

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 add 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 we have added an Avian Flu Exclusion to your Farm policy. This new exclusion aligns with industry best practices and with insurance coverages we offer nationwide. Effective at your renewal date, an Avian Flu Exclusion endorsement will be added to your insurance policy.

Reductions(s) to your coverage:

- 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;
- The avian flu exclusion extends not only to bodily injury, property damage, personal injury, advertising injury or medical payments, but also to damage, loss, cost or expense arising from any claim or action brought on behalf of a governmental authority or a third party, following, for example, demands and orders in certain circumstances.

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