your home is your business. Landlords have special needs when it comes to safeguarding their property and the revenue it represents.

By choosing Intact Insurance Company, you have Canada’s largest home, auto and business insurance company behind you. Together with your broker, we’ve got the experience and resources to protect the things you care about.
Your building, your contents and your rental income – it’s covered.

Isn’t it nice to know that your rental home insurance goes the extra mile? Here are a few things you’ll be interested to know about your policy:

- Your rental home and its contents as defined in your policy are covered for all risks listed in your policy. Risks are events such as fire, water damage, vandalism or theft.
- If your rental home needs repairs or replacement due to a claim, we will guarantee replacement costs on materials without deduction for depreciation.
- Major appliances and equipment used for the maintenance of the property are automatically insured for up to 10% of the building amount.
- Your policy also covers reimbursement for loss of rental income, up to 20% of amount shown for the building, if your rental home is unfit to live in because of a claim.

For what your policy doesn’t cover, ask your insurance broker.

There are some coverages that aren’t included in this policy, but in most cases can be purchased separately. Check your coverage summary page. If they haven’t been added, you may want to speak to your broker about whether these are good upgrades for your rental property insurance policy.

Sewer back-up: Does your rental home have a basement? Whether it’s finished or not, have you thought about coverage for damage if water backs up into the basement?

Landlord’s Contents coverage: Do you want more protection for major appliances and maintenance equipment used in your rental property?

Increased Rental Income coverage: Do you need additional protection for lost rental income if your property is unfit for living in as a result of a claim?

At Intact Insurance, we’re here to get you back to normal when an unforeseen event occurs. Some situations you may encounter are due to maintenance issues, not unexpected events. This is when it’s important to know what insurance does not cover: wear and tear, mechanical breakdown or damage caused by rust, corrosion, wet or dry rot, fungi or spores; and damage caused by continuous or repeated seepage or leakage of water, or flood.

Popular additions to your policy.

As a policyholder, you have access to some additional lifestyle coverage options.

Talk to your insurance broker today about whether these are the right upgrades for you!

my home & auto®
Combine your home and car insurance and unlock a world of savings and convenience. The my home & auto one-policy solution offers a discount on both your car and home insurance.

my name®
A total solution when it comes to the threat of identity theft. my name reimburses the costs associated with repairing financial history or resolving problems as a result of identity theft, up to $25,000.

Personal Umbrella
Ideal for my home & auto customers, strengthen your liability coverage with up to $5 million in additional protection for everyday life. Additional liability coverage is designed for active individuals with a higher-than-average exposure such as: volunteering, carpooling/driving other people or their children and cross-border shopping.
Rented Dwelling Comprehensive Form

AGREEMENT

We provide the insurance described in this policy in return for payment of the premium and subject to the terms and conditions set out. It is a condition precedent to the insurer’s agreement to insure under this policy that no part of the premises or any building or other structure on the premises shall be used in whole or in part for any purpose that is prohibited by law, whether or not the insured has knowledge of such purpose. All amounts of insurance, premiums and other amounts expressed in this policy are in Canadian currency.

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

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

PROPERTY COVERAGES

DEFINITIONS

Amount of Insurance means the maximum amount we will pay for any one occurrence or incident no matter how many people covered by this policy are involved. Different amounts apply to different coverages and these amounts are shown on the Coverage Summary page.

Business means any continuous or regular pursuit undertaken for financial gain including a trade, profession or occupation or agricultural operations.

Business Premises means premises on which a business is conducted, premises rented in whole or in part to others, or held for rental.

Business Property means property pertaining to a business, trade, profession or occupation.

Data means representations of information or concepts in any form.

Data Problem means:
• erasure, destruction, corruption, misappropriation, misinterpretation of data;
• error in creating, amending, entering deleting or using data; or
• inability to receive, transmit or use data.

Domestic Water Container means a device or apparatus for personal use on the premises for containing, heating, chilling or dispensing water.

Dwelling means the building described on the Coverage Summary page.

Fungi includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any Fungi or Spore(s) or resultant mycotoxins, allergens, or pathogens.

Ground Water means water in the soil beneath the surface of the ground, including but not limited to water in wells, underground streams and percolating water.

Illegal Substance means any substance that is not legal for you or any other party of interest, your employees or agents, your tenants or any person to whom your property may be entrusted, to possess, obtain, produce, provide, sell, traffic or use, and includes any controlled substance enumerated in the Schedules of the Controlled Drugs and Substances Act currently in force.

Illegal Substance Activity means any activity relating to the growing, cultivating, propagating or harvesting, manufacturing, distributing, storing or selling of any Illegal Substance.

Insured means the person(s) named as Insured on the Coverage Summary page and, while living in the same household:
• his or her spouse;
• the relatives of either; and
• any person under 21 in their care.

Spouse means
• either of a man and a woman who are married to each other or who have together entered into a marriage that is voidable or void; or
• either of two persons who are living together in a conjugal relationship outside marriage and have so lived together continuously for a period of 2 years or, if they are the natural or adoptive parents of a child, for a period of 1 year.

Insured Peril means a cause of loss or damage insured under the coverage form stated on the Coverage Summary page.

Occurrence means a loss to insured property caused by one or more of the insured perils.

Premises means the land and building(s) contained within the lot lines on which the dwelling is situated.

Spore(s) includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any Fungi.

Surface Waters means water on the surface of the ground where water does not usually accumulate in ordinary watercourses, lakes or ponds.

Terrorism means an ideologically motivated unlawful act or acts, included but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.
Vacant refers to the circumstance where, regardless of the presence of furnishings:

- all occupants have moved out with no intention of returning and no new occupant has taken up residence; or,
- in the case of a newly constructed dwelling, no occupant has yet taken up residence.

Watermain refers to the circumstance where, regardless of the presence of furnishings:

- all occupants have moved out with no intention of returning and no new occupant has taken up residence; or,
- in the case of a newly constructed dwelling, no occupant has yet taken up residence.

We, us or our means the company providing this insurance.

You or your refers to the Insured.

**COVERAGE A – DWELLING BUILDING**

We insure:

- your dwelling and attached structures;
- permanently installed outdoor equipment on the premises;
- outdoor domestic water containers, including swimming pools, hot tubs, saunas and attached equipment on the premises;
- materials and supplies located on or adjacent to the premises intended for use in construction, alteration or repair of your dwelling or additional buildings/structures on the premises. We insure against theft only when your dwelling is completed and ready to be occupied.

Building Fixtures And Fittings

We also insure building fixtures and fittings temporarily removed from the premises for repair or seasonal storage.

Outdoor Trees, Shrubs, Plants And Lawns

You may apply up to 5% in all of the amount of insurance on your dwelling building as shown on the Coverage Summary Page to trees, plants, shrubs and lawns on your premises. We will not pay more than $1,000 for any one tree, plant or shrub including debris removal expenses.

We insure these items against loss caused by fire, lightning, explosion, impact by aircraft or land vehicles, riot, vandalism and malicious acts and theft including damage caused by theft.

We do not insure items grown for commercial purposes.

**COVERAGE B – ADDITIONAL BUILDINGS**

We insure private buildings or structures detached from the dwelling and which are on your premises but not insured under Coverage A for an additional amount of up to 10% of the limit of insurance on Coverage A – Dwelling Building. If they are connected to the dwelling by only a fence, utility line or similar connection, they are considered to be detached.

**COVERAGE C – PERSONAL PROPERTY**

We insure the following personal property, owned by you and while on your premises, for an additional amount of up to 10% of the limit of insurance on Coverage A – Dwelling Building:

- equipment used for maintenance of the dwelling and premises including lawn-mowers and lawn tractors;
- refrigerators, stoves, dishwashers, washing machines and clothes dryers but excluding coin operated washing machines and clothes dryers.

**COVERAGE D – FAIR RENTAL VALUE**

We insure the Fair Rental Value of the dwelling building for an additional amount of up to 20% of the limit of insurance on Coverage A – Dwelling Building:

- if an Insured Peril makes that part of the dwelling rented to others or held for rental by you unfit for occupancy. Payment shall be for the reasonable time required to repair or replace that part of the dwelling rented or held for rental.
- if a civil authority prohibits access to your dwelling as a direct result of damage to neighbouring premises by an Insured Peril. Payment shall be for a period not exceeding 30 days.

The periods of time stated above are not limited by the expiration of the policy.

Fair Rental Value means the actual total annual gross rent or rental value of the occupied portion(s) of the dwelling building plus the estimated annual rental value of any unoccupied portion(s) of the dwelling building. It shall not include any expense that does not continue while that part of the dwelling rented or held for rental is unfit for occupancy.

We do not insure the cancellation of a lease or agreement.

**ADDITIONAL COVERAGES**

Debris Removal

The amounts of coverage shown on the Coverage Summary page include the cost of removing debris caused by loss or damage to property insured by this policy as a result of an Insured Peril.

However, when the amount payable for loss or damage to property equals the amounts of coverage, we will pay up to an additional 5% of the amount of insurance on Coverage A – Dwelling Building for debris removal expenses provided that the replacement of the buildings takes place on the same site.

Fire Department Charges

We will reimburse you for charges incurred if a fire department charges for attending your home because of an Insured Peril.

This coverage is not subject to a deductible.

Inflation Protection

If there is a loss insured under Property Coverage, we will automatically increase the amounts of insurance shown on the Coverage Summary page, by amounts which are solely attributable to the inflation increase:

- since the inception date of this policy, or
- the latest renewal date, or
- from the date of the most recent change to the amounts of insurance shown on the Coverage Summary page, whichever is the latest.

On the renewal date of your policy, if required, we will automatically increase the amounts of insurance shown on the Coverage Summary page, by amounts which are solely attributable to the inflation increase since the inception date of this policy or the latest renewal date.
Permission To Remove Property

If you must remove insured property from your premises to protect it from loss or damage covered by this policy, it is insured by this policy for 90 days or until your policy period ends – whichever occurs first. The amount of insurance will be divided in the proportions that the value of the property removed bears to the value of all property insured at the time of loss.

Tear Out

If any walls, ceilings or other parts of insured buildings or structures must be torn apart before water damage covered by this form can be repaired, we will pay the cost of such work and its restoration.

The cost of tearing out and replacing property to repair damage related to outdoor domestic water containers or public watermains is not insured.

Declaration of Emergency Endorsement – Extension of Termination or Expiry Date

The effective date of termination of this policy by the Insurer or the expiry date of this policy is extended, subject to the conditions and definitions set out below, as follows when an “emergency” is declared by a Canadian public authority designated by statute for the purpose of issuing such an order.

1. The “emergency” must have a direct effect or impact on:
   a) the Insured, the insured site or insured property located in the declared emergency area; or
   b) the operations of the Insurer or its agent/broker located in the declared emergency area.

2. A. Any time limitation described in the Termination condition of this policy, with respect to termination of this policy by the Insurer, will not continue to run until the “emergency” is terminated plus the lesser of:
   a) 30 days; or
   b) the number of days equal to the total time the “emergency” order was in effect.

2. B. If this policy is due to expire during an “emergency”, it will continue in force until the “emergency” is terminated plus the lesser of:
   a) 30 days; or
   b) the number of days equal to the total time the “emergency” order was in effect.

3. In no event shall the total term of this extension exceed 120 consecutive days

The Insured agrees to pay the pro rata premium earned for the additional time the Insurer remains on risk as a result of the above.

“Emergency” means the first statutory declaration of an emergency:

1. to buildings or structures used, in whole or in part, for business or farming purposes unless declared on the Coverage Summary Page;
2. to personal property undergoing any process or while being worked on, where the damage results from such process or work, but resulting damage to other property is insured;
3. any property illegally acquired, kept, stored, or transported, or the proceeds of crime;
4. occurring after your dwelling has, to your knowledge, been vacant for more than 30 consecutive days;
5. resulting from the intentional or criminal acts of, or the failure to act by:
   a) any person insured by this policy, or
   b) any other person at the direction of any person insured by this policy;
6. caused by any nuclear incident as defined in the Nuclear Liability Act, or any other nuclear liability act, law or statute, or any law amendatory thereof, or nuclear explosion, except for ensuing loss or damage which results directly from fire, lightning or explosion of natural, coal or manufactured gas;
7. caused by contamination from radioactive material;
8. caused by war, invasion, act of a foreign enemy, declared or undeclared hostilities, civil war, rebellion, revolution, insurrection or military power;
9. resulting from a change in ownership of property that is agreed to, even if that change was brought about by trickery or fraud;
10. caused by birds, vermin, insects, raccoons or rodents, except loss or damage to building glass;
11. caused by rust, corrosion, wet or dry rot, fungi or spores, bacteria, condensation, acid rain or contamination;
12. caused by smoke from agricultural smudging or industrial operations;
13. caused by snowslide, earthquake, landslide or any other earth movement. If any of these results in fire or explosion, we will pay only the resulting loss or damage;
14. caused by settling, expansion, contraction, moving, bulging, buckling or cracking except resulting damage to building glass;
15. caused by theft or attempted theft of property in or from a dwelling under construction or of materials and supplies for use in the construction until the dwelling is completed and ready to be occupied;
16. caused by vandalism or malicious acts or glass breakage occurring while your dwelling is under construction or vacant even if permission for construction or vacancy has been given by us;

17. caused by water unless the loss or damage resulted from:

a) the sudden and accidental escape of water from a watermain;

b) the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or domestic water container, which is located inside your dwelling;

c) the sudden and accidental escape of water from a domestic water container located outside your dwelling but such damage is not covered when the escape of water is caused by freezing;

d) water which enters through an opening which has been created suddenly and accidentally by an Insured Peril other than water damage;

e) water from the accumulation of ice or snow on the roof or eaves trough, which enters the dwelling through a roof;

but we do not insure loss or damage:

i. caused by freezing during the usual heating season:
   1. within a heated portion of your dwelling if your tenant has been away from your premises for more than 4 consecutive days but you will still be insured if any of the following precautions have been taken by you or your tenant:
      • arranged for a competent person to enter your dwelling each day you were away to ensure that heating was being maintained, or
      • shut off the water supply and had drained all the pipes and domestic water containers, or
      • if your plumbing and heating system is connected to a monitored alarm station providing 24 hour service,
   2. within an unheated portion of your dwelling;

ii. caused by continuous or repeated seepage or leakage of water;

iii. caused by the backing up or escape of water from a sewer, storm drain, drain, sump or septic tank;

iv. caused by ground water or rising of the water table;

v. caused by surface waters including flood, unless the water escapes from a watermain or from a domestic water container located outside your dwelling;

vi. caused by shoreline ice build-up or by water-borne ice or other objects, all whether driven by wind or not;

vii. to a watermain;

viii. to a system or domestic water container from which the water escaped;

ix. occurring while the building is under construction or vacant even if we have given permission for construction or vacancy;

18. to insured property however caused, which results directly or indirectly from any Illegal Substance Activity. This exclusion will apply regardless of whether you are aware or unaware of such Illegal Substance Activity or whether you are able or unable to control such Illegal Substance Activity.

nor do we insure:

19. wear and tear, inherent vice, latent defect, mechanical breakdown, deterioration;

20. i) data;

ii) loss or damage caused directly or indirectly by data problem. However, if loss or damage caused by data problem results in occurrence of further loss or damage to property insured that is directly caused by fire, explosion, smoke leakage from fire protective equipment, water damage, this exclusion shall not apply to such resulting loss or damage;

21. loss or damage caused directly or indirectly, in whole or in part, by Terrorism or by any activity or decision of a government agency or other entity to prevent, respond to or terminate Terrorism regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage, but you are still insured for ensuing loss or damage which results directly from fire or explosion.

22. the cost of making good faulty material or workmanship;

23. scratching, abrasion or chipping of any personal property, or accidental breakage of any fragile or brittle articles.

24. loss or damage caused directly or indirectly by any of the following perils, whether or not caused by or attributed to earthquake: flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice.

BASIS OF CLAIM SETTLEMENT

When Coverage Applies

We will pay claims for insured loss or damage up to your financial interest in the property, but not more than the applicable amount(s) of insurance for any loss or damage arising out of one occurrence.

Any payment for loss or damage will not reduce the amounts of insurance provided under Property Coverages.

Insurance cannot be a source of profit. It is only designed to indemnify you against actual losses or expenses incurred by you for which you are liable.

Deductible

All coverages under Property Coverages are subject to a deductible, unless otherwise stated. The deductible amount is shown on the Coverage Summary page.

We pay only the amount by which the insured loss or damage exceeds the applicable deductible amount in any one occurrence.

For losses from Vandalism and Malicious Acts caused by tenants, we pay only the amount by which the loss or damage exceeds 2 times the deductible amount shown on the Coverage Summary page.

Coverage A – Dwelling Building And Coverage B – Additional Buildings

If you repair or replace the damaged or destroyed building(s), on the same site, with a building of the same occupancy, constructed with materials of similar quality, within a reasonable time after the damage, we will pay the cost of repairs or replacement (whichever is less) without deduction for depreciation.
We provide **Guaranteed Replacement Cost** on Coverage A – Dwelling Building, which means:

- we will pay the cost of repairs or replacement, on the same site, even if it is more than the Dwelling Building replacement cost amount shown on the Coverage Summary page, provided:
  - the Dwelling Building replacement cost amount, shown on the Coverage Summary page on the inception date of the policy, or the most recent renewal date, or the increased amount under the inflation protection coverage on the date the increase took effect, was not less than 100% of the cost to replace the dwelling building, as determined by a valuation guide acceptable to us;
  - the Dwelling Building replacement cost amount has not been reduced below the amount determined by the valuation guide; and
  - you notified us, within 90 days of the start of the work, if any improvement, extension or addition has been made to your dwelling that will increase the replacement value by more than $10,000.

If you decide not to repair or replace the damaged or destroyed building we will pay the actual cash value of the damage at the date of the occurrence.

In determining the cost of repairs or replacement we will not pay or include the increased costs of repair or replacement due to the operation of any law regulating the zoning, demolition, repair or construction of buildings and their related services.

**Coverage C – Personal Property**

We will pay on the basis of **Replacement cost** except for:

a) property that has not been maintained in good or workable condition;

b) property that is no longer used for its original purpose;

for which we will pay only on the basis of actual cash value.

**Replacement cost** means the cost, on the date of the loss or damage, of the lesser of:

- repairing the personal property with materials of similar kind and quality; or,
- new articles of similar kind, quality and usefulness; without any deduction for depreciation.

We will pay on the basis of replacement cost only if the property lost or damaged is repaired or replaced as soon as reasonably possible, but in no case more than 1 year after the date of loss. Otherwise, we will pay on the basis of actual cash value.

You may choose payment on the basis of actual cash value initially. If you later decide to replace any destroyed or stolen property, you may make an additional claim for the difference between the actual cash value and the replacement cost.

**Actual Cash Value**

The Actual Cash Value is what the property is worth and takes into account such things as the cost of replacement less any depreciation and obsolescence. In determining depreciation, we will consider the condition of the property immediately before the damage occurred, the resale value and the normal life expectancy.

**Pair And Set**

In the case of loss of or damage to any article(s), whether scheduled or unscheduled, which is (are) a part of a set, the measure of loss of or damage to such article(s) shall be a reasonable and fair proportion of the total value of the set, but in no event shall such loss or damage be construed to mean total loss of the set.

**Parts**

In the case of loss of or damage to any part of the insured property, whether scheduled or unscheduled, consisting, when complete for use, of several parts, we will not pay for more than the insured value of the part lost or damaged, including the cost of installation.

**Insurance Under More Than One Policy**

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

**Notice To Authorities**

Where the loss is, or is suspected to be, due to malicious acts, burglary, robbery, theft, or attempted theft, you must give immediate notice of such loss to the police or other law enforcement agency having jurisdiction.

**Duties After Loss**

After submission of the Proof of Loss in respect of a loss which may be insured under Property Coverages, each of you may be required separately to:

- submit to examination under oath,
- produce for examination all documents in your possession or control that relate to the application for insurance and Proof of Loss, and
- permit extracts and copies of such documents to be made, all at a reasonable place and time designated by us.

**Subrogation**

We will be entitled to assume all your rights of recovery against others and bring action in your name to enforce these rights when we make payment or assume liability under this policy.

Your right to recover from us is not affected by any release from liability entered into by you prior to loss.
CONDITIONS
Conditions Applicable To The Various Coverages Provided Herein

All of the Conditions set out under STATUTORY CONDITIONS in the Policy apply with respect to insurance provided under ALL OTHER FORMS except as they are modified or supplemented by the Forms or Endorsements attached. No term or condition of this Policy shall be deemed to have been waived by us in whole or in part unless the waiver is clearly stated in writing, signed by a person authorized for that purpose. Neither we nor you shall be deemed to have waived any term or condition of this Policy by any act relating to the appraisal of the amount of loss or to the delivery and completion of proofs, or to the investigation or adjustment of any claim under this Policy.

ADDITIONAL COVERAGE OPTIONS
AGREEMENT

The endorsement and forms in this section of the booklet apply only if shown on the Coverage Summary page of your policy.

The coverage provided by any such endorsement or form is subject to the terms and conditions of your policy, except where a term or condition has been modified by that endorsement or form, in which case the term or condition of that endorsement or form shall apply.

Water Damage Extension Endorsement

If “Water Damage Extension Endorsement” is shown on your Coverage Summary page, it is agreed that:

The following changes are made to exclusion 17 under “Loss or Damage Not Insured”:

- Item f) is added to the list of causes of loss or damage that are included in the peril:
  f) the backing up or escape of water from a sewer, storm drain, drain, sump or septic tank.

- item (iii) “caused by the backing up or escape of water from a sewer, storm drain, drain, sump or septic tank” in the list of circumstances, in which loss or damage is not insured, is not applicable.

The Amount of Insurance that is granted by this endorsement is subject to your policy limits, unless a specific amount of insurance for this endorsement is shown on the Coverage Summary page.

Under “Basis of Claim Settlement”, the coverage provided under this endorsement is subject to $1,000 deductible. For loss or damage caused by any other insured peril, your policy deductible as shown on the Coverage Summary page shall apply.

All other terms, conditions, provisions, definitions and exclusions of the policy to which this endorsement applies remain unchanged.
OUR PRIVACY PROMISE
(revised November 2010)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Intact Privacy Office
700 University Avenue, Suite 1500
Toronto, Ontario M5G 0A1
Phone (toll free): (866) 941-5094
Fax: (416) 941-5322
E-mail address: privacy@intact.net
CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES

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

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

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

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

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

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

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

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

Right to Privacy
Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that insurers are subject to Canada’s privacy laws.

The Code of Consumer Rights and Responsibilities was introduced by the Insurance Bureau of Canada in January 2005 and amended in January 2006. This Code has been voluntarily adopted by Intact Insurance.
We are here when you need us
GUARANTEED.

An unforeseen event can happen anytime, and when it does, you need help fast. Your broker is the first person you should turn to. You can also call our 24/7 claims service 1 866 464 2424.

We'll promptly connect you to an Intact Insurance representative, who can:

- Provide information on what to do, and help you make decisions
- Provide emergency support
- Contact suppliers you can trust for repairs
- Approve expenses, such as hotel accommodations, clothing, transportation, etc.

When you call to report a new claim, we promise that within 30 minutes you’ll be talking to an Intact Insurance representative or we’ll write a cheque to you for the amount of your annual premium up to a maximum of $1,000.*

That’s our Claims Service Guarantee.

Rely Network®

When you have a claim, we know you want priority service and quality repairs. To ensure this, our Rely Network is a carefully selected group of property restoration contractors and auto repair shops. What’s more, the repairs are guaranteed for as long as you own your home or car.

* Certain conditions and restrictions apply.
For further details, please contact your insurance broker.

Our name is our promise

It’s simple, easy, not complicated at all. We’re here to do our very best to protect the things you care about.

We’ll use our strength as Canada’s largest home, auto and business insurance company to get you back to normal should you need us, because that’s our promise to you.

But we can’t do it all alone. We’re privileged to work coast to coast with some of Canada’s finest independent insurance brokers who work hard to help us serve you and over 3 million other Canadians. So when it seems like your world is upside-down, know that we’ll be here to turn things around in a fair, respectful and easy manner.

We’re here to stay; we’re here for you.
Thank you for choosing Intact Insurance.

Intactinsurance.com