

Manitoba **Personal Property**

Manual



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Binding Limits

All quotes for property insurance must be made on an Intact Insurance quoting system or comparative rating tool.

Intact Insurance reserves the right to decline any risk or apply surcharges, increase deductibles, restrict coverage, or change the term of the policy.

Back dating of coverage is strictly prohibited and will not be accepted or recognized.

*****Important*** Please submit all documents within 5 business days of binding Intact on any risk.**

- You may bind risks that meet our underwriting guidelines contained in this manual and as outlined below.
- Any risk beyond your binding authority must be referred to underwriting
- Be prepared to discuss the customer, risk considerations and all underwriting factors with your underwriter who will be able to confirm Intact is able to offer coverage.

Product	Measurement	BROKER LIMIT		
		Hydrant	Firehall	Unprotected
Homeowner	Building	\$1,000,000	\$750,000	\$650,000
Condominium	Contents	\$300,000	\$300,000	\$200,000
Tenant	Contents	\$300,000	\$300,000	\$200,000
Rented Dwellings	Building	\$500,000	\$500,000	\$500,000
Seasonal Dwelling	Building	\$500,000	\$500,000	\$350,000
Watercraft	Replacement cost of unit	\$75,000		
Liability	Liability	\$2,000,000		
Scheduled Articles	Individual items without an appraisal	\$10,000		
	Individual items with an appraisal	\$25,000		
	Total Schedule	\$50,000		

Product	Measurement	COMPANY LIMIT		
		Hydrant	Firehall	Unprotected
Homeowner	Building	\$2,500,000	\$2,500,000	\$2,000,000
Condominium	Contents	\$1,000,000	\$1,000,000	\$1,000,000
Tenant	Contents	\$1,000,000	\$1,000,000	\$500,000
Rented Dwellings	Building	\$1,500,000	\$1,500,000	\$1,000,000
Seasonal Dwelling	Building	\$1,500,000	\$1,500,000	\$1,000,000
Watercraft	Replacement cost of unit	\$150,000		
Liability	Liability	\$2,000,000		
Scheduled Articles	Individual items with an appraisal	\$150,000		
	Total Schedule	\$400,000		

Rules and Definitions

Additional Buildings with Living Quarters

- Additional buildings with living quarters must be added as a separate risk.
- Living quarters means a finished living area that includes a kitchen, bathroom and sleeping quarters.
- All additional buildings must be insured 100% to value.
- Use the applicable form based on the current or intended use and occupancy of the additional building(s), **subject to eligibility**:

Use	Occupancy	Form
Secondary	Insured	Secondary Homeowner
Principal or Secondary	Immediate family member (child or parent) *	Secondary Homeowner
Rented	Tenant	Rented Dwelling
Seasonal	Insured or family member	Seasonal

*Contact your underwriter to extend Personal Property, Additional Living Expenses, and Liability coverages to the immediate family member(s).

Policy Term

All rates are annual unless otherwise specified

Premium Calculations

All final policy premiums are rounded to the nearest whole dollar. Amounts of \$0.50 or more will be rounded to the next whole dollar.

Applications

We require a fully completed and signed C.S.I.O application; including prior carrier name and policy number.

Postal Codes

We require postal codes for each property we insure and for all mortgagees or other interested parties added to the policy.

Insurance to Value

We require a completed rebuilding evaluator acceptable to Intact Insurance on new business, or newly added risks to ensure that they are insured to 100% of their rebuilding cost. A current professional appraisal is also acceptable, provided it is a reconstruction calculation and not a real estate evaluation.

We have Household Inventory guides available that can be used to itemize and help determine the replacement cost on the insured's personal property.

Incidental Business Occupancy

Our Personal Property programs are designed to meet the everyday needs of people living in private dwellings, apartment buildings and residential condominiums. If the risk meets our underwriting guidelines, we will write an insured or spouse who uses part of the residence as an office.

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Letters of Authorization

- A Letter of Authorization to change brokers will be accepted no more than 60 days prior to the expiry date of the current term and the change will be effective renewal.
- A letter of Authorization must be signed prior to the effective date of the renewal and received within 15 days of the effective date.
- If the insured wishes to change their broker mid-term, a signed request to cancel the existing policy is required along with a new, fully completed CSIO application and all required supporting documentation. Upon acceptance, the current policy will be cancelled on a pro-rata basis and a new policy will be issued.

NOTE: For Group business, Letters of Authorization are not accepted at any time. In order to identify the appropriate group, new applications must be submitted in all cases.

Policy Changes

All premium calculations are on a pro-rata basis unless otherwise noted.

Additional Insurance

A new coverage may be added for the balance of the policy period on a pro-rata basis. Additions are subject to the terms and rates in effect at the time the addition is made.

Deletion of Coverage

When deleting coverage, premium adjustment is made on a pro-rata basis.

Definitions**Bi-Level**

Entry is between the two main floors on a landing, with a half flight of stairs to the upper level and a half flight of stairs to the lower level. The basement may be a crawl space similar to many split-level homes.

Duplex

Dwelling that is on 1 legal lot and has 2 distinct units, either one above the other or side by side. Each unit has its own separate entrances and services. No internal access between units.

Fire Resistive

A fire-resistive building has framing, bearing walls, floors and roofing made of reinforced concrete, protected by an approved fire-resistive material with a fire rating of at least 2 hours. The following are not considered "Fire-Resistive":

- o Supported by unprotected steel
- o Built prior to 1975
- o Buildings with fewer than 8 units (living quarters)

Row Housing

A type of housing that is attached to similar units forming a row or a block 3 or more dwellings built in a row and joined by a common wall and roofline.

Row houses generally have the following characteristics:

- o Individual and direct access to the street
- o Built on a separate individually deeded lot
- o Set at the same point on the property line as the adjoining dwelling
- o Forms a uniform row along a street
- o Shares identical or similar design

Overall, the difference between a row house and a town house is the grouping and height. Row houses are usually uniform, whereas townhouses can differ in shape, height and aesthetics

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Semi-Detached Dwelling

2 dwellings attached to each other with a common wall. Each half of the dwelling is on its own legal lot with separate deeded ownership. Even if the insured owns both halves of the building, regardless of occupancy each half must be insured individually.

Single Family Dwelling

A stand-alone structure designed for occupancy by a single-family unit. May include a rental suite(s)

Townhouse

A series of dwellings are typically in smaller groups within the row or stacked often within a shared complex. May not always share identical or similar designs.

Freehold:

- Insured owns and is responsible for both the interior and exterior of the dwelling
- There is no condo or strata corporation
- Common elements and street maintenance are the municipality's responsibility

Condominium:

- Insured owns and is responsible for the interior space of the dwelling
- Condo corporation or strata is responsible for the exterior and surrounding property
- Insured pays condo fees to the condo corporation or strata for items such as common elements

Parapets

Common walls (party walls) may be constructed as fire walls and must:

- Be at least 8 inches thick, made of concrete or concrete blocks; and
- Extend above the roof by at least 12 inches.

A parapet is a barrier which is an extension of the firewall above the edge of the roof to prevent the spread of fire from an attached or adjacent building.

Triplex

Same as Duplex, except triplex refers to 3 distinct units and fourplex refers to 4.

Risks You Must Refer Before Binding & Risks We Do Not Write

- ▶ The following rules apply to property risks except TravelWell and Watercraft
- ▶ Building related rules apply to: Homeowner (Principal, Secondary, Seasonal & Rental) – *all forms*
- ▶ See TravelWell and Watercraft sections for applicable refers and decline
- ▶ For risks that cannot be placed with Intact, please consider contacting our Specialty Solutions Team for assistance

Customer/Cancellations/Financial

Refer	Decline
Named Insured • Is a company or business • An estate or trust	Named Insured(s) is an active company
Individuals who have resided in a risk but not previously carried insurance on it	A customer who already owns the building or condominium unit but is not currently insured
Dwelling with non-standard mortgage (<i>company or private individual who is not on the CMHC National Housing Act approved lenders list</i>)	Mortgages: • More than 2 mortgages • Mortgagee is the named insured or applicant
No prior insurance, except: • First-time buyers • Children moving out of their parents' home for the first time	Any applicant / policyholder where there is verbal, physical, or written abuse (including threats made) to an employee, service provider, contractor, or broker of any IFC company as reported to security, legal compliance, and/or the police
Any customer with a lapse of insurance	Known or questionable moral hazard
Prior carrier – Intact Insurance	Where the insured is not the owner
Insurance cancelled, declined or non-renewed in last 5 years	Failure to pay outstanding earned premium from any previous policy terms with any Intact broker

Claims Experience

Refer	Decline
More than 1 claim in the last 5 years	Risks with more than 2 claims in the past 5 years
Any risk with a water damage claim in the past 5 years at the same location • Confirm insured's loss mitigation actions when binding	Risk with open claim (new customers)
Rented dwellings or rented condos with any vandalism claims by tenant(s) in the last 5 years	

Location

Refer	Decline
Dwellings that are island properties or are remote/isolated • Island properties mean dwellings located on an island that is not accessible year-round via a vehicular link (bridge, road, tunnel, or public ferry) that is able to accommodate heavy vehicles. • Fire & Extended Coverage is available for this exposure • Photos (front & back of dwelling) required if Google Street View is insufficient or unavailable • The replacement/rebuilding cost must be increased by 25% for: ◦ All remote or isolated properties ◦ Island properties when the evaluator doesn't include rate/cost factor for island access	Properties with no risk address or legal address
	Risks located outside of Canada
	Risks located in Saskatchewan
	Risks located in Quebec that are not issued through the Intact Quebec region
	Any risk in a province or territory where the broker of record or quoting broker: • is not licensed and/or • doesn't have a contract with Intact and broker code
Leased Land • All new risks on leased land • Existing risks with a change to the lease agreement	Liability extension without insuring the physical risk
Shuttle Tank Service	
Risks located north of the 53 rd parallel	

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Building Related: Construction

Refer	Decline
Construction Type: • Container homes • Cob construction • Earth sheltered, subterranean • Log home, panabode construction • Monolithic / concrete / geodesic domes • Polycore building systems • Stackwall or cordwood construction • Thermapan SIP (structured insulated panels)	Construction Type: • Habitaflex (foldable and portable tiny house) • Hemp brick (if not covered by drywall on the interior) • Straw bale • Yurts (principal)
Insulation Type: • Dwelling Buildings not insulated with fibreglass, mineral/stone, wool, cellulose, polyurethane and isocyanate spray foam, or structurally insulated panels (SIPS)	Insulation Type: • Hay or straw • Hemp or flax tow - if not covered by drywall on the interior • Polyurethane/urethane/foam plastic material ◦ If not covered by drywall on the interior, or ◦ If used as an exterior finish • Sawdust - without approved exterior & interior wall insulation • Urea Formaldehyde Foam Insulation (UFFI)
Major renovations, existing customers	New business with any dwelling/unit under major renovations
Under construction (course of construction)	Do it yourself construction
Heritage and historic Buildings	Float homes
Hunting and fishing cabins/camps	Frame construction row house or free hold townhouse built before 1970 without a fire wall or fire separation
Mobile home units 25 years or older	Poor condition, abandoned, not structurally sound, or intended for demolition
	Unrepaired damage
	Unsanitary conditions

Building Related: Electrical *See construction elements section for more details

Refer	Decline
Aluminium wiring (full or partial) with an electrical inspection	Aluminium wiring (full or partial) without an electrical inspection
Existing customers adding a new risk to the existing policy if the dwelling contains: • Fuse panels • 60 AMP breaker service • Knob and tube wiring (full or partial) • Certain types of electrical panels such as: ◦ C.E.B. (models: MB40-10, MB 40-10A, MB 40-03, MB 400A, NH 70, A60-36), ◦ Amalgamated Brand (100AMP)	New customers, if the dwelling contains: • Fuse panels • 60 AMP breaker service • Knob and tube wiring (full or partial) • Certain types of electrical panels such as: ◦ C.E.B. (models: MB40-10, MB 40-10A, MB 40-03, MB 400A, NH 70, A60-36), ◦ Amalgamated Brand (100AMP)

Building Related: Plumbing *See construction elements section for more details

Refer	Decline
Existing customers adding a new risk to the existing policy if the dwelling contains: • Galvanized steel • Kitec plumbing, or • Lead pipes	New customers, if the dwelling contains: • Galvanized steel • Kitec plumbing, or • Lead pipes
Dwellings with Poly B (Polybutylene) plumbing present	

Building Related: Roofing *See construction elements section for more details

Refer	Decline
Roof has deterioration, with confirmation of scheduled plans to repair or replace	Roofing material is asphalt roll
Roofing material has reached life expectancy, with confirmation of scheduled plans to repair or replace	Roofing material has reached life expectancy and no intent to replace
Roof has unrepaired damage due to a claim, with confirmation of scheduled plans to repair or replace	Roof with pre-existing damage and no contractor has been secured to replace or repair
Tin/metal roof (If over 10 years old – dent clause will be added)	

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Building Related: Solar Panels

Refer	Decline
Dwellings powered or heated in full or in part with solar energy or wind energy	Solar heating system and no approved back-up or auxiliary heating source
	Any part of the building(s) or premises is rented to a commercial aggregator
	Panels / Equipment: • Not professionally installed • A maximum name plate capacity of greater than 15kW • Over 25 years old • Not located on the insured premises
	The customer is participating in a net-metering or net billing arrangement AND: • Power is sold to the grid first • It is through a community-based project or owned by a co-operative

Building Related: Heating – Primary Heat Type *See construction elements section for more details

Refer	Decline
When 'Other' or 'Unknown' is selected in Contact PL, for primary, auxiliary heating, or oil tank	Appliances that are: • Not Canadian certified for residential use • Not professionally installed by a qualified heating contractor • Unacceptable appliances: - o Not designed as a heating source (e.g., cooking stove, barbeque) - o Any stove or fireplace (except for Seasonal Fire & Extended Coverage) - o Floor units not permanently mounted on a solid concrete floor - o Modified and/or added onto after original certification / installation - o Portable units (e.g., space heaters)
Mini-Split Heat Pumps	Unacceptable Radiant Heat Brands *see Heating section
Outdoor Wood Furnace / Boiler	

Building Related: Heating – Auxiliary Heat Type *See construction elements section for more details

Refer	Decline
Auxiliary solid fuel heat (i.e., wood, pellet) not installed or inspected by a WETT certified professional	Appliance • Appliances not Canadian certified for residential use • Amount of solid fuel consumed exceeds the acceptable solid fuel quantity • Appliances not designed as a heating source (i.e., cooking stoves or similar) • Catalytic heater • Construction heater • Ethanol • Homemade heating appliance • Kerosene space heater • Modified and/or added onto after original certification / installation • Portable gas appliance (i.e., outdoor camp appliance)
	Fuel • Any fuel type that is not approved for the corresponding heating system / device • Biomass • Corn pellets • Ethanol storage of over 5 litres • Gasoline and diesel storage of over 1,000 litres • Recycled oil (i.e., used, waste)
	Solid Fuel Chimney / Flue Pipe • Collection hood and heat reclaimer

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Refer	Decline
	- Homemade, modified prefabricated - Not Canadian certified for use in residential applications - Type A used with solid fuel

Building Related: Heating – Oil Tanks/Supply Lines *See construction elements section for more details

Refer	Decline
	Location - At a townhouse or rowhouse unless oil tank is preferred - Underground
	Tanks - Empty or unused tanks (even if filled with sand, aggregate or other materials) - Evidence of deterioration (e.g., leakage, rust flakes, patches) - Exceeds acceptable age of oil tanks - Homemade tanks - Multiple (2 or more) tanks in one location - No tank cover for galvanized tanks (Roth & Granby 2-in-1) when located outside - No ULC certification label - Not professionally installed - Single walled when 14 gauge and over - Used or reconditioned
	Supply Lines - Outdoor tanks without confirmation of a loop in the line - Underground or not visible - Without a protective sleeve / sheath

Occupancy - Dwelling Building and/or Additional Building(s) or anywhere on premises

Refer	Decline
Gas welding (greater than 16.1 oz propane tank) when used for hobby purposes or personal minor work	Welding: - Any welding activity for compensation - Arc welding such as: Metal Inert Gas (MIG), Metal Active Gas (MAG), and Tungsten Inert Gas (TIG)
Grow operation previously on premises	Risks with: - Grow-operation on premises (without evidence of recertification) - More than 4 cannabis plants whether grown for recreational or medicinal purposes
Hobby farms	Farm property where commercial farming takes place
Multi-generational homes Occupancy greater than 3 families	More than 4 units in a dwelling
Rented dwellings or rented condominiums - Absentee landlord - Business or commercial activities - Where the principal location is written in Intact Commercial Lines or Specialty Lines	Rented dwellings or rented condominiums - Where named insured(s) do not reside in Canada, Regardless or supporting business with Intact Insurance - Stand-alone (where principal dwelling is not insured with Intact Insurance) - Units within a rented dwelling that do not have their own entrances, kitchens and bathrooms - Subletting
Vacant dwellings, existing customers	Vacant dwellings, new business
Short-term rental (<i>home-sharing</i>) - Through recognized platforms or home sharing networks such as: Airbnb, Flipkey, HomeAway, MChalets, Swimply or VRBO - Of dwelling or a portion of the dwelling for: - A total of more than 30 days a year (<i>home/condos</i>) - Any amount of time (<i>seasonals/rentals</i>)	Tenants Package: - Unrelated roommates as named insured/additional insured (it is recommended that they carry their own insurance policy for their personal contents and liability) - Where no named insured(s) occupying the dwelling/unit have signed the lease agreement - Subletting to a third party (Exception if insured's immediate family member occupies the location as principal residence)
Business or commercial activities conducted in the dwelling building(s) and/or additional building(s)	More than 2 unrelated families, individuals or a combination of, per unit/household (not including insured)

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Refer	Decline
Commercial / Mercantile occupancy in non-fire-resistive building (<i>Tenant and Condominium</i>)	More than 6 rented dwellings or units (including rented condominiums) in any given combination
Business exposure on insured premises without a Home-Based Business Endorsement	Rooming or boarding houses
	Dwelling rented to a tenant that has roomers/boarders
	Rental of more than 3 parking spaces or stalls
	Ambassador's residencies
	Homeowners Package: • More than 3 units (including insured's unit) • No certificate of possession - offer Tenants package

Other – Dwelling Building and/or Additional Building(s) or anywhere on premises

Refer	Decline
Any mix or crossbreed of the following dog types: Doberman, Pit Bull, or Rottweiler	Any animal • Trained to attack, to defend, or trained for guard duty (except current / retired police dogs) • With aggressive behaviour, has previously attacked, or has injured a person / animal • That is wild, exotic, and dangerous
Permanently affixed trailers more than 25 years of age	Permanently affixed Trailers • Valued less than \$10,000 and contents less than \$5,000 • Homemade, kit set or custom-built trailers • Not factory built and CSA approved • With unrepaired damage, sever damage or previously declared a total loss • Used for business, commercial or farming purposes
Seasonal dwellings • Stand-alone (principal dwelling not insured with IFC) • Where the owner lives outside of Canada (non-resident insured)	Seasonal dwellings • Used as a permanent residence • Without heat source, plumbing, or electrical system (except Fire & Extended Coverage Form or permanently affixed trailers)
Secondary dwellings where the principal residence is: • located outside of Canada • located outside of province AND insured with Intact	Secondary dwellings where the principal residence is: • in Canada and not insured with IFC
No quote available or a refer message in any comparative rating engine	Condominium units located in buildings that • Do not have an in force commercial condominium policy that provides coverage for all perils required by the respective Condominium Act and Building By-Laws. • Are not insured to 100% of the replacement cost based on the most recent survey / appraisal.
By-laws that prohibit rebuilding on the same site	Risks intended for speculative purposes, to be resold / flipped
	Stand-alone scheduled articles
	Subscription policies

Specific Limitations for Earthquake, Forest Fires, Flood, Hurricane and other Severe Weather-related events

Specific Limitations for Binding

The following limitations apply to all personal lines risks, excluding mandatory auto coverages.

Earthquake:

Earthquake coverage cannot be bound on any risk until a period of 168 hours has passed following a 3.0 magnitude earthquake occurrence and where the risk location is within 100 kms of the epicentre.

- Any new business coverage within 100 kms of the epicentre of the earthquake must be referred prior to binding. We will not allow the purchase of the earthquake endorsement until the necessary requirements have been met.
- We will not allow the increase of values on existing business that has the earthquake endorsement applied, however, renewals will continue to be increased by our inflation factor.
- We will not allow the purchase of the earthquake endorsement on existing business that does not currently have it, nor will we allow changes from Building Only coverage to Building and Contents coverage for earthquake.
- We will not allow the earthquake deductible to be decreased.
- The 168-hour binding restriction period restarts each time there is an earthquake that is of a magnitude of 3.0 or greater.

Important note: The epicentre radius will be reviewed to determine if a greater radius is required on a case by case basis.

Forest Fires:

Coverage cannot be increased, added or bound on any risk or structure within a 25 km of a forest fire classified as “out of control”, as defined by the local government/authority or on any property facing immediate or potential threat from an advancing fire. Do not bind the coverage if you have any doubt to the proximity of a risk to a forest fire. For the purpose of binding, ‘forest fires’ include grass fires and bush fires.

Hurricane:

Following the publication or broadcast of a “Tropical storm/Hurricane watch or warning” by Environment Canada/Canadian Hurricane Centre for any area located along the Canadian Coastline:

- We will not bind on any new business or increase any outstanding liabilities on property, personal or commercial within 250 kms of where the watch or warning has been issued.
- We will not increase coverage on any auto risks, including adding physical damage coverage(s).
- Renewals may be issued on an “as expiring basis” for coverage and perils, with limits increased only to keep pace with established inflation factors.

These restrictions will take effect immediately following the publication of the hurricane storm watch/warning and remain in force until 48 hours after the hurricane/tropical storm watch/warning has ended.

Severe Weather & Floods:

Coverage or additional perils can not be increased, added or bound for any new or existing risks or structures in the imminent path of a major weather event when significant damage from an insured peril is highly probable. This restriction continues until the emergency or major weather event is over regardless if a state of emergency has been declared or not.

Evacuation Notices and Alerts

Coverage cannot be increased, added or bound on any risk or structure under a mandatory evacuation notice or alert.

The definition of “bound” includes:

Any new risk to Intact Insurance

- A “new risk” is defined as a new location or additional location, including (but not limited to) a seasonal risk.

Any change in coverage to an existing risk:

Changes include:

- Increasing a coverage form
- Increasing coverage limits
- Reducing the deductible
- Adding enhanced endorsement options
- Adding auto physical damage coverages

More information

For more information about Intact’s binding authority, please contact our Business Development Manager or check out our claims resources and product microsites on the Broker Lobby.

Homeowners Insurance

Coverage Summary – this chart is general in nature, refer to policy wordings for specific details

Coverage	Available Forms	
	Comprehensive Homeowner	Broad Homeowner
Perils Insured:	Building: All Risk Contents: All Risk	Building: All Risk Contents: Named Perils (includes theft)
Single Amount of Insurance	Included	Included
Standard deductible	\$1,000	\$1,000
Coverage A – Dwelling Building		
Building Fixtures and Fittings	Included	Included
Outdoor trees and shrubs, excluding cannabis plants	5% of Coverage A – Dwelling Building (up to \$1,000 per tree, plant, shrub)	5% of Coverage A – Dwelling Building (up to \$1,000 per tree, plant, shrub)
Guaranteed Replacement Cost	Included	Included
Coverage B – Additional Buildings		
Additional Buildings	10% of Coverage A - Dwelling Amount	10% of Coverage A - Dwelling Amount
Coverage C – Personal Property		
Personal Property	80% of Coverage A - Dwelling Amount	80% of Coverage A - Dwelling Amount
Personal Property of a Student	Personal Property Limit	Personal Property Limit
Moving Property to Another Home	90 days	90 days
Coverage D – Loss of Use of Dwelling		
Additional Living Expense	30% of Coverage A - Dwelling Amount	30% of Coverage A - Dwelling Amount
Fair Rental Value	Included	Included
Prohibited access	30 days	30 days
Additional Coverages		
Freezer Foods	Personal Property Limit	Personal Property Limit
Credit, Debit, ATM, Forgery	\$10,000, no deductible	\$5,000, no deductible
Debris Removal	5% of Single Amount	5% of Coverage A – Dwelling Amount
Fire Department Charges	No special limit, no deductible	No special limit, no deductible
Lock Repair or Replacement	\$1,000, no deductible, includes locks on private passenger vehicles	\$1,000, no deductible, includes locks on private passenger vehicles
Mass Evacuation	30 days	30 days
Permission to Remove Property	90 days or until policy period ends – whichever occurs first	
Arson or theft conviction reward	\$1,000	\$1,000
Liability Coverages		
Personal Liability	Included \$1,000,000 Optional Limit \$2,000,000	Included \$1,000,000 Optional Limit \$2,000,000
Voluntary Medical Payments	\$5,000	\$2,500
Voluntary Property Damage	\$1,000	\$1,000
Voluntary Compensation for Residence Employee	Included	Included

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Special Limits		
	Comprehensive Homeowner	Broad Homeowner
	All Insured Losses	All Insured Losses
Cannabis in all consumable forms and cannabis plants, except for medicinal use	\$500	\$500
Bullion, money or cash cards	\$1,000	\$500
Business property, only while on your premises	\$7,500	\$7,500
Securities	\$7,500	\$7,500
Watercraft, furnishings, equipment, and motors	\$3,000	\$3,000
Utility trailers	\$2,000	\$2,000
Spare auto parts	\$2,000	\$2,000
	For theft and mysterious disappearance losses	For theft losses
Jewellery, watches, gems, fur	\$10,000	\$10,000
Coin, banknote collections	\$1,000	\$1,000
Stamp Collections	\$2,500	\$2,500
Each bicycle	\$3,000	\$3,000
Collectible cards & comic books	\$5,000	\$5,000
Luggage, pet carriers and handbags, including but not limited to, purses, wallets, totes, clutches, carrier bags and other items of a similar nature	\$10,000	\$10,000

Eligibility
Occupancy

- › Occupied by named insured as principal residence and used for private residential purposes only
- › Incidental office use, using part of the premises strictly for office work, is permitted (see Liability section for rates)
- › A second family is allowed with a surcharge (automatically applied) on basic package premium

Condition

- › Well maintained and in good to excellent condition

Structure

- › Dwelling must be detached, semi-detached or townhouse and of masonry, brick veneer or frame construction

Heating

- › Approved primary heating required; refer to the Heating section of the manual for details
- › For auxiliary heating, refer to the Heating section of the manual for details
- › For other primary or auxiliary heating, submit to company for approval.

Loss History

- › No more than 1 claim in last 5 years.

Amount of Insurance

- › Dwellings must be insured to 100% of estimated replacement cost (including removal fees) based on Intact approved home evaluator.
- › New evaluators required on all new business and newly added risks
- › Amount will increase automatically based on consumer price index
- › Minimum building amount \$120,000

Log Homes (included Panabode Construction)

- › Insured to 100% to value per rebuilding evaluator acceptable to Intact that are able to calculate log homes – otherwise an appraisal is required.
- › 25% surcharge applies.
- › Log home endorsement must be applied (see endorsement section for details).
- › Guaranteed Replacement Cost and Single Limit not available.
- › Can be written on the Broad or Comprehensive form.

PERSONAL INSURANCE PRODUCT MANUAL
Course of Construction

- ▶ Please refer to the Endorsement Section of the manual

Secondary Dwellings

There are two types of secondary dwellings that we may be able to write if all eligibility requirements are met:

- ▶ Where we insure the principal residence and a secondary residence is owned by the Named insured and is occupied for a minimum of two separate times per month on a year-round basis.
- ▶ Where we insure the principal residence and a second residence is occupied year-round as a principal residence by an immediate family member (either parent or child). If parent or child is paying rent, refer to Rented Dwelling

Eligibility

- ▶ Meets all homeowner eligibility criteria
- ▶ The secondary residence form must be equivalent or less than that of the principal residence
- ▶ Occupied by the Named Insured for a minimum of two separate times per month on a year-round basis
- ▶ Insured for 100% of rebuilding value (including debris removal fees) calculated by an approved Intact evaluator
- ▶ Fully enclosed masonry foundation
- ▶ Minimum amount of insurance \$120,000
- ▶ Principal residence must be insured with Intact Financial Corporation (IFC)
- ▶ If in a company name it must be a holding company used for tax purposes only, with no business pursuits
- ▶ If the principal residence is insured with Intact and is located in a different province or is outside of Canada, a professional management company or caretaker must be in place

Deductible Options

- ▶ The standard policy deductible is \$500 and applies to all physical damage losses unless otherwise stated in the policy wording. For other deductibles, please refer to the Discount/Surcharge section of this manual.

Windstorm, Hail and Water Damage Coverage and Deductible Options

- ▶ Customers have the opportunity to tailor certain mandatory coverage to meet their unique needs. For instance, if a customer lives in an area likely impacted by hail, they should select policy limit coverage. If they are not affected by hail, they may choose to increase the deductible and/or reduce the coverage, reducing the premium for that particular peril. The following options provide that flexibility.

Windstorm, Hail and Water Damage Coverage Deductible Options
\$200 *
\$500
\$1,000
\$1,500
\$2,000
\$2,500
\$5,000
\$7,500
\$10,000

*

Windstorm and Hail Coverage Options
\$10,000
\$20,000
\$30,000
Policy Limit

Water Damage Coverage Options
\$10,000
\$20,000
\$30,000
\$40,000
\$50,000
Policy Limit

- ▶ **Note:** The peril deductible cannot be less than the risk deductible. \$200 deductible option is not available on a new business.

******Special Note ******

An electronic means of quoting is required

Condominium Insurance

Coverage Summary – this is a guide only, refer to wordings for details

Coverage	Comprehensive Condominium
Insured Perils	All Risk
CONDOMINIUM PROTECTION Provides a single limit of insurance per occurrence for any one or combination of the following coverages for loss or damage caused by an Insured Peril:	\$500,000 per occurrence to any one or any combination of the coverages provided under Condominium Protection. Subject to any limits indicated below This amount is reduced to a maximum \$250,000 for any Overland Water loss.
- Unit Improvements & Betterments	Included
- Unit Additional Protection	Included - A limit of \$50,000 applies when the Condominium Corporation has no insurance - A \$100,000 limit applies when the amount of damage is within the Condo Corporation's deductible
- Common Elements Loss Assessment Common Elements Loss Assessment due to a deductible in the Condo Corporation Policy - Peril of Earthquake - All other Insured Perils	Included A limit of \$100,000 applies when the Condominium has not insured the Common Elements to 100% replacement value Up to \$2,500 (Optional \$25,000 limit available) Up to \$100,000
\$1,000,000 Condominium Protection Coverage	Optional - \$50 charge
*Loss Assessment due to the application of a deductible in the Condominium Corporation's policy for the peril of Earthquake	Included - \$2,500
COVERAGE D – LOSS OF USE OF YOUR UNIT: -Additional Living Expense (ALE) -Maintenance Fees if unit is unfit for occupancy -Fair Rental Value -Temporary membership in fitness or health club facilities if your unit is unfit for occupancy -Prohibited Access by Civil Authority	50% of Contents Limit for any one or combination of the coverage shown under Coverage D. Included Included Included Included Included – 30 days
Arson or theft conviction reward	\$1,000
Contents in a Condo storage locker	Included
Credit, debit, ATM, counterfeit	\$10,000 – no deductible
Damage caused by domestic animals	Not Covered
Damage caused by electrical currents	Covered
Debris Removal	5% of Contents amount
Deductible Waiver	When loss exceeds \$30,000
Doors and Glass forming part of unit	Covered, no limit
Earthquake Coverage	Optional – (see Endorsement section)
Fire department charges	No special limit, no deductible
Freezer foods	No limit, includes accidental interruption
Ice Damming (water accumulating from ice or snow which enters the premises)	Covered
Liability – Loss Assessment	Included
Liability – non-owned watercraft	Included

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Liability – Owned watercraft	Included – Outboard motors up to 25HP Included – Inboard/Outboard motors up to 50HP Included – Sailboats & Non-Motorized Watercraft less than 26' long
Lock repair	\$1,000, no deductible. Includes locks on private passenger vehicles
Mass evacuation	30 days
Outdoor trees and shrubs, excluding cannabis plants	5% up to \$1,000 for any one item
Personal property of a student	Included, contents limit
Moving personal properties to another home	90 days
Permission to remove property	90 days
Personal property stored in a warehouse	90 days for all policy perils; until end of term for theft
Replacement cost on contents	Included
Short-term rentals	Included for max 30 days per year
Theft of contents from vehicle	Covered except where limited by way of endorsement
Voluntary Compensation for Residence Employees	Included
Voluntary Medical Payments	\$5,000
Voluntary Property Damage	\$1,000
Enhanced Water Damage Package	Optional – (see endorsement section)

Special Limits	
	All Insured Losses
Bullion, money or cash cards	\$1,000
Business property, only while on your premises	\$7,500
Securities	\$7,500
Watercraft, furnishings, equipment & motors	\$3,000
Utility trailers	\$2,000
Spare auto parts	\$2,000
Cannabis in all consumable forms and cannabis plants, except for medicinal use	\$500
	Theft and Mysterious Disappearance losses
Jewellery, watches, gems, furs	\$10,000
Coin, banknote collections	\$1,000
Stamp Collections	\$2,500
Each bicycle	\$3,000
Collectible cards & Comic Books	\$5,000
Luggage, pet carriers and handbags, including but not limited to, purses, wallets, totes, clutches, carrier bags and other items of a similar nature	\$10,000
Garden tractors	No limit

Eligibility
Amount of Insurance

- ▶ Minimum amount of insurance is \$30,000
- ▶ Amount of insurance will increase automatically based on consumer price index

Minimum Premium

- ▶ \$125

Condition

- ▶ Must be well maintained and in good to excellent condition.

Heating

- ▶ Approved primary and secondary heating required. Refer to Heating Section of manual
- ▶ For other primary or secondary heating, submit to company for approval

PERSONAL INSURANCE PRODUCT MANUAL

Occupancy

- Occupied by Named Insured as principal residence and used for private residential purposes
- If the occupant is different from the named insured but is an immediate family member (either the parent or child), the risk may be eligible for a secondary condominium
- The unit must be part of a provincially registered condominium corporation operating a complex of separate self-contained residential units
 - For newly built condominium not yet registered, condominium coverage can be provided.

Secondary Condominium

There are two types of secondary condominiums that we may be able to write if all eligibility requirements are met:

- Where we insure the principal residence and a secondary residence is owned by the Named insured and is occupied for a minimum of two separate times per month on a year-round basis.
- Where we insure the principal residence, and a second residence is occupied year-round as a principal residence by an immediate family member (either parent or child). If parent or child is paying rent refer to Rented Condominium

Eligibility

- Meets all condominium eligibility criteria
- The secondary residence form must be equivalent or less than that of the principal residence
- Occupied by the Named Insured for a minimum of two separate times per month on a year-round basis
- Principal residence must be insured with Intact Financial Corporation (IFC)
- If in a company name it must be a holding company used for tax purposes only, with no business pursuits
- If the principal residence is insured with Intact and is located in a different province or is outside of Canada, a professional management company or caretaker must be in place

Seasonal Condominium

- Occupied by Named Insured as seasonal residence and used for private residential purposes only. **If occasionally rented refer to Endorsements for the Seasonal Rental Extension.**
- If in a company name it must be a holding company used for tax purposes only, with no business pursuit
- If the named insured does not reside in Canada and /or maintains a principal location outside of Canada a professional property management company or caretaker must be in place that is responsible for all upkeep and maintenance of the seasonal dwelling. An inspection will be required every 6 months and a minimum deductible of \$1,000 will apply
- Refer to Seasonal Dwelling section

Notes:

- Refer to Rented Dwelling section for Rented Condominium
- Refer to Tenant section for Co-Operatives

******Special Note ******

An electronic means of quoting is required

Tenant Insurance

Coverage Summary – this is a guide only, refer to wordings for details

Coverage	Comprehensive Tenant	Standard Tenant
Insured Perils	All risk	Named perils (includes theft)
Outdoor trees and shrubs, excluding cannabis plants	5% up to \$1,000	5% up to \$1,000
Personal property of a student	Contents limit	Contents limit
Personal property stored in a warehouse	90 days for all policy perils Until end of policy term for theft	30 days for all policy perils Until end of policy term for theft
Moving property to another home	90 days	60 days
Garden tractors	No limit	No limit
Additional living expense	40% of contents	40% of contents
Prohibited access	30 days	30 days
Freezer foods	Contents limit, includes accidental interruption	Contents limit, includes accidental interruption
Credit, debit, ATM, counterfeit	\$10,000, no deductible	\$5,000, no deductible
Debris removal	5% of contents amount	5% of contents amount
Fire department charges	No limit, no deductible	No limit, no deductible
Lock repair or replacement	\$1,000, no deductible, includes locks on private passenger vehicles	\$1,000, no deductible, includes locks on private passenger vehicles
Theft of contents from vehicle	Covered except where limited by way of endorsement	Covered except where limited by way of endorsement
Mass evacuation	30 days	30 days
Arson or theft conviction reward	\$1,000	\$1,000
Tenant Improvements & Betterments	When determining Coverage C – Personal Property, the value of all improvements and betterments must be included in this amount	When determining Coverage C – Personal Property, the value of all improvements and betterments must be included in this amount
Damage to dwelling	Up to \$5,000	Up to \$1,000
Doors and glass forming part of unit	Up to \$5,000	Up to \$1,000
Damage caused by electrical currents	Covered	Covered
Franchise (disappearing) deductible	After \$30,000	Not included
Ice damming (water accumulating from ice or snow which enters premises)	Covered	Covered
Enhanced Water Damage Package	Optional – see Endorsement section	Optional – see Endorsement section
Replacement cost contents	Included	Optional, no charge
Short-term rentals	Included for max 30 days per year	Included for max 30 days per year
Voluntary Medical Payments	\$5,000	\$2,500
Voluntary Property Damage	\$1,000	\$1,000
Voluntary compensation for residence employee	Included	Included
Liability for owned watercraft	Outboard: 25 HP Other: 50 HP	Outboard: 25 HP Other: 50 HP
Liability for non-owned watercraft	No limit	No limit
Liability for watercraft used in speed test	No coverage except sailboats under 8 metres	No coverage except sailboats under 8 metres

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Special Limits		
	Comprehensive Tenant	Standard Tenant
Special Limits	All Insured Losses	All Insured Losses
Bullion, money or cash cards	\$1,000	\$500
Business property, only while on your premises	\$7,500	\$2,000
Securities	\$7,500	\$7,500
Watercraft, furnishings, equipment, and motors	\$3,000	\$3,000
Utility trailers	\$2,000	\$2,000
Spare auto parts	\$2,000	\$2,000
Cannabis in all consumable forms and cannabis plants, except for medicinal use	\$500	\$500
	Theft and Mysterious Disappearance losses	Theft losses
Jewellery, watches, gems, fur	\$10,000	\$10,000
Luggage, pet carriers and handbags, including but not limited to, purses, wallets, totes, clutches, carrier bags and other items of a similar nature	\$10,000	\$10,000
Coin, banknote collections	\$1,000	\$1,000
Stamp collections	\$2,500	\$2,500
Each bicycle	\$3,000	\$3,000
Collectible cards & Comic Books	\$5,000	\$5,000

Eligibility
Minimum Premium

- ▶ The minimum premium is \$100 (applicable after discounts and surcharges).

Amount of Insurance

- ▶ Minimum amount of Insurance is \$15,000
- ▶ Amount will increase automatically based on consumer price index

Loss History

- ▶ No more than 1 claim in past 5 years

Heating

- ▶ Approved primary heating required (refer to the Heating section of the manual)
- ▶ For other Primary Heating or Auxiliary Heating, submit to company for approval.

Deductible Options

- ▶ The standard policy deductible is \$500 and applies to all physical damage losses unless otherwise stated in the policy wording.
- ▶ Refer to the Discount/Surcharge section of this manual for other deductible options.

Franchise Deductible

- ▶ The Comprehensive Tenants Package includes a franchise deductible clause. This clause waives the deductible if the amount of loss exceeds \$30,000.

Occupancy

- ▶ Single family and used for private residential purposes by the Named Insured.
- ▶ Incidental office use, using part of the premises strictly for office work is permitted.
- ▶ If the occupant is different from the Named Insured but is an immediate family member (either the parent or child), the risk may be eligible for a Secondary Tenant.

PERSONAL INSURANCE PRODUCT MANUAL**Secondary Tenant**

There are two types of Secondary Tenant packages that we may be able to write if all eligibility requirements are met:

- Where we insure the principal residence and a secondary residence is owned by the Named insured and is occupied for a minimum of two separate times per month on a year-round basis.
- Where we insure the principal residence, and a second residence is occupied year-round as a principal residence by an immediate family member (either parent or child).

Eligibility

- Meets all Tenant eligibility criteria
- The secondary residence form must be equivalent or less than that of the principal residence
- Occupied by the Named Insured for a minimum of two separate times per month on a year-round basis
- Principal residence must be insured with the Intact Financial Corporation (IFC).
- If the principal residence is insured with Intact and is located in a different province or is outside of Canada, a professional management company or caretaker must be in place.

******Special Note ******

An electronic means of quoting is required.

Mobile/Manufactured Homes

Homeowners Standard Form

Coverage Summary – *this is a guide only, refer to wordings for detail*

Coverage	Homeowner Standard Form
Insured perils:	Named Perils for Building and Contents
Contents	70% of dwelling amount
Additional buildings	10% of dwelling amount
Standard deductible	\$500
Single amount of Insurance	Not available
Outdoor trees, shrubs, plants & lawns, excluding cannabis plants	5% up to \$1,000 for any one Plant, Tree or Shrub
Personal property of a student	Contents limit
Personal property stored in a warehouse	90 days: for loss or damage caused by an insured peril. Loss by theft only for the duration of the policy term
Moving property to another home	90 days
Additional living expense	20% of dwelling amount
Fair rental value	Included
Prohibited access	30 days
Freezer foods	No limit, includes accidental interruption
Credit, debit, ATM, counterfeit	\$10,000, no deductible
Debris removal	Included in building limit
Fire department charges	No limit, no deductible
Lock repair	\$1,000, no deductible, includes locks on private passenger vehicles
Theft of contents from vehicle	Covered except where limited by way of endorsement
Mass evacuation	30 days
Arson or theft conviction reward	\$1,000
Short-term rentals	Included up to maximum 30 days per year
Damage caused by electrical currents	Covered
Ice damming (water accumulating from ice or snow which enters premises)	Covered
Enhanced Water Damage Package	Optional – see Endorsement section
Guaranteed replacement cost - Building	Eligible units 5 years or less
Replacement cost - Building	Units up to 25 years
Actual cash value - Building	Units older than 25 years
Replacement cost - Contents	Included
Voluntary compensation for residence employee	Included
Voluntary medical payments	\$2,500
Voluntary property damage	\$1000
Liability for owned watercraft	Outboard motor: 25 HP Other motor types 50 HP
Liability for non-owned watercraft	Personal Liability Limit
Liability for watercraft used in speed test	No coverage except sailboats under 8 metres
By-Laws Coverage	\$30,000

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Special Limits	
	All Insured Losses
Money, cash cards*, bullion	\$1,000
Business property, only while on your premises	\$5,000 \$7,500 for risks on the homeowners standard form
Securities	\$7,500
Watercraft, furnishings, equipment, and motors	\$3,000
Utility trailers	\$2,000
Spare auto parts	\$2,000
Cannabis in all consumable forms and cannabis plants, except for medicinal use	\$500
	Theft Losses
Jewellery, watches, gems, fur	\$10,000
Luggage, pet carriers and handbags, including but not limited to, purses, wallets, totes, clutches, carrier bags and other items of a similar nature	\$10,000
Coin, banknote collections	\$1,000
Stamp Collections	\$2,500
Each bicycle	\$3,000
Collectible cards & Comic books	\$5,000
Garden tractors	No limit

Eligibility
Occupancy

- › Occupied by Named Insured as principal or secondary residence and used exclusively for single family, private residential purposes.
- › Rented Dwellings.

Condition

- › Units must be in good physical condition
- › Foundation:
 - Must be set on a foundation of either:
 - Solid concrete (poured or blocks)
 - Wheels or tripods sitting on a bed of crushed stones or asphalt pad
 - Wood structure or wooden piles must be solid and secured to both the ground and the unit
 - Photos may be requested at underwriting discretion
 - Wood structure or wooden piers foundation must be referred
- › The unit must have tie downs.
- › The units must be fully skirted
- › Units must be built to CSA Standards as evidence by a CSA certification label

Age of Unit

- › Units 25 years or older must be referred before binding

Heating

- › Approved primary heating required
- › Other primary heating is not allowed
- › Must meet heating requirements for primary and auxiliary heating. See Heating Guideline
- › Wood or pellet heating appliances must be auxiliary heat and be made specifically for manufactured/mobile homes.

Amount of Insurance

- › Minimum amount of insurance is:
 - \$60,000 – Principal, secondary, or rental
 - \$25,000 – Seasonal
 - Refer if value of unit is greater than \$300,000.

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- › Units must be insured to 100% of:
 - List price new if model year is 25 years or less
List price new includes:
 - The cost of delivery and set up (if not included in the purchase price)
 - 5% for debris removal
 - Attached equipment/structures (porches, decks, awnings & skirting etc.)
 - Purchase price if the model year exceeds 25 years.

Dent Clause

- › There is a clause under the peril “windstorm or hail” that restricts coverage as noted below:
“This peril does not include damage to the outer metal cover of the mobile home caused by hail, whether driven by wind or not, unless such cover is punctured by the hail”.

Additional Requirements

- › A photograph must accompany the application.
- › If the risk does not meet all of the requirements, submit full details on an application and attach a photo prior to binding.

Minimum Premium

- › \$200 (Applicable After Discounts & Surcharges)

Deductible Options

- › The standard policy deductible is \$500 and applies to all physical damage losses unless otherwise stated in the policy wording. For other deductibles, please refer to the Discounts & Surcharges section of this manual.

Coverage and Deductible Options for the Perils of Windstorm, Hail and Water Damage on Homeowners Standard Form

We now provide customers the opportunity to tailor certain mandatory coverage in order to meet their unique needs. For instance, if a customer lives in an area likely impacted by hail, they should select policy limit coverage. If they are not affected by hail, they may choose to increase the deductible and/or reduce the coverage, reducing the premium for that particular peril. The following options provide that flexibility.

Windstorm, Hail and Water Damage Coverage Deductible Options
\$200 *
\$500
\$1,000
\$1,500
\$2,000
\$2,500
\$5,000
\$7,500
\$10,000

Windstorm and Hail Coverage Options
\$10,000
\$20,000
\$30,000
Policy Limit

Water Damage Coverage Options
\$10,000
\$20,000
\$30,000
\$40,000
\$50,000
Policy Limit

Note: The peril deductible cannot be less than the risk deductible. * \$200 deductible option is not available on a new business.

******Special Note****** An electronic means of quoting is required

Rented Dwellings

- › Fire & EC Form
- › Comprehensive Package
- › Rented Condominium
- › Rented Mobile Home (Fire & EC form only)

Coverage Summary – this is a guide only, refer to wordings for details

Coverage	Fire & EC Form	Comprehensive Package
Building and contents	Named Perils	All Risk
Building fixtures and fittings temporarily removed for repair or storage	Can apply up to 10% of Coverage A Does not increase total coverage	Included
Outdoor trees and shrubs, excluding cannabis plants	No coverage	Can apply up to 5% of Coverage A Does not increase total coverage
Outbuildings	Can apply up to 10% of Coverage A Does not increase total coverage	Additional 10% of Coverage A
Personal property	Purchased separately for Landlord's Contents	Additional 10% of Coverage A for Landlord's Contents
Fair rental value (total limit per occurrence, regardless of the length of time it takes to rebuild)	Purchased separately	Additional 20% of Coverage A
Prohibited access	Included for 2 weeks with purchase of Fair Rental Value Coverage Contents	Included – 30 days
Debris removal	Not included	Included - additional 5% of Coverage A
Fire department charges	Not included	Included
Franchise (disappearing) deductible	Not included	Not included
Guaranteed replacement cost – Building	Not available, replacement cost only.	Included
Replacement cost – Contents	Not available	Included
Enhanced Water Damage Package	Optional - see Endorsement section	Optional - see Endorsement section
Premises Liability	Included	Included
Voluntary Medical Payments	Included	Included
Voluntary Payment for Damage to Property	\$1,000	\$1,000
Short-term Rentals	Not Covered	Not Covered

Eligibility – Rented Dwellings

Requirement	Fire & EC	Comprehensive Package
Number of self-contained units	Maximum of 4 units in a rented dwelling	Maximum of 4 units in a rented dwelling
Number of rented dwellings	Maximum of 6 in total (e.g. 3 duplexes OR 2 duplexes and 2 single family homes OR 1 duplex, 3 condos & 1 single family dwelling, etc.)	Maximum of 6 in total (e.g. 3 duplexes OR 2 duplexes and 2 single family homes OR 1 duplex, 3 condos & 1 single family dwelling, etc.)
Occupancy	No rooming or boarding houses. No commercial exposure	No rooming or boarding houses. No commercial exposure
Inspection	Completed every 6 months by landlord, property management company and/or caretaker including a walk around of the exterior and walk-through of interior of dwelling and/or units	Completed every 6 months by landlord, property management company and/or caretaker including a walk around of the exterior and walk-through of interior of dwelling and/or units
Structure	Detached masonry, brick veneer, or frame and Mobile/Manufactured Homes	Detached masonry, brick veneer, or frame. Mobile/Manufactured Homes are Not eligible.
Age	Full updates required if over 25 years. Dwellings with a tin/metal roof over 10 years of age will have a dent clause added.	Full updates required if over 25 years. Dwellings with a tin/metal roof over 10 years of age will have a dent clause added.
Heating	Approved primary heating required. Acceptable forms of Secondary Heat as noted in heating section.	Approved primary heating required. Acceptable forms of Secondary Heat as noted in heating section.
Minimum amount of insurance	\$120,000	\$120,000
Photograph	Photos may be required if Google Streetview and/or rental listings are unavailable	Photos may be required if Google Streetview and/or rental listings are unavailable
Rebuilding evaluator	Required with application and all new risks. Must insure 100% to value	Required with application and all new risks. Must insure 100% to value
Lease Agreement	If no annual lease in place only Fire and Extended coverage to be offered	Must have an initial 12-month lease to qualify
Losses	No more than 1 in last 5 years	No more than 1 in past 5 years
Application form	CSIO	CSIO
Mortgage	No more than 2	No more than 2
Principal residence	Required – no stand alone rentals	Required – no stand alone rentals
Standard deductible	\$500	\$500
Automatic renewal increase	At renewal	At renewal
NOTE: Deductible for vandalism and malicious acts by tenants is 2 times deductible stated on coverage summary		
NOTE: Illegal substance activity exclusion applies to all rented dwellings		

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Qualifying Questions:

Verify and add a policy note with responses to the following questions:

- How many rental units does the insured own in total? This includes any with another carrier
- How many unrelated families, individual, or combination reside or will reside in the dwelling, unit(s) within the dwelling, or unit (if a condominium)?
- How often is the interior and exterior of the dwelling/unit inspected?
- Who is responsible for dwelling inspections and/or maintenance? If this is a property management company, the name of the company must be provided
- What is the basis of the rental agreement? Month to month, annual lease, etc.
- How was the condition of the dwelling verified? (Google Streetview, rental listing, photos)

** Mandatory at the time of new business, addition of new risk, or change in occupancy*

Log Homes (includes Panabode Construction)

- **Refer prior to binding**
- Insured 100% to value per rebuilding evaluator acceptable to Intact Insurance Company that are able to calculate log homes
- 25% surcharge applies (**LOG**)
- Log home endorsement must be added (**121**-see Endorsement section for details)
- Guaranteed replacement cost is **not** available (**44-replacement cost endorsement does not apply**)

******Special Note ******

An electronic means of quoting is required.

Rented Condominium

Coverage Summary – this is a guide only, refer to wordings for details

Coverage	Comprehensive
Perils Insured	All risk
Condominium Protection Unit Improvements and Betterments Common Elements Loss Assessment Unit Additional Protection	\$250,000 Limit is per occurrence for any one or a combination of these coverages
\$500,000 Condominium Protection	Optional
Loss Assessment due to the application of a deductible in the Condominium Corporation's policy	Included - \$2,500 limit for the peril of earthquake
Fittings and Fixtures temporarily removed	10% of Condominium Protection
Trees, shrubs and plants, excluding cannabis plants	5% of Condominium Protection to a max of \$1000 per treed, shrub or plant
Costs to Find New Tenants (if a tenant leaves due to an insured loss)	\$250 for advertising, credit checks and/or reference checks.
Personal Property	Optional
Replacement cost – contents	Included
Enhanced Water Damage Package	Optional – see Endorsement section
Premises Liability	Can be extended from Principal Residence or can be purchased separately
Voluntary Medical Payments	Included
Voluntary Payment for Damage to Property	\$1,000
Voluntary Compensation for Residence Employees	Included
Liability Loss Assessment	Included if liability is extended or purchased

Eligibility

- ▶ Must be well maintained
- ▶ Single family and used for private residential purposes
- ▶ Approved Primary/Secondary Heating – see Heating Section for details
- ▶ Photos may be required if Google Streetview and/or rental listings are unavailable

Qualifying Questions:

Verify and add a policy note with responses to the following questions:

- How many rental units does the insured own in total? This includes any with another carrier
- How many unrelated families, individual, or combination reside or will reside in the dwelling, unit(s) within the dwelling, or unit (if a condominium)?
- How often is the interior and exterior of the dwelling/unit inspected?
- Who is responsible for dwelling inspections and/or maintenance? If this is a property management company, the name of the company must be provided
- What is the basis of the rental agreement? Month to month, annual lease, etc.
- How was the condition of the dwelling verified? (Google Streetview, rental listing, photos)

** Mandatory at the time of new business, addition of new risk, or change in occupancy*

****Special Note ****

An electronic means of quoting is required.

Seasonal Dwellings

- › Seasonal Fire & EC
- › Seasonal Homeowners Broad Form

Coverage Summary – this is a guide only, refer to wordings for details

Coverage	Sub-Item	Fire & EC	Broad Form
Perils Insured		Named Perils	Building – All Risks Personal Property – Named Perils
Coverage A – Dwelling Building	Building Fixtures and Fittings	Optional –10% of Dwelling Amount	Up to Dwelling Amount
	Outdoor Trees, Shrubs.	Not covered	5% of Dwelling Amount (up to maximum of \$1,000 per tree, shrub, or plant)
Coverage B – Additional Buildings	Additional Buildings	Optional –10% of Dwelling Amount	10% of Coverage A
Coverage C – Personal Property	Personal Property	Optional	Named Perils - 60% of Coverage A
Coverage D – Loss of Use of Dwelling	Prohibited Access by Civil Authority	Not included	30 days
	Loss of Use of Your Dwelling	Not included	Included
	Additional Living Expenses	Not included	20% of Coverage A
Additional Coverages	Debris Removal	Included	Additional 5% of Coverage A
	Freezer Foods	Not included	Content Limits
	Fire Department Charges	Not included	Included
	Enhanced Water Damage Package	Not available	Optional
	Franchise Deductible (disappearing deductible)	Not included	Not Included
	Collapse due to Weight of Ice Snow, and Sleet	Not included	Covered
	Electricity	Not included	Covered
	Mass Evacuation	Not included	Covered
	Lock Repair or Replacement	Included	Included
	By- Laws Coverage	Optional coverage \$30,000	\$30,000 with option to increase to \$75,000
	Burglary & Robbery	Optional	Included
	Vandalism & Malicious Acts	Optional	Included

PERSONAL INSURANCE PRODUCT MANUAL

Coverage	Sub-Item	Fire & EC	Broad Form
Claims Settlement	Guaranteed Replacement Cost	Not included	To be applied manually by user
	Replacement Cost – Building	Optional	Included
	Replacement Cost – Personal Property	Not available	Included
Coverage E – Personal Liability	Limits	Included	Included
Coverage F – Voluntary Medical Payments		\$2,500	\$2,500
Coverage G – Voluntary Payment for Damage to Property		\$1,000	\$1,000
Special Limits	Garden-type tractors including attachments and accessories	\$5,000	No Special Limit
	Watercraft, their furnishings, equipment, accessories, and motors	\$1,000	\$3,000
	Cannabis in all consumable forms and cannabis plants, except for medicinal use	\$500	\$500
	Bullion, money, or cash cards*		\$500
	Business property <i>only while on your premises</i>	\$1,000	\$7,500
	Securities		\$7,500
	Utility trailers		\$2,000
	Spare automobile parts		\$2,000

PERSONAL INSURANCE PRODUCT MANUAL

Special Limits	For Theft Losses		
	Coin, banknote collections		\$1000
	Collectible cards & comic books		\$5,000
	Luggage, pet carriers and handbags, including but not limited to, purses, wallets, totes, clutches, carrier bags and other items of a similar nature		\$10,000
	Each bicycle, e-bike, its equipment, and accessories		\$3,000
	Stamp Collections		\$2,500
	Jewellery, watches, gems, furs		\$10,000

Eligibility		
Requirement	Standard Fire and EC	Broad Form Package
Occupancy	Private residential, intermittent, or year-round	Occupied year round at least once every 90 days
Condition	Well maintained, good housekeeping	Well maintained, good housekeeping
Age	Dwellings with a tin/metal roof over 10 years of age will have a dent clause added	25 years or less, or fully updated Dwellings with a tin/metal roof over 10 years of age will have a dent clause added
Heating	If heat source exists, it must be approved heating (see Heating Section)	Approved primary heat and auxiliary heat (see Heating Section)
Rebuilding Evaluator	Required; insure for 100% to value (including debris removal fees),	Required; insure for 100% to value (including debris removal fees),
Construction	Do it yourself construction with prior U/W approval. No log homes	No log homes, mobile homes or permanently parked trailers

PERSONAL INSURANCE PRODUCT MANUAL

Minimum amount of insurance	\$25,000 building \$5,000 contents Permanently affixed trailers \$10,000 Trailer, \$5,000 contents	\$120,000 building
Photograph	May be requested if Google Street View is insufficient or unavailable	May be requested if Google Street View is insufficient or unavailable
Losses	No more than 1 in 5 years	No more than 1 in 5 years
Trailer -permanently affixed	Trailers must be permanently secured to one site, wheels removed, on blocks and, skirted or secured in some way. No unrepaired damage, severe damage or previously declared a total loss.	Ineligible for Broad Form Package
Trailer -Park Models	Value as disclosed by the Insured 60-amp breaker service acceptable	
Application form	Standard CSIO	Standard CSIO
Access		Access by responding fire department by means of a public road kept open 12 months of the year
Principal residence	Preferred	Preferred
Stand-Alone	Minimum deductible of \$1,000 will apply Can only be written as Seasonal Dwelling – Fire and Extended Coverage Form, subject to eligibility	Ineligible for Broad Form Package
Minimum deductible	\$1000	\$1000
Non-Resident Insured	- When the named insured does not reside in Canada and/or maintains their principal residence outside of Canada, a caretaker or professional property management company must be in place that is responsible for all the upkeep, maintenance and inspections of the dwelling or unit while unoccupied. - Inspection required every 6 months and must include a complete walk around of the exterior and interior - Confirm and document where the primary residence is insured - Minimum deductible of \$1,000 will apply	
Company Name	- No commercial exposure - Must be a holding company used for tax purposes only, with no active business pursuits - Policy in a Company Name” Endorsement must be added - Require legal name of all owners of the company be provided and noted in the policy notes	
Automatic renewal increase	Included	Included

PERSONAL INSURANCE PRODUCT MANUAL
Log Homes (includes Panabode Construction)

- ▶ **Refer prior to binding**
- ▶ Insured 100% to value per rebuilding evaluator acceptable to Intact Insurance Company that are able to calculate log homes
- ▶ 25% surcharge applies (**LOG**)
- ▶ Log home endorsement must be added (**121**-see Endorsement section for details)
- ▶ Guaranteed replacement cost is **not** available (**44-replacement cost endorsement does not apply**)

Coverage and Deductible Options for the Perils of Windstorm, Hail and Water Damage on Seasonal Broad Form Package Only

We provide customers the opportunity to tailor certain mandatory coverage in order to meet their unique needs. For instance, if a customer lives in an area likely impacted by hail, they should select policy limit coverage. If they are not affected by hail, they may choose to increase the deductible and/or reduce the coverage, reducing the premium for that particular peril.

The following options provide that flexibility.

Windstorm, Hail and Water Damage Coverage Deductible Options	Windstorm and Hail Coverage Options	Water Damage Coverage Options
\$200 *	\$10,000	\$10,000
\$500	\$20,000	\$20,000
\$1,000	\$30,000	\$30,000
\$1,500	Policy Limit	\$40,000
\$2,000		\$50,000
\$2,500		Policy Limit
\$5,000		
\$7,500		
\$10,000		

Notes: The peril deductible cannot be less than the risk deductible. * \$200 deductible option is not available on a new business.

Deductible Options for Seasonal Fire & EC

The standard policy deductible is \$500 for all physical damage losses unless otherwise stated in the policy. Deductible options are available as follows:

Deductible Amount	Discount/Surcharge
\$200 (Winnipeg) *	+ \$150
\$200 (Remainder of Manitoba) *	+ 25%
\$500	Base
\$1,000	- 13%
\$2,500	- 16%
\$5,000	- 22%

- ▶ * \$200 deductible option is not available on new business.
- ▶ The minimum deductible in Ontario is \$500. Please refer any out of province risk to your underwriter

***** Special Note *****

An electronic means of quoting is required.

my boat and me

Introducing a new pleasure craft product called *my boat and me* offering specialized coverage for watercrafts that are not covered under our primary property wordings. Pleasure craft marine from Coast Underwriters is moving to the Intact Insurance personal lines team effective March 1, 2025, new business and May 1, 2025 renewals. Aligning the pleasure craft business under Intact Insurance personal lines will enable us to expand our coverage offering. With this transition we will now be able to write all stand-alone pleasure craft business previously underwritten by Coast Underwriters Ltd. The intent of this new product is to provide coverage for more complex and higher valued pleasure craft risks that cannot be written under our primary property wordings.

Pleasure Craft - Risks We Do Not Write	
Use	- Business, commercial, or rental purposes - Outside of the permitted territories * *(except Florida and Bahamas, (see Extended Navigational Zone)) - Permanent living accommodation - Racing or in a speed competition (except for Pleasure Crafts used for fishing competition or in the case of sailboats)
Registration	Not registered in Canada
Loss History	3 or more Pleasure Craft losses in the last 5 years
Operator	- Operators without a Pleasure Craft operator card (<i>where required by law</i>) - Operators with the following convictions: - Any serious or criminal code convictions in past 3 years - More than 3 minor automobile convictions in the past 3 years - More than 2 major convictions in the past 3 years
Equipment	- Woodstove - Non-marine space heaters* * <i>Space heaters designed for home, camp, or RV and not suitable for marine use</i>
Motor	Risk with motor-only (without watercraft)

PERSONAL INSURANCE PRODUCT MANUAL

Types	• Ferro-cement boats • House-boat • Hovercraft and hydrofoils • Poor condition • Regatta-style catamaran • Wooden or steel hull (<i>except small boats like canoe, kayaks, or vintage</i>) • Under construction • Unrepaired damage
Pleasure Craft Value	• Over \$1,000,000
Prohibited Brands	• Canadian Edition • Carri • Cougar • Eliminator • Hydrostream • Hydrodyn • J-Craft (before 1995) • Sidewinder • Stallion • Talon • Turbocraft (before 2015) • Warlock • Xstream

Pleasure Craft - Risks To Refer	
Value	• Pleasure Craft's value is greater than \$75,000
Types	• Boats for which marine survey is needed • Boat over 30 ft in length • Catamaran greater than 20 ft • Single hull greater than 30 ft • Sport or High-performance boat • Unique purpose-built boat types • Vintage boats
Horsepower	Total HP of all main motors exceeds 11 times length of boat. <i>Example: 20 ft boat cannot exceed maximum 220 HP (11 x 20 = 220)</i>

PERSONAL INSURANCE PRODUCT MANUAL

Operators	• Operator(s) under 16 years old with a Pleasure Craft Operator Card • Operators(s) with the following convictions: - o More than 2 minor automobile convictions or - o At least one major automobile conviction in the last 3 years
Additional Coverage Requests	• Annual Storage Endorsement • Extended Navigational Zone Endorsement
Loss History	• 1 watercraft loss in the past 5 years

Coverage Summary

This section provides a summary of the key coverages.

*Please refer to **my boat and me** wording for full details. (Form#80105)*

	my boat and me (Boat, Motor, and Equipment)
Insured Perils	All Risk
Permanently Attached Equipment	Included
Boating Equipment	Coverage available
Boat Trailer	Coverage available
Personal Property	\$5,000 while on watercraft
Loss of Use	\$1500 per occurrence
Additional Living Expenses	\$1500 per occurrence
Personal Watercraft *	Personal watercraft means any motorized vessel designed to be operated by a person sitting, standing or kneeling on it rather than within the confines of the hull *Personal Watercraft now included under the new <i>my boat and me</i> wordings.
Newly Acquired Property	30 days for like and kind watercraft, outboard motors, equipment, trailers

Deductible	For pleasure crafts with a total value under or equal to \$75,000, the deductible must be \$1,000 For pleasure crafts with a total value of \$75,000 and higher, the following deductibles must be applied: • \$1,000: if total value between \$75,000 and \$249,999 • \$2,500: if total value between \$250,000 and \$499,999 • \$5,000: if total value between \$500,000 and \$999,999 • \$10,000: if total value is \$1,000,000 or more Note: For renewals moving to the new <i>my boat and me</i> product: • \$750 and \$1500 deductibles will move to \$1000 • \$100, \$200, \$300 deductibles will move to \$500
Basis of Claim Settlement	Total Loss Replacement cost, based on a maximum payment of 125% of the amount of insurance shown on the Coverage Summary Page(s), provided that: • Your watercraft is 3 years of age or less at the time of the loss; • Your watercraft is insured to its full replacement value; and • You replace your damaged watercraft with a watercraft of at least like kind and quality. If your watercraft is greater than 3 years old at the time of the loss, or if your watercraft is 3 years of age or less at the time of the loss and you choose not to replace it, we will pay up to the amount of insurance shown on the Coverage Summary Page(s) without any deduction or depreciation.
Liability	\$1,000,000 \$2,000,000 *\$3,000,000 liability available upon request
Removal of Wreck	Policy will pay the costs of removal or demolition if the insured watercraft is wrecked in a waterway and the appropriate authorities require its removal or demolition, or we will pay the amount due for failing to do so.
Federal Longshoremen's & Harbour Worker's Compensation Act	Included
Voluntary Medical Payments	\$50,000 included
Trailers	• Included up to \$5,000 free of charge with option to increase • Deductible: \$250

Marine Assistance	Coverage that is automatically added to every Pleasure Craft, free of charge and includes the following benefits: • Marine Travel Itinerary • Marine Concierge Services • Evaluation of the Resale Value of a Used Boat • Boat Towing Referencing • Health Assistance • Legal Assistance <i>Please refer to the wording Marine Assistance 80100 for full details.</i>
Marine Environmental Damage	The Policy will cover damages up to \$10,000 you are legally obligated to pay per occurrence for marine environmental damage. Marine environmental damage means physical injury to, or the alteration or destruction of, coastal or marine habitat through physical contact with the watercraft.
Amount of Insurance	Amount of insurance includes: • Boat • Motor(s) • Equipment(s)
Territory	Territories included under my boat and me: Eastern Navigational Zone: Coastal waters not north of 52° North and not south of 40° North and no further than 100 miles offshore from Canada and the United States. However, the French inland waters of Saint-Pierre-et-Miquelon are excluded. Western Navigational Zone: • The coastal waters between Vancouver Island and the mainland of British Columbia and northwest of Washington State, not outside of lines drawn between the following points: - o Cape Flattery on the mainland of Washington State and Owen Point on the southwest side of Vancouver Island; and - o Cape Sutil on the northern tip of Vancouver Island and Allison Harbour on the mainland of British Columbia. • Barkely Sound on the west side of Vancouver Island to Port Alberni and not west of a line drawn between Cape Beale and Amphitrite Pointe. • The Fraser River not east of the mouth of the Sumas River. • The Pacific coastal/tidal waters from Malcolm Island, British Columbia, to Cape Spencer, Alaska, but only between May 1 and October 1, both days inclusive. Inland Navigational Zone: Inland waters of Canada and the USA, not south of the 40° North.

Marine Survey

A marine survey (*completed within the last 7 years*) is required for:

- Pleasure Craft (*regardless of age*):
 - o Custom built boat
 - o Vintage boat
 - o Kit-set boat
 - o Homemade boat
 - o Boat that as been repaired after being highly damaged
- Pleasure Craft 15 years or more:
 - o Jet boat
 - o Sport / High performance boat
- Pleasure Craft 30 years or more:
 - o Bass boat
 - o Cuddy Cabin (*Cabin Cruiser*)
 - o Catamaran/Trimaran
 - o Deck boat (*Except in aluminium*)
 - o Runabout
 - o Sailboat
 - o Ski boat
 - o Yacht

A marine survey is **not required** for the following Pleasure Craft:

- o Deck boat made of aluminium
- o Fishing boat
- o Inflatables
- o Personal watercraft
- o Pontoon
- o Other boat without motor

A Marine Survey or a boat inspection is required from a reputable boat dealer, marine repair shop, or marina, including a written summary of the overall boat condition.

Safety Course Credit

This is available to all active members of the Canadian Power and Sail Squadron or if a course was taken with the Canadian Yachting Association or Canadian Coast Guard

Additional Coverages

Following additional coverages are available as endorsements and can be offered upon request. Review the eligibility criteria below and contact your underwriter for details:

Endorsement	Eligibility / Underwriting Rules
Extended Navigational Zone	The following extended navigational zones can be added under this endorsement: <i>A summary of the key coverages provided below. Please refer to the wording Extended Navigational Zone Endorsement (Form #80101) for full details.</i> Florida Navigational Zone • The inland waters of the U.S. State of Florida. • The coastal/tidal waters of the U.S. State of Florida, not exceeding 100 miles offshore from the State of Florida. Bahamas Navigational Zone • The coastal/tidal waters of the islands of the Bahamas, including the Turks and Caicos Islands. Inland and Coastal Navigational Zone Only when sailing to Florida or the Bahamas: • The inland waters of the United States south of the 40th parallel North. • The coastal/tidal waters of the United States south of the 40th parallel North, not exceeding 100 miles offshore from the United States Eligibility Pleasure Craft must: • Be covered under <i>my</i> boat and me • Have no annual storage endorsement • Not be a " Sport " or " High Performance " type of vessel • Be 25 years old or less • Be navigated in the zone (s) defined in the endorsement Operators must: • have at least 3 years of navigation experience with similar boat type Underwriting Rules • Document the following: - o The duration of the trip (date of departure and date of expected return) - o The location where the pleasure craft will be moored/docked. <i>Note: This endorsement can be added in any transaction. However, the endorsement cannot be removed mid-term. If the duration of the trip overlaps 2 terms, the endorsement must be added on to both terms and</i>

	can only be removed at the end of the 2nd term. For Example: • Current policy term: March 15, 2024, to March 15, 2025 • Renewal term: March 15, 2025, to March 15, 2026 • Insured's trip: To Florida from November 30, 2024, to April 30, 2025 • Add the endorsement effective November 30, 2024, AND • Add the endorsement effective March 15th, 2025 (2nd term) AND • Can only be removed March 15th, 2026 (end of 2nd term)
Annual Storage	This endorsement suspends certain coverages on the policy due to the annual storage of the specified watercraft. Please refer to the wording <i>Suspension of Coverage during Watercraft Storage Endorsement (Form#80102)</i> for full details. Eligibility Pleasure Craft must be: • Covered under <i>my boat and me</i> product • Stored on land for the entire duration of the policy Underwriting Rules • Confirm the following - o Reason the pleasure craft is stored on land - o Expected duration of storage - o Location of the boat storage Storage location • The pleasure craft must be stored in an appropriate and secure warehouse/location. • If the pleasure craft is stored outside on a trailer with wheels, the trailer must be equipped with an anti-theft device (anti-theft lock, wheel clamp etc.)
Actual Cash Value	Actual Cash Value endorsement <u>can only be added by an Underwriter</u> based of certain eligibility criteria and will replace the Total Loss and Partial Loss clause under the Basis of Claim Settlement section of Section I under the new <i>my boat and me</i> wordings. The Total Loss clause in the Basis of Claim Settlement section of Section I will be deleted and replaced by the following: If your watercraft is destroyed or suffers a total loss and the reasonable expense of recovering and repairing your watercraft is equal to or greater than the amount of insurance shown on the Coverage Summary Page(s) it will be considered a total loss. We will pay the actual cash value up to the amount of insurance shown on the Coverage Summary Page(s). The Partial Loss clause in the Basis of Claim Settlement section of Section I will be deleted and replaced by the following: If the watercraft sustains partial damage from a covered loss, we will pay the actual cash value up to the amount of insurance shown on the

	Coverage Summary Page(s). <i>Please refer to the wording Actual Cash Value Endorsement (Form #80103) for further details</i> Eligibility: Pleasure Craft must be: • Covered under <i>my</i> boat and me product Underwriting Rules: Actual Cash Value endorsement is mandatory for the following: • Pleasure Craft (regardless of age) - o Sport / High performance boat • Pleasure Craft over 5 years: - o Jet boat - o Personal Watercraft • Pleasure Craft over 10 years: - o Boat without motor • Pleasure Craft over 20 years: - o Bass boat - o Cuddy Cabin (Cabin Cruiser) - o Deck boat - o Fishing boat - o Inflatable - o Other Boat with motor - o Pontoon - o Runabout - o Ski boat - o Yacht (Cruiser) • Pleasure Craft over 25 years: - o Catamaran - o Sailboat
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Rates

Manual Rating - Rating Calculator to be used when applicable

Boat premiums are currently unavailable in Contact PL. Please follow the steps in the [process guide](#) to ensure your transactions are processed in a timely manner. Brokers are encouraged to use the [boat rating tool](#) for a premium estimate and submit the boat application/risk information to the underwriting teams for accurate premiums and processing. Both the process guide and boat rater are available on the resources page on the Intact Portal.

Cancellation

Cancellations of all or any part of a policy at the request of the customer are on a short rate basis. The earned premium amount depends on the length of time the policy or coverage was in force and it can be calculated using the Short Rate Table below.

If the policy is cancelled by Intact Insurance, earned premium will be calculated on a pro-rata basis.

Short Rate Table

Number of Days Policy in Force	Percentage of Annual Premium Earned
30 days or less	30%
31 to 60 days	35%
61 to 90 days (3 months)	40%
91 to 120 days	50%
121 to 150 days	60%
151 to 180 days (6 months)	70%
181 to 210 days	80%
211 to 240 days	85%
241 to 270 days (9 months)	90%
271 to 300 days	95%
301 to 365 days	100%

PERSONAL INSURANCE PRODUCT MANUAL

TRAVELWELL®

This program is administered by CanAm Special Risk Insurance Agency and underwritten by The Manufacturers Life Insurance Company (Manulife Financial). The travel assistance and claims services are provided by Active Care Management

COVERAGE

TravelWell offers two plans:

- **BASIC (EMERGENCY MEDICAL)**
 - o Worldwide emergency medical coverage for the insured, spouse, children & grandchildren, for up to 30 days while traveling outside their province of permanent residence
- **ALL INCLUSIVE**
 - o Worldwide emergency medical coverage for the insured, spouse, children & grandchildren, for up to 30 days while traveling outside their province of permanent residence
 - o **PLUS:** Trip cancellation, trip interruption, baggage loss or damage and baggage delay.

ELIGIBILITY

- TravelWell can only be added to an Intact Insurance homeowners, tenants or condominium principal residence policy
- Insured(s) must be a resident of Canada and covered under a government health insurance plan for the entire duration of their trip
- All insured(s) must be at least thirty (30) days of age and under 75 years of age
- Insured(s) must not have been advised of any of the *medical condition noted below

* Medical Condition - Insured(s) must not:

- Have been advised by a physician to avoid travel at this time
- Have a terminal illness for which a physician has estimated you have less than (6) six months to live
- Have metastatic cancer (cancer that has spread from the original site to another place in your body)
- Require kidney dialysis
- Have been prescribed or used home oxygen for the last (12) twelve months
- Insured(s) can never have had a bone marrow, stem cell or organ transplant (except corneal transplant)

To be eligible for Trip Cancellation Coverage, you must have purchased the All Inclusive Plan and your trip must have been booked no longer than 48 hours prior to the effective date of this policy. If your trip cost is over the policy coverage limit, you must purchase additional coverage from CanAm Insurance. Refer to the Top-Up section.

Note: Travel Advisories (Level 3 – Avoid non-essential travel and Level 4 – Avoid all travel) may impact Emergency Medical coverages and Travel Cancellation and Interruption coverages. Refer to the policy wordings or contact the Travelwell Processing Centre for more details.

RATES

- Rates are per “family” based on the age of the oldest insured person

BASIC EMERGENCY MEDICAL PLAN

AGE RANGE	RATE
0-59 years	\$182
60-64 years	\$341
65-69 years	\$530
70-74 years	\$1,073

ALL INCLUSIVE PLAN

AGE RANGE	RATE
0-59 years	\$398
60-64 years	\$602
65-69 years	\$841
70-74 years	\$1,396

PERSONAL INSURANCE PRODUCT MANUAL
BENEFITS - INSURED

- Provides comprehensive protection plan for all insured family members for one competitive annual premium.
- 24/7 worldwide medical and travel assistance
- Covers multiple trips of 30 days each
- Year-round protection for trips outside the province of residence (ex. shopping in US, ski trips, etc.).
- Direct billing for most medical services (when possible)
- Hassle-free enrollment - No medical questionnaire required

BENEFITS - BROKER

- Ability to offer coverage not available through other Property and Casualty companies.
- Increased revenue.
- Increased product density.
- Improved retention.
- Licensing requirement - General licence (if sold as an endorsement to a property policy)

COVERAGE CHART

This is a guide only, refer to the wordings for all coverages, exclusions, limitations, definitions, and additional benefits.

Basic Emergency Medical Plan	
Coverage Limit	Up to \$5,000,000
Pre-existing Medical Conditions – Including heart and lung conditions	Period of Stability Required: • Up to age 64 – Condition must be stable for 90 days prior to departure date • Age 65 through 74 – Condition must be stable for 365 days prior to departure date
Physician and hospital fees	Included
Private Nurse while in hospital	Included
Emergency Dental Treatment	• \$2,000 during the trip • \$1,000 for necessary treatment after return home (Up to 90 days after accident) • \$300 for relief of dental pain
Emergency prescription drugs	Included
Licensed Chiropractor, Osteopath, Physiotherapist, Chiropractist or Podiatrist	\$300 per profession
Licensed Ambulance	Included
Emergency Air Ambulance/Medical Transport	Included
Return of Vehicle	Up to \$2,000
Airfare to Return Home for Treatment	Included
Living Allowance for trip delay	\$150/day to maximum of \$1,500
Expenses to bring someone to your bedside (if you are travelling alone)	• When hospitalized for 3 days or more (immediately if a child), economy class fare via the most cost-effective itinerary will be provided for someone to be with the insured • \$300 for hotel/meals • Coverage extended to include this person
Expenses related to your death	• Return home of your body • Return home of your ashes • Plus, up to \$3000 for your burial where you die
Pregnancy, Delivery, or Complications	Excludes your pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after
Child, Children	Included: • Unmarried dependent son or daughter, grandson, or granddaughter under the age of 21 or • If full-time students under the age of 26 • Unmarried dependent son or daughter, grandson, or granddaughter of any age, if mentally or physically

PERSONAL INSURANCE PRODUCT MANUAL

	disabled Grandchildren must be travelling with the grandparents insured under this policy
Medical Concierge Services / Standby MD	Worldwide on-demand directional care program which is 24/7/365 available - Multiple levels of personalized care - Tele-consultation for eligible cases - A network of visiting physicians - In-network clinics close to the patient - In-network ERs located close to the patient only if necessary In addition, when you travel to the United States, Standby MD offers the following services: - Same-day co-ordination and delivery of lost/forgotten prescription maintenance medication, eyeglasses or contact lenses and medical supplies
Automatic Extension of Coverage	- Up to 72 hours when carrier delayed - During hospitalization period of insured or travel companion plus up to 5 days after discharge from hospitalization. - Medical condition (not hospitalization) that prevents travel, up to 5 days coverage provided.
All Inclusive Plan - Basic Emergency Medical plus	
*Trip Cancellation & Interruption	\$3,000 per person per trip to a per person annual maximum of \$5,000
Baggage Loss or Damage	\$1,000 per person per trip to a per person annual maximum of \$3,000
Baggage Delay	\$500 per person per trip to a per person annual maximum of \$1,500

ADDITIONAL BENEFITS

Pre-Trip Information	- Passport & Visa information - Health hazards advisory - Weather information - Currency exchange information - Consulate and Embassy locations
Medical Assistance Services	- Coverage verification and explanation. - Referral to a medical provider. - Arrange direct billing of covered expenses (when possible) - Monitor the medical condition and services provided. - Arrange for return transportation to a hospital in Canada if necessary.
Travel Assistance Services	- Assistance with lost, stolen or delayed baggage. - Assistance in obtaining emergency cash - Translation and interpreter services - Emergency message services - Help to replace lost or stolen airline tickets - Assistance in obtaining prescription drugs. - Assistance in obtaining legal help or bail bond.

PERSONAL INSURANCE PRODUCT MANUAL
TOP-UPS FOR TRIPS LONGER THAN 30 DAYS

- Top-up coverage for trips exceeding 30 days may be available.
- Top-up coverage is not part of the TravelWell program and a trip extension questionnaire will be required by CanAm Insurance.
- The trip extension questionnaire can be emailed or faxed into the processing centre. Alternatively, the insured can provide the information directly to a CanAm customer service representative.
- Top-ups can be purchased after the customer has left on their trip, as long as no losses are being presented, or the 30 days covered under this endorsement have not expired.
- Coverage for the trip extension is not bound until agreed to by CanAm Insurance.

PROCESSING

The Intact Insurance Property policy will be issued with TravelWell coverage shown on the Declaration page. The TravelWell card and policy wording will be issued and mailed separately by the TravelWell Processing Centre

New Business	Submit the application
Mid-Term Enrolments on existing property policies	Submit the application with the change request. Coverage can be added any time prior to departure • Trip Cancellation Coverage must be purchased within 48 hours of booking a trip Premium is pro-rated according to the policy expiry date
Plan Type Change	Only allowed mid-term when coverage is <u>upgraded</u> • Difference in premium is Pro-rated All other plan type changes should be made at Renewal
Cancellation/deletions of coverage	Premium is fully earned if deleted mid term • At renewal (or within 30 days of renewal), if notified within 30 days of the renewal date, premium is credited in full
If a trip is taken prior to the expiry date of the policy the coverage will extend into the next term, if the renewal is in force	

CLAIMS PROCEDURES

If an insured needs assistance/medical help, they must contact the Assistance Centre prior to receiving treatment

24 Hour assistance, 365 days per year is available through TravelWell Active Care Management

- If an insured does not call the Assistance Centre, **20% co-insurance** will be applied.
- If it is medically impossible for an insured to call when an emergency happens, the 20% co-insurance will not apply
- Claims must be reported within thirty (30) days of occurrence.
- Proof of claim must be sent in within ninety (90) days of the date a claim has occurred, or the service was provided.
- Digital submissions of claims documents through the ACM TravelAid App are accepted

Any notices of claim or correspondence concerning a claim must be sent to:
 Active Care Management
 P.O. Box 1237 STN A
 Windsor, Ontario, N9A 6P8

PERSONAL INSURANCE PRODUCT MANUAL

CANAM CONTACT INFORMATION

Event of Emergency or Claim call ACM immediately	• 1-800-555-5631 Canada and United States • 1-519-251-7251 Collect to Canada from anywhere else in the world • 24 Hour assistance, 365 days per year is available through the Active Care Management Assistance Centre: • Additional Benefits (After Medical Concierge Services by Standby MD)
For top-up or any individual over 74 years of age	• <u>Go to www.canamins.com - Click on the Intact Insurance icon in Broker Services page</u> • <u>Email it to TravelWell@canamins.com</u> • Call 1-877-717-7267 or 1-519-974-3180
To obtain Replacement or Additional TravelWell Card	• Call 1-877-717-7267 or 1-519-974-3180.
Temporary Card Request	• Contact your regional office to obtain TravelWell Temporary Fulfillment Card 2080

Limits & Premiums

Personal Liability

Coverage Outline:

- a) Liability - as per purchased limit, including;
 - Premises Liability
 - Tenants' Legal Liability
 - Employers' Liability
 - Defense, Settlement, Supplemental Payments
 (refer to wordings for specific details)
- b) Voluntary Medical Payments \$2,500 (standard and broad only) / \$5,000 (comprehensive only)
- c) Voluntary Property Damage \$1,000

Premiums

Please note, an electronic means of quoting is required for risk types not listed below.

		Liability Limits	
		\$1 Million	\$2 Million
1.	Rented Condominium	\$46	\$65
2.	Golf Carts - Used in a private mobile home, retirement, recreational vehicle park or gated community where the customers' premises is located - Must not be applied to golf board/scooters	\$100	\$125
3.	Child Care as a Business Pursuit - Maximum of 3 children at any time including the insured's own children under the age of 12. - Do not rate for insured's own children or foster children. Confirm: - Measures taken to avoid pet's contact with children. Confirm that the following security measures are taken: - At least one smoke detector per floor - One ABC type extinguisher, visible and accessible - Outdoor playground must be fenced (i.e., climbing apparatus, trampolines, swings, etc.) - Pool or spa must be fenced, or security measures taken to prohibit access - Gates on stairs - Electrical outlets protected.	\$35/Child	\$45/Child

Personal Umbrella

Personal Umbrella coverage provides a higher level of liability protection for Intact Insurance policyholders through higher limits and broadened coverage. This product is intended for mature, financially stable individuals who have a need for a higher limit of liability than normally provided under a primary liability policy.

Product Features and Coverage Overview

This provides a summary of the key coverages/conditions. Refer to the wording for full details.

Key Coverage/Product Highlights
✓ Up to \$5,000,000 coverage in excess of the underlying limit.
✓ Personal injury losses such as libel, slander, and defamation of character.
✓ Acts or omissions as an officer or member of the board of directors of a non-profit organization or non-profit corporation (e.g., Directors of condominium boards).
✓ Professional liability coverage is not provided.

Application

An umbrella application is only required when an underlying risk is with a non-IFC company.

**IFC = Intact, Intact Prestige, JEVCO, Intact Group.*

Eligibility

- Available on *my home & auto*™ and property policies with principal residences
 - *(exception can be made if insured does not own a private passenger vehicle).*
- All underlying risks must be in the name of individual(s).
- All underlying risks must have a minimum of \$1,000,000 liability coverage.
- All underlying risks / exposures must meet Intact eligibility requirements.
- Underlying businesses must be a 'Permitted Business' or insured by Intact Commercial.

Risks To Refer Before Binding

- Any underlying exposure(s) not covered by *IFC, ICBC, or MPI
- Exposures located in United States (*Personal Umbrella coverage is limited to \$1,000,000*)
- Any risk with a personal liability or personal injury loss in the last 5 years.

Risks Not Eligible

- Persons in occupations/professions that represent a higher risk:
 - Professional entertainers
 - Broadcasters
 - Journalists, writers, editors
 - Radio and television personalities
 - Social media influencers or internet personalities
 - Professional athletes
 - Politicians
 - Labour leaders
- Any person who has been sued for libel or slander.
- Automobile – any driver with:
 - Major, serious, or criminal code convictions
 - More than 3 minor convictions in the last 3 years
 - More than 1 at-fault accident in the last 5 years (regardless of forgiven status)
- Risks arising from rental activities that are not covered by the underlying insurance.
- Risks registered/owned outside of Canada and United States.
- Watercraft shown as 'Risks We Do Not Write', in our watercraft underwriting criteria.

Definition Of What Constitute An Umbrella Risk/Exposure

Property Insurance	Each dwelling occupied by the insured (<i>principal, secondary, seasonal</i>)
	Each unit rented out
	Each business activity documented on the Coverage Summary page.
	Each watercraft (other than those already covered by base wording)
	Each vacation trailer (except in Manitoba as no product is available)
Automobile Insurance	Each private passenger vehicle
	Each recreational vehicle (<i>e.g., motorcycle, moped, snowmobile, ATV, motorhome</i>)
	Each trailer used for personal use
	Each operator under the age of 25

Umbrella Endorsement - Coverage Options

Basic	Enhanced	Deluxe
Any combination of up to 4 risks / exposures.	Any combination of 5 to 8 risks / exposures.	- Any combination of more than 8 risks / exposures. - Any underlying exposure(s) not insured with IFC company(ies) - other than automobiles insured with ICBC, MPI and/or a private insurer. - Any U.S.A. risk / exposure (e.g., residence, U.S.A. registered vehicle, watercraft sailing inland or coastal waters bordering U.S.A.)

Umbrella Rates

Excess Amount	Basic	Enhanced	Deluxe
\$1,000,000	\$100	\$150	\$175
\$2,000,000	\$150	\$225	\$265
\$3,000,000	\$175	\$265	\$305
\$4,000,000	\$200	\$300	\$350
\$5,000,000	\$225	\$340	\$395

Broker Binding Limits

\$5,000,000 total liability coverage (underlying plus excess amount).

If higher limits are required, refer to your Regional Underwriter for approval.

Example: \$3 million excess amount with \$2 million underlying limits = \$5 million total liability coverage



Variables Reference Guide

Homeowners

At Intact Insurance, we use many variables to offer an individualized rate to each customer, based on their unique characteristics, experience, and details of their home. There are many rating factors acting together to determine the final premium, and this guide can help you with explaining these variables to your customers. The specific data used to develop the premium can be found on the Coverage Summary page and the Customer Information page.

Rating variable	What you need to know
Type of Coverage	The type of coverage purchased is considered in rating: • Homeowner Comprehensive Form • Homeowner Broad Form • Homeowner Standard Form • Homeowner Seasonal Broad Form
Postal Code	The six-character postal code is used to determine the rating territories for each peril or type of loss. The postal code and full street address must be accurate and valid with Canada Post. PO box numbers should not be used.
Amount of Insurance	Amount of insurance is considered in rating. The home must be insured to 100% of the estimated cost to rebuild. This is determined using an Intact-approved cost calculator.
Age of the Customer	The date of birth of the first named insured is used in rating. Rather than being discounted after a set age, the rate is affected gradually as the customer matures.
Age of Building	Age of building is considered in rating. The rate is affected gradually as the dwelling gets older.
Credit Score	If your customer provides consent for using credit*, their individual credit score is considered in rating. It will only be used if it is to their benefit. Credit does not affect coverage or eligibility for insurance in any way. * Not available in Newfoundland
Occupancy Type	Occupancy type (primary residence, secondary residence) is considered in rating.
Number of Families	The number of units located in a dwelling is considered in rating.
Number of Mortgages	The number of mortgages registered against the property is considered in rating. Secured lines of credit are not treated the same as mortgages.



Rating variable	What you need to know
Construction Type	The type of home, including construction material and style must be captured accurately to ensure the risk is rated correctly.
Exterior Wall Finish	The type of material used to finish the exterior of the dwelling is considered in rating. Certain materials are considered as weather resistant: brick (solid or veneer), cement fiber board / shingles, stone (solid or veneer) and stucco. When the dwellings exterior finish is equally two or more finishes, select the finish that will generate the greater rebuilding cost. Example: - o A home has 60% frame and 40% brick - select frame - o A home has 50% frame and 50% brick - select brick
Primary Heating	The type of heating system is considered in rating.
Secondary Heating Source	Auxiliary sources of heating which use solid fuel (e.g. wood-burning stove, pellet stove) are considered in rating.
Fuel Tank Type /Location	Fuel tank type and location are considered in rating.
Roofing Materials	The type of roofing material is considered in rating. Certain materials are recognized as hail and windstorm-resistant: · Class 4 rated impact resistant asphalt shingles · Metal, rubber, slate, concrete or clay roofing tiles
Finished Basement	The percentage of the basement that is finished is considered in rating. This refers to an area of the basement that can be used as a living space.
Number of years since last update	The year of the last major update (either full or partial) to the roof, electrical, heating and plumbing systems are considered in rating. Maintenance work, such as replacing light fixtures, plumbing or heating components, or certain roof shingles is not considered to be a major update.
Water Damage Prevention Measures	Customers are rewarded for taking certain steps to prevent water damage in their home. The following loss mitigation measures are considered in rating: · Automatic shut-off valve with water flow device that has been professionally installed on the main water line after the water meter. · Automatic shut-off valve with 4 or more sensors industry approved (ULC/CSA), professionally installed on the main water line after the water meter. · A backwater valve that has been installed on the home's main sewer line and protects the entire plumbing system. · An alarmed sump pump or a sump pump with a back-up system. · Or, if the home is on a septic system.



Rating variable	What you need to know
Hot Water Tank	Tankless hot water system and the age of the hot water tank are considered in rating.
Claims Details	The number and type of claims in the past 10 years are considered in rating. Number of years without claims is also considered in rating. Claims for which the Claims Advantage or Lifestyle Advantage endorsement has been used are not counted. Children moving out for the first time will qualify for claims free 3 years of experience only if the parent's policy is: • Currently in force and is • Truly claims free for the last 3 years
Fire Protection	Fire protection level is considered in rating: • Hydrant protected: within 300 m of a hydrant & serviced by a responding fire department within 13 km. • Semi-protected: within 13 km of a responding fire department, by roads kept open year-round. • Unprotected: located beyond 13 km of a responding fire department.
Fire &/or Burglar Alarm	The type of burglar or fire alarm protecting the home is considered in rating.
Stability of Residence	The number of full years your customer has lived in their principal dwelling is considered in rating. This is based on the last move date, so it's important to include this information with a new application. Begins after living one full year at the same location.
Deductible	There are many deductible options available.
Additional Factors	Certain other factors may be considered in rating and influence the final premium: • my home & auto™ policy • Sewer Back Up Extension - ACV Personal Property

Fire Protection Definitions

Hydrant Protected:

- ▶ Dwelling is situated within 300 metres (1,000 feet) of a hydrant; and
- ▶ Is serviced by a responding fire department within 13 kms (8 miles).

Firehall Protected:

- ▶ Dwelling is situated within 13 kms (8 miles) of a responding fire department, by roads normally kept open year-round.

Unprotected:

- ▶ No fire protection.
- ▶ There is either no responding fire department or the responding fire department is more than 13 kms (8 miles) away.

Notes:

- ▶ If there is a hydrant within the required distance, but there is no responding fire department within 13 kms or 8 miles, the risk will be considered Unprotected.
- ▶ Some locations that are hydrant protected or have a responding fire hall may not meet our requirements due to inadequate water supply or other deficiency. If a customer is not sure if a hydrant is active or has adequate water supply, we recommend they verify the information with the municipality to confirm if it meets the necessary requirements.

Deductibles

Homeowner*, Seasonal Broad Homeowner*, and Condominium Risks

Deductible
\$200
\$500
\$1,000
\$1,500
\$2,000
\$2,500
\$5,000
\$7,500

*Homeowner risks with no prior insurance require minimum \$1,000 deductible

Rented Dwelling Risks (excluding Rented Condominiums)

Deductible	Additional Information
\$200	Not available on a new business
\$500	Standard
\$1,000	Maximum Credit of up to \$200
\$2,500	Maximum Credit of up to \$350
\$5,000	Maximum Credit of up to \$450
\$7,500	Maximum Credit of up to \$550

Rented Condominium Risks

Deductible	Additional Information
\$500	Standard
\$1,000	Maximum Credit of up to \$100
\$2,000	Maximum Credit of up to \$150
\$5,000	Maximum Credit of up to \$200
\$7,500	Maximum Credit of up to \$250

Tenant Risks

Deductible	Additional Information
\$500	Not Applicable
\$1,000	Maximum Credit of up to \$200
\$2,500	Maximum Credit of up to \$350
\$5,000	Maximum Credit of up to \$450

Discounts

Type	Criteria	Eligible Products	Additional Information
Security System (Alarm)	Approved ULC Burglar alarm systems	▶ Tenant ▶ Condominium ▶ Mobile Home	ULC approved Monitoring Station
	Central Monitored Burglar and/or Fire Alarm. For tenant and condominium policies that have a 24 hr monitored electronic video security system		
Claims Free	Claims free 3+ years	▶ Tenants ▶ Condominiums ▶ Mobile Home	Children moving out for the first time will qualify for claims free 3 years of experience only if the parent's policy is: ▶ Currently in force and is ▶ Truly claims free for the last 3 years
Concrete Foundation or Tie-down	For Mobile Homes on a full concrete foundation or with approved Tie-down	▶ Mobile Home	
Mature	Named insured is 50 years of age or older	▶ Tenant ▶ Condominium	Not applicable to the liability premium
Newer Hot Water Tank	Age of unit is 0-5 years	▶ Condominium	If more than 1 hot water tank, all units must be 0-5 years
Non-Smokers	All residents do not smoke tobacco, cannabis, vaping or any combustible substance	▶ Tenant ▶ Condominium ▶ Mobile Home	Occupied as a Principal Residence
Safety Course Credit	Principal operator is an active member in a Canadian Power & Sail Squadron, and has obtained a certificate by examination from the Squadron or if the principal operator has completed a Canadian Yachting Association "Learn to Sail" program and has obtained a certificate of achievement.	▶ Watercraft	
Stability of Residence	Has lived at the same address for 3 years or more	▶ Tenant ▶ Condominium	
Water Flow Device	Water Flow Device*	▶ Condominium (Owned) ▶ Condominium (Rented) ▶ Rented Dwellings	Must be professionally installed, industry approved (ULC, CSA) and automatically shut off the main water line when activated.
Water Sensors	3 Water Sensors*	▶ Condominium (Owned)	Must be professionally installed, industry approved (ULC, CSA) and automatically shut off the main water line when activated.
Water Sensors	4 or more Water Sensors*	▶ Condominium (Owned) ▶ Condominium (Rented) ▶ Rented Dwellings	Must be professionally installed, industry approved (ULC, CSA) and automatically shut off the main water line when activated.

* We are able to offer these discounts to products that monitor flow rates, are installed on the main water line and will shut the water off when leaks or unusual flow rates are detected.

PERSONAL INSURANCE PRODUCT MANUAL**Notes:**

- Discounts and surcharges apply to basic premium only and not to floaters and endorsements
- There is no maximum discount or surcharge for Mobile Homes
- Maximum discount of 65% (net discounts & surcharges) – excludes deductible credit
- There may be other discounts and surcharges applicable. Please see the specific section in the manual for details

***** Important Notice ***** Unless noted otherwise, discounts are no longer applicable on Homeowner or Seasonal Broad Homeowner risks as they are accounted for in the rating plan.

Surcharges

Type	Criteria	Eligible Products	Additional Information
Age of Home	- Premium may be impacted when updates to the dwelling have not been completed - Updates include but are not limited to plumbing, heating, wiring & roofing	- Rented Dwelling - Seasonal Fire & EC	
Claims	2 or more claims in the last 3 years	- Condominium (Principal, Secondary, Seasonal, Rented) - Tenant (Principal, Secondary) - Rented Dwelling - Seasonal Fire & EC - Vacation Trailer - Watercraft	
Multi-Family	Applies to the number of units in the dwelling	- Rented Dwelling - Rented Condominium	
No Prior Insurance*	Applies where the principal residence is a tenant or condominium risk type, and the applicant has no prior insurance history	- Condominium (Principal) - Tenant (Principal)	
Seasonal Condominium	Applies on Condominium Seasonal risks	Condominium	Applies when the risk is occupied as a seasonal residence
Solid Fuel Heating	Applies when solid fuel heating is present in the dwelling/unit and/or any detached private structure	- Condominium (Principal, Secondary, Seasonal, Rented) - Tenant (Principal, Secondary) - Rented Dwelling - Seasonal Fire & EC	For more information see Construction Elements Heating

Notes:

- *No Prior Insurance: If the policy has been combined to create a my home & auto™, the surcharge no longer applies.
- Discounts and surcharges apply to basic premium only and not to floaters and endorsements.
- Risks with a claims surcharge cannot receive the claims free discount.
- There may be other discounts and surcharges applicable. Please see the specific manual section for details

*** Important Notice ***

Unless noted otherwise, surcharges are no longer applicable on Homeowner or Seasonal Broad Homeowner risks as they are accounted for in the rating plan.

Plumbing Terminology

Residential plumbing consists of a system of pipes, drains and valves for the distribution of water for domestic use and the removal of wastewater and other waterborne domestic waste.

Supply Lines	- Supplies water from the main line to essential home fixtures, including showers, sinks and toilets. - Pipes that carry clean water are under pressure and may be more prone to leaking.
Drainage Lines	- The central point of the wastewater drainage system is the waste stack. - All drainage pipes flow into the waste stack, which directs wastewater through the building sewer system and into the main sewer.

Types of Plumbing

Types of Plumbing	Life Expectancy*	Installation Years**										
		1800's	1900	1930	1940	1950	1960	1970	1980	1990	2000	2010+
Lead	50 – 100											
Cast Iron	50 – 100											
Galvanized Steel	10 – 50											
Poly B	10 – 30											
Copper	50 – 75											
PVC	25 – 45											
ABS	50 – 100											
PEX	50 – 75											

* Average life expectancy; several factors including the hardness of the water, hot water temperature, water source, flow rates and pH Level will have an impact.

** These dates are approximate only; the specific installation years may vary region to region depending on building codes and local building practices.

Unacceptable Types of Plumbing

- Lead**
 - Concerns: according to Health Canada, ingesting even low levels of lead has been shown to be a health hazard.
- Galvanized Steel**
 - Concerns: prone to corrosion and buildup of lime, scale and rust which reduces the interior diameter of the piping.
- Kitec**
 - Concerns: system was recalled in 2005 due to corrosion issues with the brass fittings and was subject to a Canadian National class action lawsuit in 2012.

Special Consideration for existing customers who own dwelling with unacceptable plumbing

Unacceptable types of plumbing may be accommodated for the existing customers.

- Adding a new risk:
 - We will decline if there is no intent to upgrade plumbing.
 - We will allow 60 days to upgrade to one of the acceptable plumbing types (copper, PEX, PVC, or ABS).
 - Customer must provide confirmation of installation, verbal is acceptable.
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of upgrade has not been received.

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- Existing risks when unacceptable plumbing is discovered:
 - We will allow 6 months or until renewal (whichever is longer) to upgrade to acceptable plumbing type (copper, PEX, PVC, or ABS).
 - Customer must provide confirmation of installation, verbal is acceptable.
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of upgrade has not been received.

Poly B Plumbing

Concerns with Poly B plumbing:

- A common failure with Poly B piping centers around its sensitivity to both temperature and chlorine, both common in hot water systems.
- Over time the piping is chemically degraded (weakened) and fails under system pressure. This degradation occurs on the inside wall of the pipe, which means piping can be dangerously degraded, but can look perfectly normal on the outside.
- Another common failure relates to fittings or crimp connectors and tightening which creates micro-cracking, leading to failure at these connections.
- In 2005, the Government of Canada officially banned Poly B due to a substantial volume of lawsuits filed, and it was removed from the National Plumbing Code of Canada.

In light of the concerns with Poly B plumbing, the following rules apply:

- Any dwelling with Poly B plumbing must be referred to underwriting.
- New business may be acceptable if an Approved Water Mitigation System is already present in the dwelling:
 - Professionally installed
 - ULC, CSA, or PREVCAN approved
 - A minimum of 4 water sensors and a water flow device that automatically shuts off the water, and
 - Centrally monitored or connected to the customer's cell phone for notifications.

Special consideration for existing customers who own dwellings with Poly B plumbing

Poly B plumbing may be accommodated for the existing customers.

- Adding a new risk:
 - We will decline if there is no intent to install an Approved Water Mitigation System.
 - We will allow 60 days to install an Approved Water Mitigation System.
 - Customer must provide confirmation of installation, verbal is acceptable.
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of installation has not been received.
- Existing risks: we will underwrite accordingly on existing risks with any plumbing deterioration or a new water loss.

Plumbing Updates

Plumbing systems should be checked periodically to ensure supply/drainage lines, internal pipes, hoses, and water-based appliances are in good working order and the connections do not have signs of wear and tear, which may lead to leakage and/or potential breakage.

None or unknown	Use the original year of construction
Partial	Indicate specific percentage if less than 100% and year that supply and drainage lines were partially replaced
Full	Add year that all of supply and drainage lines were fully replaced
Items not considered as a plumbing update	• Replacement of only plumbing fixtures (taps, faucets, showers, toilets, etc.) • Hot water tank/tankless hot water system • Water mitigation actions, such as installing shut-off valves, backwater valve, water sensors, sump pumps, etc.

Primary Heat

Acceptable Forms of Primary Heat

All Heating Systems in building/unit and in additional building(s) **MUST be:**

- Disclosed (i.e., accurately coded in Contact PL)
- Professionally installed by qualified certified contractor in the installation of applicable heating unit
- An acceptable primary heating appliance
- Canadian certified for residential use

Decline risks with heating systems that are in the '**Risks We Do Not Write**' section

Refer risks to underwriting when heating system(s) are in the '**Refer Prior to Binding**' section

Acceptable Forms of Primary Heat		
System Type	Fuel Source	Additional Information & Conditions
Baseboard Heater	electricity	▸ None
Combination Furnace	solid fuel with: **oil, natural gas, propane, electricity	▸ Follow ***solid fuel Heating Section ▸ Follow oil heat section (**oil fuel)
Fixed Space Heater	**oil, natural gas, electricity, propane	▸ Follow oil heat section for oil/propane
Forced Air Furnace	**oil, natural gas, electricity, propane	▸ Follow oil heat section for oil/propane
Geothermal	ground source	▸ Backup system required (<i>where ground normally freezes and plain water is used to circulate within the system</i>).
Hot Water (boiler)	**oil, natural gas, electricity, propane	▸ Follow oil heat section for oil/propane
Heat Pump	**oil, natural gas, electricity	▸ Follow oil heat section for oil fuel ▸ Mini-split heat pumps: o Single Zone unit is connected to one indoor unit o Multi-Zone system supports multiple rooms throughout the house ▸ <i>Refer to UW to confirm whether auxiliary heat is required</i>
Outdoor Hot Water Heat	***solid fuel	▸ Backup system required
Radiant Heat Panels	electricity	▸ Brands 'other' than unacceptable
Solar	sun	▸ If solar heat is present on the risk, must be referred to Underwriting ▸ Approved back-up or auxiliary heating source backup system is required ▸ Solar panels/equipment must be: o professionally installed o with a maximum name plate capacity of less than 15kW o less than 25 years old o located on the insured premises ▸ The customer must not participate in a net-metering or net billing arrangement through a community-based project or owned by a Co-operative, where power is sold to the grid first, or any part of the building(s) or premise is rented to a commercial aggregator
Wood Heat Furnace	***solid fuel	▸ Follow ***solid fuel heat section ▸ Backup system required

**** Oil** - Refer to Decline, Refer and Oil Heating Systems Sections for Prohibited Tanks / Installation

***** Solid Fuel** - Refer to Decline, Refer and Solid Fuel Heating Systems Sections for acceptability

Unacceptable Forms of Primary Heat

Unacceptable Heat Sources		
System Type	Fuel Source	Additional Information & Conditions
Radiant Heating Panels	electricity	Unacceptable brands: Aztec Flexel Scotland Thermal-Flex Scotland Flexwatt Safe-T-Flex
Fixed space heaters	kerosene	
Any device not CSA, ULC, CGA, WH approved	**oil, natural gas, electricity, propane	

**** Oil** - Refer to Oil Heating Systems Section for Prohibited Tanks / Installation

Document and Refer all risks with **non-certified** appliances (even if **NOT** in use) to underwriter **and**:

- Ensure unit is coded accurately in Contact PL
- Remove, replace, recertify, or repair appliance
- Confirm the update and document the policy

Auxiliary Heat

Acceptable Forms of Auxiliary Heat

All Heating Systems in building/unit and in additional building(s) **MUST be:**

- Disclosed (i.e., accurately coded in Contact PL)
- An acceptable auxiliary heating appliance
- Canadian certified for residential use
- Professionally installed by qualified certified contractor in the installation of applicable heating unit
- Professionally installed in compliance with the manufacturer's instructions
 - o If this cannot be confirmed:
 - Verify that the installation was done according to manufacturer's specifications

Decline risks with heating systems that are in the '**Risks We Do Not Write**' section

Refer risks to underwriting when heating system(s) are in the '**Refer Prior to Binding**' section

Acceptable Forms of Auxiliary Heat		
System Type	Fuel Source	Additional Information & Conditions
▶ wood stove	*solid fuel, electricity, natural gas,	▶ certified appliance (ULC, CSA, WH)
▶ pellet stove		
▶ fireplace - insert - standard / masonry - free standing - zero clearance		
▶ portable space heaters	electricity	

***Solid Fuel Source:** Refer to Solid Fuel Section of manual for acceptability

**** Oil Fuel Source:** Refer to Oil Heat Section of manual for acceptability

****Note:** for all forms of auxiliary heat installed in a Manufactured / Mobile Home, the heat source must be designed and approved for use in a Manufactured / Mobile Home.

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Oil Heating Systems

Oil Heating

- Decline Risks with heating systems that are in the '**Risks We Do Not Write**' section
- Refer Risks with heating systems that are in the '**Refer Prior to Binding**' section

Documentation required (*on broker file*) for **ALL** the following General, Primary and Oil Tank Rules:

General Rules

Disclose ALL Heating Systems	• Confirm whether located in the building/unit or in an additional building(s), or located anywhere on premises
Oil Tank Questionnaire	• Confirmation that a completed Oil Tank Questionnaire is on broker file (<i>may be requested at UW discretion</i>)

In addition to the above general rules, follow specific [primary](#) and [oil tank](#) requirements below:

Primary Heating Requirements

Acceptable Primary Heating	• Must be acceptable primary heating appliance
-----------------------------------	--

Oil Tank Requirements

Tank Underwriting Rules	
• All tanks must have an approved ULC certification label • When located outside: ◦ Where there is risk of vehicular impact, metal posts anchored in concrete are required for protection ◦ Galvanized (Roth & Granby 2-in-1) tanks must have a tank cover. • Tank age is based on the manufacturer date, and if it cannot be determined, the building year must be used • All tanks must be removed from the premises once they have reached the end of their service life	
<u>Other</u>	• Confirm ULC certified and professionally installed • Is the material, gauge, location and age acceptable • Does it meet eligibility rules

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Type of Tank	Preferred	Age (years) (Outdoor)	Age (years) (Indoor)
10 Gauge (3.0 mm)	n/a	15	25
12 Gauge (2.5 mm)	n/a	15	25
14 Gauge (2.0 mm) double-walled or double-bottom tanks	n/a	15	25
Fiberglass	√	15	25
Granby (All Models)	√	15	25
Roth	√	15	25
Tank Tub	√	15	25
Vilco (ZCL) Fibreglass	√	15	25
Metal (unknown gauge)	n/a	15	20
Other	n/a	Refer	

Solid Fuel Heating Systems

Solid Fuel Heating

- Decline Risks with heating systems that are in the 'Risks We Do Not Write' section
- Refer Risks with heating systems that are in the 'Refer Prior to Binding' section

Documentation required (*on broker file*) for **ALL** the following **General, Primary and Auxiliary Rules**:

General Rules

Disclose ALL Heating Systems	• Confirm whether located in the building/unit or in an additional building(s), or located anywhere on premises
Professional Installation	• ALL solid fuel (<i>e.g., wood, pellet</i>) appliances must be: - o Installed in compliance with the manufacturer's specifications by a WETT certified professional - o If it cannot be confirmed that it was installed by a WETT certified professional, obtain an inspection from a WETT certified professional - o If an inspection cannot be obtained refer to Underwriter - o Photos must be kept on broker file and may be requested for review at underwriting discretion • ALL other solid fuel appliances must also be professionally installed • Units in additional buildings have additional requirements - refer to CSA B365 for more detail
Manufactured / Mobile Homes	• Wood or pellet heating appliances must be auxiliary heat and be made specifically for manufactured/mobile homes.
Chimney Cleaning	• All chimneys must be professionally swept annually when fuel source is solid fuel
Appliances Sharing Chimney	Two certified Appliances Can be Connected to the same Masonry Chimney <u>ONLY</u> when: • Both units are certified to be used in conjunction with each other • Solid fuel burning appliance is <u>below</u> connections for appliances burning other fuel types • Both appliances must be located on the same floor • All other Fuel combinations must have separate chimneys

In addition to the above general rules, follow specific **primary** and **auxiliary** requirements below:

Primary Solid Fuel Heating Requirements

Acceptable Primary Heating	• Must be acceptable primary heating appliance
Wood Furnace/Boiler	• For indoor/outdoor wood furnace/boiler, the following is required: - o Professional installation or inspected by WETT professional - o Must be CSA approved ▪ <i>verbal confirmation of certification label/plate on the device</i> - o Automatic backup heating system - o Photos of the unit are required - o Installation must be minimum of 50 ft from all combustible material - o Requires chimney cap / spark arrester Cannot be used in a condominium or rented dwelling

Auxiliary Solid Fuel Heating Requirements

Maximum Annual Solid Fuel Quantities for Auxiliary Heating per location (not per woodburning unit)

- Wood Maximum of **3 bush/full cords** of wood
o bush/full cord measures 4ft x 4ft x 8ft or 4ft x 2ft x 16ft = **Total 128 cubic ft**
- Pellet Maximum of **100 bags (40lbs each)**
- Anthracite (clean coal) Maximum of **45 bags (20kg each)** or **900kg (1984 lbs each)**

*The above rules also apply to primary heat in Seasonal Fire & Extended Coverage risks when heated by solid fuel

NOTES Required for Solid Fuel Heat (photos of woodstove must be obtained and kept on broker file)

Step 1: Confirm

- Installed by a WETT certified professional? What Year?
- OR was it inspected by a WETT certified professional? What Year?
- Have you received and reviewed photos of this installation?
- Amount of solid fuel consumed annually
- Is the chimney professionally inspected at least once annually?
- Date of last professional chimney inspection?

If cannot confirm that the installation was done by a WETT certified professional move to **Step 2**

Step 2: Confirm

- Obtain an inspection from a WETT certified professional
- Amount of solid fuel consumed

If WETT certified inspection has been obtained (on broker file), and the unit complies, then no further underwriting documentation is required.

If cannot obtain compliance certification (i.e., No WETT certified professional servicing area/remote location) **and** you choose to remain on risk move to **Step 3**

Step 3: Refer to the Underwriter to confirm **Additional Heating Requirements** are met

*The above rules also apply to primary heat in Seasonal Fire & Extended Coverage risks when heated by solid fuel

Glossary

Home Heating - Glossary of Terms

This glossary provides a description of the terms associated with the heating system and the various fuel sources. Refer to the following sections of the manual, for underwriting eligibility: (1) Decline rules, (2) Refer rules, (3) Primary Heat, (4) Auxiliary Heat, (5) Oil Heating Systems, and (6) Solid Fuel Heating Systems.

Anthracite	Anthracite is considered clean coal. In residential stoves, its combustion does not generate creosote and emits few volatile particles. The extremely high carbon content of anthracite also means that this fuel produces a lot of heat relative to its mass
Appliance	A term that applies to a device, and all its components, which converts fuel energy into a useful heat source. Certified Appliance – An appliance which has been tested by a certification body and typically has a plate or sticker (usually located on the back of the unit) listing requirements of installation.
Add-On	A solid fuel appliance designed to share the heat distribution system connected to an oil, gas, or electric appliance.
Automatic Backup Heating System	Any other heating appliance fueled by electricity, gas, oil, or propane, used to automatically supplement primary furnaces such as: wood furnace, geothermal, etc.
Auxiliary Heat	Any heating or appliance used to supplement the primary heat.
Baseboard Heater	An electric or gas-powered heating appliance located along the perimeter walls of a room or space.
Biomass	Biomass is plant material that can be turned into fuel (also known as biofuel when it is made from biological material) to supply heat and electricity. Bioenergy can be obtained from many forms of biofuels. <i>For example: Biomass feedstocks include dedicated energy crops, agricultural crop residues, forestry residues, algae, wood processing residues, municipal waste, and wet waste.</i>
Boiler	A centralized self-contained heating device where water is warmed and circulated through the location in a series of pipes that supplies hot water or steam for heating purposes. The boiler can be powered by electricity, wood, oil, or gas
Carbon Monoxide	Carbon monoxide is released when appliances burn fuel such as propane, wood or oil. The installation of a carbon monoxide detector in the presence of this type of heating is highly recommended.
Central Heating	A central heating system transfers heat-transfer fluids (e.g., hot water or glycol) through pipes and radiators, as well as hot air through a duct system that heats the entire home. It is typically fueled by oil, natural gas, electric, or propane.
Certification	Canadian Standards Association (CSA) – Certification related to the safety of consumer products. CSA certifies in over fifty different areas, including electrical and electronic appliances. Underwriters Laboratories of Canada (ULC) – ULC standards are designed to ensure the safety and reliability of various appliances, materials and building components. Warnock Hersey by Intertek (WH/ Intertek) – Safety standards for the performance and quality of combustion appliances, including fire risk. Omni-Test Laboratories (OTL) – Certification body that accredits combustion heating appliances such as stoves and certain types of fireplaces. Environmental Protection Agency (EPA) – U.S. certification agency for emissions and discharges of harmful pollutants. This certification is not for fire risk. EPA is the only foreign certification recognized in Canada

Certified Installer	A contractor with the necessary certification required to install and/or certify the specified appliance. Example: WETT certification for solid fuel appliance Back to top
Chimney	A vertical shaft with at least one flue line enclosed to conduct flue gasses to the outdoors. Masonry Chimney – Constructed with brick, stone, clay, concrete or masonry. Factory Built Chimney – Constructed entirely of factory-built parts and each piece is designed to be assembled with each other and can be assembled professionally off-site.
Chimney Cap	A metal or masonry cap placed on top of the exterior of the chimney, designed to prevent rain or snow entry into the flue. In some cases, this is also used to control the draft within the chimney
Chimney Liner	An inner sleeve that lines the chimney. It is made of high temperature-resistant clay or stainless steel.
Combination Furnace	Wood/Coal – Gas/Oil – This type of furnace allows continuous heat and burns either wood/coal and gas, or wood/coal and oil. It has separate combustion chambers that are connected beside each other. The burner starts by burning solid fuel (wood or coal). When the home is warm enough, the burner shuts off. If no wood or coal is added, the furnace will operate as a conventional gas or oil furnace until more solid fuel is added to the fire box. Oil/Electric – This is an oil furnace with factory installed electric heating elements. The electric elements supply most of the heat, and the burner only works when the temperature drops due to very cold weather. Wood/Electric – This is a wood furnace that has built-in heating elements, only activated when the wood furnace cannot meet the heating requirements of the home. It uses the ductwork system of the dwelling to move heat through the building.
Creosote	Creosote is the waste product of wood combustion (appears dusty, puffy, flaky, or oily like tar).
Damper	A movable plate or regulator valve that increases or decreases the flow of air or flue gas
Densified Wood Logs	Also called “ecological logs” that are composed of wood residues compressed in the form of logs. These are very dense and often contain dangerous additives
Electric Thermal Storage Heater	A specialized electric heater that stores heat during off-peak hours, and releases the heat as required.
Ethanol	Ethanol - This is an alcohol-based fuel that is intended for fireplaces which generates little heat and does not require a chimney. Ethanol Fireplace - A fireplace that specifically uses ethanol as a fuel source. Ethanol Fire Table – An ethanol appliance that is not affixed and can be placed on a pedestal or a table for decorative purposes.

Fireplace	Factory-Built Fireplace – A fireplace is an insulated box designed to be an integral part of the dwelling's wall. It can be coated with gypsum, stone, brick, steel, or other materials. A certified chimney must be installed in accordance with the manufacturer's guidelines. Fireplace Insert - A wood fireplace insert is a stove specifically built and certified to be installed in an existing masonry fireplace opening and converts it into an efficient heat source such as radiant heat or mechanical circulating fans. There are also gas & electric fireplace inserts. Free-Standing Fireplace – A manufactured unit usually found in the middle of a room, open on all sides, and is generally for aesthetic use only. Sometimes referred to as an "malm" fireplace. Masonry Fireplace – A built-in fireplace structure using masonry materials and does not typically have a fan that circulates hot air to help heat the home. It consists of a hearth, flue, and chimney as one unit. Masonry Heater – Is a device that looks like a masonry fireplace but is solely used for warming an interior space through radiant heating at a constant temperature for an extended period of time (<i>18 to 24 hours</i>). Zero Clearance Fireplace – A premanufactured metal firebox that is completely self-contained and insulated, which keeps the outside of the fireplace from getting too hot, protecting the materials surrounding the unit. This allows it to need zero distance from combustible materials, such as walls, wood, and paneling.
Floor Protection	Floor Pad - A non-combustible surface that is placed underneath the heating appliance and extends to its front, sides, and rear to prevent embers and radiant heat from igniting. Floor Protection - The extension of a hearth beyond the opening of a fireplace, or surface of non-combustible material. There are two types of floor protection: 1) Ember protection and 2) Heat radiation protection.
Flue Pipe	The component(s) of the venting system that connect(s) an appliance to a wall pass-through assembly or to a factory-built chimney component.
Forced Air Furnace	A type of a central heating system that delivers heated air from a central furnace to every room of the house through a series of ducts. It is typically fueled by gas, oil, propane, or electricity. It has three major components: • Heat exchanger • Burner • Blower These units can be the central heating system, integrated into a bi-energy system (<i>heating system that uses two sources of energy</i>), and can also be part of an approved combination furnace.
Geothermal Heating	This heating system is also called a "thermal ground source heat pump" that utilizes underground "earth heat" and is powered by electricity. There are three components: Back to top 1) Heat pump – In the winter, it extracts and transfers the heat stored from the ground into the dwelling. In the summer, it transfers the warm air from the dwelling into the ground. The air is then exchanged for cool air and sent into the house. 2) Underground loop – This closed, ground loop serves as the heat source and the heat sink. Note: an open loop means that the system is submerged in water. 3) Distribution system – This can be a central forced air system, a hot water system, or a hybrid system involving hydronic radiant heat. A system with air ducts can provide air-conditioning to every room. For dwellings equipped with a hydronic system, air ducts must be installed for central air-conditioning. The system requires extensive excavating or drilling to prepare the ground for the installation of high-density polyethylene pipes that can run either vertically or horizontally underground.

Gravity Furnace	Antique furnace that is used to burn coal or wood in a combustion chamber which heats the surrounding air. The air travels through the duct work by gravity and heats the rest of the house. Unlike a forced air furnace, this system contains no blower and must be fed manually. It is a giant stove. Many of these furnaces were converted over to oil or natural gas in the mid 1920's.
Heat Pumps	Heat Pump – Fueled by electricity, heat pumps are used for either the heating or cooling of your home by transferring heat between two reservoirs. In the warmer months, the heat pump acts like an air conditioner through ducts, moving heat from inside your home to the outside. During winter months, heat from outdoors is transferred to the interior of your home. The effectiveness of the heat pump is reduced in temperatures below freezing. Many homeowners use heat pumps as air conditioners in the summer while using another heat source in the winter. Mini Split Heat Pump – A smaller unit that is efficient and inexpensive compared to central heat pump systems. It is a ductless air-source meant to accompany an alternate heat source to ensure temperature stability in the room.
Masonry Heaters	A masonry heater (also called a masonry stove) is a device for warming an interior space through radiant heating, by capturing the heat from periodic burning of fuel (usually wood), and then radiating the heat at a constant temperature for an extended period.
Natural Gas	A mix of hydrocarbon gases that can be used to fuel a central heating furnace or a fireplace. This gas is distributed by pipeline and does not require tank installation.
Oil Tank	Indoor Tank – A tank and supply line located in the dwelling. Outdoor Tank – A tank and supply line, all, or part of which is located outside or in an additional building.
Outdoor Wood-Fired Boiler	A wood burning furnace located outside of the dwelling. The heat released by combustion is absorbed and transported by water into the dwelling by underground pipes. This water is then used to heat the house, by wall-mounted conducts or underfloor heating systems. A hot water tank stores the heat for later use.
Pellets	Small cylinders of compacted wood or biomass products and sold in bags to use as solid fuel for furnaces, stoves, or fireplace.
Pellet Heaters	These appliances can be stoves, fireplaces or furnaces and are categorized by their automatic fuel feed, thermostatic controls and forced mechanical ventilation.
Plenum	A metal sheet box mounted on the outlet or inlet of the furnace and is used to connect duct pipes to the heating distribution system within the dwelling.
Propane Gas	A gaseous hydrocarbon generally used for auxiliary heating systems and is always stored in cylinders. This gas is heavier than air and can accumulate in the event of a leak. When propane cylinders are used seasonally, they should be stored in a well-ventilated area protected from vehicular impact.
Protective Sheath/Sleeve	A protective membrane that wraps around the supply pipe (e.g., oil). It prevents leakage and corrosion and has been mandatory since 2007.
Radiant Heating	Electric Radiant Heating – A radiant heating system that runs on electricity in the form of heating panels, films, or cables. They are installed and embedded in the floor or ceiling. The full system includes a thermostat. Hydronic Radiant Heating –An electric, natural gas or oil-fired boiler produces heat, which is then transported by water or glycol circulated through closed-loop tubing into the flooring. This system can maintain different temperatures in different areas of the home.

Solar Energy Heating	Appliances which use the sun to heat an intervening medium that is then used to supply heat to a dwelling. Direct Energy – Direct solar energy can be converted to electrical energy through the technology of photovoltaic (PV) panels. These panels consist of solar cells that trap energy to produce electricity. An inverter converts the energy, which is then used for immediate electrical needs or stored. Active Energy – Active solar energy is used to heat water and/or air via solar collectors. Active solar energy panels convert sunlight into heat for water and space heating. Active solar energy systems are very efficient for heating hot water for swimming pools or typical use, as well as for warming liquid for radiant floor heating. Passive Energy – Passive solar energy is generally considered the easiest and most cost-effective way to provide heat in new buildings. Instead of mechanical equipment, building elements such as walls, windows, floors, and roofs control heat generated by solar radiation. A large mass is placed within the space to receive the most direct sunlight. The heat gains are then radiated and distributed by fans to regulate temperature.
Soot	Soft particles of black carbon found inside appliances, chimneys and flues that originate from oxygen-poor flames
Space Heater	Any appliance used to heat a room or space within a dwelling without the use of duct work. Space heaters can be fueled by electricity, gas, or oil. Only permanently installed space heaters are acceptable for primary heat.
Spark Arrester	Used to prevent sparks, embers, and other burning particles from being expelled from the house through the chimney.
Temporary Appliance	Any appliance that is not permanently installed and can be unplugged and moved any time.
Thimble	A device installed in the combustible walls or ceilings through which the flue pipe passes. It is meant to protect the walls from igniting from the direct heat of the flue pipe and is generally made from metal or fire resistive clay.
Wall and Floor Convectors	A heating unit that is installed in walls or between joists that circulates air in the area. There are no ductworks attached to these units
WETT Inspection	Wood Energy Technology Transfer Inc. (WETT Inc.) is a non-profit training and education association managed by a volunteer Board of Directors elected by holders of valid WETT certificates. Through its administrative designate, WETT Inc. functions as the national registrar of the WETT program. Through professional training and public education, WETT Inc. promotes the safe and effective use of wood-burning systems in Canada. Refer to www.wettinc.ca for more details
Wood (Full/Bush Cords)	Face Cord – The measurement of a face cord may vary from province to province Full/Bush Cord - A full cord measures 1.2m x 2,4m x 1.2m (4ft x 8 ft x 4ft.)
Woodstove	A self-supporting appliance that should be placed on a non-combustible surface and must be connected to a flue pipe and approved chimney

Electrical Systems General Information

A residential electrical system is comprised of wiring, control panels (breakers or fuses) and receptacles that deliver electricity to appliances. All electrical installations must meet the Canadian Electrical Code (CEC) safety standards.

100 amp or more with Breaker Service Panel and Copper Wiring is adequate for most homes and is acceptable.

Types of electrical systems

	INSTALLATION YEARS												
AMP	1800's	1900	1910	1920	1930	1940	1950	1960	1970	1980	1990	2000	2010+
30													
60													
100													
200													
Wiring Type													
Knob & Tube													
Aluminum													
Copper													

These dates are approximate only; the specific installation years may vary region to region depending on building codes and local building practices

Unacceptable Types of Electrical Systems

- **Knob and tube live wiring (full or partial)**
 - Concerns: No grounding wire or protection, susceptible to wear and stripping due to age, prone to arcing.
- **Aluminum live wiring (full or partial) without an electrical inspection**
 - Concerns: not as resilient as copper wiring, has a higher rate of thermal expansion, which may cause loose terminations and connections, resulting in possible arcing, melting and fire. Prone to overheating at connections between the wire and devices (switches and outlets) or at splices.
- **60 Amp Breaker Service**
 - Concerns: not enough power supply for homes with modern electric appliance as it would cause overloads.
- **Fuse panels**
 - Concerns: may contain exposed electrical connections. Fuses may not be promptly replaced once blown or contain fuses with a voltage that is too high, which will result in an overheating.
- **C.E.B. (Models: MB 40-10, MB 40-10A, MB 40-03, MB 400A, NH 70, A-60-36), Amalgamated Brand (100 Amp) panels**
 - Concerns: no longer CSA approved; were used between 1950 and 1980.

Special consideration for existing customers who own dwellings with unacceptable electrical systems

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Unacceptable electrical systems may be accommodated for the existing customers.

- Adding a new risk:
 - We will decline if there is no intent to upgrade electrical system.
 - We will allow 60 days to upgrade to the acceptable wiring type and panel.
 - Customer must provide confirmation of installation, verbal is acceptable.
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of upgrade has not been received.
- Existing risks when an unacceptable electrical system is newly discovered:
 - We will allow 6 months or until renewal (whichever is longer) to upgrade to the acceptable wiring type and panel.
 - Customer must provide confirmation of installation, verbal is acceptable.
 - We reserve the right to cancel, terminate or lapse any risk if the confirmation of upgrade has not been received.
 - Applicable for newly discovered Aluminum wiring only:
 - If not upgraded, an inspection must be provided and all recommendations from the electrician completed.
- Existing risks with known Aluminum wiring: no immediate action is required if no new losses or no deterioration.

Aluminum Wiring (Full or Partial) with Electrical Inspection

The customer is responsible for arranging and paying for the electrical inspection.

Inspection must:

- Be completed within last 12 months.
- Be completed or signed off by a certified Master Electrician.
- Verify if the wiring links with the distribution panel are acceptable.
- Identify any abnormal curvature of the wiring in the visible locations (Electrical code requires bends in the wire to be of a certain radius; aluminum fatigues and break down more readily when subjected to bending than copper).
- Contain reference that sockets or circuit switches are compatible with materials used (all switches and outlets must be aluminum wire rated).

In addition, for partial aluminum wiring, inspection must:

- Verify the joints between the aluminum and copper are properly connected or pig-tailed (a short piece of copper wire is attached to the aluminum wire with a specially designed metal sleeve and powered crimping tool or with a twist-on connector).

Electrical Updates

Electrical systems should be checked and required remedial action taken for dimming lights, tripping circuit breakers, over-reliance on extension cords, burning smell, hot receptacles, loose plugs or overloaded outlets.

None or unknown	Use the original year of construction
Partial	Indicate specific percentage if less than 100% and year that partial wiring circuit breaker and receptacles were replaced.
Full	Add year that all of wiring circuit breaker and receptacles were fully replaced
Items not considered as an electrical update	• Replacement of receptacles, switches, light bulbs, or fixtures • Maintenance of electrical system

Roof

Roofing material acceptability is based on the type of material and the age of the material for the Dwelling Building and/or Additional Building(s)

Main Risks

- Water infiltration through the roof due to hail, ice, rain, snow, wind, and falling objects
- Roofing material has reached the end-of-life-expectancy
- There is unrepaired damage to the roofing material

Age acceptability of roofing materials

Roofing Material	Life Expectancy (Years)
Asphalt Shingles	20
Class 4 Rated Impact Resistant Asphalt Composition	30
Clay, Concrete and Slate Tiles	50
Metal, Aluminum, Copper, Steel, Zinc	50
Built Up/Tar and Gravel	20
Membrane	20
Wood Shakes/Shingles	20
All other materials not listed above	20

Unacceptable Risks

- Roofing material exceeds life expectancy with no intent to replace
- Roofing material with existing damage due to a claim with a cash settlement and no plans to repair or replace
- When there is pre-existing damage, and no contractor has been secured to replace or repair
- Roofing material is asphalt roll

*See binding authority for more information

Roof Updates

None or Unknown	• Use the original year built of the dwelling
Full	• Amend the year of the roof installation date only when 100% of the roof has been replaced. This includes: ◦ Installation of a new roof covering (with/without replacement, repair of roof decking, sheathing or rafters)
Partial	• Do not amend the roof installation date when less than 100% of the roof has been replaced
Items not considered as a roof update	• Maintenance of existing roof: cleaning, removing mould, moss, or rot • Disconnection of downspouts • Replacement of only certain shingles, sections or eavestrough

Enhanced Water Damage Package

For Homeowner, Secondary Homeowner & Seasonal Broad Homeowner risks

This coverage is optional. The application must state that the Enhanced Water Damage Package is required in order for coverage to be provided. Depending on eligibility and coverages selected, this package will provide coverage for loss or damage caused by one of the following:

- **Sewer Back Up and Water & Sewer Lines** (only available when the risk is in an ineligible overland water zone). There is no option to remove either component of the package nor are they available separately.
- **Sewer Back Up, Overland Water and Water & Sewer Lines** (available where the risk is in an eligible overland water zone). There is no option to remove any components of the package, nor can any component be purchased separately.
- **Sewer Back Up, Overland Water, Ground Water and Water & Sewer Lines** (available where the risk is in an eligible overland water zone and the optional Ground Water coverage is also purchased). There is no option to remove any components of the package or purchase any separately, except Ground Water, which is an optional component of the package.

If added, the coverage limit(s), deductible(s) and price(s) will appear on the Declaration Page.

Coverage Limit and Deductible Options

The following deductible and coverage options are available on Homeowner & Seasonal Broad Homeowner risks. This allows customers a choice of deductibles and coverage limits on the Enhanced Water Damage Package.

Deductible Options*	Homeowner Coverage Options	Seasonal Broad Coverage Options
\$200	\$5,000	\$5,000
\$500	\$10,000	\$10,000
\$1,000	\$15,000	\$15,000
\$1,500	\$20,000	\$20,000
\$2,000	\$25,000	\$25,000
\$2,500	\$30,000	
\$5,000	\$35,000	
\$7,500	\$40,000	
	\$45,000	
	\$50,000	

***Note:** The peril deductible cannot be less than the risk deductible.

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Sewer Back Up

Eligibility

- ▶ No losses in the past 5 years
- ▶ If the insured has had 1 Sewer Back Up or Overland Water loss in the past 5 years – refer before binding
- ▶ Coverage is not available if there has been more than 1 Sewer Back Up or Overland Water loss at the same location in the past 5 years
- ▶ A Backwater Valve professionally installed on the main line of the dwelling is required if the insured has had a previous loss in the past 5 years or if they are requesting a limit higher than \$15,000
- ▶ Maximum Coverage available on Homeowner & Secondary Homeowner risks is **\$50,000**
- ▶ Maximum Coverage available on Seasonal Broad Homeowner risks is **\$25,000**

Rates

Rates are based on the Sewer Back Up territory and the amount of coverage purchased. Coverage can only be purchased in increments of \$5,000.

Territories

	Territory 10	Territory 11	Territory 12	Territory 13
Winnipeg FSA's	R3V	R2K, R2R, R2W, R2Y, R3A, R3B, R3C, R3G, R3H, R3L, R3M, R3N	R2C, R2E, R2G, R2H, R2J, R2L, R2M, R2N, R2P, R2V, R2X, R3E, R3J, R3K, R3P, R3R, R3S, R3T, R3W, R3X, R3Y, R4A	N/A
Rural FSA's	R1A	R0A, R0C, R0E, R0G, R1C, R5H	R0B, R1N, R5A, R5G, R7A, R7B, R7C	Remainder of Manitoba

Coverage is subject to underwriter approval.

Sewer Back Up – ACV Personal Prop. (SBAC)

This endorsement allows customers another means of reducing their premium for Sewer Back Up coverage by amending the basis of claim settlement to Actual Cash Value (ACV) on Personal Property (Contents). When added, it will be used as a rating variable to reduce the Sewer Back Up portion of the premium.

NOTE: This option is not available if Lifestyle Advantage™ or my Achiever Plus is present on the risk.

Overland Water

If the Enhanced Water Damage Package is purchased, and the risk is located in an eligible Overland Water Zone, Overland Water coverage is automatically included in the package, along with Sewer Back Up and Sewer and Water Lines coverage. It is not available to be purchased separately, nor can it be removed from the package while the risk remains in an eligible zone.

The Ground Water component is not automatically included as it is an optional coverage that may be purchased only if Overland Water coverage is present on a risk.

Eligibility for Overland Water will be determined by the location of a risk, and the Overland Water Zone it resides in.

Overland Water Zones 01 through 07 (see chart below) will be determined by either geocoding (specific longitude, latitude and elevation of a risk) or by postal code when a geocode is not available.

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Overland Water Zones		Default Coverage Limit
01	Low	Equal to Sewer Back Up Coverage Limit
02	Medium	\$5,000 or \$10,000, depending on Sewer Back Up Limit (higher limits may be available for purchase)
03		
04		
05, 06, 07	High	Not Available

1. **Zone 1 is Low Risk.** The coverage default will be equal to the Sewer Back Up coverage limit, which could be from \$5,000 to \$50,000.
2. **Zones 02, 03 and 04 are Medium Risk.** The coverage in these zones will default to either \$5,000 or \$10,000, but higher limits may be available for purchase.
3. **Zones 05, 06 and 07 are High Risk.** Risks in these zones will **not** qualify for Overland Water coverage, which means Ground Water coverage will not be available for purchase either.

NOTE: The maximum amount available on a Seasonal Broad Homeowner risk is \$25,000.

Water and Sewer Lines Coverage

This coverage is only available as part of the Enhanced Water Damage Package. It cannot be purchased separately or be removed from the package.

Coverage Limit is \$10,000 and no other options are available.

The Sewer and Water Lines Deductible will be equal to the Water Damage Peril Deductible (clean water). If a different deductible is required, the Water Damage Deductible must also be amended.

Ground Water Coverage

This is an optional coverage available for Homeowner and Seasonal Broad Homeowner risk types located in an eligible Overland Water Zone (see chart above).

In order to purchase this coverage, the customer must carry the Enhanced Water Damage Package, including the Overland Water component.

If purchased, the coverage limit and deductible will always be equal to the coverage limit and deductible of the Overland Water portion of the Enhanced Water Damage Package.

Ground Water Coverage is not available to any of the other risk types following in this section.

Note:

All events for which these coverages apply (Sewer Back Up, Overland Water and Ground Water) which occur within 168 consecutive hours will be considered as one occurrence. This means that one deductible and one coverage limit will apply.

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Mitigation Measures

If coded on the policy, these will be used as rating variables and where noted below, will reduce the Enhanced Water Damage Package premium.

Description	Acceptable Mitigation Measure* Y/N	Halcion Code	Discount
Alarmed Sump Pump with a Back-up System and Backwater Valve	Y	AB	40%
Alarmed Sump Pump with Backwater Valve but without Back-up System	Y	AV	30%
Alarmed Sump Pump with Back-up System	N	AP	20%
Alarmed Sump Pump without Back-up System	N	AS	10%
Sump Pump with a Back-up System and Backwater Valve	Y	BB	30%
Sump Pump and Backwater Valve	Y	BS	20%
Sump Pump with Back-up System	N	SB	10%
Backwater Valve	Y	BV	20%
Sump Pump	N	SP	0%
None	N	NO	0%
Other	N	OT	0%
Unknown	N	UN	0%

*As part of the automation process, acceptable mitigation measures coded on a risk may allow for higher coverage limits, subject to underwriting.

Notes:

- The backwater valve must be professionally installed on the main sewer line
- Acceptable Back-up Systems for the mitigation measures shown above are:
 - ✓ Battery Back-up
 - ✓ Generator Back-up*
 - ✓ Water Pressure Back-up*

Sewer Back Up Mitigation Coverage

When a customer chooses to install a loss mitigation device at the time of a Sewer Back Up loss, and we contribute up to \$1,000 toward the installation of it, only the following devices will be considered acceptable:

1. A normally open backwater valve installed on the main line of the dwelling (gate or balloon style).
2. A sump pump with a back-up power system (battery or generator).

PERSONAL INSURANCE PRODUCT MANUAL

Rented Dwellings

Note for Rented Mobile homes written on Contact PL, please refer to the Mobile Homes section below.

This coverage is optional and is subject to underwriter approval. The application must state that the Enhanced Water Damage Package is required in order for coverage to be provided. Depending on eligibility, this package will provide coverage (to the limits selected or available) for loss or damage caused by one of the following:

Sewer Back Up and Water & Sewer Lines

- ▶ Only available when the risk is in an ineligible overland water zone.
- ▶ There is no option to remove either component of the package nor are they available separately.

Sewer Back Up, Overland Water and Water & Sewer Lines

- ▶ Available where the risk is in an eligible overland water zone.
- ▶ There is no option to remove any components of the package, nor can any component be purchased separately.

Premium

- ▶ If added, the price for the package will appear on the Declaration Page.

Deductible

- ▶ The deductible will be the same as the policy deductible

Coverage Limits

Sewer Back Up Limit	Overland Water Limit	Water & Sewer Lines Limit
\$5,000 to \$25,000	Same as SBU Limit	\$10,000

Sewer Back Up**Eligibility**

- ▶ No losses in the past 5 years
- ▶ If the insured has had 1 sewer back up loss in the past 5 years – refer before binding
- ▶ Coverage is not available if there has been more than 1 sewer back up loss at the same location in the past 5 years
- ▶ A Backwater Valve professionally installed on the main line of the dwelling is required if the insured has had a previous loss in the past 5 years or if they are requesting a limit higher than \$5,000
- ▶ Maximum Coverage available is **\$25,000**

PERSONAL INSURANCE PRODUCT MANUAL**Overland Water**

If the Enhanced Water Damage Package is purchased, and the risk is located in an eligible Overland Water Zone, Overland Water coverage is automatically included in the package, along with Sewer Back Up and Water & Sewer Lines coverage. It is not available to be purchased separately, nor can it be removed from the package while the risk remains in an eligible zone.

- ▶ Eligibility for Overland Water will be determined by the location of a risk, and the Overland Water Zone it resides in
- ▶ Overland Water Zones 01 through 07 (see chart in Homeowner section) will be determined by either geocoding (specific longitude, latitude and elevation of a risk) or by postal code when a geocode is not available.
- ▶ Coverage Limit is the same as the Sewer Back Up Limit
- ▶ The deductible will be the same as the policy deductible

Water and Sewer Lines Coverage

This coverage is only available as part of the Enhanced Water Damage Package. It cannot be purchased separately or be removed from the package.

- ▶ Coverage Limit is \$10,000 and no other options are available
- ▶ The deductible will be the same as the policy deductible

Sewer Back Up Mitigation Coverage

When a customer chooses to install a loss mitigation device at the time of a Sewer Back Up loss, and we contribute up to \$1,000 toward the installation of it, only the following devices will be considered acceptable:

1. A normally open backwater valve installed on the main line of the dwelling (gate or balloon style).
2. A sump pump with a back-up power system (battery or generator).

PERSONAL INSURANCE PRODUCT MANUAL

Tenant, Condominium, Seasonal Condo & Rented Condo

This coverage is optional and is subject to underwriter approval. The application must state that the Enhanced Water Damage Package is required in order for coverage to be provided. Depending on eligibility, this package will provide coverage (to the limits selected or available) for loss or damage caused by one of the following:

Sewer Back Up

- ▶ Only available when the risk is in an **ineligible** overland water zone.

Sewer Back Up and Overland Water

- ▶ Available where the risk is in an eligible overland water zone. There is no option to remove either component of the package, nor can either component be purchased separately.

Premium

- ▶ If added, the price for the package will appear on the Declaration Page.

Deductible

- ▶ The deductible will be the same as the policy deductible

Coverage Limits

Sewer Back Up Limit	Overland Water Limit	Water & Sewer Lines Limit
\$5,000 to \$25,000	Same as SBU Limit	Not Available

Sewer Back Up**Eligibility**

- ▶ No losses in the past 5 years
- ▶ If the insured has had 1 sewer back up loss in the past 5 years – refer before binding
- ▶ Coverage is not available if there has been more than 1 sewer back up loss at the same location in the past 5 years
- ▶ A Backwater Valve professionally installed on the main line of the dwelling is required if the insured has had a previous loss in the past 5 years or if they are requesting a limit higher than \$5,000
- ▶ Maximum Coverage available is **\$25,000**

Overland Water

If the Enhanced Water Damage Package is purchased, and the risk is located in an eligible Overland Water Zone, Overland Water coverage is automatically included in the package, along with Sewer Back Up coverage. It is not available to be purchased separately, nor can it be removed from the package while the risk remains in an eligible zone.

- ▶ Eligibility for Overland Water will be determined by the location of a risk, and the Overland Water Zone it resides in.
- ▶ Overland Water Zones 01 through 07 (see chart in Homeowner section) will be determined by either geocoding (specific longitude, latitude and elevation of a risk) or by postal code when a geocode is not available.
- ▶ Coverage Limit is the same as the Sewer Back Up Limit **except** for Condominium Protection, which is subject to a limit of \$250,000.

PERSONAL INSURANCE PRODUCT MANUAL

Mobile Home

Note the following coverage also applies to Rented Mobile homes written on Contact PL.

This coverage is optional and is subject to underwriter approval. The application must state that the Enhanced Water Damage Package is required in order for coverage to be provided. Depending on eligibility, this package will provide coverage (to the limits selected or available) for loss or damage caused by one of the following:

Sewer Back Up

- ▶ Only available when the risk is in an **ineligible** overland water zone.

Sewer Back Up and Overland Water

- ▶ Available where the risk is in an eligible overland water zone.
- ▶ There is no option to remove either component of the package, nor can either component be purchased separately.

Premium

- ▶ If added, the price for the package will appear on the Declaration Page.

Deductible

- ▶ The deductible will be the same as the policy deductible

Coverage Limits

Sewer Back Up Limit	Overland Water Limit	Water & Sewer Lines Limit
\$5,000 to \$10,000	Same as Sewer Back Up Limit	Not Available

Sewer Back Up**Eligibility**

- ▶ No losses in the past 5 years
- ▶ If the insured has had 1 sewer back up loss in the past 5 years – refer before binding
- ▶ Coverage is not available if there has been more than 1 sewer back up loss at the same location in the past 5 years
- ▶ A Backwater Valve professionally installed on the main line of the dwelling is required if the insured has had a previous loss in the past 5 years or if they are requesting a limit higher than \$5,000
- ▶ Maximum Coverage available is **\$10,000**.

Overland Water

If the Enhanced Water Damage Package is purchased, and the risk is located in an eligible Overland Water Zone, Overland Water coverage is automatically included in the package, along with Sewer Back Up coverage. It is not available to be purchased separately, nor can it be removed from the package while the risk remains in an eligible zone.

- ▶ Eligibility for Overland Water will be determined by the location of a risk, and the Overland Water Zone it resides in.
- ▶ Overland Water Zones 01 through 07 (see chart in Homeowner section) will be determined by either geocoding (specific longitude, latitude and elevation of a risk) or by postal code when a geocode is not available.
- ▶ Coverage Limit is the same as the Sewer Back Up Limit (either \$5,000 or \$10,000).

PERSONAL INSURANCE PRODUCT MANUAL**Sewer Back Up Mitigation Coverage**

When a customer chooses to install a loss mitigation device at the time of a Sewer Back Up loss, and we contribute up to \$1,000 toward the installation of it, only the following devices will be considered acceptable:

1. A normally open backwater valve installed on the main line of the dwelling (gate or balloon style).
2. A sump pump with a back-up power system (battery or generator).

***** Special Notes for Rented Dwelling, Condominium, Seasonal Condo, Rented Condo, Tenant and Mobile Home Risks *****

An electronic means of quoting is required.

All events for which these coverages apply (Sewer Back Up and Overland Water) which occur within 168 consecutive hours will be considered as one occurrence. This means that one deductible and one coverage limit will apply.

Groundwater coverage is not available for any of these risk types.

Sewer Back Up coverage is not available on Seasonal Fire and EC risks.

PERSONAL INSURANCE PRODUCT MANUAL

Claims Advantage™

This endorsement provides the following benefits:

1. Claims Free Protection after the first qualifying loss
2. Waiver of the deductible up to \$1,000 for the first qualifying* loss.
*The following types of loss are excluded from the waiver of deductible:
 - ▶ Water Damage
 - ▶ Any component(s) of the Enhanced Water Damage Package (sewer back up, overland water, ground water, water & sewer lines)
 - ▶ Earthquake

*Once the Waiver of the Deductible has been used it cannot be used for any further losses.

Eligibility

- ▶ The insured is 49 years of age or less
- ▶ Continuously insured for the past 3 years
- ▶ Claims free for 3 consecutive years
- ▶ Principal and Secondary location only
- ▶ Available on the following risk types:
 - ✓ Homeowners Broad or Comprehensive
 - ✓ Condominium Unit Owners Comprehensive
 - ✓ Tenants Comprehensive (with minimum contents limit of \$25,000)

Notes

- ▶ In the event of a second loss in three years, the insured loses the Claims Advantage™ endorsement and the claims free protection, if the risk is retained
- ▶ If the deductible waiver was not applied to the first loss, it may be waived on the second loss (subject to the above exceptions).
- ▶ Losses occurring to non-primary locations, floaters, and/or scheduled articles will not be counted against the Claims Advantage™ endorsement and should have no impact on this coverage.
- ▶ Claims Advantage™ will automatically convert to Lifestyle Advantage™ when the insured turns 50 years old at renewal, providing the risk still qualifies (manual intervention is not required).

Premium

Risk Type	Rate
Homeowners - Comprehensive & Broad	\$50
Condominiums & Tenants - Comprehensive	\$30

PERSONAL INSURANCE PRODUCT MANUAL

Lifestyle Advantage™

This endorsement provides the following benefits:

1. Claims free protection after the first qualifying loss
2. Waiver of the deductible up to \$1,000 for the first qualifying* loss.
 *The following types of loss are *excluded* from the waiver of deductible:
 - ▶ Water Damage
 - ▶ Any component(s) of the Enhanced Water Damage Package (sewer back up, overland water, ground water, water & sewer lines)
 - ▶ Earthquake
 *Once the Waiver of the Deductible has been used it can not be used for any further losses.
3. Includes coverage for any family members, who are dependent on the named insured and reside in a Resident Health Care Facility (refer to the Resident Health Care Facility coverage endorsement).
4. Replacement Cost Cash Settlement options are available for:
 - ▶ Dwelling Building and/or Additional Buildings in the event of a total loss up to the Dwelling Building and/or Detached Private Structures limits shown on the coverage summary page; and
 - ▶ Personal Property in the event of any loss up to the Personal Property limits shown on the coverage summary

ELIGIBILITY:

- ▶ The insured is 50 years of age or more
- ▶ Continuously insured for the past 3 years
- ▶ Claims free for 3 consecutive years.
- ▶ Principal and Secondary location only
- ▶ Available on the following risk types:
 - ✓ Homeowners Broad or Comprehensive
 - ✓ Condominium Unit Owners Comprehensive
 - ✓ Tenants Comprehensive (with minimum contents limit of \$25,000)

NOTES:

- ▶ In the event of a second loss in three years, the insured loses the Lifestyle Advantage™ endorsement and the claims free protection, if the risk is retained.
- ▶ If the deductible waiver was not applied to the first loss, it may be waived on the second loss (subject to the above exceptions).
- ▶ Losses occurring to non-primary locations, floaters, and/or scheduled articles will not be counted against the Lifestyle Advantage™ endorsement and should have no impact on this coverage
- ▶ Lifestyle Advantage™ will be automatically converted from Claims Advantage™ when the insured turns 50 years old at renewal, providing the risk still qualifies (manual intervention is not required).
- ▶ Replacement Cost Cash settlement options cannot be used with the Guaranteed Replacement Cost, Single Limit or Sewer Back Up – ACV Contents Option

Premium

Risk Type	Rate
Homeowners - Comprehensive & Broad	\$50
Condominiums & Tenants - Comprehensive	\$30

my Identity™

Product Features

1. Legal Information Service
2. Identity Theft Coverage
3. Cyber Protection
4. Consumer Disputes

The services provided apply to the named insured, and while living in the same household:

- their spouse
- the relatives of either
- any person under the age of 21 in their care
- students temporarily living away from home while attending school, college, or university

1. Legal Information Service

- 24/7 Assistance.
- Referrals to a local lawyer at preferred rates.
- Over the phone legal information on a wide variety of legal issues – from experienced lawyers at no additional charge

√ Landlord & Tenant	√ Identity Theft
√ Wills & Estates	√ Family Law
√ Civil Litigation	√ Taxation
√ Employment	√ Immigration
√ Real Estate/Property	√ Consumer Agreements
√ Criminal Law	√ Cyber Events

2. Identity Theft Coverage

- \$25,000 per occurrence
- No deductible
- Not considered a claim on the property policy – will not affect Claims Free status
- Advice and tips on preventing identity theft
- Assistance and guidance if a victim of identity theft
- Reimbursement of expenses associated with repairing customer's identities

√ Legal Representation	√ Notarizing Documents
√ Lost Wages up to \$5000 per occurrence	√ Loan Re-application Fees
√ Expenses for Transportation	√ Expenses for Phone, Courier, Postage
√ Up to 4 Credit Reports & 12 Months of Credit Monitoring if a victim of Identity Theft	√ Costs for Replacement of Government ID, if stolen

3. Cyber Protection

- Provides advice and tips on preventing cyber crime
- Assistance and guidance for victims of a cyber attack or cyber extortion
- Reimbursement of the following expenses up to \$25,000 per occurrence, if a direct result of a cyber attack or cyber extortion:
 1. Repair or replacement of personal computer hardware and software, mobile computing device or home connected device;
 2. Restoration of data;
 3. Telephone and postal/courier expenses.

PERSONAL INSURANCE PRODUCT MANUAL

4. Consumer Disputes

- ▶ Provides legal assistance and guidance if involved in a consumer dispute
- ▶ Legal fees for small claims court lawsuits reimbursed up to \$5000 per occurrence
- ▶ Reimbursement of the following expenses up to \$25,000 per occurrence:

√	Costs to Notarize Affidavits or similar documents
√	Expert Court & Police Report Fees
√	Legal Fees & Expenses to pursue or defend a lawsuit (up to \$250 per hour)*
√	Telephone, Postal/Courier Expenses

Eligibility Criteria

- ▶ Available on principal and secondary residence for Homeowners, Tenants, Condominium or Mobile Homeowners policies

Premium

- ▶ \$50

my Extras™

Coverage Summary

This endorsement provides the following coverage if purchased. Please refer to the wording for the details.

Benefits	Increased or Additional Coverage
Increased Special Limits:	
Bicycle <i>Note: To extend coverage to e-bikes, contact your underwriter</i>	\$10,000
Business property – on premises	\$10,000
Business property – off premises	\$5,000
Coin or banknote collections	\$50,000
Collectible cards	\$50,000
Jewellery, watches, gems, furs	\$50,000
Securities	\$10,000
Stamp collections	\$50,000
Utility trailers	\$10,000
Watercraft and equipment (excludes personal watercraft such as Jet Skis)	\$10,000
Contents normally kept at an owned or rented location	\$10,000
Data recovery from personal computer due to an insured loss	\$25,000
Evidence of debt or title	\$7,500
Financial activities	\$25,000 annually
Funeral monuments – All Risk	\$10,000
Golf, ski, and snowboard equipment *	
Rental cost if stolen, damaged, lost or delayed during travel	Up to 14 days (no deductible)
Hole-in-one celebration	\$500 (no deductible)
Golf carts and other motorized golf equipment permanently kept at a golf course	\$5,000
Landscaping	Additional \$10,000 coverage
Tree, plant, and shrub	\$2,500
Landscaping rocks, ponds, and patios	Included
Professional garden design fees	\$10,000
Loss of income	\$250 per day for maximum of 10 days (no deductible)
Personal and premises liability	Additional \$1,000,000
Substitute residence	30 days before and after the registration of title

* Claims made under **Golf, ski, and snowboard equipment** coverage will not impact the claims free status unless the claim is made in conjunction with a loss to the property itself. For example, if the customer decides to replace the stolen golf clubs and makes a claim under their Homeowners or Condominium policy, the claim will then be considered chargeable.

PERSONAL INSURANCE PRODUCT MANUAL

Eligibility Criteria

my Extras is available to customers with the following products:

- ✓ Homeowners (Broad or Comprehensive) with minimum building value of \$250,000, or
- ✓ Condominium with minimum contents limit of \$100,000.

Eligibility Conditions:

- ✓ The customers must also have continuous insurance and be claims free for the past 3 years.
- ✓ No more than 1 claim in the past 3 years (renewal)

Premium

The premium will vary based on the building value (Homeowners) or the contents limit (Condominium). Please use Contact PL or other quoting tools such as Applied, PowerQuote, or Intelli-Quote to obtain the premium.

Note: customers who have also purchased Lifestyle Advantage™ will qualify for a discount on the *my Extras* premium.

Resident Health Care Facility Coverage

Resident Health Care Facility Coverage – RHC

This endorsement provides coverage for Personal Property owned by family members who are dependent on the insured for support and reside in a Resident Health Care Facility.

Liability coverage is also extended to the family member(s) by amending the definition of 'insured' in the policy wording to include family members residing in a Resident Health Care Facility.

A family member is defined as your parent, son, daughter, brother, sister or spouse.

Resident Health Care Facility means an institution that provides health care services to persons who live on the facility's premises. However, it does not include a hospital, rooming or boarding home, alcoholism or drug addiction rehabilitation facility, orphanage, reformatory or correctional institution or halfway house.

► **Premium: \$10**

Note: This endorsement is not available on any risk where the Lifestyle Advantage™ endorsement or Achiever already exists.

Bare Land Condominium Endorsement

This is a form of condominium co-ownership whereby an individual purchases a share in the land owned by the Condominium Corporation, as opposed to a share in the property of the Corporation.

From an insurance perspective, the key difference between this type of co-ownership and other condominiums is that the individual is responsible for arranging coverage for the dwelling.

A Homeowners policy is therefore the appropriate form of coverage. However, because the Corporation (or Association) has the right to levy special assessments against the individual owners for losses to, or arising from, the collectively owned property, an endorsement is available to provide coverage for this exposure.

The Bare Land Condominium Loss Assessment endorsement provides physical damage and liability assessment coverage up to \$25,000 for each with a sub-limit of \$2,500 to cover that part of an assessment made necessary by an earthquake deductible in the insurance policy of the Condominium Corporation.

Premium

- \$25

Additional By-Laws Endorsement

Additional By-Laws Coverage

In the event of an insured loss this endorsement covers the additional cost of changes, as stipulated in any bylaw. Please see the eligible risks listed in the table below.

Please note that a limit of \$30,000 is already included on Homeowner, Rented Dwelling & Seasonal Broad Homeowner risks.

Coverage	Halcion Code	Premium	Eligible Risks
\$30,000 Limit	9630	\$25	▪ Seasonal Fire & EC
\$75,000 Limit	9675	\$50	▪ Homeowners ▪ Seasonal Broad Home ▪ Comprehensive Rented ▪ Rented Fire & EC

Residence Glass Endorsement

*** Effective June 24, 2025, new business and July 24, 2025, renewals the Residence Glass endorsement is being discontinued for new business and newly added risks. Existing risks will be grandfathered.**

Homeowners and Condominium policies provide Glass breakage with the purchased deductible in the basic coverage. To reduce the glass deductible, use the chart below:

Policy Deductible	Reduce Glass Deductible to \$100	Halcion Code
\$200	\$8	04N
\$500	\$10	04L
\$1,000	\$25	04Q

Available to owner occupied, year round occupancies only.

Guaranteed Replacement Cost

Guaranteed Replacement Cost - 44

This endorsement provides Guaranteed Building Replacement, regardless of the policy limit.

- Not available on Log Home or Panabode construction
- A rebuilding evaluator acceptable to Intact Insurance Company is required for proof of insurance to 100% of value in order to be eligible for this endorsement

Premium

- Included in the base premium of the Broad and Comprehensive Homeowners wordings
- Included in the base premium of the Seasonal Homeowners Broad form, if shown on the Coverage Summary page

NOTE:

- Guaranteed Replacement Cost coverage cannot be used in conjunction with:
 - The optional cash settlement option included with Lifestyle Advantage™
 - Overland Water Coverage, unless the risk carries policy limits

Single Limit

Single Limit - 78

The single limit of insurance is the sum of the limits shown on the Coverage Summary page for Dwelling Building, Detached Private Structures, Personal Property, and Additional Living Expense.

- Log Home and Panabode construction are not eligible for this endorsement
- Not available if a Course of Construction endorsement has been applied
- Special provisions apply if Guaranteed Replacement Cost Endorsement is included in the policy
- Dwelling must be insured to 100% of the Replacement Cost as determined by a rebuilding evaluator acceptable to Intact Insurance Company
- Insured must notify us in the event of renovations or additions which increase the Replacement Cost of the dwelling by 10% or more

Premium

- Comprehensive Homeowner – Included
- Broad Homeowner – Included

NOTE:

- The Single Limit coverage option cannot be used in conjunction with:
 - The optional cash settlement options included with Lifestyle Advantage™
 - Overland Water Coverage, unless the risk carries policy limits

Single Amount of Insurance and Guaranteed Replacement Cost Exclusion

Single Amount of Insurance and Guaranteed Replacement Cost Exclusion (NGRC)

Guaranteed Replacement Cost Exclusion (GRCE)

When the exterior construction of the home is log or log siding, the risk is ineligible for Single Amount of Insurance and Guaranteed Replacement Cost coverage, and therefore one of the following endorsements must be applied:

- ▶ For Homeowner Broad and Comprehensive Forms (principal or secondary), add the Single Amount of Insurance and Guaranteed Replacement Cost Exclusion.
- ▶ For Rented Dwelling Comprehensive Form or Seasonal Homeowners Broad Form, add the Guaranteed Replacement Cost Exclusion.

Log Construction Endorsement

This endorsement is added to all log homes. Replacement of any log will only be made if the structural integrity of the log has been lost. If structural integrity has not been lost we will pay only for cleaning and or repairing of the damaged log.

Property - Endorsements

Replacement Cost – Building

Replacement Cost – Building – Seasonal Fire & EC Risks

The purpose of this endorsement is to amend Basis of Claim to include Replacement Cost on the building.

- This optional coverage is available on Seasonal Fire & EC risks only
- A rebuilding evaluator acceptable to Intact Insurance Company is required for proof of insurance to 100% of value to be eligible for this endorsement.

Premium

- \$60

Seasonal Rental Extension Endorsement

This endorsement grants permission for the occasional rental of the insured's seasonal residence (Condominium, Seasonal Broad Homeowners, Seasonal Fire and EC).

Eligibility Criteria

- ▶ Tenants must be properly screened.
- ▶ A signed rental agreement is obtained from the tenant.
- ▶ No daily rentals are allowed. Minimum rental period is two consecutive days.

Wording Changes

For Seasonal Condominiums and Seasonal Homeowners, the following wording changes apply while the dwelling is tenant occupied:

- ▶ the peril of theft is replaced with burglary while the dwelling is being rented*
 - Peril of burglary does not include loss or damage:
 - to animals, birds or fish.
 - occurring while the building is under construction or vacant even if permission for construction or vacancy has been given by us.
 - caused by theft from the part of the dwelling rented to others by any tenant, tenant's employee, or member of the tenant's household.
- ▶ the deductible for vandalism and malicious acts by tenants is 2 times deductible stated on the Coverage Summary Page*
- ▶ If the loss amount is more than \$30,000, we will not waive the deductible.

** Applies while the dwelling (condo) is tenant occupied*

Fair Rental Value coverage

- ▶ Condominium: included in the base wordings.
- ▶ Seasonal Broad Homeowner: not included in the base wordings but is added through the Seasonal Rental Extension form.
- ▶ Seasonal Fire and EC: not included in the base wordings and is not available for purchase. Addition of the Seasonal Rental Extension will simply grant permission for occasional rentals of the seasonal residence.

Premium

- ▶ If dwelling is rented up to and including 50% of the year (1-6 months):
 - 25% surcharge applies.
- ▶ If dwelling is rented for more than 50% of the year (7 or more months):
 - 50% surcharge applies.

Course of Construction (COC)

The Course of Construction program is designed to attract new home construction for individuals who build / rebuild their own homes through an independent general contractor. Eligible risks may be written with the Course of Construction endorsement. Coverages suspended during construction will be automatically reinstated when the dwelling is completed and ready to be occupied, without the need for notification when the construction is completed. An Intact approved home evaluator is required at the start and end of construction to confirm the amount of insurance.

Eligible Risk Types

- Homeowners Broad and Comprehensive
- Seasonal Homeowners Broad and Seasonal Fire & Extended Coverage

Eligibility

- Minimum \$1,000 deductible applies
- An independent contractor must build / rebuild the dwelling
- The contractor is not to be shown as a named insured or interested party
- The insured must obtain proof of insurance from the independent contractor and confirm that any sub-contractors have similarly provided proof of insurance to the general contractor.
- The policy should be in force prior to the completion of the foundation / rebuilding of the risk.
- This endorsement is intended for new construction and not for major renovations.
- Do not apply Course of Construction to buildings being rebuilt by Intact, due to a claim.
- Start of construction:
 - The estimated completed replacement value is used as the amount of insurance
 - Provide Intact approved residential evaluation or professional replacement cost appraisal
- End of construction:
 - Provide a new Intact approved evaluation or professional replacement cost appraisal
 - Review and update risk details, confirming occupancy and eligibility of products

Risk you must refer before binding

- Any dwelling under construction
- Any dwelling where the insured is acting as the general contractor

Risk we do not write

- Intended for speculative purposes or to be re-sold or flipped
- Where the insured is not the owner
- Do it yourself or builds where volunteers will be taking part in the construction
- Dwelling with 3 or more units
- Dwelling in the name of a contractor or builder
- Construction of a rented dwelling
- Insured is an owner-builder (*one who builds their own home without a builder's license*)
- If foundation has been completed
- Dwelling expected to be under construction for more than 12 months or already under construction for more than 12 months
- Dwelling or Additional Building under construction on a farm

PERSONAL INSURANCE PRODUCT MANUAL

Coverages continuing during course of construction:

- All risk coverage to buildings and additional buildings.
- Theft or attempted theft of materials and supplies for use in the construction.
- Vandalism or malicious acts or glass breakage.
- Water damage.
- Premises liability.

**Enhanced water damage package (including overland water) is available for eligible risk types and territories.*

Coverages suspended during course of construction:

- Personal Property
- Single Amount of Insurance
- Guaranteed Replacement Cost
- Most Additional Coverages (*except Debris Removal and Fire Department Charges*)
- Additional Living Expenses
- Coverage F - Voluntary Medical Payments
- Coverage G - Voluntary Payment for Damage to Property
- Coverage H - Voluntary Compensation for Residence Employees

**When the dwelling is completed and ready to be occupied, all suspended coverages are restored in full.*

Verify and add a policy note with responses to the following questions:

- Address
- Start Date
- Who is doing the work
- Does contractor have applicable insurance (Y/N)
- Any conditions applied if applicable
- Date of follow-up if applicable (DD-MM-YYYY)

Renovations

The renovations program outlines the underwriting of residential dwellings/units including additional buildings under minor or major renovation

Eligible Risk Types

- Homeowner Broad or Comprehensive
- Condominiums
- Seasonal Homeowners Broad and Seasonal Fire and Extended Coverage

Minor Renovations - coverage is provided under the existing residential form for:

- Work of cosmetic or aesthetic nature that does not typically render the building uninhabitable. This includes, but is not limited to, the following:
 - o Remodel of kitchen or bathroom
 - o Updating flooring
 - o Replacement of exterior finish, windows and/or doors
 - o Roof replacement
 - o Basement refinishing
 - o Addition of a deck or veranda
 - o Addition of a covered porch or sunroom (unless structural changes to the building are required, in which case considered a major renovation)
 - o Building of a new additional building for personal use, such as:
 - A simple garage or shed (e.g., games room, home gym, craft room, etc.)
 - A seasonal bunkhouse with sleeping quarters only

Major Renovation include:

- Large-scale renovations that are often structural and usually make the dwelling or unit temporarily uninhabitable. This includes the following:
 - o Lowering / raising building foundation
 - o Moving building(s) and structural alteration(s)
 - o Addition of floor(s), removal of load bearing wall(s)
 - o Adding room(s) or wing(s)
 - For example, addition of an attached garage
 - o Demolishing or removing portion(s) of building(s)
 - o Installation of indoor pool
 - o Basement excavations or foundation construction
 - o Complete redevelopment of the interior of the house (includes full renovation of kitchen, bathrooms, floors, and replacement of doors and windows)
 - o Re-plumbing or re-wiring of an entire building
 - o Converting (full or partial) an existing Additional Building (detached private structure) to add a unit or additional living space (e.g., turning existing living space into guest house)

Rates

Limit / Restriction	Rate
Renovation value < \$50,000	\$75
Renovation value \$50,000 - \$100,000	\$150
Renovation value \$100,001 - \$200,000	\$300
Renovation value > \$200,000	\$450

PERSONAL INSURANCE PRODUCT MANUAL**Risk You Must Refer**

- Existing customer:
 - o Adding a new risk that will be starting a major renovation
 - o With an existing dwelling/unit that will be starting a major renovation

Risk We Do Not Write

- Dwelling / unit under major renovation as new business
- Major renovations for existing risks that need to be referred to Commercial Lines
 - o Building with 3 or more units (e.g., triplexes, fourplexes)
 - o Already insured as a rental or intended to be used as a rental
 - o Building in the name of a contractor
- Existing customers adding a new risk or existing dwelling/unit under major renovation
 - o Without supporting principal dwelling insured with Intact
 - o Expected to take more than 12 months
 - o Where the work is not being completed by a licensed and commercially insured contractor or sub-trade
 - o Meeting the definition of vacant
 - o Acquired for speculative purposes or intended to be re-sold or flipped
 - o With work already started by insured or a previous owner
 - o Condominium unit, without permission from the Condominium Association for the renovation

Process:

- At the start of renovation:
 - o Obtain an Intact approved home evaluation (accounting for the planned work)
 - o Review and update risk details
 - (e.g., amount of insurance, square footage, % basement, etc.)
- Change occupancy status to 'renovation'
- Refer to underwriter to add miscellaneous endorsement effective the date of renovation
- At the end of renovation:
 - o Verify updated evaluation received (that accounts for completed work)
 - o Review and update risk details (e.g., square footage, % basement, etc.)
 - o Review and update occupancy status
 - o Remove Miscellaneous Endorsement

Verify and add a policy note with responses to the following questions:

- What is the scope of the renovation
- Who is completing the work
- What is the value of the renovation
- Where will the insured reside during the renovation
- What will be the occupancy and use of the dwelling once renovations are complete
- What is the expected start date and date of completion
- If a major renovation, provide contractors name, contractor's Insurer and policy number (including confirmation of insurance for lifting the building(s) if applicable)

Vacancy Permit

The endorsement is to be applied when dwellings, to the knowledge of the insured(s), are vacant. Refer all vacant risk exposures to your underwriter, including requests for extensions or other changes to a vacant risk.

Verify and add a policy note with responses to the following questions:

- Address of the vacant dwelling
- When did the home first become vacant?
- How long will the home be vacant?
- Why is the home vacant? House for sale, awaiting renter, moved into new principal, etc.
- What utilities are left in service? (hydro/electric, gas, water)
- How often is the property checked?
- How is the home being secured and maintained? (Alarms, grass cutting, snow removal, curtains, etc.)
- For a newly added vacant dwelling, was the risk cancelled by another carrier and for what reason?

PERSONAL INSURANCE PRODUCT MANUAL

Home Business Endorsement

We offer a home-based business extension to meet the insurance needs of our homeowner, tenant, and condominium policyholders for the operation of a small business from their private residence. The qualifying risks will have the primary exposure of the dwelling as residential but require additional coverage for the home-based business.

Coverages

The Insured perils are the same as those that apply to “Coverage C – Personal Property” of the policy to which this extension is attached.

Coverage	Limits
Business property on premises	\$10,000 to \$50,000
Business property off premises	\$2,500 – option to increase to \$5,000
Accounts receivable	\$10,000
Valuable papers	\$10,000
Extra expense	\$5,000
Business interruption	\$10,000
Business liability	Same limit as the policy to which this extension is attached
Advertising injury liability	\$10,000

Rates

Business Property

Limit of insurance	Class I <i>Office and Office services</i>	Class II <i>Sales</i>	Class III <i>Crafts and Other services</i>	Class IV <i>Bed & Breakfast</i>
\$10,000	\$150	\$170	\$190	\$173
\$15,000	\$193	\$215	\$238	\$220
\$20,000	\$235	\$260	\$285	\$268
\$25,000	\$278	\$305	\$333	\$315
\$30,000	\$320	\$350	\$380	\$360
\$35,000	\$362	\$393	\$425	\$405
\$40,000	\$403	\$435	\$470	\$450
\$45,000	\$445	\$478	\$515	\$495
\$50,000	\$486	\$520	\$560	\$540

Increased off-premises Business Property

Description	Rate
Increased off premise coverage to \$5,000	\$50

Business Liability Extension

Liability limit	Rate
\$1,000,000	included
\$2,000,000	\$25

PERSONAL INSURANCE PRODUCT MANUAL**Eligibility**

- Businesses are classed into 3 categories with a **maximum annual gross revenue of \$500,000**.
- The business type must be listed under one of the three classes of 'Permitted Businesses'.
- All specific underwriting criteria must be acceptable.
- The business must be operated only out of the insured's principal dwelling or secondary dwelling occupied by immediate family member(s) as their principal dwelling.
- At least 75% of the revenues must be from work performed on principal dwelling premises.
- Seasonal business activities are acceptable. However, the endorsement should not be removed during the off season.
- When there are 2 home based businesses in the same residence, add the business contents together, and apply the highest rating class.
- The customer must not rent an off-premises location more than once a week.

Risk to be referred

- Business activities not listed as a 'Permitted Business' but is similar to one listed.

Risks not written

- Business activities on a premises other than the customer's principal dwelling.
- Business activities not on the 'Permitted Business' list.
- Businesses operating outside of Canada.
- Business activities conducted in a flea market.
- Mobile units (for example: mobile sharpening services, pet grooming services).
- Businesses that use dangerous products or high hazard manufacturing activities.
- Businesses where the gross revenues exceed \$500,000.
- Business property on premises greater than \$50,000.
- Manufacturing activities involving high liability hazard.
- Businesses which manufacture, assemble, repackage, or alter products to sell under their own label.
- Risks requiring that additional named insureds be added to the policy, other than the legal name of the insured's home business which is being insured.

Permitted businesses

Specific Underwriting Criteria are additional rules to above eligibility, refer and decline rules

Class I – Offices and Office Services

Eligible Business	Specific Underwriting Criteria
Accountant / Tax Services / Auditor / Bookkeeper	
Actuary	
Administrative / Clerical Services	➤ Includes: Office Services (faxing, photocopying, quick printing), transcribing services or court reporter
Appraiser	
Arbitrator	
Architect	➤ No contractors ➤ No management or supervision of a building site.

PERSONAL INSURANCE PRODUCT MANUAL

Audiologist / Hearing Aid Specialist	➤ No manufacturing of medications, pharmaceutical products (<i>including narcotics</i>), vitamins, food supplements and natural products. ➤ No alternative medicine, including acupuncture, homeopathy, mesotherapy, naturopath, and osteopathy.
Chiropractor	➤ No manufacturing of chiropractic treatment tools, orthopedics, vitamins, food supplements and natural products. ➤ No alternative medicine, including acupuncture, homeopathy, mesotherapy, naturopath, and osteopathy.
Claims Adjuster	
Copywriter / Writer / Author / Editor / Proof-reader/ Journalist / Publisher	
Denturologist	➤ No product manufacturing
Dermatologist	➤ No beauty treatments and/or aesthetic services ➤ No manufacturing of medications, pharmaceutical products, vitamins, food supplements, natural products, soap, and other body care products. (potential allergic reactions or possible need for a claims-made liability policy, which is not available in Personal Lines)
Dietician	➤ No product manufacturing. ➤ No manufacturing of medications, pharmaceutical products (<i>including narcotics</i>), vitamins, food supplements and natural products. ➤ No alternative medicine, including acupuncture, homeopathy, mesotherapy, naturopath, and osteopathy.
Employment Agency	➤ Must not supply the agency's personnel to a third party (i.e., the agency's employees must not go to work for a client, for example, as a chauffeur or waiter).
Engineer	➤ No contractors ➤ No management or supervision of a building site.
Family / Marriage Counsellor	➤ No professional liability provided ➤ No financial counselling such as debt, retirement, estate planning ➤ No psychiatric counselling
Genealogist	➤ No older documents that cannot be replaced
Graphic Designer	➤ No website designs.
Graphologist	
Human Resources Consultant	
Illustrator	
Industrial drawings	➤ No contractors.
Insurance (services and broker)	
Interior Designer	➤ No contractors, painting, or finishing.
Image / Fashion Consultant	
Lawyer	➤ Including independent Paralegals
Marketing (research and analysis)	
Massage Therapist	➤ No product manufacturing. ➤ No acupuncture
Mortgage Broker	
Notary	➤ Includes Land Title Searches & Notary Public.
Optician and Optometrist	
Physiotherapist	➤ No product manufacturing.
Podiatrist	➤ No product manufacturing.
Real Estate Agent	
Speech Therapist	
Surveyor (land)	
Telemarketing / Telephone Solicitation	
Translation Services / Interpreters	
Veterinarian	➤ No boarding or breeding.
Vocational Counsellor / Resume Service	➤ Career or resume counselling

PERSONAL INSURANCE PRODUCT MANUAL
Class II – Sales

Eligible Business	Specific Underwriting Criteria
Artist Supplies	
Bicycles and Accessories	➤ No product manufacturing.
Books / Magazines / Newspapers	
Clothing and Accessories	➤ No furs, leather garments or second-hand clothing.
Computer & Computer Peripherals	
Cosmetics	➤ No beauty treatments and/or aesthetic services ➤ No product manufacturing. (due to potential allergic reactions or possible need for a claims-made liability policy, which is not available in Personal Lines.)
Costume Jewellery	➤ No product manufacturing. ➤ No sterling or copper or semi-precious stones.
Drapes, Curtains, Blinds	
Fabric / Textile	
Fishing Equipment / Bait Shop	➤ No product manufacturing.
Floor Coverings	➤ Includes sale of ceramic material. ➤ No installation of products.
Florist / Plants	➤ No greenhouse.
Gifts and Souvenirs / Glass ware / Pottery Sales	➤ Includes gift baskets preparation. ➤ No children's accessories, toys or furniture ➤ No product manufacturing (including no manufacturing of perfumes, soaps, and other body care products.) (potential allergic reactions or possible need for a claims-made liability policy, which is not available in Personal Lines.)
Hats	
Hearing Aid	➤ No product manufacturing.
Home Party	➤ No product manufacturing.
Household Products	➤ No product manufacturing.
Lamps and Shades	
Office Furniture and Equipment	
Optical Instruments	➤ No product manufacturing.
Paint	
Photo Equipment	
Plumbing Supplies	
Religious Goods	
Scientific / Surgical Instruments	➤ No product manufacturing.
Sewing Machines	
Small Appliance (sales)	➤ Typically used on tabletops or counter tops, these devices are generally portable or semi-portable and are intended to accomplish domestic tasks. ➤ No product manufacturing
Sports Equipment (excluding firearms)	➤ No product manufacturing.
Stationary & Office Supplies	
Toys, Hobby & Model Supplies	➤ No product manufacturing. ➤ No handcrafted products. ➤ No explosives and propellants. ➤ Only manufactured toys with an age label.
Travel Accessories	
Trophies	
Vacuum Cleaners	➤ Sales and repairs
Vitamins and Food Supplements	➤ No product manufacturing.
Wallpaper	
Wine and Beer Making Equipment	➤ No brewing.

PERSONAL INSURANCE PRODUCT MANUAL
Class III – Crafts and Other Services

Eligible Business	Specific Underwriting Criteria
Animal / Pet Groomer	➤ No boarding, breeding, or kenneling. ➤ No mobile units.
Art Lessons, including Dramatic Art	➤ No metal or woodworking.
Arts and Crafts	➤ Means hand-crafted products produced by weaving, knitting, crocheting, embroidery, paper mâché / paper tole, lacemaking, quilting, macramé, tapestry, wicker/ratan work, flower arranging (dried and silk) and candle making. ➤ Ceramic and pottery can be accepted if there is no kiln on premises. ➤ No manufacturing of perfumes, soaps, and other body care products (due to potential allergic reactions or need for a claims-made liability policy, which is not available in Personal Lines.) ➤ No manufacturing of children's accessories (including clothing, toys, or furniture due to potential choking or injury hazard.) ➤ No metalwork or woodwork (where industrial equipment is needed) ➤ No art gallery ➤ No artists – who make and sell products (hard to evaluate) <i>Verify if the goods will be taken off the premises, such as at fairs or exhibitions, because there is a limitation on the policy.</i>
Bakery	➤ No frying (where oil and/or grease-laden vapour can be generated) ➤ No commercial ranges or ovens
Bed & Breakfast	Coverage for the Bed & Breakfast is mandatory through either Home Based Business Endorsement or a Commercial policy with Intact or another Insurer. Home Based Business Eligibility: ➤ Insured must reside in the home. ➤ Maximum of 3 rooms (6 persons). ➤ The only meal served is breakfast. ➤ No cooking facilities in guest rooms. ➤ Not part of a non-profit association that accommodates people for free ➤ <i>Refer to Underwriter if risk retained and HBB not purchased.</i>
Bicycles and Accessories (repair)	➤ No product manufacturing.
Book Binding Shop	
Calligraphy (service)	
Candy (confectioner)	
Catering Services	➤ Food must be prepared on the insured premises ➤ No delivery of food to customer(s) or event venue(s) ➤ No frying (where oil and/or grease-laden vapour can be generated) ➤ No Liquor service
Clock (repair)	
Cobbler (shoe repair)	
Computer & Computer Peripherals (repair)	
Cooking Classes	➤ No frying (where oil and/or grease-laden vapour can be generated) ➤ No commercial ranges or ovens
Delicatessen (Deli)	➤ No frying (where oil and/or grease-laden vapour can be generated) ➤ No commercial ranges or ovens.
Drycleaners (drop-off / pick-up)	➤ No drycleaning on site
Engraving / Etching	➤ No sand blasting.
Fabric Painting, Inking and Dyeing	➤ No Industrial grade heat press
Food Broker (wholesaler)	➤ No retail sales.
Fruits, Vegetables or Fish Store (sales)	
Framing (picture)	➤ No lacquer or paint.
Funeral Home	➤ No embalming or cremation on the premises.
Golf Club (repairs)	

PERSONAL INSURANCE PRODUCT MANUAL

Hair Salon	Coverage for the Hair Salon is mandatory through either Home Based Business Endorsement or a Commercial Policy with Intact or another Insurer. Home Based Business Eligibility: ➤ No beauty treatments and/or aesthetic services, massage, tanning. ➤ No peeling, wrinkle removal, electrolysis, waxing or piercing. ➤ Maximum two (2) chairs in the salon. ➤ Employees must be family members who live in the household. ➤ No chair rentals to third party barber or hair stylist. <i>Refer to Underwriter if risk retained and HBB not purchased.</i>
Ice Cream (counter)	➤ No mobile units. ➤ No frying
Landscape Design	➤ No landscaping contractor. ➤ No planting.
Leather Tooling (crafts)	➤ Includes sales of the craftsman production.
Music Lessons	
Musical Instruments (repairs & tuning)	➤ No piano moving.
Photo Studio / Photographer / Videographer	➤ 75% of the business' revenue must come from work done on insured premises. ➤ Includes dubbing and editing. ➤ No adult content.
Printing	➤ No chemical products.
Sewing / Tailoring & Alterations	
Sewing Classes	
Sharpening (services)	➤ No mobile units.
Small Appliance (repairs)	➤ Typically used on tabletops or counter tops, these devices are generally portable or semi-portable and are intended to accomplish a domestic task. ➤ No mobile units
Stained Glass	➤ No sand blasting.
Telephone Answering Service	
Tutoring / Home Instruction	➤ Includes language school. ➤ Activities must be on insured premises. ➤ Excludes sport-athletic activities & contact sports.
Yoga / Dance & Exercise Classes	➤ Check the room's space in proportion to the number of students. ➤ No gyms, personal trainer or contact sports.

Personal Property

Personal Property in Storage

Your Homeowner, Tenant (Comprehensive form) or Condominium policy provides coverage for personal property stored in a Public Storage Facility (warehouse) against an Insured Peril for 90 days only. Your Tenant (Standard form) policy provides this coverage for 30 days only.

Coverage against the peril of theft or attempted theft applies for the duration of the policy term.

You may purchase this endorsement to extend coverage beyond the 90 (or 30) days for the Insured Perils of your policy; subject to the following conditions:

- Place of storage is a Public Storage Facility
- Subject to policy deductible

Coverage

- Personal property in storage is insured against direct loss or damage caused by an Insured Peril that you are insured against under the policy form to which this endorsement is attached

Rate

- \$1.50/\$100

Note

- Personal property stored inside a Private Dwelling is not considered property in storage. It is considered Personal Property Away from the Insured premises.

Roof Limitation Endorsement

This is a mandatory endorsement for the following risk types:

- Homeowners
- Secondary Homeowners
- Seasonal Broad Homeowners
- Rented Dwellings
- Seasonal Fire & EC **with replacement Cost – Building Endorsement**

Damage to the roof caused by windstorm, hail, or weight of snow and ice will be settled on the basis of **Age Adjusted Replacement Cost** up to the coverage limit provided.

Age Adjustment Chart

Roofing Material	Age Adjustment Percentage			
	During first 10 years	Starting after year 10	Annual after year 11	Maximum
Class 4 Rated Impact Resistant Asphalt Shingles	0%	10%	3%	75%
Asphalt Shingles	0%	10%	6%	75%
Built-Up/Tar and Gravel	0%	10%	10%	75%
Metal, Tile, Rubber, Clay, or Slate	0%	0%	2%	75%
Wood Shakes or Shingles	0%	10%	5%	75%
Membrane	0%	10%	3%	75%
Other	0%	10%	3%	75%

Loss Mitigation Coverage

Following a covered loss to the roof and/or siding that is the result of an Insured Peril

- We will reimburse the customer up to \$1,500 for expenses incurred to completely upgrade their roofing and/or siding with material recognized as being more resistant to hail and/or windstorm.
- Replacement must be completed within 2 years of the date of loss.

Recognized hail and windstorm resistant materials includes:

Roofing

- Class 4 Rated Impact Resistant Asphalt Shingles
- Metal, Rubber, Slate, Concrete, or Clay roofing tiles

Siding

- Cement Fiber Board
- Stucco
- Brick or Stone veneer

See roof limitation endorsement for complete details:

- Wording #78401

Achiever

Achiever – ACHV

Achiever is not available to be added to any new or existing risk after April 12, 2015. Where it already exists, coverage can be retained providing the risk still qualifies. For new risks, please refer to the Lifestyle Advantage™ for coverage.

Value Added

- Endorsement waives the deductible on the first qualifying* loss on the Principal location.
- You will not lose the Claims Free discount as a direct result of the first loss.
- Includes Liability and Personal Property coverage for family members who are dependent on the Named Insured and reside in a Resident Health Care Facility. For full details, please refer to the Resident Health Care Facility endorsement in the Floaters and Endorsements section of this manual.

* The waiver of deductible does not apply to any claim involving the perils of:

- Earthquake
- Theft
- Attempted Theft
- Burglary
- Mysterious Disappearance
- Water Damage
- Sewer Back Up, Overland Water, Ground Water

- Please refer to *my* Achiever Plus for additional coverage options

Eligibility Criteria

- Insured must be 50 years of age or older
- Claims free for the past 3 years
- Broad or Comprehensive Homeowners
- Comprehensive Condominiums and Comprehensive Tenants (minimum amount of insurance \$30,000)
- Principal location only

Notes

- No midterm additions of this program.
- In the event of a second loss in three years, both the Achiever endorsement and the Claims Free Discount will be removed.
- The deductible on the second eligible loss is not waived unless the first loss was caused by theft, attempted theft, burglary, mysterious disappearance, earthquake, water damage, sewer back up, overland water or ground water.
- A claim is any loss on the principal residence. If a loss occurs on a secondary location (i.e. seasonal) or a floater, it does not count as a claim against the Achiever endorsement and the waiver of deductible will not be applied. The Claims Free discount will not be removed as it is applicable to the Principal Residence only.

my Achiever Plus

my Achiever Plus – ACPL

This new endorsement can only be added to risks where Achiever already exists.

Note that Achiever will not be available to be added to new or existing risks after April 12, 2015. Where it already exists, the coverage can be retained providing the risk still qualifies.

The additional benefits provided by this endorsement are:

- ▶ In the event of a total loss on the Dwelling Building and/or Additional Building, the insured may choose to receive a cash settlement calculated on a replacement cost basis
- ▶ In the event of any covered loss to Personal Property, the insured has the option to receive a cash settlement calculated on a replacement cost basis

As *my Achiever Plus* is only available in conjunction with Achiever, if Achiever is removed or the risk is no longer eligible for the coverage, *my Achiever Plus* must also be removed.

For new risks, refer to the Lifestyle Advantage™ for coverage.

Premium

- ▶ Homeowner Comprehensive \$15
- ▶ Homeowner Broad \$15
- ▶ Tenant Comprehensive \$10
- ▶ Condominium Comprehensive \$10

NOTE: This option is not available if Sewer Back Up – ACV Personal Prop. is present on the risk.

Property – Floaters

Scheduled Articles

- Eligibility
- Available where we insure the principal residence
 - Individual items with a value:
 - o Equal to or less than \$150,000 (including taxes)
 - o More than \$250
 - Aggregate or total value of all items scheduled is equal to or less than \$400,000 (including taxes)
 - The following items cannot be scheduled:
 - o Items or articles that can be ingested or consumed such as wine or whiskey etc.
 - o Cell phones

- Valuation/Appraisal
- For items equal to or greater than \$10,000 (including taxes)
 - o Appraisals must:
 - Have been completed within the last 5 years
 - Include:
 - o Description of the item
 - o Customer's name
 - OR
 - o Receipts, purchase invoice, or bill of sale from within the last 5 years that contain:
 - Ownership information
 - Vendor identifiers
 - Details of the item(s) purchased
 - All items must be scheduled with the full amount in Canadian funds including taxes
 - Firearms receipt or appraisal must be completed or provided by a reputable gun dealer

Description	Form	Deductible (if applicable)	Comments
Bicycles	80031	\$50 \$100	
Cameras, projectors and equipment	80146		Individual item Amateur use only Optional coverage available: Blanket coverage \$5,000 – Up to \$500 per Item <i>For professional use, refer to Home Based Business section</i>
Personal Computer & Equipment	80046		Desktop/Hardware/Software Laptop Use laptop when scheduling electronic notebooks
Fine Arts	80144		Works of Art & Antiques For newly added items equal to or greater than \$10,000 (including taxes) an appraisal is required. A purchase invoice or bill of sale is not sufficient.
Firearms, including cases	80146		Must be stored per legal requirements. Each firearm must be listed separately. Description must include: • Year • Type • Caliber
Furs, Fur Garments	80146		Description must include: • Fur type • Colour • Length
Garden Tractor	711L	\$250	Description must include: • Year • Make • Model • Serial Number Tractors must be less than or equal to \$50,000 (includes attachments and taxes) Farm use not acceptable

PERSONAL INSURANCE PRODUCT MANUAL

Golf carts	80147	\$250	Description must include: • Year • Make • Model • Serial Number
Golf carts	711L	\$250	Description must include: • Year • Make • Model • Serial Number
Hearing aids	80146	\$250	Each hearing aid must be added individually. Description must include: • which ear (right or left)
Jewellery and Watches	80146		Appraisals must include: ▪ Description of the item (Example: all diamonds must include the 4 C's (cut, colour, clarity, carats) ▪ Customer name Description must include either: ▪ Description of the item as noted on the appraisal. <i>Note: All diamonds must include 4 C's (cut, colour, clarity, carats) OR,</i> ▪ Full details of the item(s) purchased from receipts, purchase invoice, or bill of sale. <i>Note: Descriptions noted as 'ring' or 'necklace' are unacceptable, items must be fully described</i>
Jewellery Stored in a Vault	80146		May be removed up to two times per policy period for a maximum period of 14 days in total. The insured must notify us when the items are removed
Miscellaneous			• Named Perils
Musical instruments and accessories	80146		Amateur use only Optional coverage available: Blanket coverage \$5,000 – Up to \$500 per item Description must include: Type of instrument
Silverware, Goldware, and Pewter	80146		Description must include: • Manufacturer • Pattern Type • Number of pieces
Sports Equipment	80147	\$0 \$50 \$100	
Stamp, Coin, and Sports Card Collections	80146		

PERSONAL INSURANCE PRODUCT MANUAL
Direct Bill

Intact Insurance's Direct Bill Program is designed to accommodate a wide range of broker and customer needs.

- Brokers can leverage Intact Insurance Company's technology and experience in payment collection
- Customers benefit from flexibility in how and when they make payments
- Broker commissions are paid up front, shortly after the end of the month

Payment Summary

Plan	One Pay	Three Pay	Monthly Pay
Description	Payment for full term premium and applicable taxes is due on the policy effective date.	Total premium and taxes (if applicable) are divided into three equal instalments: 1. Due on the policy effective date <i>(including instalment fee)</i> 2. Due 3 months after the policy effective date 3. Due 6 months after the policy effective date	The total premium, applicable taxes, and an interest charge are divided into equal monthly instalments which are scheduled and withdrawn automatically. The withdrawal date is defaulted to the policy effective date but can be changed as long as within 15 days of the policy effective date.
Payment methods <i>Signed Intact authorization form with void cheque applies to all pre-authorized debit plans</i>	• Pre-authorized debit <i>Convenient recurring payments from a customer's chequing account</i> • Online or telephone banking <i>Easy electronic payments through a customer's financial institution</i> • Visa or Mastercard <i>One-time or continuous Credit Card (CCC) payments via intact.ca</i> • Cheque or money order (Postdated cheques are acceptable.) <i>Payable directly to Intact Insurance and accompanied by the remittance slip</i>		• Pre-authorized debit
Interest and Service charge <i>Not applicable to Group policies</i>	N/A	• \$35 • \$20 for <i>my home & auto®</i> policies	• 4% • 3% for Manitoba and Specialty Solutions policies excluding BC • 2% for <i>my home & auto®</i> policies
Notices	• An account summary is generated for policy changes • A reminder notice is generated prior to each instalment date (if payment method is not pre-authorized debit) • A final notice is generated for any unpaid balances 20 days after the first notice or a reminder notice is sent (if payment method is not pre-authorized debit) • A recollection notice is generated indicating the recollection date after the first NSF during a policy term Registered letter of cancellation for non-payment is issued following: • Non-payment at the final notice due date • Second NSF/unavailable funds • Payment returned for reason: payment stopped, refused by payor • Initial pre-authorized debit payment returned NSF/unavailable funds on New Business		
Fees	• NSF/Unavailable Funds: \$50		

- For convenience and time savings, we recommend electronic payment methods.

Contact us	
Phone	1-800-668-8384 – say "Direct Bill"
Fax	403-231-1392
Email	wr.dbaccounts@intact.net

PERSONAL INSURANCE PRODUCT MANUAL
One Pay

New Business	○ An invoice will be issued reflecting a \$0 balance when the premium is paid in full. ○ Partial payments are not acceptable. PRE-AUTHORIZED DEBIT ○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will accompany the policy detailing the payment. ○ Withdrawal date will default to the policy effective date for the initial withdrawal. ○ If the policy is issued after the policy effective date, the initial withdrawal will be scheduled the following month. CCC ○ If a credit card registration is processed, the account summary will accompany the policy detailing the last digits of the registered credit card and the date the credit card will be charged.
Endorsements	Additional premium ○ A policy document and invoice will be issued allowing 20 days for payment. ○ If no payment has been applied to the policy within 20 days, a final notice will be sent to the policyholder allowing a further 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: An account summary is produced scheduling an additional payment for the full endorsement amount. The account summary will provide at least 14 days' notice. ○ CCC: The credit card will be charged on the due date on the account summary. Return premium ○ If the endorsement produces a return premium or net credit on the account, a policy document and account summary will be issued immediately. ○ A refund cheque will be issued within 18 days. ○ PRE-AUTHORIZED DEBIT: A refund is directly deposited into the customer's account 18 days from the last payment date. If the last payment date is greater than 18 days, the refund will be deposited two days after the process date. ○ CCC: A refund is issued back to the insured's credit card.
Renewal	○ Renewal is issued with an account summary in advance of the renewal effective date. The customer must make payment arrangements by the renewal date. ○ If no payment has been received by the renewal date, a final notice will be sent to the policyholder allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Renewal and account summary are automatically produced in advance of the renewal effective date. The payment will be withdrawn on the effective date of renewal. ○ CCC: Renewal and account summary are automatically produced in advance of the renewal effective date. The registered credit card will be charged on the effective date of renewal.
Payment defaults (NSF/dishonour)	○ A rejected payment notice will be issued if a payment is returned NSF (non-sufficient funds) or unavailable funds ○ A fee will be charged for payments returned NSF or unavailable funds ○ If payment (including any applicable fees) in guaranteed funds is not received within 20 days of the rejected payment, a registered letter of cancellation will be issued. PRE-AUTHORIZED DEBIT ○ A recollection notice is sent if a withdrawal (other than the initial payment on a New Business) is returned NSF or unavailable funds advising of the recollection date and amount. ○ A registered letter of cancellation will be issued if the initial payment on New Business is returned NSF/unavailable funds. ○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term. ○ A registered letter of cancellation will be issued if a payment has been returned for reason: payment stopped or refused by payor.

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	CCC ○ A rejected payment notice will be sent for the 1st occurrence of a declined payment. ○ A registered letter of cancellation will be issued if there are 2 or more occurrences of a declined payment within a policy term. ○ A registered letter of cancellation will be issued for declined reason: stop payment (Do Not Retry).
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Three Pay

New Business	○ The first instalment should accompany the application. ○ An account summary reflecting the first payment and detailing the due dates of the remaining two instalments will accompany the policy documentation. ○ An invoice will be issued 26 days prior to each of the next two instalments. ○ If no payment has been received by the instalment due date, a final notice will be sent allowing a further 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. PRE-AUTHORIZED DEBIT ○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will accompany the policy detailing the payment due dates and amounts. ○ Withdrawal date will default to the policy effective date for the initial withdrawal. ○ If the policy is issued after the policy effective date, the initial payment will be scheduled the following month. The 2nd instalment will be withdrawn 3 months from the policy effective date; the 3rd instalment will be withdrawn 6 months from the policy effective date. CCC ○ If a credit card registration is processed, the account summary will accompany the policy detailing the last digits of the registered credit card and the dates the credit card will be charged.
Endorsements	Additional premium ○ Endorsement premium is spread over the remaining future-dated instalments. ○ If there are no future instalments remaining, an invoice will be issued allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Endorsement premium is spread over the remaining future-dated withdrawals. If there are no remaining instalments, an account summary is produced scheduling an additional withdrawal for the full endorsement amount. The account summary will give at least 14 days' notice. ○ CCC: The credit card will be charged on the instalment due date indicated on the invoice. If there are no future instalments remaining, the credit card will be charged on the due date on the account summary. Return premium ○ If the endorsement produces a return premium or net credit on the account, a policy document and account summary will be issued. ○ A refund cheque will be issued within 18 days. ○ PRE-AUTHORIZED DEBIT: Return premium is spread over the remaining future-dated withdrawals. If there are no remaining instalments, a refund is directly deposited into the customer's account 18 days from the last payment date. If the last payment date is greater than 18 days, the refund will be deposited two days after the process date. ○ CCC: A refund is issued back to the insured's credit card.
Renewal	○ Renewal is issued with an account summary in advance of the renewal effective date. The customer must make payment arrangements by the renewal date.

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	○ If no payment has been received by the renewal date, a final notice will be sent to the policyholder allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Renewal and account summary are automatically produced in advance of the renewal effective date detailing the withdrawal dates and amount. ○ CCC: Renewal and account summary are automatically produced in advance of the renewal effective date detailing the dates the registered credit card will be charged and amount.
Payment defaults (NSF/dishonour)	○ A rejected payment notice or recollection notice will be issued if a payment is returned NSF (non-sufficient funds) or unavailable funds. ○ A fee will be charged for payments returned NSF or unavailable funds ○ If payment (including any applicable fees) in guaranteed is not received within 20 days of the rejected payment, a registered letter of cancellation will be issued. PRE-AUTHORIZED DEBIT ○ A recollection notice is sent if a withdrawal (other than the initial payment on a New Business) is returned NSF or unavailable funds advising of the recollection date and amount. ○ A registered letter of cancellation will be issued if the initial payment on New Business is returned NSF/unavailable funds. ○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term. ○ A registered letter of cancellation will be issued if a payment has been returned for reason: payment stopped or refused by payor. CCC ○ A rejected payment notice will be sent for the 1st occurrence of a declined payment. ○ A registered letter of cancellation will be issued if there are 2 or more occurrences of a declined payment within a policy term. ○ A registered letter of cancellation will be issued for declined reason: stop payment (Do Not Retry).

Monthly Pay

New Business	○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will be issued at least 14 days prior to the first automatic withdrawal outlining the payment dates and withdrawal amounts. ○ Withdrawals will be made on the same day of the month as the policy effective date unless advised otherwise. ○ If the policy is issued after the policy effective date, the initial payment will be scheduled the following month with equal instalments over the balance of the policy term.
Endorsements	○ A revised statement will be issued with the payment schedule. Any additional or return premium is spread over the remaining monthly withdrawals within the policy term. ○ The endorsement will not adjust any withdrawal scheduled in the 14 days following the endorsement process date. This will ensure that the customer receives the policy and account summary before the adjusted withdrawal is scheduled. ○ If the endorsement occurs after the last monthly withdrawal: ▪ An account summary is produced scheduling an additional payment for the full endorsement amount. The account summary will provide at least 14 days' notice. ▪ In the case of return premium, a refund is directly deposited into the customer's account. ▪ Each policy term is handled individually. Premiums for one term are not financed over the next policy term.
Renewal	○ Renewal is issued with an account summary in advance of the renewal effective date detailing the withdrawal dates and amount.
Payment defaults (NSF/dishonour)	○ A recollection notice is sent if a withdrawal (other than the initial payment on New Business) is returned NSF or funds not cleared advising of the recollection date and amount. ○ A fee is charged for payments returned NSF or unavailable funds.

PERSONAL INSURANCE PRODUCT MANUAL

	○ A registered letter of cancellation is issued if the initial withdrawal on a New Business is returned NSF/unavailable funds. ○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term. ○ A registered letter of cancellation is issued if a withdrawal is returned for reason: payment stopped or refused by payor.
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One of underwriting's responsibilities is to assess each risk for all aspects of acceptability including payment plan preferences. Intact retains the right to decline a payment plan option for certain policies.

Reinstatements

- Before the Effective Date of Termination
 - The decision to reinstate is based on the acceptability of the overall risk.
 - The full required premium including applicable fees must be received by credit card, certified cheque or money order.
- After the Legal Date of Termination
 - A policy will not be reinstated once cancellation has become effective.
 - If coverage is required, a new application may be submitted for consideration with no backdating of coverage.
 - Any outstanding earned premium from the prior policy must accompany the application.

Additional Information

Accounts Receivable Portfolio Conversion (Transferring from Agency Bill to Direct Bill)

- Owner or Principal of brokerage to request the change in writing, including:
 - Effective date to start, a minimum of 60 days in the future (We recommend the first day of the month.)
 - Applicable lines of business (Personal Lines, Commercial Lines, or both).
- Policies will be automatically transferred at renewal. For more information, please contact your regional underwriting branch

Bank information

- If the customer has changed banking institutions/branches or changes bank accounts, have the customer complete, sign the '[Change in Banking Information](#)' form, and attach a void cheque.
- Send void cheques and completed authorization forms directly to Accounts Receivable with at least 14 days' notice for changes or contact Customer Accounts. Once payment information has been sent to the financial institution, we cannot stop a withdrawal.

Billing plan changes

- To avoid processing delays, forward billing plan changes to wr.dbaccounts@intact.net or contact Customer Accounts.

Choice of withdrawal dates

- The Monthly Pay Plan offers customers the flexibility to choose a preferred withdrawal date. This date must fall within 15 days of the policy effective date. Note that a preferred date may decrease the number of payment instalments.

Overdraft protection

- Clients who arrange overdraft protection with their bank or financial institution avoid various problems that arise from insufficient funds, as well as the risk of cancellation. We encourage you to suggest this bank service to those clients who choose to make payments via automatic bank withdrawal (pre-authorized debit).

Personal information

- To ensure the security of personal information, do not send credit card details by email and do not enter credit card or banking information in any policy notes.

Cheque or money order remittance

Canada Post	ICS
Intact Insurance Company Accounts Receivable PO Box 4254, STN A Toronto, ON M5W 5S6	Intact Insurance Company Accounts Receivable 700 University Ave, Suite 1500 Toronto ON M5G 0A1

Agency Bill

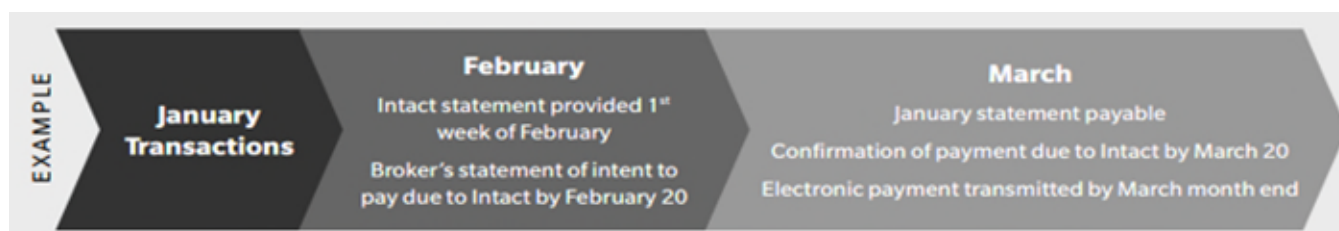
Intact also offers the Agency Bill payment plan. Under this plan, it is the broker's responsibility to collect payment from the customer and remit to Intact.

First week of each month

- Intact provides a statement containing all transactions for the prior month.
- Statement is payable no later than 60 days from the end of the accounting month for which it is prepared

20th day of each month

- Broker returns statement of intent to pay Intact (electronically in Excel or PDF format).
- Statement confirms all transactions processed or effective in the last 60 days that will be paid when due in the next accounting month.
- Broker transmits electronic payment for the prior month's statement, or schedules payment for month-end.
- Email all statements and payment confirmations to central.agencybill@intact.net



Property Cancellations

New Business or Mid-term

The request must be made in writing and signed by all named insureds on the policy.

New business:

- Flat cancellations are not permissible.

Pro rata cancellation method to be applied:

- Where a policy or any part of a policy is cancelled by the insurer.
- Death of an insured
- Insured moves to another province

Short rate cancellation method to be applied:

- Where a policy is cancelled at insured's or finance company's request and not replaced with Intact Insurance.
- Where a policy is cancelled for reasons not outlined in the Pro Rata cancellation method.

Renewals

Flat cancellation method can be obtained by one of the following:

- Returning the insured's copy of the renewal within 30 days of the effective date.
- Verbal request from the broker on behalf of the customer within 25 days of the effective date.
- Written request from the broker, in the form of an email, on behalf of the customer within 25 days of the effective date. Note: please indicate '**Cancellation Request**' in the subject line of the email.

Registered Letters

Agency Bill Policies

- › You may request cancellation of a policy if the full policy premium has not been paid.
- › **Provide us with the exact amount which has been paid for the policy term.**
- › The broker is responsible for the payment of Earned Premium if it is not paid by the client.
- › The minimum earned premium is the minimum premium for the policy.
- › Policy conditions require that we give the Insured 15 days notice of cancellation, or 5 days notice if hand delivered.

Cancellation Tables

Cancellation Table

To determine number of "Earned" Days

To	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
From												
January	365	31	59	90	120	151	181	212	243	273	304	334
February	334	365	28	59	89	120	150	181	212	242	273	303
March	306	337	365	31	61	92	122	153	184	214	245	275
April	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June	214	245	273	304	334	365	30	61	92	122	153	183
July	184	215	243	274	304	335	365	31	62	92	123	153
August	153	184	212	243	273	304	334	365	31	61	92	122
September	122	153	181	212	242	273	303	334	365	30	61	91
October	92	123	151	182	212	243	273	304	335	365	31	61
November	61	92	120	151	181	212	242	273	304	334	365	30
December	31	62	90	121	151	182	212	243	274	304	335	365

Notes:

- The vertical column is the effective month of the policy.
- The horizontal row is the expiry month of the policy.
- The figures show the number of days between the effective date of the policy and the same date in the expiry month.
- Example: from July 15th to December 15th equals 153 days.
- When the dates in the respective months are different, add or subtract the number of days equal to the difference.
- Example: July 31st to December 15th equals 153 days less 15 days equals 137 days.

PERSONAL INSURANCE PRODUCT MANUAL
Pro Rata Table

"DAY" indicates the day of the year.

"%" indicates the percentage of the premium retained.

DAY	%	DAY	%	DAY	%	DAY	%	DAY	%	DAY	%
1	.003	32	.088	60	.164	91	.249	121	.332	152	.416
2	.005	33	.090	61	.167	92	.252	122	.334	153	.419
3	.008	34	.093	62	.170	93	.255	123	.337	154	.422
4	.011	35	.096	63	.173	94	.258	124	.340	155	.425
5	.014	36	.099	64	.175	95	.260	125	.342	156	.427
6	.016	37	.101	65	.178	96	.263	126	.345	157	.430
7	.019	38	.104	66	.181	97	.266	127	.348	158	.433
8	.022	39	.107	67	.184	98	.268	128	.351	159	.436
9	.025	40	.110	68	.186	99	.271	129	.353	160	.438
10	.027	41	.112	69	.189	100	.274	130	.356	161	.441
11	.030	42	.115	70	.192	101	.277	131	.359	162	.444
12	.033	43	.118	71	.195	102	.279	132	.362	163	.447
13	.036	44	.121	72	.197	103	.282	133	.364	164	.449
14	.038	45	.123	73	.200	104	.285	134	.367	165	.452
15	.041	46	.126	74	.203	105	.288	135	.370	166	.455
16	.044	47	.129	75	.205	106	.290	136	.373	167	.458
17	.047	48	.132	76	.208	107	.293	137	.375	168	.460
18	.049	49	.134	77	.211	108	.296	138	.378	169	.463
19	.052	50	.137	78	.214	109	.299	139	.381	170	.466
20	.055	51	.140	79	.216	110	.301	140	.384	171	.468
21	.058	52	.142	80	.219	111	.304	141	.386	172	.471
22	.060	53	.145	81	.222	112	.307	142	.390	173	.474
23	.063	54	.148	82	.225	113	.310	143	.392	174	.476
24	.066	55	.151	83	.227	114	.312	144	.395	175	.479
25	.068	56	.153	84	.230	115	.315	145	.397	176	.482
26	.071	57	.156	85	.233	116	.318	146	.400	177	.485
27	.074	58	.159	86	.236	117	.321	147	.403	178	.488
28	.077	59	.162	87	.238	118	.323	148	.405	179	.490
29	.079			88	.241	119	.326	149	.408	180	.493
30	.082			89	.244	120	.329	150	.411	181	.496
31	.085			90	.247			151	.414		

PERSONAL INSURANCE PRODUCT MANUAL

Pro Rata Table (continued)

"DAY" indicates the day of the year.

"%" indicates the percentage of the premium retained.

DAY	%	DAY	%	DAY	%	DAY	%	DAY	%	DAY	%
182	.499	213	.584	244	.668	274	.751	305	.836	335	.918
183	.501	214	.586	245	.671	275	.753	306	.838	336	.921
184	.504	215	.589	246	.674	276	.756	307	.841	337	.923
185	.507	216	.592	247	.677	277	.759	308	.844	338	.926
186	.510	217	.595	248	.679	278	.762	309	.847	339	.929
187	.512	218	.597	249	.682	279	.764	310	.849	340	.932
188	.515	219	.600	250	.685	280	.767	311	.852	341	.934
189	.518	220	.603	251	.688	281	.770	312	.855	342	.937
190	.521	221	.605	252	.690	282	.773	313	.858	343	.945
191	.523	222	.608	253	.693	283	.775	314	.860	344	.942
192	.526	223	.611	254	.696	284	.778	315	.863	345	.945
193	.529	224	.614	255	.699	285	.781	316	.866	346	.948
194	.532	225	.616	256	.701	286	.784	317	.868	347	.951
195	.534	226	.619	257	.704	287	.786	318	.871	348	.953
196	.537	227	.622	258	.707	288	.789	319	.874	349	.956
197	.540	228	.625	259	.710	289	.792	320	.877	350	.959
198	.542	229	.627	260	.712	290	.795	321	.879	351	.962
199	.543	230	.630	261	.715	291	.797	322	.882	352	.964
200	.548	231	.633	262	.718	292	.800	323	.882	353	.967
201	.551	232	.636	263	.721	293	.803	324	.888	354	.970
202	.553	233	.638	264	.723	294	.805	325	.890	355	.973
203	.556	234	.641	265	.726	295	.808	326	.893	356	.975
204	.559	235	.644	266	.729	296	.811	327	.896	357	.978
205	.562	236	.647	267	.732	297	.814	328	.899	358	.981
206	.564	237	.649	268	.734	298	.816	329	.901	359	.984
207	.567	238	.652	269	.737	299	.819	330	.904	360	.986
208	.570	239	.655	270	.740	300	.822	331	.907	361	.989
209	.573	240	.658	271	.742	301	.825	332	.910	362	.992
210	.575	241	.660	272	.745	302	.827	333	.912	363	.995
211	.578	242	.663	273	.748	303	.830	334	.915	364	.997
212	.581	243	.666			304	.833			365	1.000

PERSONAL INSURANCE PRODUCT MANUAL
Short Rate Table No. 1 – Annual Policy Only

Days In Force	% Premium Retained	Days in Force	% Premium Retained	Days in Force	% Premium Retained	Days in Force	% Premium Retained
1-3	8	93-96	32	185-188	56	277-280	80
4-7	9	97-99	33	189-192	57	281-284	81
8-11	10	100-103	34	193-195	58	285-288	82
12-15	11	104-107	35	196-199	59	289-292	83
16-19	12	108-111	36	200-203	60	293-296	84
20-23	13	112-115	37	204-207	61	297-299	85
24-26	14	116-119	38	208-211	62	300-303	86
27-30	15	120-122	39	212-215	63	304-307	87
31-34	16	123-126	40	216-219	64	308-311	88
35-38	17	127-130	41	220-222	65	312-315	89
39-42	18	131-134	42	223-226	66	316-318	90
43-46	19	135-138	43	227-230	67	319-322	91
47-49	20	139-142	44	231-234	68	323-326	92
50-53	21	143-146	45	235-238	69	327-330	93
54-57	22	147-149	46	239-242	70	331-334	94
58-61	23	150-153	47	243-245	71	335-338	95
62-65	24	154-157	48	246-249	72	339-341	96
66-69	25	158-161	49	250-253	73	342-345	97
70-73	26	162-165	50	254-257	74	346-349	98
74-76	27	166-169	51	258-261	75	350-353	99
77-80	28	170-172	52	262-265	76	354-365	100
81-84	29	173-176	53	266-268	77		
85-88	30	177-180	54	269-272	78		
89-92	31	181-184	55	273-276	79		

Short Rate Table No.2 – Six Month Policy Only

Days In Force	% Premium Retained	Days in Force	% Premium Retained	Days in Force	% Premium Retained	Days in Force	% Premium Retained
1	15	46-47	38	93-94	61	140-141	84
2-3	16	48-49	39	95-96	62	142-143	85
4-5	17	50-51	40	97-98	63	144-145	86
6-7	18	52-53	41	99-100	64	146-147	87
8-9	19	54-55	42	101-102	65	148-149	88
10-11	20	56-57	43	103-104	66	150-151	89
12-13	21	58-59	44	105-106	67	152-153	90
14-15	22	60-62	45	107-108	68	154-155	91
16-17	23	63-64	46	109-110	69	156-157	92
18-19	24	65-66	47	111-112	70	158-159	93
20-21	25	67-68	48	113-114	71	160-161	94
22-23	26	69-70	49	115-116	72	162-163	95
24-25	27	71-72	50	117-118	73	164-165	96
26-27	28	73-74	51	119-120	74	166-167	97
28-29	29	75-76	52	121-123	75	168-169	98
30-31	30	77-78	53	124-125	76	170-171	99
32-33	31	79-80	54	126-127	77	172-184	100
34-35	32	81-82	55	128-129	78		
36-37	33	83-84	56	130-131	79		
38-39	34	85-86	57	132-133	80		
40-41	35	87-88	58	134-135	81		
42-43	36	89-90	59	136-137	82		
44-45	37	91-92	60	138-139	83		