

INTERIOR PLUMBING AND DRAINAGE TERMS AND CONDITIONS*Please read carefully.***This Service Agreement**

This Service Agreement provides coverage for Your interior water supply and drainage ("System").

Service Line Warranties of Canada, Inc. ("SLWC") will administer this Service Agreement. Your Service Agreement ("Service Agreement") consists of these terms and conditions as well as Your Confirmation Page, which lists important information about Your coverage ("Confirmation Page") and is the entire agreement between You and Us.

SLWC is Your point-of-contact for all questions or concerns.

How can You contact SLWC?

7134 Lee Highway, Chattanooga, TN 37421 • Please see Your Confirmation Page for SLWC's phone numbers.

This is not an insurance policy. This Service Agreement is between you, the Service Agreement holder listed on the Confirmation Page ("You" or "Your") and us, Northcoast Solutions of Canada, ULC ("Us", "We", "Our", "Northcoast"), the entity obligated to provide service. We are responsible for providing Your benefits.

Eligibility**Who is eligible for this coverage?**Owners of:

- A single structure or single housing unit within a structure not intended to be moved ("Home") that is used and zoned only for residential occupancy, including:
 - a) Single-family homes
 - b) Townhomes and apartments
 - c) Multi-family homes

This Service Agreement covers 1 housing unit. If You own a multi-family Home or multiple housing units, You must provide the specific mailing address for each Service Agreement You purchase.

Who is not eligible for this coverage?Owners of:

- Recreational vehicles or homes intended to be moved
- Properties used for commercial purposes

Properties that have:

- A System with a pre-existing condition, defect or deficiency that You are aware of prior to the Start Date of Your first Term
- An entire System shared with a third party or that is covered by a homeowner's, condominium or like association

Coverage

You must call SLWC for Covered Repairs. For Covered Repairs, there must be an operational failure to Your System. You are responsible for charges beyond Your Benefit Limit.

Under this Service Agreement, normal wear and tear of Your System, as described below, is characterized by deterioration that occurs naturally over time resulting from standard use.

What is a Covered Repair?

Repair or replacement of the following inside Your Home, for which You have sole responsibility, that is damaged due to normal wear and tear:

- The blocked, frozen, or leaking System pipes that carry fresh or drinkable water and wastewater

What is the maximum amount We will pay for Covered Repairs?

- Up to \$3,000 CAD per Service Call ("Benefit Limit").
- Multiple Service Calls up to the Benefit Limit. See "What is a Service Call?" below.

Exclusions**What is not covered?****General exclusions:**

1. Damages, losses or expenses, whether from accident, negligence or otherwise, caused by: (a) You or any person or entity other than Us or SLWC or (b) unusual circumstances, meaning war, government regulations, pandemics, riots, hostilities, strikes, work slowdowns, acts or threats of terrorism, fires, explosions, or acts of God including but not limited to natural disasters, earthquakes, tidal waves, and extreme weather (such as tornadoes, drought, hurricanes, and floods).
2. Excluded Damages (see "Limits of liability"), for example damages necessary to access the repair area. Your rights and remedies may vary depending on the province or territory where Your Home is located.
3. Correction of, or reimbursement for, any repairs or restorations made by You or anyone You hire.
4. Any repairs or replacements when no operational failure of Your System has occurred.
5. Any replacement, correction, upgrade, or move of Your existing System including Your meter in order to meet any code, law, regulation, ordinance, or utility directive, if not directly related to the necessary Covered Repair.
6. Assessing, remediating or abating mold or notifying You of any mold that may be present in Your Home.
7. Any section of Your System that is shared with any third party or is covered by a homeowners', condominium or like association.
8. Repair or replacement of any sections or parts of Your System that are not stated to be covered in "What is a Covered Repair?".

System exclusions:

1. Non-conforming drain lines, meaning drain lines not directly connected to the public sewer system or Your septic tank.
2. Appliances, fittings, or fixtures, vent stacks, pressure reducing valves, backflow prevention devices, fire suppression and other sprinkler systems, irrigation systems, distribution piping such as for radiators and heating systems, condensate drain lines for cooling systems, pumps, or grinders.

Service Calls**What is a Service Call?**

A visit to Your Home by one of SLWC's approved technicians where either work is performed to diagnose and complete a single Covered Repair or it is determined that the repair is not covered ("Service Call").

Do You have to pay anything for a Service Call?

There is no fee to make a Service Call.

When can You request a Service Call?

As soon as Your Service Agreement begins.

How can You request a Service Call?

Call SLWC and a service representative will schedule a Service Call. You will not be reimbursed for work not authorized by SLWC. Technicians must have safe and clear access to, and safe working conditions at and around, the work area. In order to make a Service Call Your Service Agreement must be active and You must be current with Your payment(s) of the amount You agree to pay for this Service Agreement, as listed on Your Confirmation Page ("Price"). Whether Your System is to be repaired or replaced is entirely within the discretion of SLWC.

What is the Covered Repair Guarantee?

For 12 months, We will arrange at Our expense and choice for repair or replacement of Covered Repairs which are defective in materials or workmanship ("Covered Repair Guarantee"). We disclaim any and all statutory or common law warranties (whether express or implied) other than the Covered Repair Guarantee and any implied warranties that cannot be excluded under applicable law.

Term, cancellation and renewal

When does this Service Agreement start and how long is it?

Your Service Agreement begins on the start date listed on Your Confirmation Page ("Start Date") and continues for 12 months ("Term").

Can You cancel?

You may cancel at any time by either calling SLWC or going online to <https://www.slwofc.ca/cancel>.

- If You cancel within 30 days of the Start Date, You will receive a full refund less any claims paid by Us.
- If You cancel more than 30 days after the Start Date, You will receive a pro-rata refund less any claims paid by Us.
- If You discover that You have similar coverage provided to You at no charge and You cancel, We will refund the payments You have made less any claims paid by Us. You may be required to provide evidence of the similar coverage.

Can We cancel?

- We may cancel, with no less than 15 days' notice to You: (a) for non-payment of the Price; (b) if We find that You already have coverage that is the same or similar to the coverage provided by this Service Agreement; (c) if We find that You are ineligible for this coverage; or (d) for Your: (i) fraud; or (ii) misrepresentation of facts that are material to this Service Agreement or benefits provided under it.
- We may cancel for any other reason on 60 days' notice to You.

If We cancel for (a), no refund will be given. If We cancel for (b) or (c), We will refund the payments You have made less any claims paid by Us. In all other cases You will get a pro-rata refund less any claims paid by Us.

You will be notified in writing prior to cancellation. The notice will tell You when Your Service Agreement will be cancelled and why it has been cancelled. The notice period begins when We send the notice to You.

Will this Service Agreement automatically renew?

Unless You tell Us otherwise, Your Service Agreement will automatically renew at the end of every Term for another 12 months at the then-current renewal price. We may change the price at renewal. We reserve the right to not offer this Service Agreement upon renewal.

Other terms

How can You contact Northcoast?

2200 HSBC Building, 885 West Georgia Street Vancouver, British Columbia V6C 3E8 • 1-800-806-0690

Receiving documents electronically

If You consent to electronic delivery, You can receive Your Service Agreement and all related documents to the email address listed on Your Confirmation Page ("Email Address"). To update Your Email Address or discontinue electronic delivery of Your documents You can call SLWC or update Your preferences in Your website profile at www.slwofc.ca.

Privacy policy

SLWC is serious about the private nature of Your personal data. Please read their Privacy Policy, a link to which can be found at the bottom of every page at www.slwofc.ca, carefully to fully understand how they collect, share, and protect personal data about You. You can also call SLWC to request a copy.

Assignment/Amendment

We may assign this Service Agreement, in whole or in part, at any time without prior notice to You. We may change this Service Agreement (including the Price) and delegate any of Our obligations at Our sole discretion and without Your consent provided We give You 30 days' prior written notice of the changes. The changes will become effective 30 days after We send You the notice. You may not change this Service Agreement or delegate any of Your obligations.

Transfer

You may not transfer this Service Agreement.

General

Should any of these terms and conditions conflict with the laws of Your province or territory they shall be deemed amended so as to comply with those laws. Should certain terms or conditions be held to be invalid or unenforceable, the remainder of these terms and conditions shall remain valid.

Limits of liability

To the fullest extent permitted by applicable law, (1) You agree that We and SLWC, and both of our respective parents, successors, affiliates, approved technicians and Our and their officers, directors, employees, affiliates, agents, contractors or similar parties acting on behalf of either Us or SLWC shall not be liable to You or anyone else for: (a) any actual losses or direct damages that exceed the lowest applicable per repair Benefit Limit, or, if there is no maximum Benefit Limit, any actual losses or direct damages that exceed the cost of repairs provided for in the "What is a Covered Repair?" section(s) of this Service Agreement, relating to any repairs performed by Us, SLWC or on behalf of either Us or SLWC or services provided hereunder giving rise to such loss or damage; or (b) any amount of any form of indirect, special, punitive, incidental or consequential losses or damages, damages based on anticipated or lost profits, wages, or revenue, or damages based on diminution in value or a multiple of earnings, including those caused by any fault, failure, delay or defect in providing any repairs performed by Us, SLWC or on behalf of either Us or SLWC or services provided under this Service Agreement, regardless of whether such damages were foreseeable and whether or not We or SLWC or anyone acting on behalf of either Us or SLWC have been advised of the possibility of such damages (the damages listed in clauses (a) and (b), collectively the "Excluded Damages"); and (2) these limitations and waivers shall apply to all claims and all liabilities and shall survive the cancellation or expiration of this Service Agreement. You may have other rights that vary between provinces and territories.

Arbitration: YOU, NORTHCOAST AND SLWC ALL AGREE TO RESOLVE DISAGREEMENTS OR DISPUTES ONLY BY FINAL AND BINDING ARBITRATION OR IN SMALL CLAIMS COURT as follows:

A. **EXCEPT FOR SMALL CLAIMS COURT CASES THAT QUALIFY, YOU ACKNOWLEDGE AND AGREE THAT ANY DISPUTE OR DISAGREEMENT THAT IN ANY WAY RELATES TO OR ARISES OUT OF THIS SERVICE AGREEMENT, OR FROM SERVICES OR BENEFITS YOU RECEIVE OR SERVICES OR BENEFITS YOU CLAIM TO BE OWED FROM NORTHCOAST OR SLWC, OR FROM ANY OTHER AGREEMENT BETWEEN US, WILL BE RESOLVED BY FINAL AND BINDING ARBITRATION IN ACCORDANCE WITH THE RULES OF THE CANADIAN ARBITRATION ASSOCIATION.**

Arbitration will apply not only to disputes and disagreements with or against Northcoast or SLWC, but also to disputes and disagreements with or against the officers, directors, managers, employees, agents, affiliates, insurers, technicians, successors or assigns of Northcoast or SLWC. This paragraph shall apply to all disputes and disagreements, including those arising before this paragraph became binding on the parties.

B. Most disputes or disagreements can be resolved by contacting SLWC. In the unlikely event SLWC is unable to resolve a dispute or disagreement, We, You and SLWC agree to resolve such disputes through binding arbitration. The party that intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute ("Notice"). The Notice to SLWC should be addressed to: Service Line Warranties of Canada, Inc., 7134 Lee Highway, Chattanooga, TN 37421. The Notice must (a) describe the nature and basis of the disagreement or dispute; and (b) set forth the specific relief sought. If an agreement cannot be reached to resolve the disagreement or dispute within 30 days after Notice is received, an arbitration proceeding may commence. Any arbitration hearings will take place in the province or territory where Your Home is located, unless otherwise agreed.

C. **IT IS FURTHER AGREED THAT ANY QUALIFYING SMALL CLAIMS COURT CASE OR ARBITRATION COMMENCED BY YOU OR SLWC WILL BE COMMENCED IN AN INDIVIDUAL CAPACITY.** You may only bring a qualifying Small Claims Court case or commence an arbitration on Your own behalf and cannot seek relief that would affect other parties.