



# COMPLETE CARE <sup>TM</sup>

PROTECT YOUR  
INVESTMENT  
WITH A  
COMPLETE  
CARE PLUS  
SERVICE PLAN



### What is Complete Care Plus?

**Complete Care Plus** is a convenient and affordable plan that covers unexpected repairs for your Home Comfort System. **Complete Care Plus** plans are backed by an A-rated insurance underwriter. They are designed to provide you with an extra measure of peace of mind.

### What Does Complete Care Plus Cover?

The plan provides comprehensive protection against repair bills on all brands of Home Comfort Systems. You may purchase a two, five or ten-year **Complete Care Plus** plan that covers parts, labor and refrigerant.\*

### Is Complete Care Plus Affordable?

The price for **Complete Care Plus** varies by product and length of plan selected, but averages only pennies a day. See your equipment dealer for details on pricing and payment options.

### What If I Sell My Home?

If your home is sold, **Complete Care Plus** is fully transferable to the new owner at no cost.

### What Is Not Covered?

**Complete Care Plus** does not cover routine maintenance, failure due to neglect, cosmetic damages, or non-operating components.\*

### Does Complete Care Plus Require Regular Maintenance?

The **Complete Care Plus** extended protection plan being purchased will be void unless annual maintenance is performed. Call your equipment dealer for further information.

### How do I sign up for Complete Care Plus?

Your HVAC dealer will complete an application to enroll you in **Complete Care Plus**. Simply sign the application and within four to six weeks you will receive your **Complete Care Plus** certificate!

### What do I need to do if I need repairs?

Call your equipment dealer to report the problem. If you need a repair the dealer will schedule a service call with you. After the repair is completed relax in comfort!

\* Further conditions may apply. Please see the **Complete Care Plus** terms and conditions.

Through Service Net, we offer you the best there is in extended service plans. By choosing **Complete Care Plus** you can rest assured that you will receive high quality customer service as well as comprehensive coverage for your Home Comfort System. A **Complete Care Plus** plan protects your HVAC system, regardless of brand, against unexpected repair bills.



# SERVICE CONTRACT COMPREHENSIVE COVERAGE

This document sets forth the entire Contract between the Service Contract Obligor and Administrator, hereinafter referred as We, Us, and Our, and the Purchaser, as You and Your. No representation, promise or condition herein shall modify these terms. The Obligor under this Plan is Chartis Insurance Company of Canada ("CICC") in the provinces of Alberta, British Columbia, New Brunswick, Nova Scotia, Saskatchewan, and Yukon. In all other provinces, Chartis Warranty Services Company of Canada ("CWSCC") is the Obligor. CICC and CWSCC may be contacted at 2000 McGill College Avenue, Suite 1200, Montreal, Quebec H3A 3H3. The administrator under this Plan is SNAAdmin (Canada) Inc ("Service Net").

**1. WHAT IS COVERED.** We will furnish labor, parts, and/or replacement equipment (or pay for same) necessary to repair operational or mechanical breakdowns of the Product specified in this Contract, provided such service is necessitated by Product failure during normal usage. The Product specified and covered includes only equipment as originally configured and charged for in this Contract. Coverage also applies to the parts and accessories that are necessary to the covered Product's functionality, but does not apply to accessories that are used in conjunction with or to enhance the performance of the covered Product. The maximum liability owed to You under this Contract will be the lesser of (I) the current market value of a Product of like grade and quality; or, (II) the retail price paid for Your Product minus sales tax and claims paid, in lieu of service repairs or replacement of a Product of like grade and quality. Technological advances may result in a replacement Product with a lower selling price than the original Product. In the event We (I) replace the Product with a Product of like grade and quality; (II) reimburse You for the current market value of a Product of like grade and quality; or (III) reimburse You for the retail amount of the Product, minus claims, minus sales tax, We shall have satisfied all obligations owed under this Contract and the covered Product becomes the property of Service Net and We may, at Our discretion, require the product to be returned to Us (or Our designee) at Our expense.

**2. WAIT PERIOD.** Customers will be subjected to a ninety (90) day wait period from the Contract Purchase Date, in which no claims or losses that occur prior to the Contract start date or within the first ninety (90) days of the Contract will be covered.

**3. ANNUAL MAINTENANCE.** All Products covered by this Contract require annual maintenance performed by Your servicing dealer or an authorized service technician. You or Your servicing dealer may be required to submit proof of annual maintenance. Lack of annual maintenance or failure to provide proof of proper annual maintenance may result in denial of payment for claims under Your Contract. You will be responsible for payments of denied claims due to the lack of annual maintenance.

**4. TECHNICAL INSPECTION.** If you purchased Your Contract greater than nine (9) months from Your Product's original installation date We require a comprehensive technical inspection by Your servicing dealer for all Products to be covered by this Contract to confirm there are no defects or repairs needed at the time of Contract purchase. If the technical inspection is not completed or submitted by Your servicing dealer within ninety (90) days from the date of Contract purchase Your contract will be canceled. It is Your responsibility to ensure the technical inspection is submitted to Us.

**5. TO OBTAIN SERVICE.** If service is required, contact Your servicing dealer at the phone number shown on the reverse side of this Contract and explain the problem. Prior to any repair being made, Your dealer must follow authorization procedures. Any claim for repairs or replacement without authorization will not be covered except as provided under emergency repairs.

**6. AVAILABILITY OF SERVICE.** Neither Us nor the dealer shall be liable for any damages whatsoever arising out of delays, either before or after a day or time of service is agreed upon.

**7. ACCESSIBILITY OF PRODUCT.** If service is required, You agree to make the Product reasonably accessible to the repair person. If the Product is not accessible, the repair person will have the option of declining to provide service or assessing You an additional charge, which will not be covered by Us, for making the Product accessible, commensurate with the difficulty in working on the Product. All service fees incurred by Us will be applied to the maximum liability of this Contract.

**8. TERMINATION FOR OTHER CAUSE.** If We cannot provide service due to removal or alteration of serial number, or because You have committed a fraud upon Us, We have the right to terminate this Contract without liability. If We exercise this right, You shall be refunded the remaining pro rata unearned portion of one hundred percent (100%) of the net premium paid for this Contract minus claims paid.

**9. IMPORTANT NOTE.** Repairs recommended by the repairing facility not necessitated by mechanical breakdown are not covered unless specifically authorized by Us. We reserve the right to inspect the items to be covered, or the items covered, as the case may be, prior to coverage or during the coverage period. Model number, serial number and original date of purchase of all Products to be covered must be provided to execute application for service. If You request a service call for a non-covered repair, You will be responsible for all costs associated with the repair. In the event You are unable to meet the servicer for an onsite repair, if applicable, You must call to cancel the appointment one (1) business day prior to the agreed upon time of service or You may be responsible for paying the second trip charge for the subsequent rescheduled repair. If the Product is found to be performing to the manufacturer's specifications, service will not be authorized and You will be responsible for costs incurred. Technological advances may result in a replacement product with a lower selling price than the original Product. If We replace the product or buyout the contract, the covered product becomes property of Service Net and We may, at Our discretion, require the product to be returned to Us (or our designee) at Our expense.

**10. PLACE OF SERVICE.** Onsite service will be provided at the address listed on the reverse side of Your Contract. Service will be performed by the Dealer named on the reverse side of this Contract, or by an authorized servicer.

**11. TIME FOR SERVICE.** Service will be performed during the hours of 8:00 a.m. to 5:00 p.m. local time Monday through Friday, excluding holidays or during the hours of operation of the participating servicing dealer. Any additional costs above the service providers authorized hourly rate (premium or overtime charges) or after hours service will be at Your expense with exception of health related or severe weather related emergencies.

**12. UNAVAILABILITY OF FUNCTIONAL PARTS OR TECHNICAL INFORMATION.** If We determine that We are unable to repair Your Product due to the unavailability of functional parts, service or technical information, the total liability owed to You under this Contract will be the lesser of (I) the current market value of a Product of like grade and quality; or, (II) the retail price paid for Your Product minus sales tax and claims paid, in lieu of service repairs or replacement of a Product of like grade and quality. In all cases where parts or technical information are on extended backorder for a minimum of sixty (60) calendar days, We will determine if a replacement or reimbursement will be made. All contractual obligations are fulfilled, in lieu of repairs, upon Product replacement, reimbursement or Contract term expiration and the covered Product becomes the property of Service Net and We may, at Our discretion, require the Product to be returned to Us (or Our designee) at Our expense. Technological advances may result in a replacement Product with a lower selling price than the original Product.

**13. DEDUCTIBLE.** No deductible applies to this Contract.

**14. RENEWABILITY.** This Contract is renewable at Our sole discretion.

**15. LIMITATIONS OF COVERAGE –** This Contract Does NOT Cover:

- Any Product located outside of Canada.
- Service required as a result of any alteration of the equipment, or repairs made by anyone other than a participating servicing dealer, an authorized service provider, its agents, distributors, contractors or licensees, or the use of supplies other than those recommended by the manufacturer. This would include any unauthorized alterations made by YOU to the Product.
- Damage or other equipment failure due to causes beyond Our control including, but not limited to, repairs necessary due to operator negligence, the failure to maintain the equipment according to the owner's manual instructions, abuse, vandalism, theft, fire, flood, wind, freezing, power failure, inadequate power supply, unusual atmospheric conditions, animal or insect damage, acts of war or acts of God.
- Service necessary because of improper storage or improper ventilation, including failure to place the equipment in an area that complies with the manufacturer's published space or environmental requirements. Any installation that prevents normal service.
- Misuse, abuse, reconfiguration of equipment or improper movement of the equipment. Any utilization of equipment that is inconsistent with either the design of the equipment or the way the manufacturer intended the equipment to be used.
- Any and all cases in which the manufacturer of the equipment would not honor any warranty regarding the equipment.
- Cosmetic damage such as, but not limited to scratches, dents, rust, and stains.
- Non-functional parts such as, but not limited to, plastics, finishes, porcelain or enamel parts, knobs and dials, handles (unless critical to the function of the Product), trim,

accessory items such as water or electrical connections and venting equipment and decals. Expendable or lost items.

i. Consumable items are defined as any part that is considered consumable by the manufacturer or any item that is designed to be consumed (wear out) during the life of the Product, regardless if it is consumer replaceable or not.

j. In-warranty parts not provided or shipped by the manufacturer. Operational or mechanical failure covered by manufacturer's warranty, manufacturer's recall, improper construction, or factory bulletins, (regardless of whether or not the manufacturer is doing business as an ongoing enterprise). Defects in the equipment due to the manufacturer's error or improper construction of the equipment.

k. Consequential damages as a result of malfunctioning of or damage to an operating part of the covered equipment, or damages as a result of any repairs or replacements under this agreement. Damages caused by delays in rendering service or loss of use during the period that the Product is at the authorized service center or otherwise awaiting parts are not covered. Rentals and "loaner" equipment are not covered.

l. Damage or failure caused by animals or insects.

m. Operational or mechanical failure which is not reported prior to expiration of this Contract or within 30 days of Product failure.

n. Equipment sold without a manufacturer's warranty, sold "as is" or refurbished Products.

o. Normal, periodic or preventative maintenance and/or checkups, including but not limited to customer education, adjustments, cleanings, and convergence.

p. Loss or damage as a result of violation of existing federal, state or municipal codes including repairs to Products not complying with said codes.

q. Pre-existing conditions (incurred prior to the effective date of coverage), known to You.

r. Equipment where the serial plate attached to the equipment is removed, defaced or made illegible.

s. Damage resulting from unauthorized repair; or electrical wiring and connections; damage caused during delivery or removal, improper installation, or setup including, but not limited to packing, unpacking or assembly, user facilitated minor adjustments and settings outlined in the Product's owner's manual, inaccessible products or parts, negligence, misuse or abuse whether willful or not.

t. Non failure problems that do not require parts, squeaking or other noises and intermittent issues. Subsequent trip charges may need to be paid by You if a second "no failure found" diagnosis is determined based on the same problem.

u. Transit or delivery damage, damage caused by packing, unpacking, assembly, installation, or removal. Short circuit, loss of use, parts or labor covered under the manufacturer's warranty, lack of maintenance, bodily injury, pre-existing conditions, manufacturer's recall, periodic checkups or maintenance. We will not pay for adjustments or repairs required because of conditions at your location.

v. Parts or accessories that are used in conjunction with Product specified under this Contract that enhances the performance of the covered Product.

w. Any cost recoverable under any other warranty, guarantee, or under an insurance policy (in such case, this Contract will cover any applicable deductible).

x. Regular maintenance parts such as filters, lubricants, or any Product that has been altered or misused or requires replacement due to normal wear, accidents or lack of proper maintenance.

y. Products over sixty (60) months of age on the date of Contract purchase.

**16. CANCELLATION AND REFUND.** You may cancel this Contract at any time for any reason. If You cancel this Contract within sixty (60) days of the date purchased You will receive a refund of the full purchase price less any claims. If You cancel this Contract thereafter, You will be refunded the remaining days of coverage on a monthly prorated basis, less costs for service performed (if applicable). Neither You, the Dealer nor We are obligated to renew this Contract beyond the current term.

**17. CLAIMS LIMITATION.** The total claims limitation under this Contract is the original purchase price of Your Product minus sales tax, claims paid, delivery and installation. During the term of the Contract We may elect, at Our option, to buyout the Contract for the original purchase price of the covered Product minus claims paid, less sales tax, delivery and installation, or replace the Product with a comparable Product. Technological advances may result in a replacement Product with a lower selling price than the original Product. In the event We reimburse You or replace the Product We shall have satisfied all obligations under this Contract and the covered Product becomes the property of Service Net and We may, at Our discretion, require the Product to be returned to Us (or Our designee) at Our expense.

**18. BUYOUT.** We may elect, at Our option, to buyout the Contract during the coverage term for the lesser of (I) current market value of a Product with equivalent specifications or (II) purchase price of Your Product minus sales tax and claims paid. When determining the current market value of a Product of equivalent specifications a fair analysis is completed using current manufacturers' and distributors' pricing on comparable products. All contractual obligations are considered fulfilled upon buyout of the Product. You have up to forty-five (45) days from the date of authorization to complete your product buyout transaction. If We buyout the contract, the covered product becomes property of Service Net and We may, at Our discretion, require the product to be returned to Us (or our designee) at Our expense.

**19. GOVERNING LAW.** Unless otherwise governed by applicable provincial law, Your service Contract will be interpreted and enforced according to the laws of the province of Ontario.

**20. CURRENCY.** All references to currency shall be restricted to Canadian denominations and all monies to be paid pursuant to this Contract shall be in Canadian dollars.

**21. NOVATION.** If Service Net assigns another insurance carrier with an "AM Best" industry rating of A- or better under this Contract directly or indirectly, such new insurance carrier will carry the liability under this Contract.

**22. RIGHT TO RECOVER FROM OTHERS.** If We make any payment, We are entitled to recover what We paid from other parties. By accepting settlement of a claim, You transfer to Us Your right to recovery against any other party.

**23. This is not an insurance policy.** As the Administrator, Service Net will assist You in understanding Your warranty and coverage benefits from the day You purchase Your Plan. If Your Covered Product needs repair, You should call the phone number located on the reverse side or You may submit Your claim in writing to Service Net, 650 Missouri Ave., Jeffersonville, IN 47130, USA. With any correspondence, please provide Your daytime phone number and claim number if applicable. The Obligor under this Plan is insured by an A rated insurance carrier. The expiration date and price of this Contract are listed on the face of this Contract. There are some limitations of coverage. You should review the limitations of coverage paragraph for details.

**24. Residents of British Columbia:** Disclosure Notice under the British Columbia Financial Institutions Act. The British Columbia Financial Institutions Act requires that the information contained in the Disclosure Notice be provided to a customer in writing prior to the customer entering a financial transaction. This transaction is between you and Chartis Insurance Company of Canada. In arranging the transaction described above, dealer, by whom this sales associate is employed, is representing Chartis Insurance Company of Canada. The nature and extent of the interest of dealer in Chartis Insurance Company of Canada is none. The nature and extent of the interest of Chartis Insurance Company of Canada in dealer is none. Upon completion of this transaction, dealer will be remunerated by way of a fee paid out of the purchase price of the Contract. The Financial Institutions Act prohibits Chartis Insurance Company of Canada, dealer and/or the sales associate from requiring you to transact additional or other business with the financial institution or any other person or corporation as a condition of this transaction.

**25. ENTIRE CONTRACT.** This is the entire Contract and no other written or oral modifications are valid.

**26. LIMITATION OF LIABILITY.** THE DEALER/RETAILER, SERVICE NET, THEIR AGENTS, CONTRACTORS OR LICENSEES WILL NOT UNDER ANY CIRCUMSTANCES BE LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, PROPERTY DAMAGE, LOST TIME, LOST DATA RESULTING FROM THE BREAKDOWN OR FAILURE OF ANY EQUIPMENT OR FROM DELAYS IN SERVICING OR THE INABILITY TO RENDER SERVICE ON ANY COVERED EQUIPMENT. EXCLUSION IS MADE OF ANY IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE. THERE ARE NO EXPRESS OR IMPLIED WARRANTIES MADE HEREIN.

**If you have any questions, require customer service, or wish to report a claim, please contact Service Net, 650 Missouri Avenue, Jeffersonville, IN 47130. Phone 1-866-525-2451.**