

Clause required under the Consumer Protection Act.

(Insurance)

Before entering into this contract, the merchant requires the consumer to hold an insurance (indicate the type of insurance required).

A consumer may meet that requirement:

- (a) either by subscribing to or participating in the insurance that may be recommended by the merchant;
- (b) by subscribing to or participating in an insurance with an insurer and the insurance representative chosen by the consumer; or
- (c) with an insurance the consumer already holds.

The merchant may not refuse the insurance chosen or held by the consumer without reasonable grounds.

It is in the consumer's interest to refer to sections **111** and **112** of the Consumer Protection Act (chapter P-**40.1**) and, if further information is necessary, to contact the Office de la protection du consommateur.