

## 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. The all-new Farm Edge 2.0, offers significant amounts of insurance and is designed to meet the needs of larger farms;
- The amounts of insurance for the Fire and Police Department Service Charge have been increased to respond to the elevated exposure to fire;
- In the event of a total loss, you can now rebuild your farm buildings in the location of your choice;
- An Inflation Protection Clause has been added to your Farm Buildings and/or Building Equipment Form;
- An Extension of Coverage is now included 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;
- New broad form coverages for your livestock, livestock owned by others, your farm products and farm products owned by others are also available.

Some of the coverage adjustments include:

- Clarifications on risks or property we do not cover under these new forms. We have also added specific exclusions, notably the exclusion for drug-related operations.

These changes are effective starting 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

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