



About Intact Insurance.

Intact Insurance is Canada's largest home, auto and business insurance company protecting over 3 million customers. We are the industry leader and a financially strong and stable company. Our coast-to-coast presence, fortified by our strong relationship with insurance brokers, means we can provide the outstanding service, comfort and continuity you deserve.

Our name is our promise.

At Intact Insurance we are here to protect the things you care about. Our strength is our ability to get you back on track when an unforeseen event occurs. And you have our word that we will do it in a fair, respectful and easy manner.

Questions? Call your trusted insurance broker, your best source for information and advice.

24/7 Emergency Claims Service 1 866 464 2424

intactinsurance.com



my condo™

COMPREHENSIVE COVERAGE

Welcome to your insurance policy. Inside you'll find complete details of your insurance coverage. Before you read on, look below for some key features and benefits. We've also included some typical examples of events that are both covered by and excluded from the policy.

The information highlighted on this cover page is only a summary. It is intended as an overview of certain aspects of the policy. Please refer to the enclosed policy wording for the actual and complete terms of your coverage. Or contact your broker, your best source for information and advice. The top 6 events and top 6 exclusions noted below are the most common according to Intact Insurance claims data.

Key features & benefits

my condo covers your belongings, plus:

- \$500,000 condo protection for the coverages unique to condo living...
 - Upgrades made by you or the previous owners
 - Your condo unit
 - Loss assessment, covering your share of damage to common elements
- Maintenance fees if your home is uninhabitable
- The cost of temporary membership to fitness or health club facilities that you enjoyed in your condo building while you live elsewhere
- All that stuff you keep in your storage locker!
- Worldwide personal liability protection

What's included?

TOP 6 EVENTS:

1. Fire, explosion and smoke damage
2. Windstorm
3. Hail
4. Water damage
5. Vandalism or malicious acts
6. Theft

What's not included?

TOP 6 EXCLUSIONS:

The following may be available for purchase: (Check your coverage summary page to confirm coverage or speak to your broker).

1. Sewer back-up
2. Earthquake
3. If your dwelling has been vacant for more than 30 consecutive days
4. If your building is used for business or farming purposes

Not covered under any circumstances:

5. Wear and tear, mechanical breakdown or damage caused by rust, corrosion, wet or dry rot, fungi or spores
6. Damage caused by continuous or repeated seepage or leakage of water, or flood



Want to **improve** your protection?

Consider...

- An upgrade to \$1 million condo protection
- Sewer back-up coverage
- Earthquake coverage
- my name® Identity Theft Assistance Plus
- my umbrella™ additional liability protection
- TravelWell®

my home & auto™
Home and auto insurance combined for convenience and savings!

Contact your broker or visit intactinsurance.com for more information.



Intact Insurance advantages

included with your policy...

24/7 Claims Service Guarantee

When a crisis occurs, you need help fast. If you call us at **1 866 464 2424 to report a new claim**, we guarantee that within 30 minutes you'll be talking to an Intact Insurance representative or we'll write you a cheque for the amount of your annual premium up to a maximum of \$1,000*.

Rely Network®

Take advantage of our specially selected network of auto collision shops & property restoration contractors.

- Fast, priority service
- We guarantee the repair*
- Hassle-free claims service

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 at least forty-five days prior to the expiration 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.

