union Debit Card for an *Interac*[†] Direct Payment purchase, you're protected with the following benefits:

Buyer Protection

This coverage offers protection on the purchase of most retail items – and that includes gifts!

For a full 120 days after the purchase, the item is protected if it's stolen, dropped and broken or even consumed in a fire.

For example, if you're wrapping that new camera and it suddenly falls and breaks on the floor, you're protected!

Valid claims will be satisfied either by replacing the stolen or damaged item, or by a cash payment in an amount not to exceed the amount of the total purchase price.

Extended Warranty

The Program doubles the warranty period of a purchased item up to two years, as long as the manufacturer's warranty is valid in Canada for five years or less. For example, when you purchase a DVD or Blu-ray player, the manufacturer would typically offer a one-year warranty. But if you use your Credit Union Debit Card for the purchase, the player would be protected under the terms of the original warranty for an additional one year period.

Chequing Accounts Too!

Shopping at a merchant who doesn't offer *Interac* Direct Payment? No problem! You can make a purchase using a cheque drawn on your insured account and receive the same protection for your purchase.

Buyer Protection and Extended Warranty

The Credit Union Debit Card program is absolutely one of the best on the market!

- Buyer Protection coverage is now a full **120 days** from date of purchase
- Home or **home based business** purchases are protected
- Higher coverage – up to **\$60,000** lifetime
- Gifts (**without** recipient limitations)
- **No sub limits** on valuables
- Any Credit Union Debit Card holder is covered, not just Canadian residents
- **World wide** purchases, not just Canadian purchases
- If you have a Credit Union Debit Card, purchases made with a **cheque** drawn on your insured account are also protected



Imagine the benefit of automatic protection

Ever get home after a day of shopping for that perfect birthday gift – dealing with long line ups and parking lots that go on forever – only to discover that **something is damaged?**

Ever worry that – by some built-in quirk of fate – that expensive flat screen TV or refrigerator suddenly decides not to work, **the week after the warranty expires?**

Don't Worry... you're covered when you use your Credit Union Debit Card to make a purchase.

And best of all, there are no applications and no extra cost!