

## Quin Lifestyle Protection

### Terms and Conditions

**YOU SHOULD READ THESE TERMS AND CONDITIONS CAREFULLY TO ENSURE YOU FULLY UNDERSTAND THE REQUIREMENTS, LIMITATIONS, AND EXCLUSIONS OF THE QUIN LIFESTYLE PROTECTION PROGRAM BEFORE YOU COMPLETE YOUR QUIN MEMBERSHIP ENROLLMENT.**

For more information or questions on any of the terms listed, PLEASE CONTACT US AT [support@helloquin.com](mailto:support@helloquin.com).

### What do some of these words mean?

- “You” or “Your” means the account holder of record, the person who signed up for *Quin* Membership and may qualify for *Quin Lifestyle Protection*.
- “We”, “Our”, “Us” means Quin Ventures, Inc. (a/k/a *Quin*).
- “Our Administrator” means a third party We may use to help Us administer *Quin Lifestyle Protection*.
- “Involuntary Unemployment” (and “Involuntarily Unemployed”) means You involuntarily lost Your employment in which You were actively working for income for a single employer for thirty (30) hours or more per week for 90 consecutive days, *and* (a) You have been approved to receive unemployment benefits from Your state unemployment agency *or* (b) You provided additional information to Quin to support Your Involuntary Unemployment status.
- “Activate” or “Activation” means asking *Quin* to activate your Lifestyle Protection by completing the application through the *Quin* App.

### What is *Quin Lifestyle Protection*?

*Quin Lifestyle Protection* helps You cover monthly expenses in the event of Involuntary Unemployment. If You meet the requirements to activate *Quin Lifestyle Protection*, You will qualify for up to \$1,000 of coverage per month for 3 months subject to these Terms and Conditions.

### How do I qualify for *Quin Lifestyle Protection*?

To qualify for *Quin Lifestyle Protection*, You must meet all eligibility requirements described in these Terms and Conditions, including the following:

- You must be a *Quin* member for a minimum of 90 days prior to activating *Quin Lifestyle Protection*.

- You must have paid all fees for Your *Quin* Membership, in full, as of the date You request a qualifying Activation for *Quin Lifestyle Protection*.
- You must not have any other fees or balances past due to *Quin* or its affiliates on the date You request a qualifying Activation for *Quin Lifestyle Protection*.
- You were employed full-time (thirty-five (35) hours or more per week) for 90 consecutive days before the time of Your Activation and not: (i) employed as an independent contractor (*i.e.* your income is reported on an IRS Form 1099); (ii) self-employed; (iii) a seasonal worker; or (iv) a “non-manager” in the hospitality industry.
- You are approved to receive unemployment benefits from your State agency for the period of unemployment for which You are activating *Quin Lifestyle Protection*; or You provided additional information to *Quin* to support Your Involuntary Unemployment status.

### **What happens if I qualify for *Quin Lifestyle Protection*.**

Upon becoming eligible for *Quin Lifestyle Protection*, and subject to the additional qualifications and limitations in these Terms and Conditions, You will receive a statement credit towards the balance of Your *Quin* credit card, up to \$1,000 per month, for each month in which You remain Involuntarily Unemployed, for a period of up to 3 months within a 12-month period. The initial 12-month period begins on the date You activated Your *Quin* Membership and renews annually on the anniversary date of Your *Quin* Membership activation date.

*Quin Lifestyle Protection* Credit(s) will be applied to the **New Balance** of Your account up to a maximum of \$1,000 a month for up to 3 months for a maximum total of \$3,000 in a 12-month period. *Quin Lifestyle Protection* Credit(s) up to \$1,000 are based on any previous balance on Your *Quin* credit card account as well as purchases made during the months Your *Quin Lifestyle Protection* benefit was active. *Quin Lifestyle Protection* Credit(s) will be credited to Your account by the end of Your billing cycle. You may see multiple credits and the credits will appear as *Quin Lifestyle Protection* on Your monthly statement.

### **How do I prove I’m Involuntarily Unemployed?**

First, You need to let Us know You are Involuntarily Unemployed by activating Your *Quin Lifestyle Protection* through the *Quin* app (an “Activation”).

Once You Activate Your *Quin Lifestyle Protection*, We will need to verify that You are Involuntarily Unemployed and that You qualify.

If We need more info from You to allow Us to verify Your Involuntary Unemployment status, you may be required to submit documentation including, but not limited to, proof from Your employer of Your previous employment status and number of hours for 90 days prior to your Activation. We may also need documentation from Your state unemployment agency that You have met the qualifications to receive state unemployment benefits and are actively seeking employment.

You will be required to upload the required documentation through the *Quin* app. We will determine if You meet the eligibility requirements by reviewing the information submitted and making a decision based on information and documents provided. We will let You know the statuses and outcome of Your Activation through notifications in your *Quin* app throughout the duration of Your Activation.

**Note: IF YOU ARE NOT AWARDED INVOLUNTARY UNEMPLOYMENT BENEFITS FROM YOUR STATE, YOU MAY STILL QUALIFY FOR *Quin* Lifestyle Protection.**

**Do all types of employment qualify for *Quin Lifestyle Protection*?** No. There are certain types of employment that are excluded from *Quin Lifestyle Protection*:

- An independent contractor, which is a person who operates an independent business and who is not subject to the immediate direction and control of an employer.
- A self-employed individual, meaning a person working for income that comes directly from his or her own business, trade, profession, or a partnership (a company or entity in which You have at least ten percent (10%) or greater equity or ownership interest will be regarded as Your own business).
- A seasonal or temporary worker, which is a person whose occupation can be carried on only during certain seasons or fairly definite portions of the year and where the customary period of employment is less than one thousand (1,000) hours during a calendar year.

**What things exclude me from *Quin Lifestyle Protection*?**

You will not qualify for *Quin Lifestyle Protection* if Your Involuntary Unemployment:

- Occurs during the first ninety (90) days of Your *Quin* Membership;
- Occurs before You have worked at least ninety (90) days and for at least thirty-five (35) hours per week during those ninety days in the job, which you listed on your application, and for which You are now Involuntarily Unemployed;
- Is due to a voluntary forfeiture of salary, wages, or employment income;
- Is due to voluntary resignation, or retirement;

- Is due to disability caused by accident, sickness, disease, pregnancy, or childbirth;
- Is due to (i) termination as a result of cause or willful misconduct (a transgression of some established and definite rule of action), (ii) a forbidden act or omission, (iii) an act or omission involving dishonesty, (iv) an active or passive dereliction of duty that is willful in character and beyond simple negligence, (v) excessive absenteeism or tardiness, or (vi) criminal misconduct (unlawful behavior as determined by local, state or federal law);
- Results directly or indirectly from any dishonest, fraudulent, or criminal act;
- Is due to a circumstance known by You at the time You signed up for Your *Quin* Membership;
- Is due to or arises (directly or indirectly) from or is in any way attributable to war or any act of war (declared or undeclared) or terrorism.

### **What if You are Involuntarily Unemployed more than once?**

Once you Activate your *Quin Lifestyle Protection* and qualify, You are eligible for up to three (3) months of Lifestyle Protection during your annual *Quin* Membership period. If You become Involuntarily Unemployed more than once within the same Annual *Quin* Membership period, We will consider this a continuation of Involuntary Unemployment.

You can re-activate *Quin Lifestyle Protection* if You qualify again and if You have not already used up Your three (3) months of protection available to You during Your Annual *Quin* Membership period.

If You need to re-activate your existing *Quin Lifestyle Protection* or activate a new application and You work for the same employer, You will not need to re-qualify for *Quin Lifestyle Protection*. If You work for a new employer, You will need to requalify by Activating a new application.

If You become Involuntarily Unemployed during a subsequent Annual *Quin* Membership period, We will consider that a new period of Involuntary Unemployment. So long as You qualify for *Quin Lifestyle Protection* You will have another three (3) months of coverage available to You for each year You renew Your Annual *Quin* Membership.

### **Are there tax implications if I qualify for *Quin Lifestyle Protection*?**

Maybe. You may be subject to federal, state and local taxes on the amount paid to You with *Quin Lifestyle Protection*. You should consult Your tax advisor.

**Changing these Terms and Conditions.**

We reserve the right to change these Terms and Conditions at any time and we will provide you notice of any such changes as required. Your continued payment of the *Quin* Membership will constitute Your acceptance of the change in terms.