

## NOTICE TO INSURED – Important changes to your Farm coverage

Hello,

At Intact Insurance, we know insurance is not about things. It's about people – it's about you. We're committed to offering you an exceptional customer experience and you can rely on our unique agricultural coverages that your business needs.

To optimize our offering nationwide, we are introducing coverage changes and updating your policy with simplified language to improve clarity and comprehension. As part of the transition to these new products, aspects of your policy have changed, some of which may result in enhancements or reductions in coverage.

Our new agricultural offer has multiple new benefits including:

- Agricultural Businesses Farm Extensions of Coverage Endorsement – Farm Edge 1.0 – now includes a more comprehensive list of Extensions of Coverage, including Mortgage Rate Guarantee, Landscaping on property, Roadways, Walkways and Parking Lots, an increased amount of insurance regarding the Debris Removal as well as numerous other new enhancements and increased amounts of insurance. The all-new Farm Edge 2.0, offers significant amounts of insurance and is designed to meet the needs of larger farms;
- In the event of a total loss, you can now rebuild your farm buildings in the location of your choice;
- An Extension of Coverage on your Farm Buildings and/or Building Equipment form to cover the cost of Land and Water Pollution Clean-up on your premises, in the event of a covered loss;
- A new Equipment Breakdown Agricultural Business Form with a broader offering will replace the base coverage that was in the previous forms.

Some of the coverage adjustments include:

- New obligations have been defined, if you have represented the existence of property protection systems;
- New warranties which have been added to your insurance policy, such as having a functional emergency system in place at all times, if you underwrote a Livestock Broad Form.

These changes are effective from this renewal. A Difference in Conditions, Deductible Amounts and Limits of Insurance endorsement has been added to your policy and will apply for twenty-four (24) months from your policy renewal date. This endorsement addresses any differences in coverages and will ensure that you receive the most favourable coverage between your new and expiring policies. However, please note that there are exceptions to this protection, please read this endorsement carefully. Please see the Difference in Conditions, Deductible Amounts and Limits of Insurance endorsement attached to your policy for full details.

**Please note:** This notice to the insured is only a summary of the changes brought to 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 questions about your policy or these changes, please contact your broker.

Sincerely,

The Intact Insurance Team

This information is provided for information purposes only. Your insurance contract prevails at all times. Please consult it for a complete description of coverage and exclusions. © Intact Insurance Design is a registered trademark of Intact Financial Corporation, used under license. © 2024 Intact Insurance Company. All rights reserved.