

Important Changes to your Watercraft policy!

Hello,

At Intact Insurance, we believe insurance is not about things. It's about people.

We are committed to protecting what's important to you and have recently updated our Watercraft coverage. Your boat will now be protected by our new *my boat and me* product. This offers similar coverage to what you had previously but includes a number of improvements as well as some reductions as noted below.

Coverage Improvements/Clarifications

Your new *my boat and me* form now comes with an array of new coverages like marine environmental damage, emergency towing, search and rescue and accidental death & injury to name a few.

You will also benefit from higher limits for voluntary medical payments, loss of use and additional living expenses.

Coverage Reductions / Exclusions

We have added new exclusions for usage of the vessel for parasailing or kite-sailing and usage for hire, charter or commercial use unless agreed in advance.

The freezing exclusion has been updated to provide no coverage when watercraft is on land unless certain conditions are met.

This notice to the insured is only a summary of the changes brought to your coverage. Please refer to your new *my boat and me* form to review all the 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
at Phone No. or visit intact.ca/my-boat-and-me.

Thank you for choosing Intact Insurance. We hope that you will appreciate the flexibility and protection your new my boat and me coverage provides.

Sincerely,

The Intact Insurance Team

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