

## Farm Amendment

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### Additional Definitions applicable to this policy:

When used in this policy the following definitions apply with respect to Property coverage and replace similar definitions elsewhere in the policy. The definition of Spouse below also applies to Farm Liability Form LF02:

- **Business** means any continuous or regular pursuit undertaken for financial gain including a trade, profession or occupation.
- **Business Premises** means premises on which a business is conducted, premises rented in whole or in part to others, or held for rental other than a farm.
- **Business Property** means property pertaining to a business, trade, profession or occupation, but does not include property used for farming.
- **Coverage Summary Page(s)** means the declarations page and any attached schedules applicable to the insurance policy
- **Farming** means the ownership, maintenance or use of premises and machinery for the production of crops or the care or raising of livestock, including all necessary operations. Farming also includes the operation of roadside stands and farm markets maintained principally for the sale of your own farm products.
- **Farm Premises** means the land contained within the property boundaries as described on the Declaration Page.
- **Insured**, if the name of an individual, means the person(s) named as Insured on the Coverage Summary page and, while living in the same household:
  - his or her spouse;
  - the relatives of either; and
  - any person under 21 in their care.
- **Spouse** means a person
  - who is married to or has entered into a civil union with another person and is living with that person; or
  - who has been living with another person of the opposite or the same sex and has been publicly represented as that person's spouse for at least two (2) years; or
  - in the following cases, for at least one (1) year if:
    - a child has been born or is to be born of their union; or
    - they have adopted a child together; or
    - one of them has adopted a child of the other.

In addition, a student who is enrolled in and attends a school, college or university and who is dependent on the Named Insured or his or her spouse for support and maintenance is also insured even if temporarily residing away from the principal residence stated on the Declarations Page.

- **Residence Employee** means a person employed by you to perform household or domestic services or duties of a similar nature in connection with the maintenance or use of the insured premises but not persons performing duties in connection with any Business or Farming Operations you conduct.

## Section A

### Applicable to:

Condominium Unit Owners Comprehensive Form 735L  
 Farmowners Broad Form 702L-F  
 Farmowners Comprehensive Form 703LF  
 Farmowners Seasonal Broad Form 801L-F  
 Mobile Homeowners Form (Farm) 736LF  
 Private Dwelling Fire and Extended Coverage 706E-L  
 Rented Condominium Form 744L

Seasonal Homeowners Broad Form 801L-F  
Tenants Package Comprehensive Form 750LF

### **How to Read Your Policy**

Your policy is written in language designed to make it easier for you to understand your insurance protection. This policy is a legal contract between you and us.

It consists of:

- The coverage summary page(s)
- The policy form(s) contained in this policy
- Optional forms and endorsements-contained in this booklet or attached but only those shown on the coverage summary page apply
- The Statutory Conditions which apply to all forms and are required by provincial law
- The Standard Mortgage Clause which applies where there is a mortgagee shown on the coverage summary page

**IF WE BROADEN COVERAGE WHILE THE POLICY IS IN EFFECT, YOU WILL RECEIVE THE BENEFIT OF THE INCREASED COVERAGE AT NO ADDITIONAL CHARGE.**

### **AGREEMENT**

We provide the insurance described in this policy in return for payment of the premium and subject to the terms and conditions set out. All amounts of insurance, premiums and other amounts expressed in this policy are in Canadian currency.

The Coverage Summary page summarizes the coverages and amounts of insurance we have agreed to provide and the period for which they are provided.

Only the person(s) named on the Coverage Summary page may take legal action against us.

### **Section B**

#### **Amendment to Coverage B – Additional Buildings Detached Private Structures**

Applicable to

Farmowners Seasonal Broad Form 801L-F

Mobile Homeowners Form (Farm) 736LF

Where Coverage B – Additional Buildings is insured under this policy:

This does not include any building or structure that is, or was designed for agricultural or farming purposes, or is, or was used in whole or part for farming or any other commercial or business purposes, whether it is in use, unoccupied or vacant.

### **Section C**

#### **Applicable to Personal Property Not Insured**

Applicable to

Farmowners Broad Form 702L-F

Farmowners Comprehensive Form 703LF

Farmowners Seasonal Broad Form 801L-F

Tenants Comprehensive Form 750LF

Mobile Homeowners Form (Farm) 736LF

### Under Personal Property Not Insured:

The exclusions that read:

We do not insure:

- ~ property in any fairground, exhibition or exposition for the purpose of exhibition or sale;
- ~ domestic animals (or animals), birds or fish unless the loss or damage is caused by fire, lightning, explosion, riot, theft or attempted theft, vandalism and malicious acts or collision of an automobile or common carrier in which the animal is being transported;

are deleted and replaced by the following exclusions:

We do not insure:

- ~ property in any fairground, exhibition or exposition for the purpose of exhibition or sale, except for the first \$5,000;
- ~ dogs, cats, or tropical pet birds except for loss or damage caused by fire, lightning, explosion, riot, theft or attempted theft, vandalism and malicious acts or collision of an automobile or common carrier in which the animal is being transported. All other animals are excluded.

### Section D

The following extensions apply to the policy and are subject to the perils, exclusions, conditions, definitions, terms and provisions of:

- Farmowners Broad Form 702L-F
- Farmowners Comprehensive Form 703LF
- Mobile Homeowners Form (Farm) 736LF

When one of these forms is insured by the policy, the following Extensions apply.

- ~ Accounts Receivable  
The actual loss sustained by the Insured through inability to effect collection of unpaid balances or accounts but only when such inability to effect collection results directly from loss or damage to the Insured's accounts receivable records is covered, for an amount not to exceed \$10,000 or the amount specified in the Declarations Page, whichever is greater. This amount shall also include:
  - (i) interest charges on any loan to offset impaired collections pending repayment of such sums made uncollectable by such loss or damage;
  - (ii) collection expense in excess of normal collection cost and made necessary because of such loss or damage;
  - (iii) other expenses, when reasonably incurred by the Insured in re-establishing records of accounts receivable following such loss or damage.
 This insurance applies:
  - (a) while the insured records are contained in the Insured's premises specified in the Declarations Page;
  - (b) while the insured records are being removed to and while at a place of safety because of an imminent danger of loss or damage and while being returned from such place, provided the Insured notifies the Insurer in writing within thirty (30) days of such removal;
  - (c) while the insured records are being conveyed outside the Insured's premises or while temporarily within other premises except for storage.

### Additional Exclusions

The Insurer shall not be liable for loss or damage:

- (i) due to bookkeeping, accounting or billing errors or omissions;
- (ii) the proof of which as to factual existence, is dependent upon an audit or records or an inventory computation; but this shall not preclude the use of such procedures in support of claim for loss which the Insured can prove, through evidence wholly apart therefrom, is due solely to a risk of loss to records of accounts receivable not otherwise excluded, hereunder;

- (iii) due to alteration, falsification, manipulation, concealment, destruction or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining, or withholding of money, securities or other property but only to the extent of such wrongful giving, taking, obtaining or withholding.

#### **Basis of Settlement**

##### **(a) Determination of Receivables: Deductions**

In order to accurately establish the total amount of accounts receivable outstanding as of the date of such loss, such amount shall be computed as follows:

- (i) the monthly average of accounts receivable shall be adjusted in accordance with the percentage increase or decrease in the 12 months average of monthly gross sales of goods and services which may have occurred in the interim;
- (ii) the monthly amount of accounts receivable thus established shall be further adjusted in accordance with any demonstrable variance from that average for the particular month in which the loss occurred, due consideration also being given to the normal fluctuations in the amount of accounts receivable within the fiscal month involved; but in no event shall the Insurer be liable for more than the limit of liability specified above or the Declarations Page, whichever is greater.

##### **(b) Inspection and Audit**

The Insurer shall be permitted to inspect the premises and the receptacles in which the records of accounts receivable are kept by the Insured, and to examine and audit the Insured's books and records at any time during the policy period and any extension thereof and within three (3) years after the final termination of this policy, as far as they relate to the premium basis or the subject matter of this insurance, and to verify the statements of any outstanding record of accounts receivable submitted by the Insured and the amount of recoveries of accounts receivable on which the Insurer has made any settlement.

##### **(c) Recoveries**

After payment of loss all amounts recovered by the Insured on accounts receivable for which the Insured has been indemnified shall belong and be paid to the Insured up to the total amount of loss paid by the Insurer, but all recoveries in excess of such amounts shall belong to the Insurer.

#### **~ Valuable Papers and Records**

The actual loss sustained by the Insured through direct physical loss of or damage to valuable papers and records is covered for an amount not to exceed \$5,000 or the limit of insurance specified in the Declarations Page, whichever is the greater.

The term "Valuable Papers and Records" means written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts, but does not include money or securities.

This insurance applies:

- (i) while the Insured valuable papers and records are contained in the Insured's premises specified in the Declarations Page.
- (ii) while the Insured valuable papers and records are being removed to, and while at the place of safety because of an imminent danger of loss or damage and while being returned from such place, provided the Insured notifies the Insurer in writing within 30 days of such removal.
- (iii) while the valuable papers and records are being conveyed outside the Insured's premises or while temporarily within other premises except for storage for an amount not to exceed \$5,000 or the amount specified in the Declarations Page, whichever is greater.

#### **Additional Exclusions**

The Insurer will not be liable for loss or damage:

- (i) directly resulting from errors or omissions in processing or copying unless fire or explosion ensues and then only for direct loss caused by such ensuing fire or explosion;
- (ii) to property held as samples or for sale or for delivery after sale;
- (ii) to property not specifically declared and described, if such property cannot be replaced with other of like kind and quality.

### **Basis of Settlement**

The limit of the Insurer's liability for loss shall not exceed the actual cash value of the property at the time of loss, nor what it would then cost to repair or replace the property with other of like kind and quality, nor the Limit of Insurance stated in the Declarations Page.

The Insurer may pay for the loss in money, or may repair or replace the property and may settle any claim for loss of the property either with the Insured or the owner thereof. Any property so paid for or replaced shall become the property of the Insurer. The Insured or the Insurer, upon recovery of any such property, shall give notice thereof as soon as practicable to the other and the Insured shall be entitled to the property upon reimbursing the Insurer for the amount so paid or the cost of replacement.

Application of the Insurance to property of more than one person shall not operate to increase the applicable "Amount of Insurance".

~ Salesmen's Samples

We will pay up to \$5,000 on insured property, whether in transit or otherwise, in the custody of salesmen.

~ Courier or Parcel Post

We will pay up to \$500 on property in any one package in course of transit by parcel post or courier.

~ Outdoor Signs, Yard Light Poles and Private Power Poles

We will pay for the actual loss sustained by the Insured through direct physical loss of or damage to outdoor signs, yard light poles and private power poles located on the Insured's premises for an amount not to exceed \$2,500 or the limit specified in the Declarations Page, whichever is greater.

### **Insurance Under More Than One Policy**

If you have insurance on specifically described property, our policy will be excess insurance and we will not pay any loss or claim insured by this policy until the amount of such other insurance is used up. In all other cases our policy will pay its rateable proportion of the loss or claim.

## **Section E**

### **APPLICABLE TO INSURANCE ON YOUR PROPERTY:**

#### Data Exclusion

**WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED IN THE DEFINITIONS SECTION OF THIS EXCLUSION.**

**This Data Exclusion replaces other versions of the Data Exclusion endorsement, other than in Farm Liability Form LF02, that form a part of this policy.**

### **Section A**

Attached to and forming part of the Property and Miscellaneous Coverages as stated on the "Declaration Page(s)" with the exception of Accounts Receivable and Valuable Papers Coverages found in this policy:

This policy does not insure:

- (i) "Data"
- (ii) loss or damage caused directly or indirectly by "Data problem". However, if loss or damage caused by "Data problem" results in the occurrence of further loss of or damage to insured property that is directly caused by fire,

“explosion”, “smoke”, “leakage from fire protective equipment”, water damage caused by bursting of frozen pipes and tanks, this exclusion shall not apply to such resulting loss or damage.

## Section B

Attached to and forming part of Accounts Receivable and Valuable Papers Coverages found in this policy:

This form does not insure loss or damage caused directly or indirectly by “Data Problem”. This exclusion does not apply:

- (i) to any resulting loss or damage if “Data problem” results in direct physical loss or damage to property at the “premises” caused by fire, “explosion”, “smoke”, “leakage from fire protective equipment”, water damage caused by bursting of frozen pipes and tanks; or
- (ii) if “Data problem” is the direct result of fire, lightning, “explosion”, “smoke”, “leakage from fire protective equipment”, “impact by aircraft, spacecraft or land vehicle”, “windstorm or hail”, earthquake, tsunami, flood, water damage caused by bursting of frozen pipes and tanks, at the “premises”, provided that such perils are insured under this policy.

## Definitions:

Wherever used in this Form:

- (a) “Data” means representations of information or concepts in electronic form.
- (b) “Data Problem” means:
  - (i) erasure, destruction, corruption, misappropriation, misinterpretation of “Data”;
  - (ii) error in creating, amending, entering, deleting or using “Data”; or
  - (iii) inability to receive, transmit or use “Data”;
- (c) “Explosion” means:
 

Explosion except with respect to explosion of natural, coal or manufactured gas, there shall in no event be any liability for loss or damage caused by explosion, rupture or bursting in or of the following property owned, operated or controlled by the Insured:

  - (i)
    - (1) the portions containing steam or water under steam pressure of all boilers generating steam, and piping or other equipment connected to said boilers and containing steam or water under steam pressure;
    - (2) piping and apparatus or parts thereof normally containing steam or water under steam pressure from an external source and while under such pressure;
    - (3) the combustion chambers or fire boxes of steam generating boilers of the chemical recovery type and the flues or passages which conduct the gases of combustion from them;
    - (4) smelt dissolving tanks;
  - (ii) other vessels and apparatus, and their connected pipe, while under pressure, or while in use or in operation, provided their maximum normal internal working pressure exceeds 103 kilopascals (15 pounds per square inch) above atmospheric pressure except that liability is specifically assumed for loss or damage resulting from the explosion of manually portable gas cylinders;
  - (iii) moving or rotating machinery or parts of same when such loss or damage is caused by centrifugal force or mechanical breakdown;
  - (iv) any vessels and apparatus and their connected pipes while undergoing pressure tests, but this exclusion shall not apply to other insured property that has been damaged by such explosion;
  - (v) gas turbines.

The following are not explosions within the intent or meaning of this section;

  - 1. electric arcing or any coincident rupture of electrical equipment due to such arcing;
  - 2. bursting or rupture caused by hydrostatic pressure or freezing;
  - 3. bursting or rupture of any safety disc, rupture diaphragm or fusible plug.
- (d) “Impact by aircraft, spacecraft or land vehicle”: the terms “Aircraft” and “Spacecraft” include articles dropped from them. There shall in no event be any liability hereunder due to cumulative damage or for loss or damage:
  - (i) caused by land vehicles belonging to or under the control of the Insured or any of his employees;
  - (ii) to aircraft, spacecraft or land vehicles causing the loss;
  - (iii) caused by any aircraft or spacecraft when being taxied or moved inside or outside of “buildings”.

- (e) "Leakage from fire protective equipment" means the leakage or discharge of water or other substance from within the equipment used for fire protection purposes for the "premises" described on the declaration page(s) or for adjoining "premises" and loss or damage caused by the fall or breakage or freezing of such equipment.
- (f) "Smoke" means smoke due to a sudden, unusual or faulty operation of any stationary furnace. There shall in no event be any liability hereunder for any cumulative damage.
- (g) "Windstorm or hail": There shall in no event be any liability for loss or damage to the interior of the "buildings" insured or their contents unless damage occurs concurrently with and results from an aperture caused by windstorm or hail.

#### Fungi and Fungal Derivatives Exclusion

This endorsement changes the policy. Please read it carefully.

Attached to and forming part of the Property and Miscellaneous Coverages as stated on the "Declaration page(s)".

This Form shall not insure:

- (a) loss or damage consisting of or caused directly or indirectly, in whole or in part, by any "fungi" or "spores" unless such "fungi" or "spores" are directly caused by or directly result from a peril otherwise insured and not otherwise excluded by this policy;
- (b) the cost or expense for any testing, monitoring, evaluating or assessing of "fungi", or "spores".

#### **Definitions:**

- (a) "**Fungi**" includes, but is not limited to, any form or type of mould, yeast, mushroom, mildew, bacteria or wet or dry rot, whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any "Fungi" or "Spores" or resultant mycotoxins, allergens, or pathogens.
- (b) "**Spores**" includes, but is not limited to, one or more reproductive particles or microscopic fragments produced by, emitted from or arising out of any "fungi".

#### Terrorism Exclusion (Farm Property)

This Endorsement changes the Policy. Please read it carefully.

Attached to and forming part of the Farm Property and Miscellaneous Coverages as stated on the "Declaration Page(s)".

This form does not insure loss or damage caused directly or indirectly, in whole or in part, by "terrorism" or by any activity or decision of a government agency or other entity to prevent, respond to or terminate "terrorism". This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

This exclusion does not apply:

- (a) to any ensuing loss or damage that results directly from the following perils: Fire; or the explosion of natural gas, coal, manufactured gas or manually portable gas cylinders;
- (b) with respect to "Terrorism" (or to any activity or decision of a government agency or other entity to prevent, respond to or terminate "Terrorism") to only that portion of any loss or damage (including that specified under (a) above) that is required, b) by a provincial or territorial Insurance Act, its Regulations or other statute, to be covered under a property insurance policy. In no event shall this exception (b) be construed to give coverage beyond the strict requirements of the provincial or territorial Insurance Act, its Regulations or other statute governing that policy.

The remainder of this Terrorism Exclusion shall remain in full force and effect.

#### **Definition:**

"Terrorism" means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

## Section F

### OUR PRIVACY PROMISE

We at Intact Financial Corporation are committed to protecting your privacy and have created this Privacy Promise as a means to inform you of our privacy practices. This Privacy Promise spells out the responsibility of the Intact group of companies we are affiliated with, which includes Intact Insurance Company, Novex Insurance Company, Belair Insurance Company Inc., The Nordic Insurance Company of Canada, Trafalgar Insurance Company of Canada, their predecessors, subsidiaries and affiliates (“**Intact**”, “**we**”, “**us**”, “**our**”) and your rights as our applicant, current, former or prospective customers or claimants (“**you**” or “**your**”), regarding the collection, use and disclosure of your personal information.

#### **We collect, use and disclose personal information for numerous reasons, such as to:**

- (i) Serve you better and communicate effectively with you;
- (ii) verify your identity;
- (iii) assess and underwrite insurance risks;
- (iv) determine prices, fees and premiums;
- (v) investigate and settle claims;
- (vi) determine your eligibility for products and services offered by Intact and its affiliates or by our strategic partners and alliances, which may include insurance companies as well as insurance brokers, adjusters and intermediaries;
- (vii) share your information among the Intact group of companies, provided there are reasonable safeguards and it is legally permitted;
- (viii) detect and prevent fraud, unauthorized or illegal activities;
- (ix) compile statistics, verify and provide information to insurance industry databases;
- (x) report to regulatory or industry entities in accordance with statutory and prudent insurance industry practices, including claims history;
- (xi) conduct market research;
- (xii) comply with all applicable laws, including tax requirements.

#### **How do we gather personal information?**

We gather personal information from you and other listed insureds, where permitted by law: on applications for our insurance products; from your interactions with us; from licensed agents; from insurance brokers; from adjusters or other intermediaries; from government, and other entities that have information on your driving record and claims history; and from consumer reporting agencies (for example your credit history where permitted).

#### **Your consent and how you may withdraw it.**

Your knowledge and consent are required before we may collect, use or disclose your personal information, except in situations permitted by the law, such as during a fraud investigation, or an investigation by the police.

You may withdraw your consent, including your consent to be contacted for secondary marketing activities, however please note that withdrawing your consent may affect our ability to continue to provide you with the products and services that you have or would like to receive.

#### **Business Transactions**

In the event that Intact proceeds with a business transaction such as the purchase, sale, lease, transfer, merger or amalgamation or any other type of acquisition, disposal or financing of a portion or all of an organization, business or assets of an organization, your personal information may be shared with such prospective party and/or parties for purposes of the business transaction.



**How do we protect your personal information?**

Intact shall use care and strict security safeguards when storing or destroying your personal information in order to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks.

In the event that we transfer your personal information to a third party in Canada or across borders for processing, we contractually require such third party to protect your personal information in a manner consistent with our privacy safeguarding measures, subject to the law in the third party jurisdiction.

**What are your rights to access and correct your personal information?**

You have a right to access your personal information that we have under our control subject to any legal restrictions or rights of refusal by Intact. You also have the right to request correction of your personal information.

When making a request for access or correction, please make your request in writing to Intact's Privacy Office, stating the details of the personal information you are requesting. Intact may charge you a reasonable fee for reproducing or transmitting information to you from your file.

**If you have a question or concern, we want to know about it.**

For more information related to this Privacy Promise or any of our procedures, contact our Privacy Office at the address below. If you have any concerns about Intact's Privacy Promise and procedures, and we are not able to resolve your concern you may contact the appropriate privacy regulator. Intact's Privacy Office will provide you with this contact information upon request.

This Privacy Promise is subject to any amendments, which will be posted on Intact's websites.

La version française de cette *Promesse de protection de la vie privée* est disponible sur demande.

**Intact Privacy Office**

700 University Avenue, Suite 1500

Toronto, Ontario

M5G 0A1

Telephone No.: 1 866 941 5094

Fax No.: 416 941 5322

E-mail address: [privacy@intact.net](mailto:privacy@intact.net)

**CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES**

Insurance companies, along with the brokers and agents who sell home, auto and business insurance, are committed to safeguarding your rights when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

**Right to Be Informed**

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy, at least thirty days prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy at least forty-five days prior to the expiration of the policy.

You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

Insurance companies will disclose their compensation arrangements with their distribution networks. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

**Responsibility to Ask Questions and Share Information**

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through brochures and websites, as well as through one-on-one meetings with your broker, agent, or company representative. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your insurance company or broker or agent of any change in your circumstances. Information required to determine renewal terms of your policy must be provided at least forty-five days prior to the expiration of the policy.

**Right to Complaint Resolution**

Insurance companies, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access your company's complaint resolution process. Your insurer, agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact the independent General Insurance OmbudService ([www.giocanada.org](http://www.giocanada.org)).

**Responsibility to Resolve Disputes**

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

**Right to Professional Service**

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

**Right to Privacy**

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that insurers are subject to Canada's privacy laws. The Insurance Bureau of Canada introduced The Code of Consumer Rights and Responsibilities which outlines basic consumer rights and responsibilities when purchasing home, car and business insurance. This code has been voluntarily adopted by Intact Insurance.

Except as otherwise provided in this endorsement all terms and conditions of this policy shall remain unchanged.