



Intact Insurance Company

Claims Advantage™

You will receive the following benefits if "Claims Advantage" is printed on your Coverage Summary page:

1. Claims Free Protection will allow you to retain your claims free rating when your policy renews after you have had one claim arising out of the coverage for your principal residence and/or its contents.
2. Waiver of Deductible on Your First Loss (up to \$1,000 of the policy deductible) on your Principal Residence, except for any water losses (whether or not covered by the optional Enhanced Water Damage Package), Windstorm, Hail or Earthquake.

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