

July 24, 2025

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Policy Number: XXXXXXXX

## Important changes to your automobile renewal

Hello,

At Intact Insurance, we continuously review our policies to ensure they meet your evolving needs. As part of these updates, we want to inform you of some changes that may impact one or more vehicles on your policy:

- **Coverage increases:** The limits for NBEF 20 (Loss of Use Endorsement) and 2483 (Rental/Transportation Expense Reimbursement or Commercial Automobile Downtime Endorsement) have increased. Your existing coverage limit remains the same for 12 months following your upcoming renewal date. After the 12 months, your policy will reflect the higher coverage limit, which may result in a premium increase for this coverage. A notice will be included with your next renewal policy document reminding you of this change.
- **New deductible requirements:** The deductible requirements for light and heavy commercial vehicles with a Rate Group greater than 21 have changed. You may have the option of a lower deductible, which could impact your premium.
- **Minimum deductibles:** The following may have increased to align with our minimum deductibles. This may reduce your premium for these specific coverages and impact the amount you are responsible to pay in the event of a claim.
  - The deductibles for light and heavy vehicles for All Perils and Collision.
  - The deductibles for heavy vehicles for Comprehensive and Specified Perils.

**Please note:** This letter only provides a summary of the changes. For full details, including all conditions and exclusions, please refer to your insurance policy.

If you have any questions about your policy or the changes, please contact your broker BROKER NAME at Phone No. 800 385 6619.

We appreciate that you've chosen Intact Insurance to help protect what's important to you.

Sincerely,  
The Intact Insurance Team