

BCRC Heating PROTECTION AND MAINTENANCE PLANS TERMS AND CONDITIONS FOR SERVICES COVERED

The Terms and Conditions (these "Terms") of coverage for all BCRC Heating Protection and Maintenance Plans are documented below. You will only receive the coverage you have selected as shown on your Welcome Letter in the Plan Details ("Plan").

MAINTENANCE PLANS

ANNUAL HEATING MAINTENANCE PLAN:

You are entitled to receive one annual checkup and cleaning of your heating unit, including a safety test for carbon monoxide.

You are only entitled to obtain your annual check-up and cleaning once during the initial 12 month period commencing on the date of your enrollment in the Plan and terminating on the anniversary date of your Enrollment Date (the "anniversary date"), and thereafter you are only entitled to obtain your annual check-up and cleaning once during each subsequent 12 month period commencing and ending on the anniversary date. You may schedule your annual check-up and cleaning to occur at any time during the year other than between May 15 and August 1.

Although we may attempt to remind you from time to time of your annual check-up and cleaning to which you may be entitled, we are not obligated to do so and you are responsible for contacting us to arrange any such annual check-up or cleaning at a mutually convenient time (subject to the availability described above). We will not be responsible for any annual check-up and cleaning that is not provided due to you failing to contact us.

Equipment Covered: Covers one of the following: residential natural gas furnace, boiler, space heater, air handler, heat pump or high velocity unit (the "heating unit"). Equipment using conversion burners, the conversion burner itself, fireplaces and ductless or wall units are not eligible for coverage. Equipment serving more than one dwelling unit is not eligible for coverage. Heating equipment that heats using electricity or a fuel other than natural gas (e.g. oil, propane, wood, etc.) is not eligible for coverage.

"Flushing of the heat exchanger" or "additional cleaning" that is required due to insufficient maintenance prior to joining any Maintenance Plan is excluded from coverage and will be charged to you at our standard labour rate (currently \$149 per hour). Boiler system drainage and refill are excluded from any Maintenance Plan coverage.

ANNUAL COOLING MAINTENANCE PLAN:

You are entitled to receive one annual check-up and cleaning of your cooling unit.

You are only entitled to obtain your annual check-up and cleaning once during the initial 12 month period commencing on the date of your enrollment in the Plan and terminating on the anniversary date of your Enrollment Date (the "anniversary date"), and thereafter you are only entitled to obtain your annual check-up and cleaning once during each subsequent 12 month period commencing and ending on the anniversary date. You may schedule your annual check-up and cleaning to occur at any time during the year other than between May 15 and August 1.

Although we may attempt to remind you from time to time of your annual check-up and cleaning to which you may be entitled, we are not obligated to do so and you are responsible for contacting us to arrange any such annual check-up or cleaning at a mutually convenient time (subject to the availability described above). We will not be responsible for any annual check-up and cleaning that is not provided due to you failing to contact us.

Equipment Covered: Covers a residential electric powered central air conditioning unit, heat pump or high velocity air conditioning unit (the "cooling unit"). Natural gas powered, ductless or wall units are not eligible for coverage. Equipment serving more than one dwelling unit is not eligible for coverage.

"Flushing of the heat exchanger" or "additional cleaning" that is required due to insufficient maintenance prior to joining any Maintenance Plan is excluded from coverage and will be charged to you at our standard labour rate (currently \$149 per hour).

ANNUAL HEATING AND COOLING MAINTENANCE PLAN:

Covers the same service and equipment as both the Annual Heating Maintenance Plan and the Annual Cooling Maintenance Plan. The heating unit and the cooling unit will be checked and cleaned on the same visit.

BCRC PROTECTION PLANS

ANNUAL HEATING MAINTENANCE PROTECTION PLAN:

You are entitled to receive a check-up and cleaning of your heating unit, including the parts specified below and a safety test for carbon monoxide once every twelve months. Subject to these Terms, we will cover the diagnosis and repair, replacement or adjustment, as we determine necessary, of specified parts within your heating unit subject to the exceptions noted below. For parts and services included in your Plan, you are protected from all labour and part replacement costs, up to the limits described below.

Your first check-up and cleaning must be scheduled within 45 days of your Enrollment Date. Following the date of your first check-up and cleaning (each check-up and cleaning date is a "Service Date"), you are entitled to a check-up and cleaning no more than once every twelve months. Although we may attempt to remind you from time to time of your check-up and cleaning to which you may be entitled, we are not obligated to do so and you are responsible for contacting us to arrange any such check-up or cleaning at a mutually convenient time (subject to the availability described above). We will not be responsible for any check-up and cleaning that is not provided due to you failing to contact us.

Diagnosis and repair, replacement or adjustment service under your Plan starts on the first Service Date. Unless your Plan is cancelled, service for the diagnosis and repair, replacement or adjustment services for the specified parts in the unit will continue until the earlier of (i) your next Service Date, or (ii) the two year anniversary date of the last Service Date.

"Flushing of the heating exchanger" or "additional cleaning" that is required due to insufficient maintenance prior to joining an Annual Heating Maintenance Protection Plan is excluded from service and will be charged to you at our standard labour rate (currently \$149 per hour). Boiler system drainage and refill are excluded from an Annual Heating Maintenance Protection Plan service.

Equipment Covered:

We service one of the following: residential natural gas furnace, boiler, space heater, air handler, heat pump or high velocity unit (the "heating unit"). Equipment using conversion burners, the conversion burner itself, fireplaces and ductless or wall units are not eligible for service. Equipment serving more than one dwelling unit is not eligible for service. Heating equipment that heats using electricity or a fuel other than natural gas (e.g. oil, propane, wood, etc.) is not eligible for service.

Parts Covered

The following is a complete list of parts we service and maintain under an Annual Heating Maintenance Protection Plan:

- Gas Burner and Orifices
- Pilot Burner
- Automatic Gas Control Valves
- Thermocouple/Generator
- Gas Regulator
- Fan and Limit Controls
- Electric Ignition System
- Power Burner Motor
- Relay
- Heating Circuit Transformer
- Flame Spreader Roll Out Switch
- Vent System Pressure Switch
- Flow Switch
- Condensate Pump
- Pulley and Belt
- Furnace Low Voltage Circuit Fuse
- Blower/Component
- Automatic Vent Damper/Motor
- Fan Motor
- Aqua Stat Controls
- Door Switch
- Venter Motor Assembly
- Summer/Winter Switch
- Thermostat (other than Wi-Fi enabled thermostats)

The following parts are excluded from service under your Plan: heat exchanger, heating coil (air handler), heating sections (boiler), firebox/combustion chamber, furnace filters, low and high water cut-off valves, circulating pumps, zone valves, and parts added on to accommodate ancillary equipment such as air conditioners, humidifiers, etc. Replacement of the complete heating unit is not covered under your Plan.

ANNUAL COOLING MAINTENANCE PROTECTION PLAN:

You are entitled to receive a check-up and cleaning of your cooling unit once every twelve months. Subject to these Terms, we will cover the diagnosis and repair, replacement or adjustment, as we determine necessary, of specified parts within your cooling unit subject to the exceptions noted below. For parts and services included in your Plan, you are protected from all labour and part replacement costs, up to the limits described below.

Your first check-up and cleaning must be scheduled within 45 days of your Enrollment Date. Following the date of your first check-up and cleaning (each check-up and cleaning date is a "Service Date"), you are entitled to a check-up and cleaning no more than once every twelve months. Although we may attempt to remind you from time to time of your check-up and cleaning to which you may be entitled, we are not obligated to do so and you are responsible for contacting us to arrange any such check-up or cleaning at a mutually convenient time (subject to the availability described above). We will not be responsible for any check-up and cleaning that is not provided due to you failing to contact us.

Diagnosis and repair, replacement or adjustment service under your Plan starts on the first Service Date. Unless your Plan is cancelled, service for the diagnosis and repair, replacement or adjustment services for the specified parts in the unit will continue until the earlier of (i) your next Service Date, or (ii) the two year anniversary date of the last Service Date.

"Flushing of the heating exchanger" or "additional cleaning" that is required due to insufficient maintenance prior to joining an Annual Cooling Maintenance Protection Plan is excluded from service and will be charged to you at our standard labour rate (currently \$149 per hour).

Equipment Covered:

Coverage for a residential electric powered central air conditioning unit, heat pump or high velocity air conditioning unit (the "cooling unit"). Natural gas powered, ductless or wall units are not eligible for service. Equipment serving more than one dwelling unit is not eligible for service.

Parts Covered:

The following is a complete list of parts we maintain and service under your Annual Cooling Maintenance Protection Plan:

- Add-On Fan Centres
- Cooling Contractor/Relay
- Capacitor
- Evaporator Coil
- Line Components
- Internal Electrical Wiring
- Internal Copper Tubing

- Condenser Fan Motor
- Low Ambient Temperature Sensor
- Thermostats (other than Wi-Fi enabled thermostats)
- Fan Blade
- Add-On Indoor Fan Relay
- Pressure switch
- Service valve

The following are excluded from service under your Plan: compressor and condenser coil replacement. Repairs required within the furnace or air handler are not covered by the Annual Cooling Maintenance Protection Plan but are included in the Annual Heating, or Annual Heating AND Cooling Maintenance Protection Plans.

ANNUAL HEATING AND COOLING MAINTENANCE PROTECTION PLAN:

Service and parts exclusions are the same as the Annual Heating Maintenance Protection Plan and the Annual Cooling Maintenance Protection Plan.

ANNUAL ELECTRICAL PROTECTION PLAN:

Annual Electrical Protection Plan:

Subject to these Terms, including the Plan limits, we will cover the diagnosis and repair, replacement or adjustment, as we determine necessary, of specified parts within your home's electrical system subject to the exceptions noted below. For parts and services included in your Plan, you are protected from all labour and part replacement costs, up to the Plan limits described below.

Annual Electrical Protection + Inspection Plan:

If you selected the Annual Electrical Protection + Inspection Plan, you will receive the same coverage as the Annual Electrical Protection Plan plus an annual visual inspection of the covered components of your home's electrical system. The purpose of the inspection is to identify non-compliant or unpermitted components that are patently and obviously visible without intrusive or destructive inspection of your home's electrical system. No inspection can be guaranteed to detect all issues with your electrical system and components, and you acknowledge that our inspection is limited to the visible inspection described above. Although we may attempt to remind you from time to time of any annual inspection to which you may be entitled, we are not obligated to do so and you are responsible for contacting us to arrange any such inspection at a mutually convenient time. We will not be responsible for any annual inspection that is not provided due to you failing to contact us.

Terms and Conditions and Services and Equipment Covered:

The following is a complete list of the electrical components in your home's electrical system covered by your Plan:

- Switches
- Outlets
- Interior Wiring
- Components Within the Electrical Panels
- Components Within SubPanels
- Receptacles
- Pot Light Repairs
- Fluorescent Fixtures
- Cover Plates (Basic)
- Repair to Ground Fault Circuit Interrupters
- USB Charging Receptacles
- Humidity Switches
- Range Outlets
- Dryer Outlets
- Doorbell System Repair

The following items are excluded from coverage:

- Repairs related directly to obsolete wiring systems (e.g. knob & tube wiring)
- Repairs necessary as a result of unqualified work
- Repairs needed as a result of fire, flood, lightning, vandalism
- Aluminum Wiring
- Electrical Permits
- Ceiling Fans

- Circuit Overloading
- Direct Current Wiring or Components
- Garage Door Openers
- Central Vacuum Systems
- Inadequate Wiring Capacity
- Intercoms or Alarm Systems
- Power Failure
- Failures Caused by Power Surges
- Remote Controls
- Electrical Appliances

Annual Electrical Protection Plan Limits:

Under your Plan, our total parts and labour responsibility (including access to wiring through unobstructed walls, ceilings or floors only and diagnosis) is limited to a maximum of CDN \$1500 retail value (including PST/GST) during each year of Plan coverage. Retail value is as determined by us using our standard repair pricing. You are responsible for any parts and labour charges above this amount.

We are only responsible for installing standard products. Your Plan does not cover, and we are not required to replace, non-standard, specialty or non-North American parts or components that are not available through our usual suppliers. Decorative or speciality switches, outlets and receptacles are not covered by your Plan and will be replaced with standard white or beige switches, outlets and receptacles. We are not responsible for upgrades or for the cost of construction, carpentry or other modifications made necessary by existing equipment or installing different equipment. Your Plan does not cover the cost of electrical permits necessary for completing any work (whether such work is covered by this Plan or otherwise), and you agree to pay such cost of such necessary electrical permits.

ANNUAL PLUMBING PROTECTION PLAN:

Subject to these Terms, we will cover the diagnosis and repair, replacement or adjustment, as we determine necessary, of specified parts within your plumbing and drain system subject to the exceptions noted below. For parts and services included in your Plan, you are protected from all labour and part replacement costs, up to the limits described below.

Terms and Conditions and Services and Equipment Covered:

The following is a complete list of the parts in your plumbing and drain system covered by your Plan:

- Hot and cold water pipes and drainage pipes inside your home and downstream from your main water incoming water valve
- Faucet repair including replacement of washers and/or cartridges in taps and faucets
- Mechanical pop-up stoppers
- Piping repairs to your humidifier, dishwasher and refrigerator
- Outside hose bibs
- Blocked toilets, sinks, and showers
- Moving parts within the toilet tank
- Toilet flange repair
- Diagnosis of below grade waste drains or below grade rainwater drain blockages
- Primer line to laundry tub
- Mixing valves (other than those in hydronic heating systems)
- Humidifier valves
- Inspection and repair of backwater valves
- Repair of shut-off valves.

The following items are excluded from coverage:

- Faucet replacement
- Mixing valves contained in hydronic heating systems
- Hands free faucet repair
- Annual or routine plumbing inspection or cleaning of drains or catch basins,
- Changes to or problems with municipal water services
- Repair or replacement of other fixtures, appliances or equipment, water heaters, water softeners, water filtration systems, septic systems, sink basins, toilet seats, toilet tanks or bowls, bathtubs, showers, bidets, boilers, boiler piping and valves, radiators, radiator piping and valves, humidifiers,

refrigerators, washing machines, dishwashers, hot tubs, swimming pools, out-building supplies, decorative garden features, rainwater downspouts or eavestroughs, weeping tiles, backflow preventers, check valves, radiant in-floor heating and Saniflo electrical units for toilets

- Repairs made necessary as a result of faulty fixtures, appliances or equipment, sump pumps
- Repairs of or clearing of blockages in below grade drains
- Installation of new or replacement backwater valves
- Repair or replacement of circulation pumps
- Washing machine hoses
- Repair or replacement of motors, heaters, jets or related piping provided to bathtubs, hot tubs or swimming pools
- Fresh water tubes and drain tubes related to appliances
- Heating equipment piping/drains, or septic systems and their outflow pipes
- Pipe replacement required where pipe design/integrity has resulted in poor pressure (e.g. the calcification of galvanized or lead piping or integrity problems related to hard water)
- Drain piping repairs caused by improper installation or settling
- Replacement of galvanized, lead, cast iron, or non-PEX plastic piping
- Mobile homes.

ANNUAL HEATING MAINTENANCE PROTECTION PLAN:

Covers the same service and equipment as both the Annual Heating Maintenance Protection Plan

ANNUAL HEATING OR COOLING MAINTENANCE PROTECTION PLAN:

Covers the same service and equipment as both the Annual Heating OR Cooling Maintenance Protection Plan

TRIO PROTECTION PLAN

Covers the same service and equipment as the Annual Heating AND Cooling Maintenance Protection Plan

ALL SYSTEMS PROTECTION PLAN

Covers the same service and equipment as the Annual Heating AND Cooling Maintenance Protection

ALL BCRC PROTECTION AND MAINTENANCE PLANS:

Cancellation

If you have an Annual Heating and/or Annual Cooling Maintenance Plan, your Plan is in effect for a one-month term, which term shall automatically be renewed for successive one-month terms until cancelled by either us or by you upon written notice to the other party.

If you have one of our BCRC Protection Plans, your Plan will be in effect for a period of one year and will be renewed for successive one year periods, unless cancelled by us or by you upon prior written notice to the other party.

Cancellation will be effective on the date written notice is given unless the party giving the notice indicates otherwise within such notice.

If you cancel your Plan, you will remain liable to us for any outstanding amounts owing on your account. For certainty, this means if you cancel any plan (except an Annual Heating and/or Cooling Maintenance Plan) you will be required to pay us the remaining payments until your next anniversary of your Enrollment Date that would have come due but for your cancellation. In the event that we cancel your Plan, our liability will be restricted to a refund, if any, of the unexpired portion of any payments made, and to completing any repairs or parts placements covered by your Plan for which you have notified us up to the date of the termination of your Plan.

In addition, for Annual Heating and/or Cooling Maintenance Plans,, if: (1) you cancel your Plan, (2) such cancellation is effective on a date other than on the anniversary of your Enrollment Date, and (3) you have obtained a check-up and cleaning of your heating unit and/or cooling unit (as applicable) since your Enrollment Date (in the case of the first twelve month period since your enrollment) or since the last anniversary of your Enrollment Date (in the case of the second or subsequent 12 month period since your enrollment), then you will be required to pay to us an amount equal to the total of all remaining monthly or quarterly charges, as applicable, that would have come due on or before the next anniversary of your Enrollment Date but for your cancellation.

Billing and Payment

Your bill will be sent by us to you on a quarterly basis or, if permitted by us, on a monthly basis. Your charges are due 15 days after the bill issue date on your bill. A bill may not be sent to you if we believe that you have a credit balance. For your convenience, we have arranged the various payment options. Your payment may be made by cheque or money order payable to BCRC Heating and Cooling LTD and, so long as there is no interruption in postal service, sent by mail to BCRC Heating and Cooling LTD, 6851 Sellers Ave, Burnaby, BC V5J 4R2. Your account number should be included on the front of your cheque or money order. Cash should not be sent through the mail. Payments may also be made through a financial institution in the manner of your choice (including paying at an automated teller machine, through telebanking or internet banking). If you have authorized us to have your payments deducted from your bank account (a pre-authorized payment or "PAP"), we will notify you 15 days prior to the first PAP. You will only receive another bill if the amount of the PAP changes. On approximately the same day (a "PAP Date") each quarter or, if permitted by us, each month, the charges set out on your bill are due and we will debit the account identified in the banking information you have provided (or any other account that you may identify to us from time to time) for those charges and all other amounts you owe us. If the PAP Date falls on a weekend or statutory holiday, your account will be

debited on the next business day. **You agree that we will not notify you in advance of each PAP.** The Plan services are provided for your personal use. You may cancel this authorization upon 30 days written notice to us, however, you remain obligated to pay all amounts due or owing under your Plan. You have certain recourse rights if any debit that we draw does not comply with this authorization. For example, you have the right to reimbursement for any debit that is not authorized or is not consistent with this authorization. For more information on your right to cancel a PAP debit agreement or on your recourse rights, contact your financial institution or visit www.payments.ca. You will pay us on demand interest on all amounts payable by you (including interest) and not paid when due, both before and after judgment, at a rate equal to 1.5% per month (or 19.6% per annum), compounded monthly. You will be charged \$25 for any cheque that is returned unpaid by your bank or for any PAP that cannot be processed for any reason.

If more than one customer is named on the front of your bill, you understand and agree that (i) each of you is individually liable, and all of you are collectively liable, for all obligations imposed on you by these Terms; (ii) any one of you may act for all of you under your Plan and these Terms and any action by any one of you will be binding on all of you; and (iii) we will be fully discharged in respect of any of our obligations under your Plan upon performance of that obligation in favour of any of you.

NOTICE OF CHANGES

You agree to promptly inform us of any change of your mailing address at least 30 days in advance of such change. If you have chosen to make your payments under your Plan by PAP, you must inform us in writing of any changes in the bank account information you provided. Notice of any change should be sent to us at BCRC Heating and Cooling Ltd, 6851 Sellers Ave, Burnaby, BC V5J 4R2 or call us at (604) 781-7272.

UNAVAILABLE PARTS AND PART REPLACEMENT

If a part covered by your Plan is unavailable, we will attempt to obtain a replacement part or an equivalent substitute as quickly as possible, but limited availability of certain parts may result in delays from time to time. In the unusual event that we cannot provide a part replacement or an equivalent substitute, we will not be liable for such part replacement, equivalent substitute or for any resulting damages. Parts replacement or equivalent substitutes are solely at our discretion. Any part that is found to be defective and is replaced under your Plan becomes our sole property and may be disposed of at our discretion.

LIMIT ON LIABILITY

We are not the manufacturer, supplier or installer of all or any part of the heating unit, the cooling unit, the electrical system or the plumbing and drain system, as applicable, and we make no representations, warranties or conditions as to the performance of such unit or system. We will not be liable for any loss, damage or injury of any type arising out of or related to your Plan or caused or contributed in any way by the use and operation of the heating unit, the cooling unit, the electrical system or the plumbing and drain system or any indirect, incidental, special or consequential damages, even if reasonably foreseeable. If we are not able to perform any of our obligations under your Plan because of circumstances or events beyond our control, we shall be excused from the performance of such obligations for the duration of such circumstances or events and we shall not be liable to you for such failure to perform. This Plan is not insurance and does not cover any losses, repairs or replacements arising from abuse, accidental or deliberate damage, theft, vandalism, fire, flood, freezing, earthquake, other natural disasters, acts of war, acts of God, unauthorized repairs, improper thermostat setting, or household electrical problems.

You will indemnify us from all claims, losses and costs that we may suffer or pay, or may be required to pay, including legal expenses, in connection with the heating unit, the cooling unit, the electrical system or the plumbing and drain system, your Plan or the use and operation of the unit or system, including any claims against us for any injury or death to individuals or damage to property. You will pay, when due, all taxes and other charges imposed by any governmental authority on or in connection with your Plan or your payments made under it.

YOUR CONSENT REGARDING INFORMATION

We may collect and use personal information provided by you for the purposes of verifying your identity (including for regulatory compliance purposes). We may collect personal information for these purposes from you, your product dealer, and our affiliates. You consent to the disclosure of such information by these parties to us. You agree that we may, from time to time, use the above information and other personal information collected or compiled by us in connection with your Plan (including account status and payment history) (collectively, the "information") for the purposes of opening, administering, servicing and enforcing these Terms, collecting amounts owing to us, responding to your inquiries and otherwise communicating with you regarding your account. For the purpose of maintaining your credit history, we may from time to time disclose credit related information to credit bureaus and credit reporting agencies. If you have provided your banking information, we may use and exchange it with your and our financial institutions for payment processing purposes. We may otherwise use your information and disclose your information to third parties as necessary, to: enforce these Terms and otherwise collect amounts owing to us; for the purposes of detecting and preventing fraud; in connection with audits; and generally for the purposes of meeting legal, regulatory, risk management and security requirements. We may use and disclose your information to assignees, prospective assignees and other third parties that are connected with the proposed or actual financing, insuring, sale, securitization, assignment or other disposal of all or part of our business or assets (including these Terms and/or amounts owing to us) for the purposes of permitting a prospective assignee to determine whether to proceed or continue with the transaction, fulfilling any reporting or audit requirements to such parties, and/or completing the transaction. Our successors and assigns may collect, use and disclose your information for substantially the same purposes as described in this paragraph. We may use agents and service providers (including affiliates acting in that capacity) to collect, use, store and/ or process personal information on our behalf, and your information may be transferred to these entities for the purposes described in this paragraph. Some of these entities may be located outside of Canada where local laws may permit governmental, law enforcement, or regulatory authorities or courts to have access to the information. In addition to the purposes set out above, we and our affiliates may use your contact information to provide you with occasional information about other products and services offered by us or our affiliates. However, you may refuse consent for this purpose by contacting us within thirty days after you receive these Terms at BCRC Heating, and we will not use your information for this purpose until a reasonable period of time has passed after we have sent these Terms to you. You may at any time thereafter withdraw consent to our use of personal information for this purpose by calling the above number (please allow a reasonable time for us to process your request). You may request access to and correction of your information, subject to applicable legal restrictions, or make other inquiries regarding how we handle your personal information (including with respect to our use of agents and service providers located outside of Canada) by writing to us at 6851 Sellers Ave, Burnaby, BC V5J 4R2, Attention: Privacy Officer. You consent to the collection, use and disclosure of your personal information as may be further described in our Privacy Policy, available at bcrcheating.com and which we may amend from time to time, and as otherwise permitted or required by law. The consents provided above shall be valid for so long as required to fulfill the purposes described in this paragraph.

OTHER TERMS

- We will not reimburse you for the costs of services or parts replacement performed by contractors that have not been authorized by us.
- Except as specifically provided in these Terms, your Plan is non-refundable. Your Plan is not transferable to another residence.
- We have the right to change, from time to time, any term of these Terms, including any Plan rates and charges, by sending you prior notice of the change and such change will be effective 30 days after the date set out in that notice.
- We may sell, assign or otherwise dispose of, or grant a security interest in, all or part of our right and interest in these Terms to anyone else, without notice to you or your consent. To the extent not prohibited by law, you will not assert against any transferee any claims, defences, set-offs, deductions or counterclaims which you may now or in the future be entitled to assert against us.
- These Terms will be governed by the laws of the province in which you reside.
- The costs of redecoration and restoration costs required as a result of any work performed in connection with the Plan is not covered. This includes wall-coverings, drywall, plaster, wallpaper, paint, floor coverings, tile, cabinetry, countertops, landscaping or repair of any structural or cosmetic defects.