

# product disclosure statement

JANUARY 2026



## HCS Protection Plan

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This HCS Protection Plan (the "**Protection Plan**") is provided and administered directly by Home Care Supply ("HCS", "we", or "us"). This summary provides important information about the HCS Protection Plan and is intended to help you determine if this coverage meets your needs.

This summary is an explanatory document and is **NOT** your service contract. For all coverage details, including benefits, eligibility, limitations and exclusions, consult the terms and conditions of the coverage and certificate of protection at: [homecaresupply.ca/pages/protection-plan-terms](https://homecaresupply.ca/pages/protection-plan-terms).

## You Already Have a Warranty

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The law provides a warranty on the goods you purchase: they must be usable for normal use for a reasonable length of time. The *Consumer Protection Act, 2002* (Ontario) (the "Act") gives a warranty on all goods you purchase from a merchant. The goods must be usable for the purposes for which they are ordinarily used (section 9 of the Act) and in normal use for a reasonable length of time, which may vary according to the price paid, the terms of the contract and the conditions of use (section 9(2) of the Act). For more information on this legal warranty, go to the website of the Ontario Ministry of Public and Business Service Delivery at [ontario.ca/consumer-protection](https://ontario.ca/consumer-protection).

## Plan Administrator:

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### Home Care Supply

150 Confederation Pkwy, Unit 1A  
Concord, Ontario, L4K 1C8  
Canada

Telephone: **(647) 233-5442**

Email: [info@homecaresupply.ca](mailto:info@homecaresupply.ca)

Website: [homecaresupply.ca](https://homecaresupply.ca)

If you have any questions about your Protection Plan, please contact the Administrator, Home Care Supply, at (647) 233-5442 or by email at [info@homecaresupply.ca](mailto:info@homecaresupply.ca). Our customer service team is available Monday through Saturday during regular business hours.

## Distributor:

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Name: **Home Care Supply**

Store locations: [www.homecaresupply.ca](https://www.homecaresupply.ca)

### Vaughan Showroom

150 Confederation Pkwy, Unit 1A  
Concord, Ontario L4K 1C8

### Burlington Showroom

3185 Harvester Rd, Unit 5  
Burlington, Ontario L7N 3N8

## What products can be covered?

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**THE PROTECTION PLAN COVERS ONLY 1 FURNITURE ITEM, BATHROOM VANITY, INTERIOR DOOR, OR FLOORING PRODUCT.** You must purchase a different Protection Plan for each of your products if you want to protect them.

This Protection Plan can cover only 1 of these products:

1. a bathroom vanity or bathroom furniture item
2. an interior door or door system
3. a flooring product

You must purchase the Protection Plan within **30 days** from the purchase of your product and from the same merchant from whom you purchased your product. Each Protection Plan covers only one product. You must purchase a different Protection Plan for each of your products if you want coverage for them.

Products purchased for commercial or business use are not eligible for coverage under a residential Protection Plan. A separate commercial-use plan must be purchased if the product is intended for use in a commercial property, rental unit, or business location.

# What coverages are included in the Protection Plan?

This is a Protection Plan against certain **manufacturing defects, product failures, and structural issues** to your item.

**This Protection Plan does not replace your manufacturer's warranty.** It provides certain additional benefits during the term of your manufacturer's warranty and extends protection beyond its expiry. Sections "What are the limits of the coverage" and "What is not covered" of this summary contain the details of the limitations of this Protection Plan.

Under this Protection Plan, HCS will, in HCS's discretion, either:

- (i) **Repair** your item with new, rebuilt, or non original manufacturer's parts (for furniture and vanities, we may need to arrange for onsite services),
- (ii) **Replace** your product with a comparable product, or
- (iii) **Provide a cash reimbursement** or store credit reflecting the replacement cost of your product.

## Repairing your product

If we choose to repair your product, we may, at our choice:

- (i) Send you cleaning or repair advice,
- (ii) Mail you a care or repair kit, including products to aid in stain removal or surface restoration,
- (iii) Mail you a parts kit to replace the missing or broken parts, or
- (iv) Arrange for on-site service or pickup and delivery.

## Protection Plan for Bathroom Vanities & Furniture

Our Protection Plan protects your bathroom vanities and furniture against:

- a. manufacturing defects in materials and workmanship,
- b. structural failures including warping, cracking, splitting, and peeling of cabinet materials,
- c. broken hardware and pulls including handles, knobs, and towel bars,
- d. separation of joints and welds at connection points,
- e. structural defects to frames, cases, and back construction,
- f. broken hinges, casters, slides, drawer pull/guides, soft-close mechanisms, or swivels,
- g. damaged mechanical elements including lift mechanisms and extension hardware,
- h. drawer mechanism failures including tracks, glides, and soft-close dampers,
- i. door alignment issues that affect opening, closing, or latch function,
- j. countertop defects including cracking, delamination, and chipping (not from impact or misuse),
- k. sink and basin defects including cracks and leaks at factory seams,
- l. finish defects including bubbling, peeling, discolouration, and loss of factory coating,
- m. peeling of veneers and laminate surfaces,
- n. cracking, warping or peeling of finish on exposed surfaces, and
- o. mirror defects including loss of silvering, delamination, or edge deterioration (factory-installed mirrors only).

## Protection Plan for Interior Doors

Our Protection Plan protects your interior doors against:

- a. manufacturing defects in materials and workmanship,
- b. warping, bowing, or twisting that affects opening, closing, or latch function,
- c. core delamination or separation of internal door materials,
- d. pre-hung frame defects including misalignment, splitting, and joint separation,
- e. glass panel defects including seal failure and fogging between panes (factory-installed glass only),
- f. finish defects including peeling, bubbling, and loss of factory coating,
- g. hinge and hardware failures affecting door operation, and
- h. weather stripping and seal deterioration (interior door seals only).

## Protection Plan for Flooring

Our Protection Plan protects your flooring against:

- a. manufacturing defects in materials and workmanship,
- b. delamination or separation of layers,
- c. locking mechanism failure between planks or tiles,
- d. excessive wear beyond normal residential use patterns,
- e. colour fading not attributable to direct sunlight exposure or chemical contact,
- f. surface coating failure including peeling, flaking, or premature loss of wear layer, and
- g. dimensional stability failures including cupping, crowning, or buckling under normal conditions.

*You can find additional information on the Protection Plan for your product in the following sections of the Terms and Conditions: "How we will service your product" and "Coverages and Terms".*

## What are the limits of the coverage?

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The **maximum amount** of coverage for the costs of all of your repairs, replacements, or cash reimbursement is capped at the **purchase price of your product, excluding taxes and fees**. Your coverage includes the costs of your repairs or replacement and the associated shipping fees. All shipping, parts, and labour costs for covered claims are 100% covered with no deductible.

If we repair your product for the same problem twice and a third repair is needed for the same problem within any 12 month period, we will, at our option, replace your product with a comparable product or provide a cash reimbursement or store credit. This does not apply if the damage is from a different cause or a separate incident.

Once the total value of all claims paid under a Protection Plan equals the original purchase price of the covered product, the Protection Plan is considered fulfilled and no further claims will be accepted. Any remaining term on the plan is void upon fulfilment.

## What if I have other insurance or warranty coverage?

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You may already have coverage for your product under another insurance policy, such as under your home insurance, tenant insurance, or credit card extended warranty program. If that is the case, we will work with your other insurer or provider for the payment of your coverage under the Protection Plan. Your coverage under the Protection Plan will be pro rated with the coverage of your other insurers or warranty providers. This Protection Plan is not intended to duplicate coverage available under other policies or warranty programs.

If a manufacturer's warranty or recall applies to the defect in question, the manufacturer's remedy must be pursued first. The Protection Plan will cover only the portion of the claim not addressed by the manufacturer.

## What is not covered?

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We may deny your claim because of exclusions, limitations and reductions. Below is a summary of **some** circumstances and items that are not covered. **This is not a complete list**. Consult the Terms and Conditions of the Protection Plan under the sections titled "What is not covered" and "Limit of Liability" to see a complete list of exclusions, limitations and reductions.

### ***For a bathroom vanity, interior door, or flooring product***

- a. Normal wear and tear, including deterioration from regular use consistent with the product's expected lifespan
- b. Pre-existing conditions, including any defect, damage, or issue that was present before the Protection Plan purchase date or that occurred during shipping (covered under separate shipping protection)
- c. Manufacturer's defects covered under an active manufacturer warranty — the manufacturer's remedy must be pursued first
- d. Intentional damage caused deliberately by the owner, household members, or guests
- e. Lost, stolen, or irretrievable items
- f. Collateral damage, meaning damage to other property caused by the failure of the covered product
- g. Damage caused by any improper care, negligence, neglect, misuse or abuse of the product, including failure to follow the manufacturer's care and maintenance instructions
- h. Accidental damage or liquid damage **unless the additional protection against damages from drops, spills and liquid was purchased**
- i. Water damage from external sources including plumbing leaks, flooding, burst pipes, or excess water exposure from sources other than the product itself
- j. Environmental damage including fire, natural disasters, acts of God, extreme temperature fluctuations, pest damage, or mould
- k. Cosmetic damage including surface scratches, scuffs, and dents that do not materially affect the function or structural integrity of the product
- l. Customer modifications, alterations, refinishing, or unauthorized repairs performed by anyone other than HCS or an HCS-authorized service provider

### ***Additionally for a bathroom vanity or furniture item***

- a. Products made of "X" coded fabric, dry cleaning only fabric, non-colourfast fabric, or silk fabric

### ***Additionally for an interior door***

- a. Damage from improper installation not per manufacturer specifications

- b. Natural flaws, inherent design characteristics, or variations in natural materials (stone, wood grain, marble veining) that are consistent with the product's description
  - c. Stains caused by incontinence, hair and body oils, or chemical contact
  - d. Damage caused by dust corrosion or accumulated environmental deposits
  - e. Odours, pet or animal damage
  - f. Splitting, cracking or peeling of leather or faux-leather surfaces
  - g. Loss of resiliency in cushioning or foam materials
  - h. Plumbing connections, water supply lines, or drain assemblies not factory-installed
- b. Aftermarket hardware, locks, or accessories not factory-installed
  - c. Damage from settling, shifting, or structural movement of the building
  - d. Exterior door use (plan covers interior doors only)
- Additionally for a flooring product**
- a. Damage from improper subfloor preparation or installation not per manufacturer specifications
  - b. Damage from excessive moisture, humidity, or water exposure in the subfloor or installation environment
  - c. Fading caused by direct or prolonged sunlight exposure
  - d. Indentations from furniture legs, heavy objects, or high-heel traffic
  - e. Products installed in below-grade or outdoor applications unless rated for such use by the manufacturer

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## What is the cost of the Protection Plan?

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You can determine the price (exclusive of any applicable taxes) of your Protection Plan based on the purchase price of your product, exclusive of any applicable taxes. The chart below lists all the pricing for different Protection Plans, with the price tied to the bands of the purchase price of your product. The purchase price of your product and your Protection Plan does not include applicable taxes or other fees.

PROTECTION PLANS	TERM	PURCHASE PRICE OF COVERED PRODUCT	PLAN PRICE	DEDUCTIBLE
Vanity / Door / Flooring	3 Year	\$0 – \$99.99	\$14.99	Not applicable
Vanity / Door / Flooring	3 Year	\$100 – \$199.99	\$19.99	Not applicable
Vanity / Door / Flooring	3 Year	\$200 – \$299.99	\$29.99	Not applicable
Vanity / Door / Flooring	3 Year	\$300 – \$399.99	\$34.99	Not applicable
Vanity / Door / Flooring	3 Year	\$400 – \$499.99	\$49.99	Not applicable
Vanity / Door / Flooring	3 Year	\$500 – \$699.99	\$79.99	Not applicable
Vanity / Door / Flooring	3 Year	\$700 – \$799.99	\$89.99	Not applicable
Vanity / Door / Flooring	3 Year	\$800 – \$999.99	\$109.99	Not applicable
Vanity / Door / Flooring	3 Year	\$1,000 – \$1,249.99	\$129.99	Not applicable
Vanity / Door / Flooring	3 Year	\$1,250 – \$1,499.99	\$149.99	Not applicable
Vanity / Door / Flooring	3 Year	\$1,500 – \$1,999.99	\$169.99	Not applicable
Vanity / Door / Flooring	3 Year	\$2,000 – \$2,499.99	\$189.99	Not applicable
Vanity / Door / Flooring	3 Year	\$2,500 – \$2,999.99	\$199.99	Not applicable
Vanity / Door / Flooring	3 Year	\$3,000+	\$219.99	Not applicable
Vanity / Door / Flooring	5 Year	\$0 – \$99.99	\$22.99	Not applicable
Vanity / Door / Flooring	5 Year	\$100 – \$199.99	\$29.99	Not applicable
Vanity / Door / Flooring	5 Year	\$200 – \$299.99	\$44.99	Not applicable
Vanity / Door / Flooring	5 Year	\$300 – \$399.99	\$49.99	Not applicable
Vanity / Door / Flooring	5 Year	\$400 – \$499.99	\$69.99	Not applicable
Vanity / Door / Flooring	5 Year	\$500 – \$699.99	\$109.99	Not applicable
Vanity / Door / Flooring	5 Year	\$700 – \$799.99	\$119.99	Not applicable
Vanity / Door / Flooring	5 Year	\$800 – \$999.99	\$149.99	Not applicable
Vanity / Door / Flooring	5 Year	\$1,000 – \$1,249.99	\$179.99	Not applicable
Vanity / Door / Flooring	5 Year	\$1,250 – \$1,499.99	\$199.99	Not applicable
Vanity / Door / Flooring	5 Year	\$1,500 – \$1,999.99	\$239.99	Not applicable
Vanity / Door / Flooring	5 Year	\$2,000 – \$2,499.99	\$269.99	Not applicable
Vanity / Door / Flooring	5 Year	\$2,500 – \$2,999.99	\$299.99	Not applicable
Vanity / Door / Flooring	5 Year	\$3,000+	\$349.99	Not applicable

## How to File a Claim

To file a claim under your Protection Plan, follow the steps below. Claims must be filed during the active term of your Protection Plan. We aim to review all claims within two (2) business days of receiving complete documentation.

### STEP 1 – CONTACT US

Email [info@homecaresupply.ca](mailto:info@homecaresupply.ca) or call (647) 233-5442 during regular business hours (Monday–Saturday). Provide your name, order number, and a brief description of the issue. You may also submit a claim through our website at [homecaresupply.ca/pages/protection-plan-claim](https://homecaresupply.ca/pages/protection-plan-claim).

### STEP 2 – DESCRIBE THE ISSUE & PROVIDE DOCUMENTATION

Provide a detailed description of the defect or failure, including when you first noticed the issue. Include clear photographs of the affected area(s) showing the defect. We may request additional documentation including your original proof of purchase, Protection Plan confirmation, and photographs taken from specific angles. Keep all defective parts and materials until the claim is resolved – disposal of parts prior to claim resolution may affect your claim.

### STEP 3 – WE REVIEW & RESOLVE

We will review your claim within two (2) business days. If approved, we will arrange to repair, replace, or reimburse your product at our discretion. Covered claims are resolved via **repair** (parts and/or labour at no cost to you), **replacement** (equal or comparable value), or **reimbursement** (up to the original purchase price, excluding taxes and fees). All shipping, parts, and labour for covered claims are 100% covered.

## IF YOUR CLAIM IS DENIED:

We will provide a written explanation of the reason for denial. If you disagree with the determination, you may request a review by contacting us in writing within thirty (30) days of the denial notice. All decisions on claim reviews are final.

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## General Terms & Conditions

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- **Plan activation:** Coverage begins on the date the covered product is shipped to you ("ship date") and extends for the full 3-year or 5-year term from that date.
- **One plan per product:** Each Protection Plan covers one individual product only. Bundled or multi-piece sets require separate plans for each item unless sold under a single SKU.
- **Claim limit:** Maximum total payout for all claims under a single Protection Plan equals the original purchase price of the covered product, excluding taxes, shipping, and plan cost.
- **Cancellation and refunds:** You may cancel your Protection Plan within thirty (30) days of purchase for a full refund, provided no claims have been filed. After 30 days, the plan is non-refundable except where required by applicable provincial consumer protection legislation.
- **Transferable:** Coverage transfers automatically with the product to a new owner. The new owner must notify HCS in writing within thirty (30) days of the transfer to maintain coverage. No fee is charged for transfers.
- **Canadian residents only:** This Protection Plan is available exclusively to customers with a Canadian shipping address. Coverage applies to products shipped to and used within Canada only.
- **Authorized service:** All repairs must be performed by HCS or an HCS-authorized service provider. Unauthorized repairs will void the remaining coverage under the Protection Plan.
- **Subrogation:** If HCS pays a claim under this Protection Plan, HCS may pursue recovery from any third party responsible for the loss, to the extent of the payment made.
- **Modification:** No modification or amendment to the terms of the Protection Plan shall be valid unless made in writing and signed by an authorized representative of HCS.
- **Governing law:** This Protection Plan is governed by the laws of the Province of Ontario and the applicable federal laws of Canada. Any dispute shall be subject to the exclusive jurisdiction of the courts of Ontario.
- **Severability:** If any provision of this Protection Plan is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

## Contact Us

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### Customer Service

Email: [info@homecaresupply.ca](mailto:info@homecaresupply.ca)

Phone: (647) 233-5442

Web: [homecaresupply.ca](https://homecaresupply.ca)

Hours: Monday–Saturday, 9:00 AM – 6:00 PM ET

### Vaughan Showroom

150 Confederation Pkwy, Unit 1A

Concord, ON L4K 1C8

### Burlington Showroom

3185 Harvester Rd, Unit 5

Burlington, ON L7N 3N8

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This document is a summary only and does not constitute the complete terms and conditions of the HCS Protection Plan. For complete terms, visit [homecaresupply.ca/pages/protection-plan-terms](https://homecaresupply.ca/pages/protection-plan-terms) or contact us directly. HCS reserves the right to modify the terms of the Protection Plan at any time, with notice to active plan holders. This summary is effective as of January 2026 and supersedes all prior versions.