

BINDING AUTHORITY

- Brokers are authorized to bind risks that meet our guidelines as outlined in the General Rules and Guidelines section of this manual up to the limits shown below.
- Back dating of coverage is strictly prohibited and will not be accepted or recognized.
- Risks that must be referred require approval by the Company prior to being bound.
- A completed application/binder (or full information for an endorsement) must be received in our office within 5 working days of the effective date.

Note: All risks with a water damage claim (water or sewer backup) in the past 5 years must be referred prior to binding.

Coverage or additional perils may not be increased, added, or bound for any new or existing risks or structure in the imminent path of a major weather event, earthquake, forest fire, hurricane or flood when significant damage from the insured peril is highly probable; or if the area is under a mandatory evacuation notice or alert. **** Refer to Specific Limitations for Binding ****

PRODUCT	LIMIT		
	Hydrant	Firehall	Unprotected
Homeowners – Comprehensive, Broad, Standard	\$1,000,000	\$750,000	\$650,000
Condominiums – Comprehensive (Owner Occupied)	\$300,000	\$300,000	\$200,000
Tenants – Comprehensive, Standard	\$300,000	\$300,000	\$200,000
Rented Dwellings – Comprehensive, Fire & EC (Including landlord's property & rental income)	\$500,000	\$500,000	\$500,000
Seasonal Homeowners – Broad	\$500,000	\$500,000	\$350,000
Seasonal – Fire & EC	\$500,000	\$500,000	\$350,000
Vacation Trailers – All Risk	\$75,000		
Watercraft	\$75,000		
LIABILITY			
Liability	\$2,000,000		
SCHEDULED ARTICLES			
Individual	\$25,000		
Aggregate	\$50,000		

Contact your local Regional Office for limits in excess of those specified above.

COMPANY LIMITS

- The limits below help to define the appetite of Intact Insurance.
- Any risk beyond your binding authority should be referred to your local Intact Insurance office.
- Based on your personal knowledge of the customer and risk, as well as consideration of all pertinent underwriting factors, your underwriter will be able to confirm if Intact Insurance is able to offer coverage.

PRODUCT	LIMIT		
	Hydrant	Firehall	Unprotected
Homeowners – Comprehensive, Broad, Standard	\$2,500,000	\$2,500,000	\$2,000,000
Condominiums – Comprehensive (Owner Occupied)	\$1,000,000	\$1,000,000	\$1,000,000
Tenants – Comprehensive, Standard	\$1,000,000	\$1,000,000	\$500,000
Rented Dwellings – Comprehensive, Fire & EC (Including landlord’s property & rental income)	\$1,500,000	\$1,500,000	\$1,000,000
Seasonal Homeowners – Broad	\$1,500,000	\$1,500,000	\$1,000,000
Seasonal – Fire & EC	\$1,500,000	\$1,500,000	\$1,000,000
Vacation Trailers – All Risk	\$150,000		
Watercraft	\$150,000		
LIABILITY			
Liability	\$2,000,000		
SCHEDULED ARTICLES			
Individual	\$150,000		
Aggregate	\$400,000		

SPECIFIC LIMITATIONS FOR BINDING – EARTHQUAKE, FOREST FIRES, FLOOD, HURRICANE AND OTHER SEVERE WEATHER-RELATED EVENTS**Earthquake**

Earthquake coverage cannot be bound on any risk until a period of 168 hours has passed following a 3.0 magnitude earthquake occurrence and where the risk location is within 100 kms of the epicentre.

- We will still allow new business coverage within 100 kms of the epicentre of the earthquake, however, we will not allow the purchase of the earthquake endorsement until the necessary requirements have been met.
- We will not allow the increase of values on existing business that has the earthquake endorsement applied, however, renewals will continue to be increased by our inflation factor.
- We will not allow the purchase of earthquake endorsements on existing business that does not currently have it, nor will we allow changes from Building only coverage to Building and Contents coverage for earthquake.
- We will not allow the earthquake deductible to be decreased.
- The 168-hour binding restriction period restarts each time there is an earthquake that is of a magnitude of 3.0 or greater.

Important note: The epicentre radius will be reviewed to determine if a greater radius is required on a case-by-case basis.

Forest Fires

Coverage cannot be increased, added or bound on any risk or structure within 25 kms of a forest fire classified as “out of control”, as defined by the local government / authority or on any property facing immediate or potential threat from an advancing fire. Do not bind the coverage if you have any doubt about the proximity of a risk to a forest fire. For the purpose of binding, “forest fires” include grass fires and bush fires.

Hurricane

Following the publication or broadcast of a “Tropical Storm/Hurricane watch or warning” by Environment Canada/Canadian Hurricane Centre for any area located along the Canadian Coastline:

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We will not bind any new business or increase any outstanding liabilities on property, personal or commercial within 250 kms of where the watch or warning has been issued.

- Renewals may be issued on an “as expiring basis” for coverage and perils, with limits increased only to keep pace with established inflation factors.

These restrictions will take effect immediately following the publication of the hurricane storm watch/warning and remain in force until 48 hours after the hurricane/tropical storm watch/warning has ended.

Severe Weather & Flood

Coverage or additional perils cannot be increased, added or bound for any new or existing risks or structures in the imminent path of a major weather event when significant damage from an insured peril is highly probable. This restriction continues until the emergency or major weather event is over and regardless if a state of emergency has been declared or not.

Evacuation Notices and Alerts

Coverage can not be increased, added or bound on any risk or structure under a mandatory evacuation notice or alert.

The definition of “bound” includes:

- A “new risk” is defined as a new location or additional location including (but not limited to) a seasonal risk.

Any change in coverage to an existing risk. Changes include:

- Increasing a coverage form
- Increasing coverage limits
- Reducing the deductible
- Adding enhanced endorsement options

More Information

- For more information about Intact’s binding authority, please contact your Business Development Manager or check out our claim’s resources and product microsites on the Broker *Lobby*.

RISKS YOU MUST REFER BEFORE BINDING & RISKS WE DO NOT WRITE

- ▶ The following rules apply to property risks except TravelWell, Vacation Trailers, and Watercraft
- ▶ Building related rules apply to: Homeowner (Principal, Secondary, Seasonal & Rental) – *all forms*
- ▶ See TravelWell, Vacation Trailers and Watercraft sections for applicable refers and decline
- ▶ For risks that cannot be placed with Intact, please consider contacting our Specialty Solutions Team for assistance

Customer/Cancellations/Financial

Refer	Decline
Named Insured • Is a company or business • Is an estate or trust	Named Insured(s) is an active company
Individuals who have resided in a risk but not previously carried insurance on it	A customer who already owns the building or condominium unit but is not currently insured
Dwelling with non-standard mortgage (<i>company or private individual who is not on the CMHC National Housing Act approved lenders list</i>)	Mortgages: • More than 2 mortgages • Mortgagee is the named insured or applicant
No prior insurance, except: • First-time buyers • Children moving out of their parents' home for the first time	Any applicant / policyholder where there is verbal, physical, or written abuse (including threats made) to an employee, service provider, contractor, or broker of any IFC company as reported to security, legal compliance, and/or the police
Any customer with a lapse of insurance	Known or questionable moral hazard
Prior carrier – Intact Insurance	Where the insured is not the owner
Insurance cancelled, declined or non-renewed in last 5 years	Failure to pay outstanding earned premium from any previous policy terms with any Intact broker
Insurance cancelled for non-payment in the last 3 years	2 or more non-payment cancellations in the last 3 years

Claims Experience

Refer	Decline
Any risk with a water damage claim in the past 5 years at the same location • Confirm insured's loss mitigation actions when binding	Risks with 2 or more claims in the past 5 years
Rented dwellings or rented condos with any vandalism claims by tenant(s) in the last 5 years	Risk with open claim (new customers)

Location

Refer	Decline
Dwellings that are island properties or are remote / isolated. • Island properties mean dwellings located on an island that is not accessible year-round via a vehicular link (bridge, road, tunnel, or public ferry) that is able to accommodate heavy vehicles. • Fire & Extended Coverage is available for this exposure • Photos (front & back of dwelling) required if Google Street View is insufficient or unavailable • The replacement / rebuilding cost must be	Properties with no risk address or legal address
	Risks located outside of Canada
	Risks located in Saskatchewan
	Risks located in Quebec that are not issued through the Intact Quebec region
	Any risk in a province or territory where the broker of record or quoting broker: • is not licensed and/or

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Refer	Decline
increased by 25% for: ○ All remote or isolated properties ○ Island properties when the evaluator doesn't include rate/cost factor for island access	• doesn't have a contract with Intact and broker code
Leased Land • All new risks on leased land • Existing risks with change to lease agreement	Liability extension without insuring the physical risk

Building Related: Construction

Refer	Decline
Construction Type: • Container homes • Cob construction • Earth sheltered, subterranean • Log home, Panabode construction • Monolithic / Concrete / Geodesic domes • Polycore building systems • Stackwall or cordwood construction • Thermapan SIP (Structured Insulated Panels)	Construction Type: • Habitaflex (foldable and portable tiny house) • Hemp brick (if not covered by drywall on the interior) • Straw bale • Yurts (principal)
Insulation Type: • Dwelling Buildings not insulated with fibreglass, mineral/stone, wool, cellulose, polyurethane and isocyanate spray foam, or structurally insulated panels (SIPS)	Insulation Type: • Hay or straw • Hemp or flax tow - if not covered by drywall on the interior • Polyurethane/Urethane/Foam Plastic Material ○ if not covered by drywall on the interior, or ○ if used as an exterior finish • Sawdust - without an approved exterior and interior wall insulation • Urea Formaldehyde Foam Insulation (UFFI)
Major renovations, existing customers	New business with any dwelling/unit under major renovations
Under construction (course of construction)	Do it yourself construction
Heritage and Historic Buildings	Float Homes
Hunting and Fishing cabins/camps	Frame construction row house or free hold townhouse built before 1970 without a fire wall or fire separation
Mobile home units 25 years or older	Poor condition, abandoned, not structurally sound, or intended for demolition
	Unrepaired damage
	Unsanitary conditions

Building Related: Electrical **See construction elements section for more details*

Refer	Decline
Aluminium wiring (full or partial) with an electrical inspection	Aluminium wiring (full or partial) without an electrical inspection
Existing customers adding a new risk to existing policy if the dwelling contains: • Fuse panels • 60 AMP breaker service	New customers, if the dwelling contains: • Fuse panels • 60 AMP breaker service • Knob and tube wiring (full or partial)

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Refer	Decline
- Knob and tube wiring (full or partial) - Certain types of electrical panels such as: - C.E.B. (models: MB40-10, MB 40-10A, MB 40-03, MB 400A, NH 70, A60-36), - Amalgamated Brand (100AMP)	- Certain types of electrical panels such as: - C.E.B. (models: MB40-10, MB 40-10A, MB 40-03, MB 400A, NH 70, A60-36), - Amalgamated Brand (100AMP)

Building Related: Plumbing *See construction elements section for more details

Refer	Decline
Existing customers adding a new risk to the existing policy if the dwelling contains: - Galvanized steel - Kitec plumbing, or - Lead pipes	New customers, if the dwelling contains: - Galvanized steel - Kitec plumbing, or - Lead pipes
Dwellings with Poly B (Polybutylene) plumbing present	

Building Related: Roofing *See construction elements section for more details

Refer	Decline
Roof has deterioration, with confirmation of scheduled plans to repair or replace	Roofing material is asphalt roll
Roofing material has reached life expectancy, with confirmation of scheduled plans to repair or replace	Roofing material has reached life expectancy with no intent to replace
Roof has unrepaired damage due to a claim, with confirmation of scheduled plans to repair or replace	Roof with pre-existing damage and no contractor has been secured to replace or repair

Building Related: Solar Panels

Refer	Decline
Dwellings powered or heated in full or in part with solar energy or wind energy	Solar heating system and no approved back-up or auxiliary heating source
	Any part of the building(s) or premises is rented to a commercial aggregator
	Panels / Equipment: - Not professionally installed - A maximum name plate capacity of greater than 15kW - Over 25 years old - Not located on the insured premises
	The customer is participating in a net-metering or net billing arrangement AND: - Power is sold to the grid first - It is through a community-based project or owned by a co-operative
	Solar Energy income Replacement Endorsement without Solar Energy Endorsement, existing risks

Building Related: Heating – Primary Heat Type **See construction elements section for more details*

Refer	Decline
When 'Other' or 'Unknown' is selected in Contact PL, for primary, auxiliary heating, or oil tank	Appliances that are: • Not Canadian certified for residential use • Not professionally installed by a qualified heating contractor • Unacceptable Appliances: ◦ Not designed as a heating source (e.g., cooking stove, barbeque) ◦ Any stove or fireplace (except for Seasonal Fire & Extended Coverage) ◦ Floor units not permanently mounted on a solid concrete floor ◦ Modified and/or added onto after original certification / installation ◦ Portable units (e.g., space heaters)
	Unacceptable Radiant Heat Brands <i>*see Heating section</i>
	Wood Heat Furnace: • Without automatic backup heating system • In a condominium or rented dwelling

Building Related: Heating – Auxiliary Heat Type **See construction elements section for more details*

Refer	Decline
When 'Other' or 'Unknown' is selected in Contact PL, for primary, auxiliary heating, or oil tank	Appliance • Non-Canadian certified appliances • Amount of solid fuel consumed exceeds the acceptable solid fuel quantity • Appliances not designed as a heating source (i.e., cooking stoves or similar) • Catalytic heater • Construction heater • Ethanol • Homemade heating appliance • Kerosene space heater • Modified and/or added onto after original certification / installation • Portable gas appliance (i.e., outdoor camp appliance)
	Fuel • Any fuel type that is not approved for the corresponding heating system / device • Biomass • Corn pellets • Ethanol storage of over 5 litres • Gasoline and diesel storage of over 1,000 litres • Recycled oil (i.e., used, waste)
Auxiliary solid fuel heat (i.e., wood, pellet) not installed or inspected by a WETT certified professional	Solid Fuel Chimney / Flue Pipe • Collection hood and heat reclaimer • Homemade, modified prefabricated • Not Canadian certified for use in residential applications • Type A used with solid fuel

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Building Related: Heating – Oil Tanks/Supply Lines **See construction elements section for more details*

Refer	Decline
When 'Other' or 'Unknown' is selected in Contact PL, for primary, auxiliary heating, or oil tank	Location - At a townhouse or rowhouse unless oil tank is preferred - Underground
	Tanks - Empty or unused tanks (even if filled with sand, aggregate or other materials) - Evidence of deterioration (e.g., leakage, rust flakes, patches) - Exceeds acceptable age of oil tanks - Homemade tanks - Multiple (2 or more) tanks in one location - No tank cover for galvanized tanks (Roth & Granby 2-in-1) when located outside - No ULC certification label - Not professionally installed - Single walled when 14 gauge and over - Used or reconditioned
	Supply Lines - Outdoor tanks without confirmation of a loop in the line - Underground or not visible - Without a protective sleeve / sheath

Occupancy - Dwelling Building and/or Additional Building(s) or anywhere on premises

Refer	Decline
Gas welding (greater than 16.1 oz propane tank) when used for hobby purposes or personal minor work	Welding: - Any welding activity for compensation - Arc welding such as: Metal Inert Gas (MIG), Metal Active Gas (MAG), and Tungsten Inert Gas (TIG)
Grow operation previously on premises	Risks with: - Grow-operation on premises (without evidence of recertification) - More than 4 cannabis plants whether grown for recreational or medicinal purposes
Hobby farms	Farm property where commercial farming takes place
Multi-generational homes Occupancy greater than 3 families	More than 4 units in a dwelling
Rented dwellings or rented condominiums - Absentee landlord - Furnished rentals - Business or commercial activities - Where the principal location is written in Intact Commercial Lines or Specialty Lines	Rented dwellings or rented condominiums - Where named insured(s) do not reside in Canada, regardless of supporting business with Intact Insurance - stand-alone (where principal dwelling is not insured with Intact Insurance) - Units within a rented dwelling that do not have their own entrances, kitchens and bathrooms - Subletting

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Refer	Decline
Vacant dwellings, existing customers	Vacant dwellings, new business
Short-term rental (<i>home-sharing</i>) - through recognized platforms or home sharing networks such as: Airbnb, Flipkey, HomeAway, MChalets, Swimply or VRBO - of dwelling or a portion of the dwelling for: - A total of more than 30 days a year (<i>home/condos</i>) - Any amount of time (<i>seasonals/rentals</i>)	Tenants Package: - Unrelated roommates as named insured/additional insured (it is recommended that they carry their own insurance policy for their personal contents and liability) - Where no named insured(s) occupying the dwelling/unit have signed the lease agreement - Subletting to a third party - Exception if insured's immediate family member occupies the location as principal residence
Business or commercial activities conducted in the dwelling building(s) and/or additional building(s)	More than 2 unrelated families, individuals or a combination of, per unit/household (not including insured)
Commercial / Mercantile occupancy in non-fire-resistive building (<i>Tenant and Condominium</i>)	More than 6 rented dwellings or units (including rented condominiums) in any given combination
Business exposure on insured premises without a Home-Based Business Endorsement	Rooming or boarding houses
	Dwelling rented to a tenant that has roomers/boarders
	Rental of more than 3 parking spaces or stalls
	Ambassador's residencies
	Homeowner Package: - More than 3 units (including insured's unit) - No certificate of possession – <i>offer Tenants package</i>

Other – Dwelling Building and/or Additional Building(s) or anywhere on premises

Refer	Decline
Any mix or crossbreed of the following dog types: Doberman, Pit Bull, or Rottweiler	Any animal - trained to attack, to defend, or trained for guard duty (except current / retired police dogs) - with aggressive behaviour, has previously attacked, or has injured a person / animal - that is wild, exotic, and dangerous
Permanently affixed trailers more than 25 years of age	Permanently affixed Trailers - Valued less than \$10,000 and contents less than \$5,000 - Homemade, kit set or custom-built trailers - Not factory built and CSA approved - With unrepaired damage, sever damage or previously declared a total loss - Used for business, commercial or farming purposes
Seasonal dwellings - stand-alone (principal dwelling not insured with IFC) - where the owner lives outside of Canada (non-resident insured)	Seasonal dwellings - used as a permanent residence - without heat source, plumbing, or electrical system (except Fire & Extended Coverage Form or permanently affixed trailers)
By-laws that prohibit rebuilding on the same site	Risks intended for speculative purposes, to be resold or flipped

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Refer	Decline
Secondary dwellings where the principal residence is: - located outside of Canada - located outside of province AND insured with Intact	Secondary dwellings where the principal residence is in Canada and not insured with IFC
No quote available or a refer message in any comparative rating engine	
	Condominium units located in buildings that - do not have an in force commercial condominium policy that provides coverage for all perils required by the respective Condominium Act and Building By-Laws. - are not insured to 100% of the replacement cost based on the most recent survey / appraisal.
	Stand-alone scheduled articles
	Subscription policies

RULES AND PROCEDURES

ADDITIONAL BUILDINGS WITH LIVING QUARTERS

- Additional buildings with living quarters must be added as a separate risk.
- Living quarters means finished living area that includes a kitchen, bathroom and sleeping quarters.
- Use the applicable form based on the current or intended use and occupancy of the additional building(s), **subject to eligibility**:

Use	Occupancy	Form
Secondary	Insured	Secondary Homeowner
Principal or Secondary	Immediate family member (child or parent) *	Secondary Homeowner
Rented	Tenant	Rented Dwelling
Seasonal	Insured or family member	Seasonal

*Contact your underwriter to extend Personal Property, Additional Living Expenses, and Liability coverages to the immediate family member(s).



APPLICATIONS

We require the latest version of the National Habitational CSIO application fully completed and signed.

DEDUCTIBLE CLAUSE

All risks are subject to a deductible clause except:

- Personal Liability
- Legal Liability
- Voluntary Medical Payments
- Voluntary Payment for Damage to Property
- Some scheduled personal articles floaters
- Some miscellaneous multi-peril forms

See appropriate section for specific deductible options.

INCIDENTAL BUSINESS OCCUPANCY

- Our personal property programs are designed to meet the everyday needs of people living in private dwellings, apartment buildings and residential condominiums.
- If the risk meets our underwriting guidelines, we will write an insured or spouse who uses part of the residence as an office.

INSURANCE TO VALUE

We require:

- Fully completed, Intact approved, home evaluation worksheet on all buildings.
- All buildings to be insured to 100% of their replacement cost.
- Economy class is not to be used when calculating values as this type of dwelling does not meet our target market.
- Household inventory guides are available to itemize and help determine the replacement cost of the insured's personal property.



LETTERS OF AUTHORIZATION

We will not accept Letters of authorization to change brokers mid-term.

- If the insured wishes to change their broker mid-term, we require a signed request to cancel the existing policy which will be processed on a pro-rata basis.
- We require a new, fully completed CSIO application signed by the applicant and submitted by the new broker.
- A new policy will be issued.

Where a producer moves from one Intact Insurance Company broker to another, we will accept:

- A policy listing signed off and agreed to by both brokerages to issue renewals under the new brokerage.
- If there is no agreement between the two brokers, then individual letters of authorization must be submitted for each policyholder.

Letters of authorization to change brokers on the renewal date are acceptable and should be sent to us prior to that date:

- Provided it is signed by the renewal date.
- Letters of authorization received more than fifteen days after the renewal date will not be accepted.

In situations where a policyholder subsequently wishes to stay with the original broker, then that broker must submit a letter of authorization for the policyholder.

POLICY TERM

All policies will be written for a term of 12 months.

POSTAL CODES

We require postal codes for:

- Each property we insure.
- All mortgagees or other interested parties.

PREMIUM CALCULATIONS

Round premiums of \$0.50 or more to the next whole dollar.

RENEWALS

- Claim(s) within the policy term will be reviewed.
- First claim in the past three years will be renewed.
- Second or more claim in the past three years will be reviewed for acceptability and underwriting terms may be applied.

LOSS HISTORY

- Insured must have an acceptable loss history.
- Not more than one loss in the past five years.

DEFINITIONS**APARTMENT**

- A residential unit providing complete independent living facilities for a family.
- The tenant pays the landlord rent and owns no part of the dwelling except his/her own personal property. Also referred to as flats, townhouses, bachelor apartments, etc.

BI-LEVEL

- Entry is between the two main floors on a landing, with a half flight of stairs to the upper level and a half flight of stairs to the lower levels. The basement may be a crawl space similar to many split-level homes.

BOARDING OR ROOMING HOUSE

- A dwelling with multiple rooms that lodgers rent on a daily, weekly or monthly basis.
- Meals may or may not be included in the rental agreement.

CO-OPERATIVE

- A member of a co-operative does not have title to his/her own unit but owns a share in the whole development.
- Permanent lease on his/her unit.
- A cooperative has a blanket mortgage with all members jointly responsible.
- The co-operative member is in a position similar to that of a tenant.

DUPLEX

- Dwelling that is on 1 legal lot and has 2 distinct units, either one above the other or side by side. Each unit has its own separate entrances and services. No internal access between units.

FIRE RESISTIVE

- A fire-resistive building has framing, bearing walls, floors and roofing made of reinforced concrete, protected by an approved fire-resistive material with a fire rating of a least 2 hours. The following are not considered "Fire-Resistive":
 - Supported by unprotected steel
 - Built prior to 1975
 - Buildings with fewer than 8 units (living quarters)

MODULAR HOMES

- Modules are built off-site, usually in an indoor, quality-controlled setting and transported to the final building site for assembly by the builder.
- Installed on concrete foundations similar to a conventional site-built home and must comply with the building codes and regulations in force at the building site.

MANUFACTURED / MOBILE HOMES (MINI-HOMES)

- Assembled in factories and then transported to the location of use.
- Built on a metal chassis with wheels.

MULTIPLE FAMILY DWELLING

- Is a stand-alone structure with more than one self-contained unit with separate kitchen, bathroom and living area.

ROW HOUSING

- A type of housing that is attached to similar units forming a row or a block 3 or more dwellings built in a row and joined by a common wall and roofline.
- Row houses generally have the following characteristics:
 - Individual and direct access to the street
 - Built on a separate individually deeded lot
 - Set at the same point on the property line as the adjoining dwelling
 - Forms a uniform row along a street
 - Shares identical or similar design
- Overall, the difference between a row house and a town house is the grouping and height. Row houses are usually uniform, whereas townhouses can differ in shape, height and aesthetics.

SEMI-DETACHED DWELLING

- 2 dwellings attached to each other with a common wall. Each half of the dwelling is on its own legal lot with separate deeded ownership. Even if the insured owns both halves of the building, regardless of occupancy each half must be insured individually.

SINGLE FAMILY DWELLING

- A stand-alone structure designed for occupancy by a single-family unit. May include a rental suite(s).

TOWNHOUSE

- A series of dwellings are typically in smaller groups within the row or stacked often within a shared complex. May not always share identical or similar designs.

Freehold:

- Insured owns and is responsible for both the interior and exterior of the dwelling
- There is no condo or strata corporation
- Common elements and street maintenance are the municipality's responsibility

Condominium:

- Insured owns and is responsible for the interior space of the dwelling
- Condo corporation or strata is responsible for the exterior and surrounding property
- Insured pays condo fees to the condo corporation or strata for items such as common elements

PARAPETS

- Common walls (party walls) may be constructed as fire walls and must:
 - Be at least 8 inches thick, made of concrete or concrete blocks; and
 - Extend above the roof by at least 12 inches.

A parapet is a barrier which is an extension of the firewall above the edge of the roof to prevent the spread of fire from an attached or adjacent building

TRIPLEX

Same as Duplex, except triplex refers to 3 distinct units and fourplex refers to 4.

POLICY CHANGES**ADDITIONAL INSURANCE**

- A new coverage may be added for the balance of the policy period.
- Additions are subject to the terms and rates in effect at the time the addition is made.

ADDITIONAL PREMIUMS

Additional premiums of \$5.00 or less are waived.

DELETION OF COVERAGE

When deleting coverage, premium adjustment is made on a pro rata basis.

CANCELLATIONS

- Request must be made in writing, either by signing the policy on the back or signing a lost policy voucher.
- If a return premium is payable on cancellation of a financed policy, the refund will be sent directly to the finance company.

PRO RATA CANCELLATION METHOD

- Used when a policy or any part of a policy is cancelled by the Insurer.
- Death of an Insured.
- Insured moves to another province.

SHORT RATE CANCELLATION METHOD

- Used when a policy is cancelled at the request of the insured or finance company.
- Policy is not replaced with Intact Insurance Company.
- When a policy is cancelled for reasons not outlined in the Pro Rata Cancellation Method.

FLAT CANCELLATION METHOD

New Business

- No “flat” cancellations are permissible.

Renewals

- Flat cancellation allowed only if the renewal or lost policy voucher is returned to the Company within 30 days of inception date of the renewal.
- Otherwise, short rate cancellation applies.

REGISTERED LETTERS**AGENCY BILL POLICIES**

- Cancellation may be requested if the full policy premium has not been paid.
- Provide us with the amount paid for the policy term.
- The broker is responsible for the payment of earned premium.
- Policy conditions require that we give the Insured 15 days notice of cancellation, or 5 days notice if hand delivered.

REINSTATEMENT OF CANCELLATION

We will not reinstate a policy if it has been cancelled more than once in the last 5 years. All reinstatements require prior underwriting approval. When notice has been issued we will reinstate subject to the following:

REINSTATEMENT BEFORE CANCELLATION BECOMES EFFECTIVE

- A policy may be reinstated only if we receive instructions before cancellation becomes effective.
- There will be a \$45 processing fee.
- We must receive the full required premium by money order, certified cheque, Visa or Mastercard
- We will issue a notice of reinstatement directly and immediately to the insured.

REINSTATEMENT AFTER CANCELLATION BECOMES EFFECTIVE

- A policy will not be reinstated once cancellation has become effective.
- If coverage is required, you may submit a new application for consideration.
- There will be a \$45 processing fee when a new policy is issued within 30 days of the cancellation date.
- The earned premium from the previous term must be paid.

CANCELLATION TABLE

Determine number of “earned” days

Other than a Leap Year

To	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
From												
January	365	31	59	90	120	151	181	212	243	273	304	334
February	334	365	28	59	89	120	150	181	212	242	273	303
March	306	337	365	31	61	92	122	153	184	214	245	275
April	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June	214	245	273	304	334	365	30	61	92	122	153	183
July	184	215	243	274	304	335	365	31	62	92	123	153
August	153	184	212	243	273	304	334	365	31	61	92	122
September	122	153	181	212	242	273	303	334	365	30	61	91
October	92	123	151	182	212	243	273	304	335	365	31	61
November	61	92	120	151	181	212	242	273	304	334	365	30
December	31	62	90	121	151	182	212	243	274	304	335	365

Leap Year

To	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
From												
January	366	31	60	91	121	152	182	213	244	274	305	335
February	335	366	29	60	90	121	151	182	213	243	274	304
March	306	337	366	31	61	92	122	153	184	214	245	275
April	275	306	335	366	30	61	91	122	153	183	214	244
May	245	276	305	336	366	31	61	92	123	153	184	214
June	214	245	274	305	335	366	30	61	92	122	153	183
July	184	215	244	275	305	336	366	31	62	92	123	153
August	153	184	213	244	274	305	335	366	31	61	92	122
September	122	153	182	213	243	274	304	335	366	30	61	91
October	92	123	152	183	213	244	274	305	336	366	31	61
November	61	92	121	152	182	213	243	274	305	335	366	30
December	31	62	91	122	152	183	213	244	275	305	336	366

- The vertical column is the effective month of policy.
- The horizontal row is the expiry month of the policy.
- The figures show the number of days between the effective date of the policy and the same date in expiry month.

Example1: July 15th to December 15th
= 153 days

Example2: July 31st to December 15th
= 153 days – 16 days
= 137 days

When the dates in the respective months are different, add or subtract the number of days equal to the difference.

PRO RATA TABLE - Annual Policy (other than a leap year)

- DAY indicates the day of the year
- PERCENT indicates the percentage of the premium retained

DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT
1	.003	31	.085	61	.167	91	.249	121	.332	151	.414
2	.005	32	.088	62	.170	92	.252	122	.334	152	.416
3	.008	33	.090	63	.173	93	.255	123	.337	153	.419
4	.011	34	.093	64	.175	94	.258	124	.340	154	.422
5	.014	35	.096	65	.178	95	.260	125	.342	155	.425
6	.016	36	.099	66	.181	96	.263	126	.345	156	.427
7	.019	37	.101	67	.184	97	.266	127	.348	157	.430
8	.022	38	.104	68	.186	98	.268	128	.351	158	.433
9	.025	39	.107	69	.189	99	.271	129	.353	159	.436
10	.027	40	.110	70	.192	100	.274	130	.356	160	.438
11	.030	41	.112	71	.195	101	.277	131	.359	161	.441
12	.033	42	.115	72	.197	102	.279	132	.362	162	.444
13	.036	43	.118	73	.200	103	.282	133	.364	163	.447
14	.038	44	.121	74	.203	104	.285	134	.367	164	.449
15	.041	45	.123	75	.205	105	.288	135	.370	165	.452
16	.044	46	.126	76	.208	106	.290	136	.373	166	.455
17	.047	47	.129	77	.211	107	.293	137	.375	167	.458
18	.049	48	.132	78	.214	108	.296	138	.378	168	.460
19	.052	49	.134	79	.216	109	.299	139	.381	169	.463
20	.055	50	.137	80	.219	110	.301	140	.384	170	.466
21	.058	51	.140	81	.222	111	.304	141	.386	171	.468
22	.060	52	.142	82	.225	112	.307	142	.389	172	.471
23	.063	53	.145	83	.227	113	.310	143	.392	173	.474
24	.066	54	.148	84	.230	114	.312	144	.395	174	.477
25	.068	55	.151	85	.233	115	.315	145	.397	175	.479
26	.071	56	.153	86	.236	116	.318	146	.400	176	.482
27	.074	57	.156	87	.238	117	.321	147	.403	177	.485
28	.077	58	.159	88	.241	118	.323	148	.405	178	.488
29	.079	59	.162	89	.244	119	.326	149	.408	179	.490
30	.082	60	.164	90	.247	120	.329	150	.411	180	.493

PRO RATA TABLE - Annual Policy (other than leap year) – continued

DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT
181	.496	211	.578	241	.660	271	.742	301	.825	331	.907
182	.499	212	.581	242	.663	272	.745	302	.827	332	.910
183	.501	213	.584	243	.666	273	.748	303	.830	333	.912
184	.504	214	.586	244	.668	274	.751	304	.833	334	.915
185	.507	215	.589	245	.671	275	.753	305	.836	335	.918
186	.510	216	.592	246	.674	276	.756	306	.838	336	.921
187	.512	217	.595	247	.677	277	.759	307	.841	337	.923
188	.515	218	.597	248	.679	278	.762	308	.844	338	.926
189	.518	219	.600	249	.682	279	.764	309	.847	339	.929
190	.521	220	.603	250	.685	280	.767	310	.849	340	.932
191	.523	221	.605	251	.688	281	.770	311	.852	341	.934
192	.526	222	.608	252	.690	282	.773	312	.855	342	.937
193	.529	223	.611	253	.693	283	.775	313	.858	343	.940
194	.532	224	.614	254	.696	284	.778	314	.860	344	.942
195	.534	225	.616	255	.699	285	.781	315	.863	345	.945
196	.537	226	.619	256	.701	286	.784	316	.866	346	.948
197	.540	227	.622	257	.704	287	.786	317	.868	347	.951
198	.542	228	.625	258	.707	288	.789	318	.871	348	.953
199	.545	229	.627	259	.710	289	.792	319	.874	349	.956
200	.548	230	.630	260	.712	290	.795	320	.877	350	.959
201	.551	231	.633	261	.715	291	.797	321	.879	351	.962
202	.553	232	.636	262	.718	292	.800	322	.882	352	.964
203	.556	233	.638	263	.721	293	.803	323	.885	353	.967
204	.559	234	.641	264	.723	294	.805	324	.888	354	.970
205	.562	235	.644	265	.726	295	.808	325	.890	355	.973
206	.564	236	.647	266	.729	296	.811	326	.893	356	.975
207	.567	237	.649	267	.732	297	.814	327	.896	357	.978
208	.570	238	.652	268	.734	298	.816	328	.899	358	.981
209	.573	239	.655	269	.737	299	.819	329	.901	359	.984
210	.575	240	.658	270	.740	300	.822	330	.904	360	.986
										361	.989
										362	.992
										363	.995
										364	.997
										365	1.000

PRO RATA TABLE - Annual Policy (leap year)

- DAY indicates the day of the year
- PERCENT indicates the percentage of the premium retained

DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT
1	0.003	31	0.085	61	0.167	91	0.249	121	0.331	151	0.413
2	0.005	32	0.087	62	0.169	92	0.251	122	0.333	152	0.415
3	0.008	33	0.09	63	0.172	93	0.254	123	0.336	153	0.418
4	0.011	34	0.093	64	0.175	94	0.257	124	0.339	154	0.421
5	0.014	35	0.096	65	0.178	95	0.26	125	0.342	155	0.423
6	0.016	36	0.098	66	0.18	96	0.262	126	0.344	156	0.426
7	0.019	37	0.101	67	0.183	97	0.265	127	0.347	157	0.429
8	0.022	38	0.104	68	0.186	98	0.268	128	0.35	158	0.432
9	0.025	39	0.107	69	0.189	99	0.27	129	0.352	159	0.434
10	0.027	40	0.109	70	0.191	100	0.273	130	0.355	160	0.437
11	0.03	41	0.112	71	0.194	101	0.276	131	0.358	161	0.44
12	0.033	42	0.115	72	0.197	102	0.279	132	0.361	162	0.443
13	0.036	43	0.117	73	0.199	103	0.281	133	0.363	163	0.445
14	0.038	44	0.12	74	0.202	104	0.284	134	0.366	164	0.448
15	0.041	45	0.123	75	0.205	105	0.287	135	0.369	165	0.451
16	0.044	46	0.126	76	0.208	106	0.29	136	0.372	166	0.454
17	0.046	47	0.128	77	0.21	107	0.292	137	0.374	167	0.456
18	0.049	48	0.131	78	0.213	108	0.295	138	0.377	168	0.459
19	0.052	49	0.134	79	0.216	109	0.298	139	0.38	169	0.462
20	0.055	50	0.137	80	0.219	110	0.301	140	0.383	170	0.464
21	0.057	51	0.139	81	0.221	111	0.303	141	0.385	171	0.467
22	0.06	52	0.142	82	0.224	112	0.306	142	0.388	172	0.47
23	0.063	53	0.145	83	0.227	113	0.309	143	0.391	173	0.473
24	0.066	54	0.148	84	0.23	114	0.311	144	0.393	174	0.475
25	0.068	55	0.15	85	0.232	115	0.314	145	0.396	175	0.478
26	0.071	56	0.153	86	0.235	116	0.317	146	0.399	176	0.481
27	0.074	57	0.156	87	0.238	117	0.32	147	0.402	177	0.484
28	0.077	58	0.158	88	0.24	118	0.322	148	0.404	178	0.486
29	0.079	59	0.161	89	0.243	119	0.325	149	0.407	179	0.489
30	0.082	60	0.164	90	0.246	120	0.328	150	0.41	180	0.492

PRO RATA TABLE – Annual Policy (leap year) - continued

DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT
181	0.495	211	0.577	241	0.658	271	0.74	301	0.822	331	0.904
182	0.497	212	0.579	242	0.661	272	0.743	302	0.825	332	0.907
183	0.5	213	0.582	243	0.664	273	0.746	303	0.828	333	0.91
184	0.503	214	0.585	244	0.667	274	0.749	304	0.831	334	0.913
185	0.505	215	0.587	245	0.669	275	0.751	305	0.833	335	0.915
186	0.508	216	0.59	246	0.672	276	0.754	306	0.836	336	0.918
187	0.511	217	0.593	247	0.675	277	0.757	307	0.839	337	0.921
188	0.514	218	0.596	248	0.678	278	0.76	308	0.842	338	0.923
189	0.516	219	0.598	249	0.68	279	0.762	309	0.844	339	0.926
190	0.519	220	0.601	250	0.683	280	0.765	310	0.847	340	0.929
191	0.522	221	0.604	251	0.686	281	0.768	311	0.85	341	0.932
192	0.525	222	0.607	252	0.689	282	0.77	312	0.852	342	0.934
193	0.527	223	0.609	253	0.691	283	0.773	313	0.855	343	0.937
194	0.53	224	0.612	254	0.694	284	0.776	314	0.858	344	0.94
195	0.533	225	0.615	255	0.697	285	0.779	315	0.861	345	0.943
196	0.536	226	0.617	256	0.699	286	0.781	316	0.863	346	0.945
197	0.538	227	0.62	257	0.702	287	0.784	317	0.866	347	0.948
198	0.541	228	0.623	258	0.705	288	0.787	318	0.869	348	0.951
199	0.544	229	0.626	259	0.708	289	0.79	319	0.872	349	0.954
200	0.546	230	0.628	260	0.71	290	0.792	320	0.874	350	0.956
201	0.549	231	0.631	261	0.713	291	0.795	321	0.877	351	0.959
202	0.552	232	0.634	262	0.716	292	0.798	322	0.88	352	0.962
203	0.555	233	0.637	263	0.719	293	0.801	323	0.883	353	0.964
204	0.557	234	0.639	264	0.721	294	0.803	324	0.885	354	0.967
205	0.56	235	0.642	265	0.724	295	0.806	325	0.888	355	0.97
206	0.563	236	0.645	266	0.727	296	0.809	326	0.891	356	0.973
207	0.566	237	0.648	267	0.73	297	0.811	327	0.893	357	0.975
208	0.568	238	0.65	268	0.732	298	0.814	328	0.896	358	0.978
209	0.571	239	0.653	269	0.735	299	0.817	329	0.899	359	0.981
210	0.574	240	0.656	270	0.738	300	0.82	330	0.902	360	0.984
										361	0.986
										362	0.989
										363	0.992
										364	0.995
										365	0.997
										366	1.000

SHORT RATE TABLE (HOMEOWNERS) – Annual Policy

DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED
1	.078	31	.156	61	.234	91	.312	121	.390	151	.468
2	.080	32	.158	62	.236	92	.314	122	.393	152	.471
3	.083	33	.161	63	.239	93	.317	123	.395	153	.473
4	.085	34	.164	64	.242	94	.320	124	.398	154	.476
5	.088	35	.166	65	.244	95	.322	125	.400	155	.478
6	.091	36	.169	66	.247	96	.325	126	.403	156	.481
7	.093	37	.171	67	.249	97	.328	127	.406	157	.484
8	.096	38	.174	68	.252	98	.330	128	.408	158	.486
9	.098	39	.177	69	.255	99	.333	129	.411	159	.489
10	.101	40	.179	70	.257	100	.335	130	.413	160	.491
11	.104	41	.182	71	.260	101	.338	131	.416	161	.494
12	.106	42	.184	72	.262	102	.341	132	.419	162	.497
13	.109	43	.187	73	.265	103	.343	133	.421	163	.499
14	.111	44	.190	74	.268	104	.346	134	.424	164	.502
15	.114	45	.192	75	.270	105	.348	135	.426	165	.504
16	.117	46	.195	76	.273	106	.351	136	.429	166	.507
17	.119	47	.197	77	.275	107	.354	137	.432	167	.510
18	.122	48	.200	78	.278	108	.356	138	.434	168	.512
19	.125	49	.203	79	.281	109	.359	139	.437	169	.515
20	.127	50	.205	80	.283	110	.361	140	.439	170	.518
21	.130	51	.208	81	.286	111	.364	141	.442	171	.520
22	.132	52	.210	82	.288	112	.367	142	.445	172	.523
23	.135	53	.213	83	.291	113	.369	143	.447	173	.525
24	.138	54	.216	84	.294	114	.372	144	.450	174	.528
25	.140	55	.218	85	.296	115	.374	145	.452	175	.531
26	.143	56	.221	86	.299	116	.377	146	.455	176	.533
27	.145	57	.223	87	.301	117	.380	147	.458	177	.536
28	.148	58	.226	88	.304	118	.382	148	.460	178	.538
29	.151	59	.229	89	.307	119	.385	149	.463	179	.541
30	.153	60	.231	90	.309	120	.387	150	.465	180	.544

SHORT RATE TABLE (HOMEOWNERS) – Annual Policy – continued

DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED
181	.546	211	.624	241	.702	271	.780	301	.858	331	.937
182	.549	212	.627	242	.705	272	.783	302	.861	332	.939
183	.551	213	.629	243	.707	273	.786	303	.864	333	.942
184	.554	214	.632	244	.710	274	.788	304	.866	334	.944
185	.557	215	.635	245	.713	275	.791	305	.869	335	.947
186	.559	216	.637	246	.715	276	.793	306	.871	336	.950
187	.562	217	.640	247	.718	277	.796	307	.874	337	.952
188	.564	218	.642	248	.721	278	.799	308	.877	338	.955
189	.567	219	.645	249	.723	279	.801	309	.879	339	.957
190	.570	220	.648	250	.726	280	.804	310	.882	340	.960
191	.572	221	.650	251	.728	281	.806	311	.884	341	.963
192	.575	222	.653	252	.731	282	.809	312	.887	342	.965
193	.577	223	.655	253	.734	283	.812	313	.890	343	.968
194	.580	224	.658	254	.736	284	.814	314	.892	344	.970
195	.583	225	.661	255	.739	285	.817	315	.895	345	.973
196	.585	226	.663	256	.741	286	.819	316	.897	346	.976
197	.588	227	.666	257	.744	287	.822	317	.900	347	.978
198	.590	228	.668	258	.747	288	.825	318	.903	348	.981
199	.593	229	.671	259	.749	289	.827	319	.905	349	.983
200	.596	230	.674	260	.752	290	.830	320	.908	350	.986
201	.598	231	.676	261	.754	291	.832	321	.911	351	.989
202	.601	232	.679	262	.757	292	.835	322	.913	352	.991
203	.603	233	.681	263	.760	293	.838	323	.916	353	.994
204	.606	234	.684	264	.762	294	.840	324	.918	354	.996
205	.609	235	.687	265	.765	295	.843	325	.921	355	.999
206	.611	236	.689	266	.767	296	.845	326	.924	356	1.000
207	.614	237	.692	267	.770	297	.848	327	.926	357	1.000
208	.616	238	.694	268	.773	298	.851	328	.929	358	1.000
209	.619	239	.697	269	.775	299	.853	329	.931	359	1.000
210	.622	240	.700	270	.778	300	.856	330	.934	360	1.000
										361	1.000
										362	1.000
										363	1.000
										364	1.000
										365 - 366	1.000

SHORT RATE TABLE (OTHER THAN HOMEOWNERS) – Annual Policy

DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED
1 - 3	.08	93 - 96	.32	185 - 188	.56	277 - 280	.80
4 - 7	.09	97 - 99	.33	189 - 192	.57	281 - 284	.81
8 - 11	.10	100 - 103	.34	193 - 195	.58	285 - 288	.82
12 - 15	.11	104 - 107	.35	196 - 199	.59	289 - 292	.83
16 - 19	.12	108 - 111	.36	200 - 203	.60	293 - 296	.84
20 - 23	.13	112 - 115	.37	204 - 207	.61	297 - 299	.85
24 - 26	.14	116 - 119	.38	208 - 211	.62	300 - 303	.86
27 - 30	.15	120 - 122	.39	212 - 215	.63	304 - 307	.87
31 - 34	.16	123 - 126	.40	216 - 219	.64	308 - 311	.88
35 - 38	.17	127 - 130	.41	220 - 222	.65	312 - 315	.89
39 - 42	.18	131 - 134	.42	223 - 226	.66	316 - 318	.90
43 - 46	.19	135 - 138	.43	227 - 230	.67	319 - 322	.91
47 - 49	.20	139 - 142	.44	231 - 234	.68	323 - 326	.92
50 - 53	.21	143 - 146	.45	235 - 238	.69	327 - 330	.93
54 - 57	.22	147 - 149	.46	239 - 242	.70	331 - 334	.94
58 - 61	.23	150 - 153	.47	243 - 245	.71	335 - 338	.95
62 - 65	.24	154 - 157	.48	246 - 249	.72	339 - 341	.96
66 - 69	.25	158 - 161	.49	250 - 253	.73	342 - 345	.97
70 - 73	.26	162 - 165	.50	254 - 257	.74	346 - 349	.98
74 - 76	.27	166 - 169	.51	258 - 261	.75	350 - 353	.99
77 - 80	.28	170 - 172	.52	262 - 265	.76	354 - 366	1.00
81 - 84	.29	173 - 176	.53	266 - 268	.77		
85 - 88	.30	177 - 180	.54	269 - 272	.78		
89 - 92	.31	181 - 184	.55	273 - 276	.79		

A. HEATING**Acceptable Forms of Primary Heat**

All Heating Systems in building/unit and in additional building(s) **MUST be:**

- Disclosed (i.e., accurately coded in Contact PL)
- Professionally installed by qualified certified contractor in the installation of applicable heating unit
- An acceptable primary heating appliance
- Canadian certified for residential use

Decline risks with heating systems that are in the '**Risks We Do Not Write**' section

Refer risks to underwriting when heating system(s) are in the '**Refer Prior to Binding**' section

Acceptable Forms of Primary Heat		
System Type	Fuel Source	Additional Information / Conditions
Baseboard Heater	electricity	▸ None
Combination Furnace	solid fuel with: **oil, natural gas, propane, electricity	▸ Follow ***solid fuel Heating Section ▸ Follow oil heat section (**oil fuel)
Fixed Space Heater	**oil, natural gas, electricity, propane	▸ Follow oil heat section for oil/propane
Forced Air Furnace	**oil, natural gas, electricity, propane	▸ Follow oil heat section for oil/propane
Geothermal	ground source	▸ Backup system required (<i>where ground normally freezes, and plain water is used to circulate within the system</i>).
Hot Water (boiler)	**oil, natural gas, electricity, propane	▸ Follow oil heat section for oil/propane
*Heat Pump	**oil, natural gas, electricity	▸ Follow oil heat section for oil fuel ▸ Refer mini-split heat pumps to underwriter
Outdoor Hot Water Heat	***solid fuel	▸ Backup system required
Radiant Heat Panels	electricity	▸ Brands 'other' than unacceptable
Solar	sun	▸ If solar heat is present on the risk, must be referred to Underwriting ▸ Approved back-up or auxiliary heating source backup system is required ▸ Solar panels/equipment must be: ○ professionally installed ○ with a maximum name plate capacity of less than 15kW ○ less than 25 years old ○ located on the insured premises

Acceptable Forms of Primary Heat		
		▶ The customer must not participate in a net-metering or net billing arrangement through a community-based project or owned by a Co-operative, where power is sold to the grid first, or any part of the building(s) or premise is rented to a commercial aggregator
Wood Heat Furnace	***solid fuel	▶ Follow ***solid fuel heat section ▶ Backup system required

***Heat Pump - multi-zone system** supports multiple rooms through-out the house and may be considered **primary heat**

***Heat Pump Mini-Split - single-zone unit** is connected to one indoor unit and is only considered **auxiliary heat**

**** Oil** - Refer to Decline, Refer and Oil Heating Systems Sections for Prohibited Tanks / Installation

***** Solid Fuel** - Refer to Decline, Refer and Solid Fuel Heating Systems Sections for acceptability

Unacceptable Heat Systems / Sources

Unacceptable Heat Sources		
System Type	Fuel Source	Additional Information / Conditions
Radiant Heating Panels	electricity	Unacceptable brands: Aztec Flexel Scotland Thermal-Flex Scotland Flexwatt Safe-T-Flex
Fixed space heaters	kerosene	
Any device not CSA, ULC, CGA, WH approved	**oil, natural gas, electricity, propane	

**** Oil** - Refer to Oil Heating Systems Section for Prohibited Tanks / Installation

Document and Refer risks with **non-certified** appliances (even if **NOT** in use) to underwriter **and**:

- Ensure unit is coded accurately in Contact PL
- Remove, replace, recertify, or repair appliance
- Confirm the update and document the policy

A. HEATING**Acceptable Forms of Auxiliary Heat**

All Heating Systems in building/unit and in additional building(s) **MUST be:**

- Disclosed (i.e., accurately coded in Contact PL)
- An acceptable heating appliance
- Canadian certified for residential use
- Professionally installed by qualified certified contractor in the installation of applicable heating unit
- Professionally installed in compliance with the manufacturer's instructions
 - If this cannot be confirmed:
 - Verify that the installation was done according to manufacturer's specifications

Decline risks with heating systems that are in the '**Risks We Do Not Write**' section

Refer risks to underwriting when heating system(s) are in the '**Refer Prior to Binding**' section

Acceptable Forms of Auxiliary Heat		
System Type	Fuel Source	Additional Information / Conditions
wood stove		▸ certified appliance (ULC, CSA, WH)
pellet stove		
Fireplace ○ Insert ○ standard / masonry ○ free standing ○ zero clearance	*solid fuel, electricity, natural gas	
portable space heaters	electricity	

***Solid Fuel Source:** Refer to Solid Fuel Section of manual for acceptability

**** Oil Fuel Source:** Refer to Oil Heat Section of manual for acceptability

****Note:** for all forms of auxiliary heat installed in a Manufactured/Mobile Home, the heat source must be designed and approved for use in a Manufactured / Mobile Home.

A. HEATING**Oil Heating**

- Decline risks with heating systems that are in the '**Risks We Do Not Write**' section
- Refer risks when heating system(s) are in the '**Refer Prior to Binding**' section

Documentation required (*on broker file*) for ALL the following General, Primary, and Oil Tank rules:

General Rules

 Disclose ALL Heating Systems	Confirm whether located in the building/unit or in an additional building(s), or located anywhere on premises
 Oil Tank Questionnaire	Confirmation that a completed Oil Tank Questionnaire is on broker file (<i>may be requested at UW discretion</i>)

In addition to the above general rules, follow specific primary and oil tank requirements below:

Primary Heating Requirements

Acceptable Primary Heating	• Must be acceptable primary heating appliance
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Oil Tank Requirements

Tank Underwriting Rules	
• All tanks must have an approved ULC certification label • When located outside: ○ Where there is risk of vehicular impact, metal posts anchored in concrete are required for protection ○ Galvanized (Roth & Granby 2-in-1) tanks must have a tank cover. • Tank age is based on the manufacturer date, and if it cannot be determined, the building year must be used • All tanks must be removed from the premises once they have reached the end of their service life	
<u>Other</u>	• Confirm ULC certified and professionally installed • Is the material, gauge, location and age acceptable • Does it meet eligibility rules

Type of Tank	Preferred	Age (years) (Outdoor)	Age (years) (Indoor)
10 Gauge (3.0 mm)	n/a	15	25
12 Gauge (2.5 mm)	n/a	15	25
14 Gauge (2.0 mm) double-walled or double-bottom tanks	n/a	10	20
Fibreglass	√	25	25
Granby (All Models)	√	20	25
Roth	√	25	25
Tank Tub	√	20	n/a
Vilco (ZCL) Fibreglass	√	30	30
Metal (unknown gauge)	n/a	24	24
Other	n/a	Refer	

A. HEATING**Solid Fuel Heating**

- Decline Risks with heating systems that are in the '**Risks We Do Not Write**' section
- Refer Risks with heating systems that are in the '**Refer Prior to Binding**' section

Documentation required (*on broker file*) for **ALL** the following **General, Primary, Auxiliary Rules**:

General Rules

Disclose ALL Heating Systems	Confirm whether located in the building/unit or in an additional building(s), or located anywhere on premises
Professional Installation	ALL solid fuel (e.g., wood, pellet) appliances must be: ○ Installed in compliance with the manufacturer's specifications by a WETT certified professional ○ If it cannot be confirmed that it was installed by a WETT certified professional, obtain an inspection from a WETT certified professional ○ If an inspection cannot be obtained refer to Underwriter ○ Photos must be kept on broker file and may be requested for review at underwriting discretion ○ ALL other solid fuel appliances must also be professionally installed ○ Units in additional buildings have additional requirements – refer to CSA B365 for more detail
Manufactured / Mobile Homes	Wood or pellet heating appliances must be auxiliary heat and be made specifically for manufactured/mobile homes.
Chimney Cleaning	All chimneys must be professionally swept annually when fuel source is solid fuel
Appliances Sharing Chimney	Two certified Appliances Can be Connected to the same Masonry Chimney <u>ONLY</u> when: ○ Both units are certified to be used in conjunction with each other ○ Solid fuel burning appliance is <u>below</u> connections for appliances burning other fuel types ○ Both appliances must be located on the same floor ○ All other Fuel combinations must have separate chimneys

In addition to the above general rules, follow specific **primary** and **auxiliary** requirements below:

Primary Solid Fuel Heating Requirements

Acceptable Primary Heating	Must be acceptable primary heating appliance
Wood Furnace/Boiler	For indoor/outdoor wood furnace/boiler, the following is required: ○ Professionally installed by qualified certified contractor ○ Verbal confirmation of certification label/plate on the device ○ Automatic backup heating system

Auxiliary Solid Fuel Heating Requirements

Maximum Annual Solid Fuel Quantities for Auxiliary Heating per location <i>(not per woodburning unit)</i>
Wood Maximum of 3 bush/full cords of wood ○ bush/full cord measures 4ft x 4ft x 8ft or 4ft x 2ft x 16ft = Total 128 cubic ft
Pellet Maximum of 100 bags (40lbs each)
Anthracite (clean coal) Maximum of 45 bags (20kg each) or 900kg (1984 lbs each)

**The above rules also apply to primary heat in Seasonal Fire & Extended Coverage risks when heated by solid fuel*

NOTES Required for Solid Fuel Heat *(photos of woodstove must be obtained and kept on broker file)*

Step 1: Confirm

- Professionally installed by a WETT certified professional
- Amount of solid fuel consumed
- How often chimney is professionally swept/cleaned

If cannot confirm that the installation was done by a WETT certified professional move to **Step 2**

Step 2: Confirm

- Obtain an inspection from a WETT certified professional
- Amount of solid fuel consumed

If WETT certified inspection has been obtained (on broker file), and the unit complies, then no further underwriting documentation is required.

If cannot obtain compliance certification (*i.e., No WETT certified professional servicing area/remote location*) **and** you choose to remain on risk move to **Step 3**

Step 3: Refer to the Underwriter to confirm **Additional Heating Requirements** are met

**The above rules also apply to primary heat in Seasonal Fire & Extended Coverage risks when heated by solid fuel*

A. HEATING**Home Heating - Glossary of Terms**

This glossary provides a description of the terms associated with the heating system and the various fuel sources. Refer to the following sections of the manual, for underwriting eligibility:

(1) Decline rules, (2) Refer rules, (3) Primary Heat, (4) Auxiliary Heat, (5) Oil Heating Systems, and (6) Solid Fuel Heating Systems.

Anthracite	Anthracite is considered clean coal. In residential stoves, its combustion does not generate creosote and emits few volatile particles. The extremely high carbon content of anthracite also means that this fuel produces a lot of heat relative to its mass
Appliance	A term that applies to a device, and all its components, which converts fuel energy into a useful heat source. Certified Appliance – An appliance which has been tested by a certification body and typically has a plate or sticker (usually located on the back of the unit) listing requirements of installation.
Add-On	A solid fuel appliance designed to share the heat distribution system connected to an oil, gas, or electric appliance.
Automatic Backup Heating System	Any other heating appliance fueled by electricity, gas, oil, or propane, used to automatically supplement primary furnaces such as: wood furnace, geothermal, etc.
Auxiliary Heat	Any heating or appliance used to supplement the primary heat.
Baseboard Heater	An electric or gas-powered heating appliance located along the perimeter walls of a room or space.
Biomass	Biomass is plant material that can be turned into fuel (also known as biofuel when it is made from biological material) to supply heat and electricity. Bioenergy can be obtained from many forms of biofuels. <i>For example: Biomass feedstocks include dedicated energy crops, agricultural crop residues, forestry residues, algae, wood processing residues, municipal waste, and wet waste.</i>
Boiler	A centralized self-contained heating device where water is warmed and circulated through the location in a series of pipes that supplies hot water or steam for heating purposes. The boiler can be powered by electricity, wood, oil, or gas
Carbon Monoxide	Carbon monoxide is released when appliances burn fuel such as propane, wood or oil. The installation of a carbon monoxide detector in the presence of this type of heating is highly recommended.

Central Heating	A central heating system transfers heat-transfer fluids (e.g., hot water or glycol) through pipes and radiators, as well as hot air through a duct system that heats the entire home. It is typically fueled by oil, natural gas, electric, or propane.
Certification	Canadian Standards Association (CSA) – Certification related to the safety of consumer products. CSA certifies in over fifty different areas, including electrical and electronic appliances. Underwriters Laboratories of Canada (ULC) – ULC standards are designed to ensure the safety and reliability of various appliances, materials and building components. Warnock Hersey by Intertek (WH/ Intertek) – Safety standards for the performance and quality of combustion appliances, including fire risk. Omni-Test Laboratories (OTL) – Certification body that accredits combustion heating appliances such as stoves and certain types of fireplaces. Environmental Protection Agency (EPA) – U.S. certification agency for emissions and discharges of harmful pollutants. This certification is not for fire risk. EPA is the only foreign certification recognized in Canada
Certified Installer	A contractor with the necessary certification required to install and/or certify the specified appliance. Example: WETT certification for solid fuel appliance Back to top
Chimney	A vertical shaft with at least one flue line enclosed to conduct flue gasses to the outdoors. Masonry Chimney – Constructed with brick, stone, clay, concrete or masonry. Factory Built Chimney – Constructed entirely of factory-built parts and each piece is designed to be assembled with each other and can be assembled professionally off-site.
Chimney Cap	A metal or masonry cap placed on top of the exterior of the chimney, designed to prevent rain or snow entry into the flue. In some cases, this is also used to control the draft within the chimney
Chimney Liner	An inner sleeve that lines the chimney. It is made of high temperature-resistant clay or stainless steel.

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Combination Furnace	Wood/Coal – Gas/Oil – This type of furnace allows continuous heat and burns either wood/coal and gas, or wood/coal and oil. It has separate combustion chambers that are connected beside each other. The burner starts by burning solid fuel (wood or coal). When the home is warm enough, the burner shuts off. If no wood or coal is added, the furnace will operate as a conventional gas or oil furnace until more solid fuel is added to the fire box. Oil/Electric – This is an oil furnace with factory installed electric heating elements. The electric elements supply most of the heat, and the burner only works when the temperature drops due to very cold weather. Wood/Electric – This is a wood furnace that has built-in heating elements, only activated when the wood furnace cannot meet the heating requirements of the home. It uses the ductwork system of the dwelling to move heat through the building.
Creosote	Creosote is the waste product of wood combustion (appears dusty, puffy, flaky, or oily like tar).
Damper	A movable plate or regulator valve that increases or decreases the flow of air or flue gas
Densified Wood Logs	Also called “ecological logs” that are composed of wood residues compressed in the form of logs. These are very dense and often contain dangerous additives
Electric Thermal Storage Heater	A specialized electric heater that stores heat during off-peak hours, and releases the heat as required.
Ethanol	Ethanol - This is an alcohol-based fuel that is intended for fireplaces which generates little heat and does not require a chimney. Ethanol Fireplace - A fireplace that specifically uses ethanol as a fuel source. Ethanol Fire Table – An ethanol appliance that is not affixed and can be placed on a pedestal or a table for decorative purposes.
Fireplace	Factory-Built Fireplace – A fireplace is an insulated box designed to be an integral part of the dwelling’s wall. It can be coated with gypsum, stone, brick, steel, or other materials. A certified chimney must be installed in accordance with the manufacturer’s guidelines. Fireplace Insert - A wood fireplace insert is a stove specifically built and certified to be installed in an existing masonry fireplace opening and converts it into an efficient heat source such as radiant heat or mechanical circulating fans. There are also gas & electric fireplace inserts. Free-Standing Fireplace – A manufactured unit usually found in the middle of a room, open on all sides, and is generally for aesthetic use only. Sometimes referred to as an “malm” fireplace.

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	Masonry Fireplace – A built-in fireplace structure using masonry materials and does not typically have a fan that circulates hot air to help heat the home. It consists of a hearth, flue, and chimney as one unit. Masonry Heater – Is a device that looks like a masonry fireplace but is solely used for warming an interior space through radiant heating at a constant temperature for an extended period of time (<i>18 to 24 hours</i>). Zero Clearance Fireplace – A premanufactured metal firebox that is completely self-contained and insulated, which keeps the outside of the fireplace from getting too hot, protecting the materials surrounding the unit. This allows it to need zero distance from combustible materials, such as walls, wood, and paneling.
Floor Protection	Floor Pad - A non-combustible surface that is placed underneath the heating appliance and extends to its front, sides, and rear to prevent embers and radiant heat from igniting. Floor Protection - The extension of a hearth beyond the opening of a fireplace, or surface of non-combustible material. There are two types of floor protection: 1) Ember protection and 2) Heat radiation protection.
Flue Pipe	The component(s) of the venting system that connect(s) an appliance to a wall pass-through assembly or to a factory-built chimney component.
Forced Air Furnace	A type of a central heating system that delivers heated air from a central furnace to every room of the house through a series of ducts. It is typically fueled by gas, oil, propane, or electricity. It has three major components: • Heat exchanger • Burner • Blower These units can be the central heating system, integrated into a bi-energy system (<i>heating system that uses two sources of energy</i>), and can also be part of an approved combination furnace.
Geothermal Heating	This heating system is also called a “thermal ground source heat pump” that utilizes underground “earth heat” and is powered by electricity. There are three components: Back to top 1) Heat pump – In the winter, it extracts and transfers the heat stored from the ground into the dwelling. In the summer, it transfers the warm air from the dwelling into the ground. The air is then exchanged for cool air and sent into the house. 2) Underground loop – This closed, ground loop serves as the heat source and the heat sink. Note: an open loop means that the system is submerged in water. 3) Distribution system – This can be a central forced air system, a hot water system, or a hybrid system involving hydronic radiant heat. A system with air ducts can provide air-conditioning to every room. For dwellings equipped with a hydronic system, air ducts must be installed for central air-conditioning.

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	The system requires extensive excavating or drilling to prepare the ground for the installation of high-density polyethylene pipes that can run either vertically or horizontally underground.
Gravity Furnace	Antique furnace that is used to burn coal or wood in a combustion chamber which heats the surrounding air. The air travels through the duct work by gravity and heats the rest of the house. Unlike a forced air furnace, this system contains no blower and must be fed manually. It is a giant stove. Many of these furnaces were converted over to oil or natural gas in the mid 1920's.
Heat Pumps	Heat Pump – Fueled by electricity, heat pumps are used for either the heating or cooling of your home by transferring heat between two reservoirs. In the warmer months, the heat pump acts like an air conditioner through ducts, moving heat from inside your home to the outside. During winter months, heat from outdoors is transferred to the interior of your home. The effectiveness of the heat pump is reduced in temperatures below freezing. Many homeowners use heat pumps as air conditioners in the summer while using another heat source in the winter. Mini Split Heat Pump – A smaller unit that is efficient and inexpensive compared to central heat pump systems. It is a ductless air-source meant to accompany an alternate heat source to ensure temperature stability in the room.
Masonry Heaters	A masonry heater (also called a masonry stove) is a device for warming an interior space through radiant heating, by capturing the heat from periodic burning of fuel (usually wood), and then radiating the heat at a constant temperature for an extended period.
Natural Gas	A mix of hydrocarbon gases that can be used to fuel a central heating furnace or a fireplace. This gas is distributed by pipeline and does not require tank installation.
Oil Tank	Indoor Tank – A tank and supply line located in the dwelling. Outdoor Tank – A tank and supply line, all, or part of which is located outside or in an additional building.
Outdoor Wood-Fired Boiler	A wood burning furnace located outside of the dwelling. The heat released by combustion is absorbed and transported by water into the dwelling by underground pipes. This water is then used to heat the house, by wall-mounted conducts or underfloor heating systems. A hot water tank stores the heat for later use.
Pellets	Small cylinders of compacted wood or biomass products and sold in bags to use as solid fuel for furnaces, stoves, or fireplace.
Pellet Heaters	These appliances can be stoves, fireplaces or furnaces and are categorized by their automatic fuel feed, thermostatic controls and forced mechanical ventilation.
Plenum	A metal sheet box mounted on the outlet or inlet of the furnace and is used to connect duct pipes to the heating distribution system within the dwelling.
Propane Gas	A gaseous hydrocarbon generally used for auxiliary heating systems and is always stored in cylinders. This gas is heavier than air and can accumulate in the event of a

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	leak. When propane cylinders are used seasonally, they should be stored in a well-ventilated area protected from vehicular impact.
Protective Sheath/Sleeve	A protective membrane that wraps around the supply pipe (e.g., oil). It prevents leakage and corrosion and has been mandatory since 2007.
Radiant Heating	Electric Radiant Heating – A radiant heating system that runs on electricity in the form of heating panels, films, or cables. They are installed and embedded in the floor or ceiling. The full system includes a thermostat. Hydronic Radiant Heating – An electric, natural gas or oil-fired boiler produces heat, which is then transported by water or glycol circulated through closed-loop tubing into the flooring. This system can maintain different temperatures in different areas of the home.
Solar Energy Heating	Appliances which use the sun to heat an intervening medium that is then used to supply heat to a dwelling. Direct Energy – Direct solar energy can be converted to electrical energy through the technology of photovoltaic (PV) panels. These panels consist of solar cells that trap energy to produce electricity. An inverter converts the energy, which is then used for immediate electrical needs or stored. Active Energy – Active solar energy is used to heat water and/or air via solar collectors. Active solar energy panels convert sunlight into heat for water and space heating. Active solar energy systems are very efficient for heating hot water for swimming pools or typical use, as well as for warming liquid for radiant floor heating. Passive Energy – Passive solar energy is generally considered the easiest and most cost-effective way to provide heat in new buildings. Instead of mechanical equipment, building elements such as walls, windows, floors, and roofs control heat generated by solar radiation. A large mass is placed within the space to receive the most direct sunlight. The heat gains are then radiated and distributed by fans to regulate temperature.
Soot	Soft particles of black carbon found inside appliances, chimneys and flues that originate from oxygen-poor flames
Space Heater	Any appliance used to heat a room or space within a dwelling without the use of duct work. Space heaters can be fueled by electricity, gas, or oil. Only permanently installed space heaters are acceptable for primary heat.
Spark Arrester	Used to prevent sparks, embers, and other burning particles from being expelled from the house through the chimney.
Temporary Appliance	Any appliance that is not permanently installed and can be unplugged and moved any time.
Thimble	A device installed in the combustible walls or ceilings through which the flue pipe passes. It is meant to protect the walls from igniting from the direct heat of the flue pipe and is generally made from metal or fire resistive clay.

Wall and Floor Convector	A heating unit that is installed in walls or between joists that circulates air in the area. There are no ductworks attached to these units
WETT Inspection	Wood Energy Technology Transfer Inc. (WETT Inc.) is a non-profit training and education association managed by a volunteer Board of Directors elected by holders of valid WETT certificates. Through its administrative designate, WETT Inc. functions as the national registrar of the WETT program. Through professional training and public education, WETT Inc. promotes the safe and effective use of wood-burning systems in Canada. Refer to www.wettinc.ca for more details
Wood (Full/Bush Cords)	Face Cord – The measurement of a face cord may vary from province to province Full/Bush Cord - A full cord measures 1.2m x 2,4m x 1.2m (4ft x 8 ft x 4ft.)
Woodstove	A self-supporting appliance that should be placed on a non-combustible surface and must be connected to a flue pipe and approved chimney

B. ELECTRICAL**Electrical systems general information**

A residential electrical system is comprised of wiring, control panels (breakers or fuses) and receptacles that deliver electricity to appliances. All electrical installations must meet the Canadian Electrical Code (CEC) safety standards.

100 amp or more with Breaker Service Panel and Copper Wiring is adequate for most homes and is acceptable.

Types of electrical systems

AMP	INSTALLATION YEARS												
	1800's	1900	1910	1920	1930	1940	1950	1960	1970	1980	1990	2000	2010+
30													
60													
100													
200													
WIRING TYPE													
Knob & Tube													
Aluminium													
Copper													

These dates are approximate only; the specific installation years may vary region to region depending on building codes and local building practices.

Unacceptable types of electrical systems

- Knob and tube live wiring (full or partial)
 - Concerns: No grounding wire or protection, susceptible to wear and stripping due to age, prone to arcing.
- Aluminium live wiring (full or partial) without an electrical inspection
 - Concerns: not as resilient as copper wiring, has a higher rate of thermal expansion, which may cause loose terminations and connections, resulting in possible arcing, melting and fire. Prone to overheating at connections between the wire and devices (switches and outlets) or at splices.
- 60 Amp Breaker Service
 - Concerns: not enough power supply for homes with modern electric appliance as it would cause overloads.

- Fuse panels
 - Concerns: may contain exposed electrical connections. Fuses may not be promptly replaced once blown or contain fuses with a voltage that is too high, which will result in an overheating.
- C.E.B. (Models: MB 40-10, MB 40-10A, MB 40-03, MB 400A, NH 70, A-60-36), Amalgamated Brand (100 Amp) panels
 - Concerns: no longer CSA approved; were used between 1950 and 1980.

Special consideration for existing customers who own dwellings with unacceptable electrical systems

Unacceptable electrical systems may be accommodated for the existing customers.

- Adding a new risk:
 - We will decline if there is no intent to upgrade electrical system
 - We will allow 60 days to upgrade to the acceptable wiring type and panel
 - Customer must provide confirmation of installation, verbal is acceptable.
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of upgrade has not been received.
- Existing risks when unacceptable electrical system (except Aluminium wiring) is newly discovered:
 - We will allow 6 months or until renewal (whichever is longer) to upgrade to the acceptable wiring type and panel
 - Customer must provide confirmation of installation, verbal is acceptable
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of upgrade has not been received.
- Existing risks with Aluminium wiring: no immediate action is required if no new losses or no deterioration.

Aluminium wiring (full or partial) with an electrical inspection

The customer is responsible for arranging and paying for the electrical inspection.

Inspection must:

- be completed within last 12 months
- be completed or signed off by a certified Master Electrician
- verify if the wiring links with the distribution panel are acceptable
- identify any abnormal curvature of the wiring in the visible locations (Electrical code requires bends in the wire to be of a certain radius; aluminium fatigues and break down more readily when subjected to bending than copper)
- contain reference that sockets, or circuit switches are compatible with materials used (all switches and outlets must be aluminium wire rated)

In addition, for partial aluminium wiring, inspection must:

- verify the joints between the aluminium and copper are properly connected or pig-tailed (a short piece of copper wire is attached to the aluminium wire with a specially designed metal sleeve and powered crimping tool or with a twist-on connector)

Electrical Updates

Electrical systems should be checked and required remedial action taken for dimming lights, tripping circuit breakers, over-reliance on extension cords, burning smell, hot receptacles, loose plugs, or overloaded outlets.

None or unknown	Use the original year of construction
Partial	Indicate specific percentage if less than 100% and year that partial wiring circuit breaker and receptacles were replaced.
Full	Add year that all of wiring circuit breaker and receptacles were fully replaced
Items not considered as an electrical update	• Replacement of receptacles, switches, light bulbs, or fixtures • Maintenance of electrical system

C. PLUMBING

Plumbing Terminology

Residential plumbing consists of a system of pipes, drains and valves for the distribution of water for domestic use and the removal of wastewater and other waterborne domestic waste.

Supply Lines	- Supplies water from the main line to essential home fixtures, including showers, sinks and toilets. - Pipes that carry clean water are under pressure and may be more prone to leaking
Drainage Lines	- The central point of the wastewater drainage system is the waste stack. - All drainage pipes flow into the waste stack, which directs wastewater through the building sewer system and into the main sewer

Types of Plumbing

Types of Plumbing	Life Expectancy*	Installation Years**											
		1800's	1900	1930	1940	1950	1960	1970	1980	1990	2000	2010+	
Lead	50 - 100												
Cast Iron	50 - 100												
Galvanized Steel	10 - 50												
Poly B	10 - 30												
Copper	50 - 75												
PVC	25 - 45												
ABS	50 - 100												
PEX	50 - 75												

*Average life expectancy; several factors including the hardness of the water, hot water temperature, water source, flow rates and pH Level will have an impact

**These dates are approximate only; the specific installation years may vary region to region depending on building codes and local building practices

Unacceptable types of plumbing

- Lead
 - Concerns: according to Health Canada, ingesting even low levels of lead has been shown to be a health hazard
- Galvanized Steel
 - Concerns: prone to corrosion and buildup of lime, scale and rust which reduces the interior diameter of the piping
- Kitec
 - Concerns: system was recalled in 2005 due to corrosion issues with the brass fittings and was subject to a Canadian National class action lawsuit in 2012

Special consideration for existing customers who own dwellings with unacceptable plumbing

Unacceptable types of plumbing may be accommodated for the existing customers.

- Adding a new risk:
 - We will decline if there is no intent to upgrade plumbing
 - We will allow 60 days to upgrade to one of the acceptable plumbing types (copper, PEX, PVC, or ABS)
 - Customer must provide confirmation of installation, verbal is acceptable.
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of upgrade has not been received.
- Existing risks when unacceptable plumbing is discovered:
 - We will allow 6 months or until renewal (whichever is longer) to upgrade to acceptable plumbing type (copper, PEX, PVC, or ABS)
 - Customer must provide confirmation of installation, verbal is acceptable
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of upgrade has not been received.

Poly B Plumbing

Concerns with Poly B plumbing:

- A common failure with Poly B piping centers around its sensitivity to both temperature and chlorine, both common in hot water systems.
- Over time the piping is chemically degraded (weakened) and fails under system pressure. This degradation occurs on the inside wall of the pipe, which means piping can be dangerously degraded, but can look perfectly normal on the outside.
- Another common failure relates to fittings or crimp connectors and tightening which creates micro-cracking, leading to failure at these connections.
- In 2005, the Government of Canada officially banned Poly B due to a substantial volume of lawsuits filed, and it was removed from the National Plumbing Code of Canada.

PERSONAL INSURANCE PRODUCT MANUAL

CONSTRUCTION ELEMENTS

In light of the concerns with Poly B plumbing, the following rules apply:

- Any dwelling with Poly B plumbing must be referred to underwriting.
- New business may be acceptable if an Approved Water Mitigation System is already present in the dwelling:
 - Professionally installed.
 - ULC, CSA, or PREVCAN approved.
 - A minimum of 4 water sensors and a water flow device that automatically shuts off the water, and
 - Centrally monitored or connected to the customer's cell phone for notifications.

Special consideration for existing customers who own dwellings with Poly B plumbing

Poly B plumbing may be accommodated for the existing customers.

- Adding a new risk:
 - We will decline if there is no intent to install an Approved Water Mitigation System
 - We will allow 60 days to install an Approved Water Mitigation System
 - Customer must provide confirmation of installation, verbal is acceptable.
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of installation has not been received.
- Existing risks: No immediate action is required. We will underwrite accordingly on existing risks with any plumbing deterioration or a new water loss.

Plumbing Updates

Plumbing systems should be checked periodically to ensure supply / drainage lines, internal pipes, hoses, and water-based appliances are in good working order and the connections do not have signs of wear and tear, which may lead to leakage and/or potential breakage.

None or unknown	Use the original year of construction
Partial	Indicate specific percentage if less than 100% and year that supply and drainage lines were partially replaced
Full	Add year that all of supply and drainage lines were fully replaced
Items not considered as a plumbing update	• Replacement of only plumbing fixtures (taps, faucets, showers, toilets, etc.) • Hot water tank/tankless hot water system • Water mitigation actions, such as installing shut-off valves, backwater valve, water sensors, sump pumps, etc.

D. ROOF

Roofing material acceptability is based on type of material and the age of the material for the Dwelling Building and/or Additional Building(s)

Main Risks

- Water infiltration through the roof due to hail, ice, rain, snow, wind, and falling objects
- Roofing material has reached the end-of-life expectancy
- There is unrepaired damage to the roofing material

Age acceptability of roofing materials

Life Expectancy Chart

Roofing Material	Life Expectancy (Years)
Asphalt Shingles	20
Class 4 Rated Impact Resistant Asphalt	30
Clay, Concrete and Slate Tiles	50
Metal, Aluminum, Copper, Steel, Zinc	50
Built Up/Tar and Gravel	20
Membrane	20
Wood Shakes/Shingles	20
All other materials not listed above	20

Unacceptable Risks

- Roofing material exceeds life expectancy with no intent to replace
- Roofing material with existing damage due to a claim with a cash settlement and no plans to repair or replace
- When there is pre-existing damage, and no contractor has been secured to replace or repair
- Roofing material is asphalt roll

*See binding authority for more information

Updates

None or Unknown	• Use the original year built of the dwelling
Full	• Amend the year of the roof installation date only when 100% of the roof has been replaced. This includes: ◦ Installation of a new roof covering (with/without replacement, repair of roof decking, sheathing or rafters)
Partial	• Do not amend the roof installation date when less than 100% of the roof has been replaced
Items not considered as a roof update	• Maintenance of existing roof: cleaning, removing mould, moss, or rot • Disconnection of downspouts • Replacement of only certain shingles, sections or eavestrough

LIABILITY

Liability coverage is provided on each property wording and rated as per chart(s) below.

PRODUCT	LIABILITY LIMIT					
	\$1,000,000			\$2,000,000		
	NB	NS	PEI	NB	NS	PEI
Homeowners – Comprehensive, Broad, Standard	Included			\$25	\$15	\$15
Tenants – Comprehensive, Standard	Included			\$7		
Condominium – Comprehensive (Owner Occupied)	Included			\$7		
Condominium – Comprehensive (Rented)	\$42			\$59		
Rented Dwelling – Comprehensive, Fire & EC - first unit	\$42			\$59		
Rented Dwelling – Comprehensive, Fire & EC - additional unit(s)	\$7	\$7	\$10	\$10	\$10	\$15
Seasonal Homeowners – Broad	Included			\$25	\$15	\$15
Seasonal – Fire & EC	\$13			\$18		
Vacation Trailer – All Risk	Included			Included		

Watercraft

LIABILITY LIMIT	OUTBOARDS		INBOARDS or IN/OUTBOARDS > 50 HP	SAILBOATS
	26 to 50 HP	> 50 HP		
\$1,000,000	\$25	\$45	\$45	\$30
\$2,000,000	\$35	\$65	\$65	\$45

LIABILITY EXTENSIONS

Liability should be extended to cover activities / exposures not provided in the wordings.

ADDITIONAL NAMED INSURED

LIABILITY LIMIT	CODE
\$1,000,000 Liability	\$10 – each person
\$2,000, 000 Liability	\$13 – each person

 CHILD CARE AS A BUSINESS PURSUIT

- Maximum of 5 children at any time including the insured's own children under the age of 12.
- Do not rate for insured's own children or foster children.
- Confirm measures taken to avoid pet's contact with children.
- Confirm that the following security measures are taken:
 - At least one smoke detector per floor
 - One ABC type extinguisher, visible and accessible
 - Outdoor playground must be fenced (i.e., climbing apparatus, trampolines, swings, etc.)
 - Pool or spa must be fenced, or security measures taken to prohibit access
 - Gates on stairs
 - Electrical outlets protected

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$35 – each child
\$2,000, 000 Liability	\$45 – each child

ELEVATORS, ESCALATORS, INCLINATORS – * REFER

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$25
\$2,000, 000 Liability	\$35

HOME BASED BUSINESS LIABILITY EXTENSION

Below are premiums for extending liability to a Home Based Business.

Note: A minimum of \$10,000 Business Property coverage must be purchased.

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$25
\$2,000, 000 Liability	\$50

MOTORIZED GOLF CART

Offered to residential policyholders for use of motorized golf carts in:

- A private mobile home, retirement, recreational vehicle park or gated community where the customers' premises is located.
- Must not be applied to golf board/scooters.

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$25
\$2,000, 000 Liability	\$50

RESIDENCE EMPLOYEES (IN SERVANT / OUT SERVANT / CHAUFFEUR)

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$11
\$2,000, 000 Liability	\$15

SWIMMING POOL

LIABILITY LIMIT	RATE
\$1,000,000 Liability	included
\$2,000, 000 Liability	included

* Swimming pools must be enclosed with a fence not less than 1.5 meters (5 ft) and equipped with a self-closing, self-latching mechanism if there are no applicable local municipal bylaw / legislation.

WATERCRAFT

Watercraft liability may only be extended when the boat is not insured as a separate risk on the policy (i.e. it is valued less than \$3,000) and it is not insured for liability under 'Section II – Personal Liability Protection – Special Limitations' of the policy wordings.

INBOARD OR IN / OUTBOARD OR OUTBOARD MOTORS > 50 HP

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$45
\$2,000, 000 Liability	\$65

OTHER WATERCRAFT 27'- 50'

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$30
\$2,000, 000 Liability	\$45

OUTBOARD 26 HP TO 50 HP

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$25
\$2,000, 000 Liability	\$35

PERSONAL WATERCRAFT

LIABILITY LIMIT	RATE
\$1,000,000 Liability	\$25
\$2,000, 000 Liability	\$35

PERSONAL UMBRELLA

Personal Umbrella coverage provides a higher level of liability protection for Intact Insurance policyholders through higher limits and broadened coverage. This product is intended for mature, financially stable individuals who have a need for a higher limit of liability than normally provided under a primary liability policy.

PRODUCT FEATURES AND COVERAGE OVERVIEW

This provides a summary of the key coverages/conditions. Refer to the wording for full details.

Key Coverage / Product Highlights
✓ Up to \$5,000,000 coverage in excess of the underlying limit.
✓ Personal injury losses such as libel, slander, and defamation of character.
✓ Acts or omissions as an officer or member of the board of directors of a non-profit organization or non-profit corporation (e.g., Directors of condominium boards).
✓ Professional liability coverage is not provided.

APPLICATION



An umbrella application is only required when an underlying risk is with a non-IFC company.

**IFC = Intact, Intact Prestige, JEVCO, Intact Group.*

ELIGIBILITY

- Available on *my home & auto*™ and property policies with principal residences
 - *(exception can be made if insured does not own a private passenger vehicle).*
- All underlying risks must be in the name of individual(s).
- All underlying risks must have a minimum of \$1,000,000 liability coverage.
- All underlying risks / exposures must meet Intact eligibility requirements.
- Underlying businesses must be a 'Permitted Business' or insured by Intact Commercial.

RISKS TO BE REFERRED PRIOR TO BINDING

- Any underlying exposure(s) not covered by *IFC, ICBC, or MPI
- Exposures located in United States (*Personal Umbrella coverage is limited to \$1,000,000*)
- Any risk with a personal liability or personal injury loss in the last 5 years.

PERSONAL INSURANCE PRODUCT MANUAL

LIABILITY

RISKS NOT ELIGIBLE

- Persons in occupations/professions that represent a higher risk:
 - Professional entertainers
 - Broadcasters
 - Journalists, writers, editors
 - Radio and television personalities
 - Social media influencers or internet personalities
 - Professional athletes
 - Politicians
 - Labour leaders
- Any person who has been sued for libel or slander.
- Automobile – any driver with:
 - Major, serious, or criminal code convictions
 - More than 3 minor convictions in the last 3 years
 - More than 1 at-fault accident in the last 5 years (regardless of forgiven status)
- Risks arising from rental activities that are not covered by the underlying insurance.
- Risks registered/owned outside of Canada and United States.
- Watercraft shown as 'Risks We Do Not Write', in our watercraft underwriting criteria.

DEFINITION OF WHAT CONSTITUTES AN UMBRELLA RISK / EXPOSURE

Property Insurance	Each dwelling occupied by the insured (<i>principal, secondary, seasonal</i>)
	Each unit rented out
	Each business activity documented on the Coverage Summary page.
	Each watercraft (other than those already covered by base wording)
	Each vacation trailer (except in Manitoba as no product is available)
Automobile Insurance	Each private passenger vehicle
	Each recreational vehicle (<i>e.g., motorcycle, moped, snowmobile, ATV, motorhome</i>)
	Each trailer used for personal use
	Each operator under the age of 25

UMBRELLA ENDORSEMENTS – COVERAGE OPTIONS

BASIC	ENHANCED	DELUXE
Any combination of up to 4 risks / exposures.	Any combination of 5 to 8 risks / exposures.	- Any combination of more than 8 risks / exposures. - Any underlying exposure(s) with one or more non-IFC company (ies) - Any U.S.A. risk / exposure (e.g., residence, U.S.A. registered vehicle, watercraft sailing inland or coastal waters bordering U.S.A.)

UMBRELLA RATES

EXCESS AMOUNT	BASIC	ENHANCED	DELUXE
\$1,000,000	\$100	\$150	\$175
\$2,000,000	\$150	\$225	\$265
\$3,000,000	\$175	\$265	\$305
\$4,000,000	\$200	\$300	\$350
\$5,000,000	\$225	\$340	\$395

BROKER BINDING LIMITS

\$5,000,000 total liability coverage (underlying plus excess amount).

If higher limits are required, refer to your Regional Underwriter for approval.

Example: \$3 million excess amount with \$2 million underlying limits = \$5 million total liability coverage



Variables Reference Guide

Homeowners

At Intact Insurance, we use many variables to offer an individualized rate to each customer, based on their unique characteristics, experience, and details of their home. There are many rating factors acting together to determine the final premium, and this guide can help you with explaining these variables to your customers. The specific data used to develop the premium can be found on the Coverage Summary page and the Customer Information page.

Rating variable	What you need to know
Type of Coverage	The type of coverage purchased is considered in rating: • Homeowner Comprehensive Form • Homeowner Broad Form • Homeowner Standard Form • Homeowner Seasonal Broad Form
Postal Code	The six-character postal code is used to determine the rating territories for each peril or type of loss. The postal code and full street address must be accurate and valid with Canada Post. PO box numbers should not be used.
Amount of Insurance	Amount of insurance is considered in rating. The home must be insured to 100% of the estimated cost to rebuild. This is determined using an Intact-approved cost calculator.
Age of the Customer	The date of birth of the first named insured is used in rating. Rather than being discounted after a set age, the rate is affected gradually as the customer matures.
Age of Building	Age of building is considered in rating. The rate is affected gradually as the dwelling gets older.
Credit Score	If your customer provides consent for using credit*, their individual credit score is considered in rating. It will only be used if it is to their benefit. Credit does not affect coverage or eligibility for insurance in any way. * Not available in Newfoundland
Occupancy Type	Occupancy type (primary residence, secondary residence) is considered in rating.
Number of Families	The number of units located in a dwelling is considered in rating.
Number of Mortgages	The number of mortgages registered against the property is considered in rating. Secured lines of credit are not treated the same as mortgages.

Rating variable	What you need to know
Construction Type	The type of home, including construction material and style must be captured accurately to ensure the risk is rated correctly.
Exterior Wall Finish	The type of material used to finish the exterior of the dwelling is considered in rating. Certain materials are considered as weather resistant: brick (solid or veneer), cement fiber board / shingles, stone (solid or veneer) and stucco. When the dwellings exterior finish is equally two or more finishes, select the finish that will generate the greater rebuilding cost. Example: - o A home has 60% frame and 40% brick - select frame - o A home has 50% frame and 50% brick - select brick
Primary Heating	The type of heating system is considered in rating.
Secondary Heating Source	Auxiliary sources of heating which use solid fuel (e.g. wood-burning stove, pellet stove) are considered in rating.
Fuel Tank Type /Location	Fuel tank type and location are considered in rating.
Roofing Materials	The type of roofing material is considered in rating. Certain materials are recognized as hail and windstorm-resistant: • Class 4 rated impact resistant asphalt shingles • Metal, rubber, slate, concrete or clay roofing tiles
Finished Basement	The percentage of the basement that is finished is considered in rating. This refers to an area of the basement that can be used as a living space.
Number of years since last update	The year of the last major update (either full or partial) to the roof, electrical, heating and plumbing systems are considered in rating. Maintenance work, such as replacing light fixtures, plumbing or heating components, or certain roof shingles is not considered to be a major update.
Water Damage Prevention Measures	Customers are rewarded for taking certain steps to prevent water damage in their home. The following loss mitigation measures are considered in rating: • Automatic shut-off valve with water flow device that has been professionally installed on the main water line after the water meter. • Automatic shut-off valve with 4 or more sensors industry approved (ULC/CSA), professionally installed on the main water line after the water meter. • A backwater valve that has been installed on the home's main sewer line and protects the entire plumbing system. • An alarmed sump pump or a sump pump with a back-up system. • Or, if the home is on a septic system.

Rating variable	What you need to know
Hot Water Tank	Tankless hot water system and the age of the hot water tank are considered in rating.
Claims Details	The number and type of claims in the past 10 years are considered in rating. Number of years without claims is also considered in rating. Claims for which the Claims Advantage or Lifestyle Advantage endorsement has been used are not counted. Children moving out for the first time will qualify for claims free 3 years of experience only if the parent's policy is: • Currently in force and is • Truly claims free for the last 3 years
Fire Protection	Fire protection level is considered in rating: • Hydrant protected: within 300 m of a hydrant & serviced by a responding fire department within 13 km. • Semi-protected: within 13 km of a responding fire department, by roads kept open year-round. • Unprotected: located beyond 13 km of a responding fire department.
Fire &/or Burglar Alarm	The type of burglar or fire alarm protecting the home is considered in rating.
Stability of Residence	The number of full years your customer has lived in their principal dwelling is considered in rating. This is based on the last move date, so it's important to include this information with a new application. Begins after living one full year at the same location.
Deductible	There are many deductible options available.
Additional Factors	Certain other factors may be considered in rating and influence the final premium: • my home & auto™ policy • Sewer Back Up Extension - ACV Personal Property

PERSONAL INSURANCE PRODUCT MANUAL

DISCOUNTS / SURCHARGES

DISCOUNTS

Type	Criteria	Eligible Products	Additional Information
Claims Free	Claims free 3+ years	• Condominium (Principal, Secondary, Seasonal) • Tenant	• No claims for a minimum of 3 years and continuously insured. • Children moving out for the first time will qualify for claims free 3 years of experience only if the parent's policy is: • Currently in force and is • Truly claims free for the last 3 yrs
Mature Market	Named insured is 50 years of age or older	• Condominium (Principal, Secondary, Seasonal) • Tenant • Vacation Trailer • Watercraft	
<i>my home & auto</i> [™]	All <i>my home & auto</i> [™] risks must meet all underwriting rules subject to each risk	• Condominium (Principal, Secondary, Seasonal) • Vacation Trailer • Watercraft	• Refer to <i>my home & auto</i> [™] section of the manual for eligibility rules and full details
Non-smoker	All residents do not smoke tobacco, cannabis, vaping or any combustible substance	• Condominium Principal • Tenant Principal	
Safety Course Credit	Active member of Power & Sail Squadron Has taken and received a Safety Course certificate through Canadian Yachting Association or Canadian Coast Guard	• Watercraft	• Applied to Physical Damage Coverage only
Secured Site	Permanently parked trailers kept at a gated site	• Vacation Trailer	• Must have 24-hour security year-round

PERSONAL INSURANCE PRODUCT MANUAL

DISCOUNTS / SURCHARGES

Security System (Alarm)	24 Hour Monitored (Electronic Video Security System)	• Condominium (Principal, Secondary) • Condominium (Seasonal) • Tenant	• Must be ULC or CSA approved • Has 24-hour video surveillance • Actively monitored by a home security company • Notifies the monitoring company when an event happens
	Central Station Monitored		• Must be ULC or CSA approved • Actively monitored by a home security company • Notifies the monitoring company in the event of a break-in, fire, or other emergency
	Local		• Must be ULC or CSA approved • Audible only or • A complete system that is connected to a personal cell phone rather than a monitoring station (excluding doorbell cameras only)
Stability of Residence	Number of full years insured has lived at their principal dwelling	• Condominium (Principal) • Tenant (Principal)	• New business discount • Converts to Loyalty discount on renewal

**** Important Notice **** Unless noted otherwise, discounts are no longer applicable on Homeowner, Seasonal Broad Homeowner or Manufactured Home risks. See rating variable guide.

SURCHARGES

Type	Criteria	Eligible Products	Additional Information
Claims	2 or more claims in the last 5 years	• Condominium (Principal, Secondary, Seasonal) • Tenant • Rented Dwelling • Seasonal Fire & EC • Vacation Trailer • Watercraft	• Risks with a claims surcharge do not receive a claims free discount
Multi-Family	Applies to the number of units in the dwelling	• Rented Dwelling • Rented Condominium	
Secondary/Seasonal Condominium	Applies when the risk is occupied as a secondary or seasonal residence	• Condominium	
Solid Fuel Heating (Auxiliary)	Applies when auxiliary solid fuel heating is present in the dwelling and/or any detached private structures	• Condominium (Principal, Secondary, Seasonal, Rented) • Tenant • Rented Dwelling	
Unsecured Site	Applies when permanently parked trailers are not kept at a gated site	• Vacation Trailer	• Must be 24-hour security year-round

**** Important Notice **** Unless noted otherwise, discounts are no longer applicable on Homeowner, Seasonal Broad Homeowner or Manufactured Home risks. See rating variable guide.

ADDITIONAL LOSS ASSESSMENT EXTENSION

This endorsement provides an increased amount, up to a maximum of \$25,000 to cover that part of an assessment made necessary by an earthquake deductible in the insurance policy of the Condominium Corporation.

RISK TYPE	RATE
Condominiums (in conjunction with the Earthquake Endorsement)	\$10
Homeowners (in conjunction with the Bare Land Condominium and Earthquake Endorsement)	

BARE LAND CONDOMINIUMS

Also known as vacant land condominium. This is a form of condominium co-ownership whereby an individual purchases a share in the land owned by the condominium corporation, as opposed to a share in the property of the corporation. (The corporation is also known as the Homeowners Association). From an insurance perspective, the key difference between this type of co-ownership and other condominiums is that the individual is responsible for arranging coverage for the dwelling. A homeowners policy is the appropriate form of coverage. However, because the corporation or Association has the right to levy special assessments against the individual owners for losses to, or arising from, the collectively owned property, this endorsement is available to provide coverage for the exposure.

Provides both physical damage and liability assessment coverage up to \$10,000 for each.

LIMIT / RESTRICTION	RATE
\$10,000 – Physical Damage	\$25
\$10,000 – Liability Assessment	

CLAIMS ADVANTAGE™

This endorsement provides the following benefits:

1. Claims free protection after the first qualifying loss
2. Waiver of the deductible up to \$1,000 for the first qualifying loss.

*The following types of losses are excluded from the waiver of deductible:

- Water damage

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

- Any component(s) of the Enhanced Water Damage Package (sewer back up, overland water, ground water, water & sewer lines)
- Earthquake

*Once the Waiver of the Deductible has been used it can not be used for any further losses.

ELIGIBILITY:

- The insured is 49 years of age or less
- Continuously insured for the past 3 years
- Claims free for 3 consecutive years
- Principal and Secondary locations only
- Available on the following risk types:
 - Homeowners Broad or Comprehensive
 - Condominium Unit Owners Comprehensive
 - Tenants Comprehensive (with minimum contents limit of \$25,000)

Notes:

- In the event of a second loss in three years, the insured loses the Claims Advantage™ endorsement and the claims free protection, if the risk is retained.
- If the deductible waiver was not applied to the first loss, it may be waived on the second loss (subject to the above exceptions).
- Losses occurring on to non-primary locations, floaters, and/or scheduled articles will not be counted against the Claims Advantage™ endorsement and should have no impact on this coverage.
- Claims Advantage™ will automatically convert to Lifestyle Advantage™ when the insured turns 50 years old at renewal, providing the risk still qualifies (manual intervention is not required).

RISK TYPE	RATE
Homeowners – Comprehensive & Broad	\$50
Condominiums & Tenants – Comprehensive	\$30

COURSE OF CONSTRUCTION

The Course of Construction program is designed to attract new home construction for individuals who build / rebuild their own homes through an independent general contractor. Eligible risks may be written with the Course of Construction endorsement. Coverages suspended during construction will be automatically reinstated when the dwelling is completed and ready to be occupied, without the need for notification when the construction is completed. An Intact approved home evaluator is required at the start and end of construction to confirm the amount of insurance.

ELIGIBLE RISK TYPES

- Homeowners Broad and Comprehensive
- Seasonal Homeowners Broad and Seasonal Fire & Extended Coverage.

ELIGIBILITY

- Minimum \$1,000 deductible applies
- An independent contractor must build / rebuild the dwelling
- The contractor is not to be shown as a named insured or interested party
- The insured must obtain proof of insurance from the independent contractor and confirm that any sub-contractors have similarly provided proof of insurance to the general contractor.
- The policy should be in force prior to the completion of the foundation / rebuilding of the risk.
- This endorsement is intended for new construction and not for major renovations.
- Do not apply Course of Construction to buildings being rebuilt by Intact, due to a claim.
- Start of construction:
 - The estimated completed replacement value is used as the amount of insurance
 - Provide Intact approved residential evaluation or professional replacement cost appraisal
- End of construction:
 - Provide a new Intact approved evaluation or professional replacement cost appraisal
 - Review and update risk details, confirming occupancy and eligibility of products

COVERAGES CONTINUING DURING COURSE OF CONSTRUCTION

- All risk coverage to buildings and additional buildings.
- Theft or attempted theft of materials and supplies for use in the construction.

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

- Vandalism or malicious acts or glass breakage.
- Water damage.
- Premises liability.

**Enhanced water damage package (including overland water) is available for eligible risk types and territories.*

COVERAGES SUSPENDED DURING THE COURSE OF CONSTRUCTION

- Personal Property
- Single Amount of Insurance
- Guaranteed Replacement Cost
- Most Additional Coverages (*except Debris Removal and Fire Department Charges*)
- Additional Living Expenses
- Coverage F - Voluntary Medical Payments
- Coverage G - Voluntary Payment for Damage to Property
- Coverage H - Voluntary Compensation for Residence Employees

**When the dwelling is completed and ready to be occupied, all suspended coverages are restored in full.*

RISKS YOU MUST REFER BEFORE BINDING

- Any dwelling under construction
- Any dwelling where the insured is acting as the general contractor

RISKS WE DO NOT WRITE

- Intended for speculative purposes or to be re-sold or flipped
- Where the insured is not the owner
- Do it yourself or builds where volunteers will be taking part in the construction
- Dwelling with 3 or more units
- Dwelling in the name of a contractor or builder
- Construction of a rented dwelling
- Insured is an owner-builder (*one who builds their own home without a builder's license*)
- If foundation has been completed
- Dwelling expected to be under construction for more than 12 months or already under construction for more than 12 months

- Dwelling or Additional Building under construction on a farm

Verify and add a policy note with responses to the following questions:

- Address:
- Start Date:
- Who is doing the work
- Does contractor have applicable insurance
- Any conditions applied if applicable
- Date of follow-up if applicable (DD-MM-YYYY)

EARTHQUAKE

This endorsement provides coverage for direct physical loss or damage caused by earthquake shock.

RISK TYPE	COVERAGE	RATE
Homeowners (Principal, Secondary, Seasonal & Rental)	Coverage A and C	Can only be obtained via an online rating tool or our policy management system.
Condominiums & Tenants	Coverage C	

* Landlord's contents coverage must be purchased for earthquake coverage on a rented condominium.

DEDUCTIBLE

- 5% of the dwelling, detached private structures and personal property amounts for homeowner, seasonal broad form, comprehensive rented dwelling and secondary homeowner policies.
- 5% of the contents amount for tenant policies.
- 5% of the personal property and loss of use of your unit amount and 5% of the combined limit of coverage for unit improvements and betterments, common elements loss assessment and unit additional protection for condominium unit owner and rented condominiums.

ENHANCED WATER DAMAGE PACKAGE

The Enhanced Water Damage Package offers broader water damage coverage in the event of a water loss. It consists of up to four components for Homeowner risks (including Secondary & Seasonal Broad form), up to three components for Rented Dwelling risks, and up to two components for Condominium (Owned, Rented, Seasonal & Secondary) and Tenant risks.

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

RISK TYPE	Sewer Back Up	* \$1,000 SBU Loss Mitigation	Water & Sewer Lines	Overland Water (if eligible)	Ground Water (optional)
Homeowners (Principal, Secondary, Seasonal Broad)	✓	✓	✓	✓	✓
Homeowners (Rental)	✓	✓	✓	✓	-
Condominiums	✓	-	-	✓	-
Tenants	✓	-	-	✓	-

* \$1,000 Sewer Back Up Loss Mitigation is a feature of the Sewer Back Up coverage

The components constitute a package and cannot be purchased separately. Sewer Back Up is a mandatory component of the Enhanced Water Damage Package.

➤ ENHANCED WATER DAMAGE LOSSES WITHIN 5 YEARS (NEW BUSINESS & RENEWALS)

All Enhanced Water Damage Package losses (excluding Water & Sewer Lines losses) will be considered for eligibility of the Enhanced Water Damage Package for new & renewal risks:

* EWDP LOSSES	UNDERWRITING RULES
0	No underwriting eligibility criteria
1	Enhanced Water Damage Package available – Removal of Claims Free Discount (without Achiever, Lifestyle Advantage and Claims Advantage)
2	No Enhanced Water Damage Package – Removal of Claims Free Discount

* Sewer Back Up, Overland Water and Ground Water Losses (excluding Water and Sewer Lines Losses)

➤ RATES

The Enhanced Water Damage Package rates can only be obtained via an online rating tool or our policy management system.

- 1) Enhanced Water Damage Package rates can be reduced if Sewer Back Up loss prevention / mitigation actions are taken. Refer to the Discounts / Surcharge section for discount percentages.
- 2) Further reductions in the Enhanced Water Damage Package rates are available if the;
 - Customer selects Sewer Backup – Actual Cash Value option for personal contents.
 - Basement is partially or fully unfinished.

➤ DEDUCTIBLES

The greater of \$2,000 water damage deductible or the deductible amount shown on the Coverage Summary page applies to all Enhanced Water Damage Package coverages for Homeowner risks.

- **Note:** On Condominium, Tenant and Rented Dwelling risks the Enhanced Water Damage Package deductible is the same as the risk deductible.

➤ WATER DAMAGE DEDUCTIBLE BUY BACK OPTION

A policy level deductible can be applied to all water damage losses (including Enhanced Water Damage Package losses if this coverage is purchased). The risk must meet the following criteria:

- No water damage claims (including Enhanced Water Damage Package) in the last 3 years

RISK TYPE	COVERAGE
Homeowners (Principal, Secondary, Seasonal Broad)	30% surcharge on the Water Peril, Sewer Back Up, Overland Water and optional Ground Water coverage

➤ SEWER BACK UP COVERAGE (SBU)

This component provides coverage against physical loss or damage to property caused by sudden and accidental backing up or escape of water or sewage within your dwelling or additional buildings on the premises through a sewer, septic, sump or drain.

SBU COVERAGE – HOMEOWNERS (INCLUDING SECONDARY)

COVERAGE LIMITS (0 TO 1 SBU LOSSES IN 5 YEARS)			
TERRITORIES	NEW BUSINESS DEFAULT COVERAGE LIMIT	MAXIMUM COVERAGE LIMIT	DEFAULT DEDUCTIBLE
1	\$50,000	\$250,000	\$2,000
2 – 3	\$30,000	\$250,000	\$2,000
4	\$20,000	* \$30,000	\$2,000
5	\$10,000	* \$20,000	\$2,000

* Maximum Limit for Territory – Requires Loss Mitigation Measure(s) or is on a septic system – Refer to Underwriter

► SBU TERRITORY ASSIGNMENT & CALCULATOR – HOMEOWNERS

- All FSAs and / or postal codes for all Homeowner risks (including Secondary and Seasonal Homeowner Broad form).are assigned to:
 - Five territories (NB & NS) – 1, 2, 3, 4 or 5
 - One territory (PEI)
 - SBU Territories are provided through the online rating tools.
- Refer to the attached Sewer Back Up Coverage Estimator below:

Note: This is a valuable tool to help estimate the SBU coverage required for a home.



► SBU LOSS MITIGATION / PREVENTION – HOMEOWNERS

By completing one or more of the following steps, the customer can receive a discount on the Sewer Backup peril (refer to the Discount / Surcharge section).

- Professionally approved or installed:
 - Alarmed sump pump and pit
 - Sump pit and pump (with or without backup system)
 - Gate, flapper or balloon style sewer backwater valve on the main line of the dwelling
 - Backup power system (especially if primary pump had previously failed):
 - Battery, Generator, Water Pressure or 2nd Sump Pump
- Other steps recommended by a licensed professional (plumber or engineer); including, but not limited to:
 - Disconnection of downspouts connected to the sewer system
 - Replacement, repair or cleaning of the sewer lateral leading from the dwelling to the municipal sewer system
 - Lot grading
- These steps must be documented by one of the following:
 - Invoice from a licensed professional (i.e. plumber, engineer) detailing completed work
 - Letter on company letterhead from a licensed professional

► SBU COVERAGE – ACV CONTENTS OPTION – HOMEOWNERS

In the event of a Sewer Back Up loss, the personal contents will be settled on an Actual Cash Value basis. A reduction in SBU rates will be provided.

- Notes:**
- We highly recommend contents in basements be stored a few inches or feet off the ground. Valuable items or important documents should be stored in watertight plastic containers to prevent damage.
 - No midterm additions of this program.
 - This endorsement cannot be added if the insured has purchased the Lifestyle Advantage[™] or *my Achiever Plus* endorsement.

LIMIT / RESTRICTION	RATE
Actual Cash Value Option – Personal Contents	15% off the SBU Peril

- **SBU COVERAGE – CONDOMINIUMS, TENANTS & RENTED DWELLINGS**

Sewer back up coverage limit for Condominium, Tenant and Rented Dwelling risks are provided up to the amounts shown on the Coverage Summary page.

- **SBU COVERAGE – SEASONAL HOMEOWNER BROAD FORM**

PROVINCES	TERRITORIES	MAXIMUM LIMIT
New Brunswick & Nova Scotia	1 - 5	\$10,000
Prince Edward Island	1	

* Note: Seasonal Homeowner Broad Form SBU rates do not qualify for Septic System Discounts

➤ **SBU LOSS MITIGATION COVERAGE – HOMEOWNERS AND RENTED DWELLINGS**

This feature provides coverage immediately following a covered Sewer Back Up loss for an additional amount (up to \$1,000) for expenses incurred by the installation of a Sewer Back Up loss mitigation device by the insured (ex. Backwater valve installed on main line; or a sump pump with a backup power system). It is included in the Sewer Back-up coverage for all Homeowners and Rented Dwelling risks.

➤ **WATER AND SEWER LINES COVERAGE – HOMEOWNERS AND RENTED DWELLINGS**

This component provides \$10,000 coverage to repair or replace the exterior sewer line and/ or the water service line due to direct physical loss or damage resulting from a leak, break, tear, rupture or collapse of the line. This coverage is included in the Enhanced Water Damage Package for all Homeowners and Rented Dwelling risks.

➤ **OVERLAND WATER COVERAGE (IF ELIGIBLE)**

If the risk is in an eligible Overland Water territory, this component will provide coverage against physical loss or damage:

- caused by flood;
- as described under the Sewer Back Up section if flood directly or indirectly contributes concurrently or in other sequence to the loss or damage;

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- caused by the sudden and accidental entrance of surface waters that enter your dwelling or additional buildings through a point at or above the surface of the ground and directly or indirectly contribute concurrently or in any other sequence to the loss or damage;

It also provides coverage for Mass Evacuation – Additional Living Expense, as defined in the policy, provided the evacuation is a direct result of flood.

Notes:

- The insured must have Sewer Back Up coverage to be eligible for this coverage.
 - Eligibility for this coverage is assigned by the system.
 - If eligible, Overland Water is mandatory & cannot be removed from the package.
- OVERLAND WATER TERRITORIES**
An Overland Water territory is determined by the risk address. The assignment is by Geocoding. If the system is unable to geocode a risk address, the Overland Water territory will be assigned based on the postal code of the risk. Overland Water Territories are classified by eligible territories (low and medium risks) and ineligible territories (high risks):

RISK TYPE	Eligible Territories		Ineligible Territories
	Territory 1 (Low Risk)	Territories 2, 3 & 4 (Medium Risk)	Territories 5, 6 & 7 (High Risk)
Homeowners	Up to SBU Limit	¹ \$10,000 (up to the SBU limit)	no coverage
Homeowners (Rental)	\$30,000	\$30,000	no coverage
Condominiums	² Coverage Limits		no coverage
Tenants	Coverage Limits		no coverage

¹ Limits can be increased by increments of \$10,000 up to SBU limit

² Note: Condominium Protection coverage is subject to a limit of \$250,000

Notes:

- Risks in Overland Water Territories 1 to 4 is eligible for Overland Water coverage
- Risks in Overland Water Territories 5 to 7 do not qualify for Overland Water coverage.
- Overland Water limits for Homeowners can never exceed the Sewer Back Up limit.
- Overland Water limits for Homeowners can be increased or decreased in increments of \$10,000.
- Coverage limits for Rented Dwelling, Condominiums and Tenant risks cannot be increased or decreased.

➤ GROUND WATER COVERAGE (OPTIONAL) – HOMEOWNER RISKS

This optional coverage for Homeowner risks provides coverage against physical loss or damage to property caused by the sudden and accidental entrance of ground water into the dwelling or additional buildings through basement walls, foundations or floors; or the rising of the water table.

Notes:

- The insured must have Overland Water coverage to purchase this component.
- If purchased, the Ground Water limit will always equal the Overland Water limit.

FLOOD REMOVAL COVERAGE

- Applicable to Vacation Trailer risks
- Flood coverage removed.

GUARANTEED REPLACEMENT COST

- Included in the broad and comprehensive forms.
- An Intact approved home evaluator is required.
- Insured must notify us in the event of renovations or additions which increase replacement cost of the dwellings by more than \$10,000.
- Can be requested on seasonal homeowner broad form.
- Not offered on log homes or standard homeowners.
- Cannot be used in conjunction with the Replacement Cost cash settlement options for the Lifestyle Advantage™ and my Achiever Plus endorsements.

HOME BASED BUSINESS

We offer a home based business extension to meet the insurance needs of our homeowner, tenant, and condominium policyholders for the operation of a small business from their private residence. The qualifying risks will have the primary exposure of the dwelling as residential but require additional coverage for the home based business.

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COVERAGES

The insured perils are the same as those that apply to “Coverage C – Personal Property” of the policy to which this extension is attached.

COVERAGE	LIMITS
Business property on premises	\$10,000 to \$50,000
Business property off premises	\$2,500 option to increase to \$5,000
Accounts receivable	\$10,000
Valuable papers	\$10,000
Extra expense	\$5,000
Business interruption	\$10,000
Business liability	Same limit as the policy to which this extension is attached
Advertising injury liability	\$10,000

RATES - BUSINESS PROPERTY

LIMIT OF INSURANCE	CLASS I	CLASS II	CLASS III
\$10,000	\$125	\$145	\$165
\$15,000	\$168	\$190	\$213
\$20,000	\$210	\$235	\$260
\$25,000	\$253	\$280	\$308
\$30,000	\$295	\$325	\$355
\$35,000	\$337	\$368	\$400
\$40,000	\$378	\$410	\$445
\$45,000	\$420	\$453	\$490
\$50,000	\$461	\$495	\$535

RATES – INCREASED OFF-PREMISES PROPERTY

DESCRIPTION	RATE
Increased off premise coverage to \$5,000	\$50

BUSINESS LIABILITY EXTENSION – refer to Liability section.

ELIGIBILITY

Businesses are classed into 3 categories with a **maximum annual gross revenue of \$500,000**.

- The business type must be listed under one of the three classes of ‘Permitted Businesses’.
- All specific underwriting criteria must be acceptable.
- The business must be operated only out of the insured’s principal dwelling or secondary dwelling occupied by immediate family member(s) as their principal dwelling.
- At least 75% of the revenues must be from work performed on principal dwelling premises.

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- Seasonal business activities are acceptable. However, the endorsement should not be removed during the off season.
- When there are 2 home based businesses in the same residence, add the business contents together, and apply the highest rating class.
- The customer must not rent an off-premises location more than once a week.

RISKS TO BE REFERRED

- Business activities not listed as a 'Permitted Business' but is similar to one listed.

RISKS NOT WRITTEN

- Business activities on a premises other than the customer's principal dwelling.
- Business activities not on the 'Permitted Business' list.
- Businesses operating outside of Canada.
- Business activities conducted in a flea market.
- Mobile units (for example: mobile sharpening services, pet grooming services).
- Businesses that use dangerous products or high hazard manufacturing activities.
- Businesses where the gross revenues exceed \$500,000.
- Manufacturing activities involving high liability hazard.
- Businesses which manufacture, assemble, repackage, or alter products to sell under their own label.
- Risks requiring that additional named insureds be added to the policy, other than the legal name of the insured's home business which is being insured.

PERMITTED BUSINESSES **Specific Underwriting Criteria are additional rules to above eligibility, refer and decline rules.*

Class I – Offices and Office Services

Eligible Business	Specific Underwriting Criteria
Accountant / Tax Services / Auditor / Bookkeeper	
Actuary	
Administrative / Clerical Services, including: office services (<i>faxing, photocopying, quick printing</i>), transcribing services or court reporter	
Appraiser	
Arbitrator	
Architect	➤ No contractors ➤ No management or supervision of a building site.

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Audiologist / Hearing Aid Specialist	- No manufacturing of medications, pharmaceutical products (<i>including narcotics</i>), vitamins, food supplements and natural products. - No alternative medicine, including acupuncture, homeopathy, mesotherapy, naturopath, and osteopathy.
Chiropractor	- No manufacturing of chiropractic treatment tools, orthopedics, vitamins, food supplements and natural products. - No alternative medicine, including acupuncture, homeopathy, mesotherapy, naturopath, and osteopathy.
Claims Adjuster	
Copywriter / Writer / Author / Editor / Proof-reader / Journalist / Publisher	
Denturologist	No product manufacturing
Dermatologist	- No beauty treatments and/or aesthetic services - No manufacturing of medications, pharmaceutical products, vitamins, food supplements, natural products, soap, and other body care products. (<i>potential allergic reactions or possible need for a claims-made liability policy, which is not available in Personal Lines</i>)
Dietician	- No product manufacturing - No manufacturing of medications, pharmaceutical products (<i>including narcotics</i>), vitamins, food supplements and natural products. - No alternative medicine, including acupuncture, homeopathy, mesotherapy, naturopath, and osteopathy.
Employment Agency	Must not supply the agency's personnel to a third party (i.e., the agency's employees must not go to work for a client, for example, as a chauffeur or waiter).
Engineer	- No contractors - No management or supervision of a building site
Family / Marriage Counsellor	- No professional liability provided - No financial counselling such as debt, retirement, estate planning - No psychiatric counselling
Genealogist	No older documents that cannot be replaced.
Graphic Designer	No website designs
Graphologist	
Human Resources Consultant	
Illustrator	
Industrial drawings	No contractors
Insurance (<i>services and broker</i>)	
Interior Designer	No contractors, painting, or finishing
Image / Fashion Consultant	
Lawyer (<i>including independent Paralegals</i>)	
Marketing (<i>research and analysis</i>)	
Massage Therapist	- No product manufacturing - No acupuncture
Mortgage Broker	
Notary	Includes Land Title Searches & Notary Public.
Optician and Optometrist	
Physiotherapist	No product manufacturing
Podiatrist	No product manufacturing
Real Estate Agent	
Speech Therapist	
Surveyor (land)	
Telemarketing / Telephone Solicitation	
Translation Services / Interpreters	
Veterinarian	No boarding or breeding
Vocational Counsellor / Resume Service	Career or resume counselling

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ENDORSEMENTS

Class II – Sales

Eligible Business	Specific Underwriting Criteria
Artist Supplies	
Bicycles and Accessories	➤ No product manufacturing
Books / Magazines / Newspapers	
Clothing and Accessories	➤ No furs, leather garments or second-hand clothing.
Computer & Computer Peripherals	
Cosmetics	➤ No beauty treatments and/or aesthetic services ➤ No product manufacturing <i>(due to potential allergic reactions or possible need for a claims-made liability policy, which is not available in Personal Lines.)</i>
Costume Jewellery	➤ No product manufacturing ➤ No sterling or copper or semi-precious stones.
Drapes, Curtains, Blinds	
Fabric / Textile	
Fishing Equipment / Bait Shop	➤ No product manufacturing
Floor Coverings	➤ Includes sale of ceramic material ➤ No installation of products
Florist / Plants	➤ No greenhouse
Gifts and Souvenirs / Glass ware / Pottery Sales <i>(including gift baskets preparation)</i>	➤ No children's accessories, toys, or furniture. ➤ No product manufacturing <i>(including no manufacturing of perfumes, soaps, and other body care products.)</i> <i>(potential allergic reactions or possible need for a claims-made liability policy, which is not available in Personal Lines.)</i>
Hats	
Hearing Aid	➤ No product manufacturing
Home Party	➤ No product manufacturing
Household Products	➤ No product manufacturing
Lamps and Shades	
Office Furniture and Equipment	
Optical Instruments	➤ No product manufacturing
Paint	
Photo Equipment	
Plumbing Supplies	
Religious Goods	
Scientific / Surgical Instruments	➤ No product manufacturing
Sewing Machines	
Small Appliance <i>(sales)</i>	➤ Typically used on tabletops or counter tops, these devices are generally portable or semi-portable and are intended to accomplish domestic tasks ➤ No product manufacturing
Sports Equipment <i>(excluding firearms)</i>	➤ No product manufacturing
Stationary & Office Supplies	
Toys, Hobby & Model Supplies	➤ No product manufacturing ➤ No handcrafted products ➤ No explosives and propellants ➤ Only manufactured toys with an age label
Travel Accessories	
Trophies	
Vacuum Cleaners <i>(sales and repairs)</i>	
Vitamins and Food Supplements	➤ No product manufacturing
Wallpaper	
Wine and Beer Making Equipment	➤ No brewing

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Class III – Crafts and Other Services

Eligible Business	Specific Underwriting Criteria
Animal / Pet Groomer	➤ No boarding, breeding, or kennelling ➤ No mobile units
Art Lessons, including Dramatic Art	➤ No metal or woodworking
Arts and Crafts	➤ Means hand-crafted products produced by weaving, knitting, crocheting, embroidery, paper mâché / paper tole, lacemaking, quilting, macramé, tapestry, wicker/ratan work, flower arranging (<i>dried and silk</i>) and candle making. ➤ Ceramic and pottery can be accepted if there is no kiln on premises. ➤ No manufacturing of perfumes, soaps, and other body care products (<i>due to potential allergic reactions or need for a claims-made liability policy, which is not available in Personal Lines.</i>) ➤ No manufacturing of children's accessories (<i>including clothing, toys, or furniture due to potential choking or injury hazard.</i>) ➤ No metalwork or woodwork (<i>where industrial equipment is needed</i>) ➤ No art gallery ➤ No artist – who make and sell products (<i>hard to evaluate</i>) <i>Verify if the goods will be taken off the premises, such as at fairs or exhibitions, because there is a limitation on the policy.</i>
Bakery	➤ No frying (<i>where oil and/or grease-laden vapour can be generated</i>) ➤ No commercial ranges or ovens
Bed & Breakfast	Coverage for the Bed & Breakfast is mandatory through either Home Based Business Endorsement or a Commercial policy with Intact or another Insurer. Home Based Business Eligibility: ➤ Insured must reside in the home. ➤ Maximum of 3 rooms (6 persons). ➤ The only meal served is breakfast. ➤ No cooking facilities in guest rooms. ➤ Not part of a non-profit association that accommodates people for free <i>Refer to Underwriter if risk retained and HBB not purchased.</i>
Bicycles and Accessories (<i>repairs</i>)	➤ No product manufacturing
Book Binding Shop	
Calligraphy (<i>service</i>)	
Candy (<i>confectioner</i>)	
Catering Services	➤ Food must be prepared on the insured premises ➤ No delivery of food to customer(s) or event venue(s) ➤ No frying (<i>where oil and/or grease-laden vapour can be generated</i>) ➤ No Liquor service
Clock (<i>repair</i>)	
Cobbler (<i>shoe repair</i>)	
Computer & Computer Peripherals (<i>repair</i>)	
Cooking Classes	➤ No frying (<i>where oil and/or grease-laden vapour can be generated</i>) ➤ No commercial ranges or ovens
Delicatessen (<i>Deli</i>)	➤ No frying (<i>where oil and/or grease-laden vapour can be generated</i>) ➤ No commercial ranges or ovens
Drycleaners (<i>drop-off / pick-up</i>)	➤ No drycleaning on site
Engraving / Etching	➤ No sand blasting
Fabric Painting, Inking and Dyeing	➤ No industrial grade heat press
Food Broker (<i>wholesaler</i>)	➤ No retail sales
Fruits, Vegetables or Fish Store (<i>sales</i>)	
Framing (<i>picture</i>)	➤ No lacquer or paint
Funeral Home	➤ No embalming or cremation on the premises

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Golf Club (repairs)	
Hair Salon	Coverage for the Hair Salon is mandatory through either Home Based Business Endorsement or a Commercial policy with Intact or another Insurer. Home Based Business Eligibility: ➤ No beauty treatments and/or aesthetic services, massage, tanning. ➤ No peeling, wrinkle removal, electrolysis, waxing or piercing. ➤ Maximum two (2) chairs in the salon. ➤ Employees must be family members who live in the household. ➤ No chair rentals to third party barber or hair stylist. <i>Refer to Underwriter if risk retained and HBB not purchased.</i>
Ice Cream (counter)	➤ No mobile units ➤ No frying
Landscape Design	➤ No landscaping contractor ➤ No planting
Leather Tooling (crafts)	➤ Includes sales of the craftsman production
Music Lessons	
Musical Instruments (repairs & tuning)	➤ No piano moving
Photo Studio / Photographer / Videographer	➤ 75% of the business' revenue must come from work done on insured premises. ➤ Includes dubbing and editing
Printing	➤ No chemical products
Sewing / Tailoring & Alterations	
Sewing Classes	
Sharpening (services)	➤ No mobile units
Small Appliance (repairs)	➤ Typically used on tabletops or counter tops, these devices are generally portable or semi-portable and are intended to accomplish a domestic task. ➤ No mobile units
Stained Glass	➤ No sand blasting
Telephone Answering Service	
Tutoring / Home Instruction (includes language school)	➤ Activities must be on insured premises. ➤ Excludes sport-athletic activities & contact sports.
Yoga / Dance & Exercise Classes	➤ Check the room's space in proportion to the number of students. ➤ No gyms, personal trainer or contact sports.

LIFESTYLE ADVANTAGE™

This endorsement provides the following benefits:

1. Claims free protection after the first qualifying loss
2. Waiver of the deductible up to \$1,000 for the first qualifying loss

*The following types of losses are excluded from the waiver of deductible:

- Water damage
- Any component(s) of the Enhanced Water Damage Package (sewer back up, overland water, ground water, water & sewer lines)
- Earthquake

*Once the Waiver of the Deductible has been used it can not be used for any further losses.

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3. Includes coverage for any family members who are dependent on the named insured and reside in a Resident Health Care Facility (refer to the Resident Health Care Facility coverage endorsement).
4. Replacement Cost Cash Settlement options are available for:
 - Dwelling Building and/or Additional Buildings in the event of a total loss up to the Dwelling building and/or Detached Private Structure limits shown on the coverage summary page; and
 - Personal Property in the event of any loss up to the Personal Property limits shown on the coverage summary

ELIGIBILITY:

- The insured is 50 years of age or more
- Continuously insured for the past 3 years
- Claims free for 3 consecutive years
- Principal and Secondary location only
- Available on the following risk types:
 - Homeowners Broad or Comprehensive
 - Condominium Unit Owners Comprehensive
 - Tenants Comprehensive (with minimum contents limit of \$25,000)

Notes:

- In the event of a second loss in three years, the insured loses the Lifestyle Advantage™ endorsement and the claims free protection, if the risk is retained.
- If the deductible waiver was not applied to the first loss, it may be waived on the second loss (subject to the above exceptions).
- Losses occurring to non-primary locations, floaters, and/or scheduled articles will not be counted against the Lifestyle Advantage™ endorsement and should have no impact on this coverage.
- Lifestyle Advantage™ will be automatically converted from Claims Advantage™ when the insured turns 50 years old at renewal, providing the risk still qualifies (manual intervention is not required).

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- Replacement Cost Cash Settlement options cannot be used with the Guaranteed Replacement Cost, Single Limit or Sewer Back Up – ACV Contents option.

RISK TYPE	RATE
Homeowners – Comprehensive & Broad	\$50
Condominium & Tenants – Comprehensive	\$30

LOG HOMES

Log home dwellings are a challenge to insure to full replacement cost as these homes are usually more expensive per square foot to construct than the average conventional homes.

The chart below outlines the exclusions applied based on risk types:

RESIDENCE TYPE	EXCLUSIONS TO APPLY
Comprehensive / Broad form log homes as a Primary / Secondary residence	- Log Construction Exclusion - Single Amount of Insurance and Guaranteed Replacement Cost Exclusion
Seasonal Broad form and Rented Dwelling Comprehensive form log homes	- Log Construction Exclusion - Guaranteed Replacement Cost Exclusion

my Achiever®

Effective April 12, 2015, can not be added to new or existing risks, refer to Lifestyle Advantage™ for coverage. Where *my Achieve* already exists, it can be retained providing the risk still qualifies

ELIGIBILITY	NB / NS	PEI
Age	Customers 50 years of age or older	
Homeowner	Broad or Comprehensive Form	
Condominium	Comprehensive Form - \$30,000 minimum	
Tenant	Comprehensive Form - \$30,000 minimum	
Location	Principal Residence	
Property Claims	3 Years Claims Free	4 Years Claims Free

VALUE ADDED

- Endorsement to waive deductible up to \$1000 on first loss (except all water losses; including those covered by the optional Enhanced Water Damage Package and mysterious disappearance losses).
- Claims free discount will not be affected as a result of the first property loss.

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- A second loss within the claims free period stated in eligibility above will result in the loss of *my Achiever*® and the claims free discount.
- A claim is any loss on the primary location.
- Includes coverage any family members, who are dependent on the named insured & reside in a Resident Health Care Facility. Refer to the Resident Health Care Facility coverage endorsement.
- *my Achiever*® cannot be applied to a second location or floater.
- Refer to *my Achiever Plus* for additional coverage options for current *my Achiever*® customers.

my Achiever Plus**ELIGIBILITY:**

- *my Achiever Plus* is only available in conjunction with *my Achiever*®.

VALUE ADDED:

- In addition to the Value Added benefits from *my Achiever*®, Replacement Cost cash settlement options are also available for:
 - Dwelling Building and Additional Buildings in the event of a total loss up to the limits of Coverage A & B; and
 - Personal Property in the event of any loss affecting contents up to the Coverage C limit.

Notes: • This endorsement can be added mid-term.

- If *my Achiever*® is removed or the risk is no longer eligible for the coverage, the *my Achiever Plus* must also be removed.
- Refer to Lifestyle Advantage™ if the insured does not have *my Achiever*®.
 - Replacement Cost Cash settlement options cannot be used with the Guaranteed Replacement Cost, Single Limit or Sewer Back Up – ACV Contents Option

RISK TYPE	RATE
Homeowners – Comprehensive & Broad	\$15
Condominium & Tenants – Comprehensive	\$10

* Must have ACHV to qualify for ACPL endorsement

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my Extras™

This endorsement provides additional features and coverages to selected property risk types.

ELIGIBILITY:

- Primary Comprehensive or Broad Homeowners – minimum Coverage A limit of \$250,000
- Primary Condominium – minimum amount of insurance of \$100,000
- Minimum of 3 years prior insurance history
- Claims free for 3 consecutive years (new business)
- No more than 1 claim in the past 3 years (renewal)

Notes:

- Customers with Lifestyle Advantage™ will qualify for a reduced rate
- This endorsement cannot be used in conjunction with *my garden*®

COVERAGE	INCREASED OR ADDITIONAL COVERAGE
Increased Special Limits:	
• Each bicycle and e-bike	\$10,000
• Business property – off premises	\$5,000
• Business property – on premises	\$10,000
• Coin or banknote collections	\$50,000
• Collectible cards	\$50,000
• Jewellery, watches, gems, furs	\$50,000
• Securities	\$10,000
• Stamp collections	\$50,000
• Utility trailers	\$10,000
• Watercraft and equipment (excludes personal watercraft such as Jet Skis)	\$10,000
Contents normally kept at owned or rented location	\$10,000
Credit, Debit or Automated Teller Cards, Depositors Forgery and Counterfeit Paper Money	\$25,000 annually
Data recovery from personal computer due to an insured loss	\$25,000
Evidence of debt or title	\$7,500
Funeral monuments	\$10,000
Golf, ski, and snowboard equipment	
• Hole-in-one celebration	\$500 (no deductible)
• Rental cost if equipment stolen, damaged, lost or delayed during travel	Up to 14 days (no deductible)
Golf carts and other motorized golf equipment permanently kept at a golf course	\$5,000
Landscaping	Additional \$10,000 coverage
• Landscaping rocks, ponds and patios	Included

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• Professional garden design fees	\$10,000
• Tree, plant and shrub (excluding cannabis plants)	\$2,500
Loss of income	\$250 per day for max. of 10 days - no deductible)
Personal and premises liability	Additional \$1,000,000
Substitute residence	30 days before & after the registration of title

my Identity™

This endorsement consists of the following components:

- Legal Information Service
- Identity Theft Coverage
- Cyber Protection
- Consumer Dispute Coverage

LEGAL INFORMATION SERVICE:

- 24/7 advice and assistance over the phone on a wide variety of personal legal matters including:
 - Identity Theft
 - Landlord and tenants
 - Real estate / property
 - Wills and estates
 - Civil litigation
 - Taxation
 - Consumer agreements
 - Employment
 - Criminal Law
 - Family Law
 - Immigration
 - Cyber Events
- Can save insureds money on legal costs and prevent issues from developing further.
- No limit on the number of phone calls.
- Confidential service – the assistance provider does not disclose to us the details of the calls.

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- Applies to Canadian legal issues only.
- Referral to lawyers at preferred rates.

IDENTITY THEFT COVERAGE:

Identity theft is all types of crimes in which someone steals or misuses personal or financial identifiers of someone else by using their credit card, driver's licence, social insurance number or other personal identification numbers to commit fraud or other criminal activity. It includes:

- Advice and tips on how to prevent identity theft.
- Assistance and guidance if a victim of identity theft – from discovery of a problem through to the resolution of identity.
- Covers up to \$25,000 per occurrence for reimbursement of the following expenses if directly related to an identity theft:
 - Costs of notarizing affidavits or similar documents attesting to fraud
 - Loan re-application fees if loan rejected due to incorrect information
 - Lost income resulting from time taken off work – max. payment \$5,000 per occurrence
 - Legal fees to:
 - Defend lawsuits from merchants, financial institutions or their collection agencies
 - Remove any criminal or civil judgments wrongly entered against the insured
 - Challenge accuracy or completeness of information in a consumer credit report
 - Recover assets acquired by a third party
 - Telephone, postal / courier expenses and transportation expenses
 - Fees to replace stolen Canadian government issued ID
 - Cost of ordering credit profiles (up to 4 times in a 12 month period)
 - Credit monitoring for 12 months, if a victim of identity fraud or if ID stole

CYBER PROTECTION:

A cyber attack is an attempt by an unauthorized third party to damage, destroy, deny access to or infiltrate a personal computer system, mobile computing device or home connected device. Cyber extortion occurs when this act is performed to illegally obtain compensation. Our cyber protection provides customers assistance and guidance against both of these threats. It includes:

- Advice and tips on preventing a cyber attack.

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ENDORSEMENTS

- Assistance and guidance for victims of cyber attack or cyber extortion.
- Covers up to \$25,000 per occurrence for reimbursement of the following expenses if directly related to a cyber attack or cyber extortion:
 - Computer specialist fees and costs to repair or replace personal computer hardware and software, mobile computing device or home connected device and restore data
 - Telephone and postal / courier expenses

Notes:

- We will not reimburse any extortion or ransom payments made by the insured or anyone else on their behalf.
- Data does not include money, currency, funds, bonds, or instruments of debt, credit or equity.

CONSUMER DISPUTE COVERAGE:

A consumer dispute is a civil dispute related to an agreement toward buying, selling or renting goods or obtaining services in Canada. It includes:

- Legal assistance and advice if involved in a consumer dispute.
- Covers up to \$25,000 per occurrence for reimbursement of the following expenses if directly related to a consumer dispute:
 - Legal fees and expenses to pursue or defend a lawsuit.
 - Costs to notarize affidavits or similar documents.
 - Expert, court, and police report fees
 - Telephone and postal / courier expenses
- To be eligible for expense reimbursement:
 - Agreement must be for buying, selling or renting goods or obtaining services within Canada.
 - Agreement must have taken place while the endorsement is in effect.
 - Amount in dispute must be greater than \$500.
- Consumer disputes surrounding construction work and/or advice about the design, planning, building or structural damage to the dwelling or premises with a contract value up to the \$15,000 are covered, but only if there is a written contract.

Notes:

- Disputes arising from any loan, pension, investment, borrowing, insurance or any other financial products are not covered.

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ENDORSEMENTS

- A dispute between the insured and someone they live with or have lived with is not covered.

ADDITIONAL NOTES

- If there is an act or series of acts involving consumer dispute, cyber attack, cyber extortion, or identity theft arising at different times from the same originating cause, it is considered one occurrence and a \$25,000 limit applies to the entire event.
- Maximum Legal Fees Covered:
 - Legal fees will be reimbursed up to \$250 per hour.
 - Legal fees for Small Claims Court lawsuits will be reimbursed up to \$5,000 per occurrence.
- We will not reimburse any expenses related to your trade, profession, occupation, employment, or business venture, even if a home based business package has been purchased.

PRODUCT FEATURES

- 24/7 assistance line – who to contact, what to do, how to do it – once source of information the insured can rely on
- No deductible
- Not considered a claim on the property policy

ELIGIBILITY

- Available on principal and secondary Homeowners, Tenants, and Condominiums.

LIMIT / RESTRICTION	RATE
Up to \$25,000 per occurrence for Identity Theft, Cyber Protection and Consumer Disputes	\$50

PERSONAL PROPERTY IN STORAGE

Personal property insured on Homeowners, Condominiums and Tenant policies stored at another private dwelling is not considered property in storage. It is considered personal property away from the Insured premises.

Personal property stored at a warehouse (Public Storage Facility) is covered for insured perils at no cost for the first 90 days. Upon expiry of the 90 days, coverage is limited to the peril of theft or attempted theft for the remainder of the policy term.

PERSONAL PROPERTY IN STORAGE ENDORSEMENT

- Intended for personal property stored in a Public Storage Facility
- Extends contents coverage for all insured perils.
- Coverage for the first 90 days is free.
- Premium is charged after 90 days (ex. From the 91st day of the start date)

LIMIT / RESTRICTION	RATE
Personal property in storage	\$1.50 / \$100

**** Note:** Not applicable to Homeowners and Condominium risks with rental use.

POLICY IN COMPANY NAME

Limits liability of premises for use as a private residence.

PREMISES ALARM SYSTEM WARRANTY

Warrants installation and use of an alarm system on the premises.

RENOVATIONS

The renovations program outlines the underwriting of residential dwellings/units including additional buildings under minor or major renovation

ELIGIBLE RISK TYPES

- Homeowner Broad or Comprehensive
- Condominiums
- Seasonal Homeowners Broad and Seasonal Fire and Extended Coverage

MINOR RENOVATIONS - *coverage is provided under the existing residential form for:*

- Work of cosmetic or aesthetic nature that does not typically render the building uninhabitable.

This includes, but is not limited to, the following:

- Remodel of kitchen or bathroom
- Updating flooring
- Replacement of exterior finish, windows and/or doors
- Roof replacement
- Basement refinishing
- Addition of a deck or veranda

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ENDORSEMENTS

- Addition of a covered porch or sunroom (unless structural changes to the building are required, in which case considered a major renovation)
- Building of a new additional building for personal use, such as:
 - A simple garage or shed (e.g., games room, home gym, craft room, etc.)
 - A seasonal bunkhouse with sleeping quarters only

MAJOR RENOVATIONS include:

- Large-scale renovations that are often structural and usually make the dwelling or unit temporarily uninhabitable. This includes the following:
 - Lowering / raising building foundation
 - Moving building(s) and structural alteration(s)
 - Addition of floor(s), removal of load bearing wall(s)
 - Adding room(s) or wing(s)
 - For example, addition of an attached garage
 - Demolishing or removing portion(s) of building(s)
 - Installation of indoor pool
 - Basement excavations or foundation construction
 - Complete redevelopment of the interior of the house (includes full renovation of kitchen, bathrooms, floors, and replacement of doors and windows)
 - Re-plumbing or re-wiring of an entire building
 - Converting (full or partial) an existing Additional Building (detached private structure) to add a unit or additional living space (e.g., turning existing living space into guest house)

RISKS WE DO NOT WRITE

- Dwelling / unit under major renovation as new business
- Major renovations for existing risks that need to be referred to Commercial Lines
 - Building with 3 or more units (e.g., triplexes, fourplexes)
 - Already insured as a rental or intended to be used as a rental
 - Building in the name of a contractor
- Existing customers adding a new risk or existing dwelling/unit under major renovation
 - Without supporting principal dwelling insured with Intact

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- Expected to take more than 12 months
- Where the work is not being completed by a licensed and commercially insured contractor or sub-trade
- Meeting the definition of vacant
- Acquired for speculative purposes or intended to be re-sold or flipped
- With work already started by insured or a previous owner
- Condominium unit, without permission from the Condominium Association for the renovation

RISKS YOU MUST REFER BEFORE BINDING

- Existing customer:
 - Adding a new risk that will be starting a major renovation
 - With an existing dwelling/unit that will be starting a major renovation

PROCESS

- At the start of renovation:
 - Obtain an Intact approved home evaluation (accounting for the planned work)
 - Review and update risk details
 - (e.g., amount of insurance, square footage, % basement, etc.)
- Change occupancy status to 'renovation'
- Add the renovation endorsement effective the date of the renovation.
- At the end of renovation:
 - Verify updated evaluation received (that accounts for completed work)
 - Review and update risk details (e.g., square footage, % basement, etc.)
 - Review and update occupancy status
 - Remove Dwelling Renovation Endorsement

LIMIT / RESTRICTION	RATE
Renovation value < \$50,000	\$75
Renovation value \$50,000 - \$100,000	\$150
Renovation value \$100,001 - \$200,000	\$300
Renovation value > \$200,000	\$450

Verify and add a policy note with responses to the following questions:

- What is the scope of the renovation
- Who is completing the work
- What is the value of the renovation
- Where will the insured reside during the renovation
- What will the occupancy and use be, of the dwelling once renovations are complete
- What is the expected start date and date of completion
- If a major renovation, provide contractors name, contractor's Insurer and policy number (including confirmation of insurance for lifting the building(s) if applicable)

RENT / RENTAL VALUE

This endorsement provides coverage for fair rental value in the event of a covered loss.

LIMIT / RESTRICTION	RATE
User specified	\$0.42 / \$100

RESIDENCE GLASS

This endorsement reduces the deductible for glass breakage.

ELIGIBILITY

- The above applies only to owner-occupied year-round dwellings.
- Not available for dwellings with greenhouses, solariums and other glass enclosures.

DEDUCTIBLE	RATE
\$100 glass deductible	\$10

RESIDENT HEALTH CARE FACILITY COVERAGE

This endorsement provides coverage for personal property owned by family members, who are dependent on the insured for support and reside in a resident health care facility.

- Coverage is extended from the insured's residential policy and provides all benefits of the policy to the dependant.
- A family member is defined as the insured's parent, son, daughter, brother, sister or spouse.

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ENDORSEMENTS

- Resident health care facility is an institution that provides health care services to persons who live on the facility's premises.
- Residential health care facility does not include:
 - a hospital, rooming or boarding home
 - alcoholism or drug addiction rehabilitation facility
 - orphanage, reformatory or correctional institution or halfway house

Note: This endorsement is not required if the insured has *my Achiever*® or *Lifestyle Advantage*™.

LIMIT / RESTRICTION	RATE
Not applicable	\$10

ROOF LIMITATION ENDORSEMENT

This is a mandatory endorsement for the following risk types:

- Homeowners
- Secondary Homeowners
- Seasonal Broad Homeowners
- Rented Dwellings

Damage to the roof caused by windstorm, hail, or weight of snow and ice, will be settled on the basis of **Age Adjusted Replacement Cost** up to the coverage limit provided.

Roofing Material	Age Adjustment Percentage			
	During first 10 years	Starting after year 10	Annual after year 11	Maximum
Class 4 Rated Impact Resistant Asphalt Shingles	0%	10%	3%	75%
Asphalt Shingles	0%	10%	6%	75%
Built-Up/Tar and Gravel	0%	10%	10%	75%
Metal, Tile, Rubber, Clay, or Slate	0%	0%	2%	75%
Wood Shakes or Shingles	0%	10%	5%	75%
Membrane	0%	10%	3%	75%
Other	0%	10%	3%	75%

Loss Mitigation coverage

Following a covered loss to the roof and/or siding that is the result of an Insured Peril

- We will reimburse the customer up to \$1,500 for expenses incurred to completely upgrade their roofing and/or siding with material recognized as being more resistant to hail and/or windstorm.
- Replacement must be completed within 2 years of the date of loss.

Recognised hail and windstorm resistant materials include:

Roofing

- Class 4 Rated Impact Resistant Asphalt Shingles
- Metal, Rubber, Slate, Concrete, or Clay roofing tiles

Siding

- Cement Fiber Board
- Stucco
- Brick or Stone veneer

*Note- See Wording #78401– Roof Limitation Endorsement for complete details.

SINGLE AMOUNT OF INSURANCE

The single limit of insurance is the sum of the limits shown on the coverage summary page for Dwelling Building, Additional Buildings, Personal Property and Loss of Use of Your Dwelling under section I of the policy.

- It is automatically included in the Comprehensive and Broad form wordings.
- Risk must be insured to 100% of the replacement cost from an Intact approved home evaluator.
- Not offered for log homes or Standard homeowner forms.

Note: This endorsement cannot be used in conjunction with the optional cash settlement options included with the *my Achiever Plus* or *Lifestyle Advantage*™ endorsements.

SINGLE AMOUNT OF INSURANCE AND GUARANTEED REPLACEMENT COST EXCLUSION

When the exterior construction of the home is log or log siding, the risk is ineligible for Single Amount of Insurance and Guaranteed Replacement Cost coverage, and therefore one of the following endorsements must be applied:

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

- For Homeowner Broad and Comprehensive Forms (principal or secondary), add the Single Amount of Insurance and Guaranteed Replacement Cost Exclusion.
- For Rented Dwelling Comprehensive Form or Seasonal Homeowners Broad Form, add the Guaranteed Replacement Cost Exclusion.

THEFT FROM VEHICLE LIMITATION

Limits theft of personal property from passenger compartment of a motor vehicle to \$1,500. There is no charge for this endorsement.

VACANCY PERMIT

The endorsement is to be applied when dwellings, to the knowledge of the insured(s), are vacant. Refer all vacant risk exposures to your underwriter, including requests for extensions or other changes to a vacant risk.

Verify and add a policy note with responses to the following questions:

- Address of the vacant dwelling
- When did the home first become vacant?
- How long will the home be vacant?
- Why is the home vacant? House for sale, awaiting renter, moved into new principal, etc.
- What utilities are left in service? (hydro/electric, gas, water)
- How often is the property checked?
- How is the home being secured and maintained? (alarms, grass cutting, snow removal, curtains, etc.)
- For a newly added vacant dwelling, was the risk cancelled by another carrier and for what reason?

LIMIT / RESTRICTION	RATE
Restricts coverage during vacancy	\$25 / 30 day intervals

SCHEDULED ARTICLES**ELIGIBILITY**

- Available where we insure the principal residence.
- Individual items with a value:
 - Equal to or less than \$150,000 (including taxes)
 - More than \$250
- Aggregate or total value of all items scheduled is equal to or less than \$400,000 (including taxes).
- The following items cannot be scheduled:
 - Items or articles that can be ingested or consumed such as wine or whiskey etc.
 - Cell phones
 - Hearing Aids

Valuation / Appraisal

For items equal to or greater than \$10,000 (including taxes)

- Appraisals must:
 - Have been completed within the last 5 years.
 - Include:
 - Description of the item
 - Customer's name

OR

- Receipts, purchase invoice, or bill of sale from within the last 5 years that contain:
 - Ownership information
 - Vendor identifiers
 - Details of the item(s) purchased.
- All items must be scheduled with the full amount in Canadian funds including taxes.
- Firearms receipt or appraisal must be completed or provided by a reputable gun dealer.

DESCRIPTION	FORM	DEDUCTIBLE (if applicable)	COMMENTS
Bicycles	745L	\$100	-
Cameras, projectors, and equipment	711L	-	- Individual item - Amateur use only - Optional coverage available Blanket coverage \$5,000 - Up to \$500 per Item <i>For professional use, refer to Home Based Business section</i>
Personal Computer & Equipment	741L	\$50	- Desktop / Hardware / Software - Laptop <i>Use laptop when scheduling electronic notebooks</i>
Fine Arts	714B-L	-	Works of Art & Antiques: for newly added items equal to or greater than \$10,000 (including taxes) an appraisal is required. A purchase invoice or bill of sale is not sufficient
Firearms, including cases	711L	-	- Must be stored per legal requirements. - Each firearm must be listed separately. - Description must include: - Year - Type - Caliber
Furs, Fur Garments	711L	-	- Description must include: - Fur type - Colour - Length
Garden Tractor	711L	\$250	- Description must include: - Year - Make - Model - Serial Number - Tractors must be less than or equal to \$50,000 (includes attachments and taxes) - Farm use not acceptable.

DESCRIPTION	FORM	DEDUCTIBLE (if applicable)	COMMENTS
Golf Carts	711L	\$250	- Description must include: - Year - Make - Model - Serial Number
Jewellery and Watches	711L	-	- Update to Appraisals must include: - Description of the item <i>Example: All diamonds must include the 4 C's (cut, colour, clarity, carats)</i> - Customer name - Description must include either: - Description of the item as noted on the appraisal. <i>Example: All diamonds must include 4 C's (cut, colour, clarity, carats) or,</i> - Full details of the item(s) purchased from receipts, purchase invoice, or bill of sale. <i>Example: Descriptions noted as 'ring' or 'necklace' are unacceptable, items must be fully described</i>
Jewellery Stored in a Vault	711L	-	- May be removed up to two times per policy period for a maximum period of 14 days in total. - The insured must notify us when the items are removed.
Miscellaneous	756L	-	Named Perils
Musical Instruments and Accessories	711L	-	- Amateur use only. - Optional coverage available Blanket coverage \$5,000 - Up to \$500 per Item - Description must include: - Type of instrument

Silverware, Goldware, and Pewter	711L	-	• Description must include: ○ Manufacturer ○ Pattern Type ○ Number of pieces
Sports Equipment	717B-L	\$0 \$50 \$100	-
Stamp, Coin, and Sports Card Collections	711L	-	• Optional coverage available Blanket coverage \$5,000 - Up to \$500 per Item

MOBILE / MANUFACTURED HOMES (MINI-HOMES)**HOMEOWNERS STANDARD FORM****ELIGIBILITY****OCCUPANCY**

- Occupied by named Insured as principal, secondary or seasonal residence and used exclusively for single family, private residential purpose.
- Rented dwellings.

FORM

- Homeowners Standard Form
- Manufactured / mobile homes may be eligible for Broad or Comprehensive forms if set on one of these foundations: solid concrete (poured or blocks)

- **CONDITION**

- Units must be in good physical condition
- Foundation:
 - Must be set on a foundation of either:
 - Solid concrete (poured or blocks)
 - Wheels or tripods sitting on a bed of crushed stones or asphalt pad.
 - Wood structure or wooden piles must be solid and secured to both the ground and the unit.
 - Photos may be requested at underwriting discretion.
 - Wood structure or wooden piers foundation must be referred.
- The unit must have tie downs.
- The unit must be fully skirted.
- Units must be built to CSA Standards as evidenced by a CSA certification label.

AGE OF UNIT

- Units 25 years or older must be referred before binding.

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HOMEOWNER FORM

HEATING

- Approved primary heating required.
- Other primary heating is not allowed.
- Must meet heating requirements for primary and auxiliary heating. See Heating Guideline.
- Wood or pellet heating appliances must be auxiliary heat and be made specifically for manufactured / mobile homes.

AMOUNT OF INSURANCE

- Minimum amount of insurance is:
 - \$60,000 – Principal, secondary, or rental
 - \$25,000 – Seasonal
 - Refer is value of unit is greater than \$300,000.
- Units must be insured to 100% of:
 - List price new if model year is 25 years or less.
 - List price new includes:
 - The cost of delivery and set up (*if not included in the purchase price*)
 - 5% for debris removal
 - Attached equipment/structures (*porches, decks, awnings & skirting, etc.*)
 - Purchase price if the model year exceeds 25 years.

DENT CLAUSE

- There is a clause under the peril “windstorm or hail” that restricts coverage as noted below:
“This peril does not include damage to the outer metal cover of the mobile home caused by hail, whether driven by wind or not, unless such cover is punctured by the hail.”

ADDITIONAL REQUIREMENTS

- A photograph must accompany the application.
- If the risk does not meet all of the requirements, submit full details on an application and attach a photo prior to binding.

BROAD AND COMPREHENSIVE FORM - ELIGIBILITY

AMOUNT OF INSURANCE

- Dwellings must be insured to 100% of estimated replacement cost (including removal fees) based on Intact approved home evaluator.
- A new evaluator is required on newly added risks
- Minimum amount of insurance \$120,000

CONDITION

- Must be well maintained and in good to excellent condition.
- Dwelling is equipped with a properly installed and maintained ULC approved smoke detector.

HEATING

- Approved primary heating source.
- Approved auxiliary heating source.
- Oil Heat - Refer to Oil Tanks section for Preferred Oil Tanks & Prohibited Oil Tanks / Installation

LOSS HISTORY

- The Insured must have an acceptable loss history.
 - Not more than 1 claim in last 5 years.
- Prior carrier information and policy number is required unless first time home buyer.

OCCUPANCY

- Dwellings must be occupied by named insured and used for private residential purposes.
- If the occupant is different from named insured but is an immediate family member (either the parent or child), the risk may be eligible for a secondary homeowner.
- Secondary locations are eligible when we insure the primary if:
 - Occupied by the Named Insured for a minimum of two separate times per month on a year-round basis
 - Occupied by the immediate family member (*parent or child*) as a principal residence on a year-round basis (*if parent/child is paying rent refer to Rented Dwelling*)

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HOMEOWNER FORM

- The secondary residence form must be equivalent or less than that of the principal residence
- If in a company name it must be a holding company used for tax purposes only, with no business pursuits
- If the principal residence is insured with Intact and is located in a different province or is outside of Canada, a professional management company or caretaker must be in place that is responsible for all upkeep and maintenance of the dwelling.
- All other eligibility guidelines for homeowners are met.
- Incidental office use, using part of the premises strictly for office work, is permitted.

STRUCTURE

- Dwelling must be detached, semi-detached or townhouse.
- Dwelling must be masonry, brick veneer or frame construction.
- Adjoining risks must be in good condition.

DEDUCTIBLE OPTIONS

- The standard policy deductible of \$1,000 applies to all physical damage losses (excluding water damage) unless otherwise stated in the policy wording.
 - The deductible can be reduced to \$500 if it meets the following criteria:
 - No claims in the last 5 years
 - An approved home evaluator
 - Home built in the last 25 years.
 - Updates on file if home > 25 years old (refer to Heating & Updates section)
- Other deductible amounts available are: \$2,000, \$2,500, \$3,000 & \$5,000
- A water damage deductible of \$2000 applies to all water damage losses (refer to Endorsement section)
- Homeowner risks with no prior insurance require minimum \$1,000 deductible.

FRANCHISE DEDUCTIBLE

- Applicable on comprehensive and broad forms.
- This clause waives the deductible if the amount of loss exceeds \$30,000.

SECONDARY HOMES

Secondary residences may qualify for the homeowners form.

- Refer to homeowner occupancy eligibility for details.
- Please note that the secondary residence coverage cannot be written on a form that is superior to the policy of the principal residence.
- Example:
 - Principal residence = broad form; then
 - Secondary residence = broad or standard form (cannot be comprehensive)

RATES

HOMEOWNERS INCLUDING SECONDARY, SEASONAL BROAD & MANUFACTURED HOMES

Applying our new rating algorithm requires an electronic means for quoting. For this reason, rates will only be available through online rating tools. Please ensure a comparative rating engine is used to determine premiums.

COMPARISON CHARTS - HOMEOWNER

The chart is general in nature, refer to policy wording for specific details.

Coverage	Available Forms	
	Comprehensive Homeowner	Broad Homeowner
Perils Insured:	Building: All Risk Contents: All Risk	Building: All Risk Contents: Named Perils (includes theft)
Single Amount of Insurance	Included	Included
Standard deductible	\$1,000	\$1,000
Coverage A – Dwelling Building		
Building Fixtures and Fittings	Included	Included
Outdoor trees and shrubs, excluding cannabis plants	5% of Coverage A – Dwelling Building (up to \$1,000 per tree, plant, shrub)	5% of Coverage A – Dwelling Building (up to \$1,000 per tree, plant, shrub)
Guaranteed Replacement Cost	Included	Included
Coverage B – Additional Buildings		
Additional Buildings	10% of Coverage A - Dwelling Amount	10% of Coverage A - Dwelling Amount
Coverage C – Personal Property		
Personal Property	75% of Coverage A - Dwelling Amount	75% of Coverage A - Dwelling Amount
Personal Property of a Student	Personal Property Limit	Personal Property Limit

Coverage	Available Forms	
	Comprehensive Homeowner	Broad Homeowner
Moving Property to Another Home	90 days	90 days
Coverage D – Loss of Use of Dwelling		
Additional Living Expense	30% of Coverage A - Dwelling Amount	30% of Coverage A - Dwelling Amount
Fair Rental Value	Included	Included
Prohibited access	30 days	30 days
Additional Coverages		
Freezer Foods	Personal Property Limit	Personal Property Limit
Credit, Debit, ATM, Forgery	\$10,000, no deductible	\$5,000, no deductible
Debris Removal	5% of Single Amount	5% of Coverage A – Dwelling Amount
Fire Department Charges	No special limit, no deductible	No special limit, no deductible
Lock Repair or Replacement	\$1,000, no deductible, includes locks on private passenger vehicles	\$1,000, no deductible, includes locks on private passenger vehicles
Mass Evacuation	30 days	30 days
Permission to Remove Property	90 days or until policy period ends – whichever occurs first	
Arson or theft conviction reward	\$1,000	\$1,000
Liability Coverages		
Personal Liability	Included \$1,000,000 Optional Limit \$2,000,000	Included \$1,000,000 Optional Limit \$2,000,000
Voluntary Medical Payments	\$5,000	\$2,500
Voluntary Property Damage	\$1,000	\$1,000
Voluntary Compensation for Residence Employee	Included	Included

Note 1 – Enhanced Water Damage Package (EWDP) is available for an additional charge (refer to Endorsement section for details)

Note 2 – Subject to the greater of \$2,000 deductible or the deductible amount shown on the coverage summary page for Water Damage (including the Enhanced Water Damage Package)

HIGH VALUED HOMES

- Maximum dwelling limit for new business is \$2,500,000 for hydrant and fire hall protected risks, and \$2,000,000 for unprotected risks.
- Risks with a replacement value greater than \$1,000,000 require additional underwriting:
 - Above-average quality materials and workmanship
 - Expensive woodwork
 - Imported flooring material such as marble or ceramic tile
 - Features such as indoor pools, games rooms, solariums, etc.
- Rebuilding or repair may take longer than an average dwelling as it may require:
 - Imported material
 - Specialty craftsmen
 - Services of an architect and / or an engineer

- This increases the cost to repair or rebuild.
- Longer repair or build time increases the Additional Living Expenses exposure.

OTHER CONSIDERATIONS WHEN UNDERWRITING HIGH VALUE DWELLINGS INCLUDE:

- Luxury features such as indoor pools, game rooms, solariums, etc.
- Services to the home requires an architect or an engineer.
- Any renovations or repairs that have taken longer than an average dwelling.
- High value collections and contents that may require scheduled articles coverage.
- Additional structures on the premises such as boat houses and guest houses, waterfront properties, etc.
- Recommended water alarm. Water sensors must be professionally installed, industry approved (ULC, CSA) and automatically shut off the main water line when activated.

UNDERWRITING CRITERIA:

In addition to our regular Underwriting Guidelines the following applies:

- Insurance has been cancelled, declined or non-renewed in the last 5 years.

Protection	Value	* Minimum Deductible	Central Monitored Burglar & Fire Alarm
Hydrant or Fire Hall	\$1,000,000 - \$2,500,000	* \$1,000	Recommended

* Higher deductibles than those shown may be applied by Company

ALARMS

- Recommended to be centrally monitored for fire and burglary by ULC approved monitoring station.
- Recommend sensors on all entrances (doors, windows, garage) to alert for unauthorized access.
- Recommend smoke detectors located at all levels in kitchens, rooms, hallways, etc.