Lifestyle Advantage™ | *my* Achiever Plus | Claims Advantage™

Line of Business	Product	Target	Coverages	Risk Types	Rate
Property	**Claims Advantage**	• Age 49 and under • 3 years claims free • 3 years continuously insured	• Claims free rating protection for first loss • Deductible waiver up to $1,000 on first eligible loss (excluding Water Damage, Water Escape/Backup and Earthquake)	Homeowners Comprehensive & Broad	$50
				Condominium & Comprehensive Tenants (no minimum amount of insurance required)	$30
	Lifestyle Advantage	• Age 50 and up • 3 years claims free • 3 years continuously insured	• Claims free rating protection for first loss • Deductible waiver up to $1000 on first eligible loss (excluding Water Damage, Water Escape/Backup and Earthquake) • Resident Health Care Facility Coverage • Option to choose *Replacement Cost cash settlement for total loss on building • Option to choose *Replacement Cost cash settlement for any personal property loss	Homeowners Comprehensive & Broad	$50
				Condominium & Comprehensive Tenants (no minimum amount of insurance required)	$30
	***my* Achiever Plus**	• Age 50 and up • Current *my* Achiever® customers **only**	• Option to choose *Replacement Cost cash settlement for total loss on building • Option to choose *Replacement Cost cash settlement for any personal property loss • In addition to existing *my* Achiever benefits	Homeowners Comprehensive & Broad	$15
				Condominium & Comprehensive Tenants	$10
Auto	**Claims Advantage**	• All ages • Must have physical damage coverage • Cannot have Endorsement 40	• Deductible waiver for a total loss • Deductible waiver for a hit and run with damage in excess of $1,000 (refers to vehicle damage)	Private Passenger Vehicles only (can be written on stand-alone Private Passenger Vehicles)	$15
***my* home & auto®**	**Claims Advantage – Property & Claims Advantage – Auto**	Same targets, coverages and rates as above except a combined endorsement form will be attached to policies listing property coverages first			HOM : $50 TEN & CON : $3 0+ $15 (AUTO)
	Lifestyle Advantage & Claims Advantage – Auto	Same targets, coverages and rates as above except a combined endorsement form will be attached to policies listing property coverages first (*Lifestyle Advantage* or my Achiever Plus).			HOM : $50 TEN & CON : $30 + $15 (AUTO)
	***my* Achiever Plus**	Customers can **retain** their existing Property and Auto *my* Achiever endorsements and purchase the *my* Achiever Plus endorsement.			HOM : $15 TEN & CON : $10

*Replacement Cost cash settlement up to limits of Coverage A, B or C

Notes:

- Products available April 13 for all Intact Insurance and Novex customers
- The new Intact Insurance and Novex endorsements will be available for purchase immediately for customers regardless of renewal date (can be added mid-term)
- *my* Achiever will no longer be offered for any Auto or Property risks, but grandfathered for existing risks
- Property Claims Advantage customers will automatically renew with the *Lifestyle Advantage* product after their 50th birthday – no manual intervention required
- If the insured no longer qualifies for *Lifestyle Advantage* or *my* Achiever, the customer should be contacted to see if the Resident Health Care Facility Coverage should be added.
- Refer to your Intact Insurance or Novex Personal Property and Automobile Product manuals for further details.
- In the event of a second loss in 3 years, a surcharge applies if the risk is retained.