

Intact Insurance Company

Vacancy Permit Endorsement

If the Coverage Summary page indicates that a Vacancy Permit is included, we grant permission for the building to which this Vacancy Permit is applicable to remain vacant from the date that this endorsement is effective until the date specified on the Coverage Summary page, or until the date that we receive notification from you that the dwelling to which this endorsement is applicable is no longer vacant. This permit will not extend beyond the expiry date shown on the Coverage Summary page of the policy.

The building or buildings must be inspected by a competent person, at least once every 72 hours, during the vacancy. All doors and windows must be securely locked. Otherwise, this Policy is null and void.

For the purpose of this endorsement, 'inspected' means:

- A complete walk-through of the interior of the vacant property, including the basement, if applicable;
- A walk around of the exterior of the vacant property;
- Confirmation that the heating system remains turned on and functional during the normal heating season to avoid freezing.

In the event these premises become occupied this permit shall automatically lapse.

WARNING! Please read your policy as certain perils may not apply during vacancy or unoccupancy.

All other conditions, terms, provisions, definitions and exclusions of the policy to which this endorsement applies remain unchanged.