

Policy Number:

Important Changes To Your Policy: Avian Flu Exclusion

Hello,

At Intact Insurance, we continually evaluate industry-specific factors that have the potential to impact your policy. With the recent surge and spread of avian flu, we have made the decision to modify an exclusion in our Farm policy. This is an important change that impacts your coverage – please review and contact your broker with any questions.

This notice is to inform you that effective at your renewal date, we will have added the new version of our Avian Flu Exclusion to your Farm policy. This new exclusion aligns with industry best practices and with insurance coverages we offer nationwide.

The Reduction(s) to your coverage:

- **If a prior version of this exclusion was not previously included in your policy**, the new version of the exclusion will be added and effective at your renewal date.

Therefore, your policy does not insure against liability arising directly or indirectly from the actual or alleged avian flu, exposure to any avian flu or use of any avian flu contaminated products.

- **If a prior version of this exclusion was included in your policy previously**, the new version of the exclusion will be added and effective at your renewal date.

Hence, the exclusion has now been clarified to preclude damages, loss, cost or expense related to a claim or action by or on behalf of any governmental authority or third party, following, amongst other types of intervention, demands and orders related to the detecting, monitoring or disposing of avian flu contaminated livestock, eggs, and by-products.

This notice 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