
**Don't panic!
We have you
covered.**



**Buyer Protection &
Extended Warranty**

Purchases made from insured accounts receive extended warranty and are protected if damaged or stolen.

When you make a purchase from your insured account, 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.

Not using a debit card to pay? No problem! As long as the payment is made from your insured account, you receive protection for your purchase.

Valid claims will be satisfied either by replacing the stolen or damaged item, or by a cash payment in an amount that does not exceed 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 blender, the manufacturer would typically offer a one-year warranty.

But, if you make the purchase from your insured credit union account, the blender would be protected under the terms of the original warranty for an additional one year period.

Best of all, there are no applications and no extra costs!



A unique benefit for credit union members! Similar products are offered on credit cards, but this one is truly unique and only available to credit union members.

- Buyer Protection coverage is a full 120 days from date of purchase
- Personal and home-based business purchases are protected
- Coverage is up to **\$60,000 lifetime**
- **Gifts** are included
- Includes **worldwide purchases**, not just Canadian purchases

Are all types of purchases covered?

Many types of purchases are protected including jewelry, sunglasses, golf clubs, clothing, computer equipment, video games, cellphones, cameras, furniture, appliances, iPads, trampolines, toys, and more.



Items not covered include cash, travelers cheques, motorized vehicles, items intended for commercial purposes, animals, plants, food and sporting items lost or damaged through the normal course of use.

Making a claim



Be sure to always keep a copy of your transaction record, receipt, and (for warranty claims) the manufacturer's warranty.

To make a claim email CUMIS at risksgroup@cumis.com and a Claims Representative will assist you.