

Policy Number:

Hello,

We previously shared with you that Royal & Sun Alliance Insurance Company of Canada ("RSA") was acquired by Intact Financial Corporation. As a result, your RSA insurance policy is being transferred to Intact Insurance Company ("Intact Insurance") on your policy's renewal date.

We're pleased to provide you with your new commercial Property and Casualty insurance policy. It's our goal to make this change as smooth as possible for you. As part of the transition to Intact Insurance, aspects of your policy have changed, some of which may result in enhancements or reductions in coverage.

We will however provide a Difference in Conditions, Deductible Amounts and Limits of Insurance endorsement that will apply from the date of your policy transfer to Intact Insurance for two years. In the event of a claim, this endorsement means we will address your claim according to your previous policy with RSA for exposures that aren't covered under your new Intact Insurance policy, however there may be certain limitations or restrictions. For more information about this endorsement, as well as other changes to your policy, please contact your broker at [rsa@intact.ca](mailto:rsa@intact.ca) and visit [intact.ca/RSAtoIntact](http://intact.ca/RSAtoIntact) for a list of enhancements and reductions that may apply to your coverage.

Other aspects of your policy may have also changed:

- Please review your enclosed statement of account carefully. Certain payment plan options have changed, outlined below. If your payment arrangement was to pay:
  - in two instalments, you will automatically transfer to a three-instalment plan;
  - bi-monthly instalments, you will automatically transfer to a monthly instalment plan;
  - monthly by credit card, you will automatically transfer to a three-instalment plan; or
  - by AMEX, please provide us with a new payment method by calling the toll-free number on your statement.
- If you are on a monthly payment plan via automatic bank withdrawal, where you have chosen a payment date that is different than your policy effective day and your last instalment with RSA falls in the same month as your new Intact Insurance policy effective day, your full premium in the first year with Intact Insurance will be spread over 11 months instead of the usual 12 months. This approach avoids having both your final RSA payment and your first Intact Insurance payment due in the same month when your policy moves to Intact Insurance.
- The Air Miles® loyalty program is no longer available. Any points you've collected through your previous RSA policy will not be affected.

This letter highlights that there may be changes that affect your coverage. Please refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions. If you have another insurance policy with RSA, that policy will be sent to you separately, near its renewal date.

At Intact Insurance, we believe insurance is not about things. It's about people – it's about you. Knowing that, you can trust that we will be there when you need us most, with the outstanding service, comfort and continuity you deserve.

Sincerely,  
The Intact Insurance Team